Canadian Issues
Thèmes Canadiens

Newcomers' Experiences of Housing and Homelessness in Canada

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CANADIAN ISSUES
THÈMES CANADIENS

Fall 2010

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INTRODUCTION: IMMIGRATION, HOUSING AND HOMELESSNESS

Carlos Teixeira (University of British Columbia-Okanagan) and **Barry Halliday** (Foreign Affairs and International Trade Canada)

ACKNOWLEDGEMENTS

The successful integration of immigrants and refugees into a new society is based on their attainment of several basic needs, one of the most important of which is affordable, suitable and adequate housing. In recent years, there has been increasing attention paid to the role of housing in the integration process. This has prompted examinations of the links between access to affordable housing and the residential concentrations of newcomers and minorities on the one hand, and successful integration and inclusion on the other. For both individuals and families, not only the type of housing but also the neighbourhood in which it is found affects social networks, access to employment opportunities, participation in public social spaces, the nature and availability of social services, and newcomers' general sense of security. As a result, researchers and policy-makers alike are seeking to better understand the relationships between housing, neighbourhoods and integration into Canadian society. This special issue of *Canadian Issues/Themes Canadiens* tackles these relationships in a number of ways by exploring the links between immigration, housing and homelessness in Canada.

One of the defining characteristics of recent immigration to Canada has been its cultural and racial heterogeneity. Not only have the source countries of immigration changed but recent immigrants and refugees also come from a wider spectrum of socio-economic backgrounds. Not surprisingly, they also have distinct housing needs and preferences. These are perhaps most evident in Canada's largest cities – Montreal, Toronto and Vancouver, which continue to experience dramatic demographic, economic, and cultural changes as a consequence of immigration. These changes have profoundly altered not only the social and cultural composition of their neighbourhoods but have also contributed to the complexity of their housing markets. One of the most important consequences of these changes has been an increased demand for housing paralleled by a shortage of affordable housing, both in the purchase and rental markets.

Housing affordability is important because it determines to a large degree who can afford what type of housing (suitability / adequacy) and where in Canada. Although a significant proportion of immigrants and refugees exhibit what is called a progressive housing[1] career, many do not. For example, for some newcomers, responses to a shortage of affordable housing include living in crowded conditions, seeking out social housing, securing housing in unsuitable units and/or neighbourhoods, so-called 'couch-surfing', and even using homeless shelters as de facto transitional housing.

Beyond affordability, there are a number of other important issues. Recent research has shown that newcomers may be at a disadvantage when looking for and evaluating housing in Canadian rental and homeownership markets. Collecting and using information about housing vacancies, particularly in complex housing markets with low vacancy rates, can pose a serious challenge for recent immigrants and refugees. These difficulties can be amplified when combined with limited financial resources, language barriers, insufficient and/or inaccurate information provided by friends and family, discriminatory practices by landlords, neighbours and others, as well as a lack of knowledge on the part of newcomers about their rights and responsibilities as tenants or renters.

As a result of these housing barriers, but also through the force of social networks, we are witnessing increasingly diverse patterns of settlement of new arrivals to the country. While many newcomers disseminate across the urban and suburban landscape, some groups are concentrating spatially in certain neighbourhoods, communities and even high-rise buildings to form ethnic enclaves. Although initially these enclaves were observed in immigrant reception areas close to downtown, only later moving to form new enclaves in the suburbs, we are witnessing a new pattern where some groups are settling immediately in suburbs upon their arrival in Canada. The complexity of these settlement patterns has resulted in

challenges for the settlement services sector, as well as other community institutions, in accommodating to the shifting demographics, location, and related needs of immigrant and refugee clients. As new patterns of settlement emerge, so too do unique needs and issues arise with respect to immigration, housing and homelessness.

This special issue addresses many of the points raised above, and presents a wide cross-section of the housing experiences and challenges that face immigrants and refugees in Canada's housing markets. Some of the key questions addressed in this special issue include:

- What barriers are encountered in securing affordable housing in Canada? What strategies are newcomers using to cope with these barriers?
- What are the housing outcomes of newcomers? Is their housing situation suitable and adequate for their needs?
- Are newcomers in Canada becoming homeless after their arrival? If so, what are the contributing factors, and what are the policy and program responses?
- What policies and programs are in place to assist newcomers' integration into housing markets? Are changes needed?
- How are newcomers affecting Canadian housing markets and neighbourhoods?

As many of the articles in this volume suggest, the role of housing is much more central to integration than is commonly acknowledged. For most people, housing is the single-largest expenditure every month and, if unmanageable, can preclude other important expenditures. It can also necessitate activities (i.e. a second job) that could inhibit long-term integration in terms of skills-upgrading, language proficiency, community and civic engagement, among others. In this context, two common findings appear to span the diverse articles in this volume: (i) that refugees face the most difficult housing circumstances of all newcomers to Canada; and (ii) affordability is the single most significant barrier to housing, regardless of location.

OVERVIEW OF VOLUME

In Hiebert's article, we are presented with a finding that adds an important nuance to much of the current discourse on declining immigrant earnings and economic outcomes. Using data from the Longitudinal Survey of Immigrants to Canada (LSIC), Hiebert shows that despite lower overall incomes, a surprising proportion of immigrants and refugees are able to purchase homes in Canada's most expensive real estate markets relatively soon after their arrival. Hiebert suggests a number of reasons why this might be so, including the transference of wealth to Canada from abroad, and the assembly of multiple-family households to pool both income and risk. In his article, Haan focuses upon this last point, a

phenomenon often referred to as 'crowding'. In particular, Haan looks to better understand the nature of crowding among newcomers relative to the Canadian-born population, as well as across ethnic groups, and by housing tenure (i.e. ownership versus rental). Haan explores when, and under which conditions, crowding can be viewed as an involuntary response to economic duress, and the conditions under which crowding is merely reflective of cultural preference, and/or an economic strategy to obtain more preferential outcomes in Canada's housing markets.

Part of the challenge of policy and research on housing and homelessness in Canada is its multi-jurisdictional nature. Wayland, in a summary of a larger report, provides a useful overview of the existing policies and services that currently exist to assist immigrants and refugees in securing housing. As well, she suggests a number of changes to policy and programs that could assist them in securing more favourable housing outcomes. A notable suggestion in this regard is enhanced coordination between housing policy, immigrant/refugee settlement, and integration policy and programs. For his part, Newbold suggests that we also consider the links between housing, homelessness and health. Declining health upon arrival, unsatisfactory neighbourhoods and living conditions, and limited social supports all point, according to Newbold, to increased risks of homelessness. In his article, Gaetz is focused on increased access to research on homelessness. To this end, he details the web-based library and information centre known as the Homeless Hub (www.homelesshub.ca). This is a national information repository and networking hub designed to engage policy-makers, among others, with homelessness research from across the country.

In a summary of a larger report, Paradis et al present the results of their study which followed 91 women-led homeless families in Toronto. Speaking of the experiences of both Canadian-born and immigrant and refugee families, the study suggests that because 'homelessness is neither inevitable nor natural', public policy interventions are needed in a number of areas including income support, housing, and childcare, regardless of immigration status. Policy interventions are also suggested by Preston et al. in their article exploring risks of homelessness in Toronto's York Region. Far from shelters or sleeping rough, these authors suggest that a number of immigrant homeowners in York region are at risk of homelessness due to insufficient income relative to the carrying costs of their home. Also important in this regard are appropriate services and supports such as shelters, housing counselors, or subsidized housing located within close proximity. In their study on homelessness in Ottawa, Klodawsky et al suggest that gender

and family status are the two factors that most affect one's ability to find stable housing after episodes of homelessness, regardless of country of origin.

A finding across many of the articles in this volume is that refugees and asylum-seekers generally face the greatest challenges in securing housing, and are also more likely to experience affordability as a significant barrier. Exploring this issue, Murdie provides an overview of refugee housing outcomes. His article identifies the combination of lower incomes and high housing costs as the cause of "serious affordability problems", and also provides a number of potential solutions that could help to mitigate against what he calls the precarious entry of refugees into Canada's housing markets. Sherrell adds to this picture by looking at the housing outcomes of Government-Assisted Refugees and refugee-claimants in two Canadian cities, Vancouver and Winnipeg. While acknowledging the importance of legal status and provincial context (e.g. social assistance rates, rental vacancy rates, etc.), Sherrell's findings also point to the importance of other factors which can be prevalent among certain refugee groups such as family size and composition, literacy, and health in determining housing outcomes. Francis' article on African refugees in Vancouver provides an important insight into how such factors can place certain groups at a high risk of homelessness, particularly when combined with other challenges such as childcare expenses, rent increases, and conflict with neighbours or landlords. The voices of undocumented migrants and those with illegal immigration status have remained largely unheard. Priya's article offers a snapshot of the characteristics and homelessness experiences of non-status or undocumented migrants in Vancouver and Toronto. From analysis of interviews with thirty-four migrants, Priya's findings indicate that patterns of disadvantage emerge which might be ameliorated by, first, improving access at the front-end of the refugee system in support of fundamental justice; second, improving access to basic health, housing, and emergency services in support of public safety, human dignity, and the best-interests of children; and third, examining innovations in regularisation and return programs to address situations of protracted illegality. In turn, Simich's article describes the functional and psychological significance of "home" and how refugee mental health and resettlement may be affected by the lack of social supports associated with the concept of home. Using illustrations from studies with refugee communities in Ontario and Alberta, the author suggests that the way in which refugees evoke experiences of "back home" reveals critical social and psychological gaps in their settlement and integration experiences.

Compared to Toronto and Vancouver, Montreal offers lower overall housing costs for both rental and ownership. In Rose's article, we learn that since the majority of recent immigrants to Montreal find themselves in the private rental market, it is there we should look for signs of future developments in the housing experiences of immigrants and refugees. Pare offers another perspective, namely that for some immigrants difficulties in the private rental market lead them to pursue home-ownership as a means to secure adequate housing. For others, social housing is the solution to meet their housing needs. This has resulted in a dramatic increase in the ethnic and cultural diversity of social housing across many of Canada's cities. Providing insight on this phenomenon in Montreal, Germain and Leloup found residents in social housing had families that were larger than the Montreal average, with an overrepresentation of single-parent households. Newcomers represent almost 70% of residents, and although 87% of these arrived prior to 1995, they represent 90% of those on waiting lists. Interestingly, Germain and Leloup found that interethnic relations amongst the youth of these social housing projects are positive although intergenerational tensions were found within certain groups.

In presenting the City of Montreal's response to these and other challenges, Bohemier's article suggests that the projects and initiatives within the City of Montreal's social development strategy can contribute to newcomer integration for those resident in Montreal's social housing. One of these projects, *habiter la mixité*, has evolved in the last decade to include three main elements: supporting families, interethnic harmony amongst seniors, and the promotion of youth community involvement. In her article, Berubé also discusses the social integration of immigrants and refugees in low-cost housing, but focuses specifically on Montreal's Saint-Marie neighbourhood. Covering a range of low-cost housing arrangements from social housing to the private rental market, Berube finds that immigrant and refugee perspectives on housing are inseparable from the quality of human relationships with their neighbours that the housing enables. Although Carter's article is also focused on social integration among residents of low-cost housing, he presents an additional facet to this issue, that of competition between aboriginals and refugees for low-cost housing in Winnipeg's inner-city. Carter argues that this competition, combined with low vacancy rates, results in an environment where landlords have greater liberty to engage in discriminatory practices.

Speaking from his experiences in Edmonton's settlement sector, Gurnett introduces *Trinity Manor*, a model of supported housing that combines subsidized housing with personalized capacity-building plans developed in cooperation with each tenant. For Gurnett, a stable and secure home is the ideal base from which more complex settle-

ment challenges can be addressed. In her article Gajardo discusses some of the ways in which housing service providers can interact more effectively with newcomers by providing 'culturally competent services', and offers a number of suggestions for policy and program challenges in support of better outcomes for this population.

CLOSING THOUGHTS

The articles in this issue are revealing of the diverse factors that influence the housing outcomes and experiences of immigrants and refugees in Canada's urban markets including housing affordability; low vacancy rates; a lack of knowledge about the functioning of the housing market; official language proficiency; difficulties accessing available housing information; and racism and discrimination by landlords, private and non-private agencies and real estate agents. As we see in this volume, newcomers encounter a wide variety of housing outcomes including absolute and episodic homelessness, use of transitional and/or supported housing, social housing, crowded conditions, attaining homeownership but at high levels of financial risk, and securing housing but in neighbourhoods that may not be suitable for their needs. Still, despite many articles noting the shortage of affordable housing, a remarkable number seem to attain homeownership relatively quickly after their arrival in Canada.

Many of the articles contain policy and program recommendations aimed at improving housing outcomes in support of overall integration. Some of these include:

- the provision of additional housing information for immigrants and newcomers, including knowledge about their rights and responsibilities as tenants and homeowners;
- Mobile housing clinics to reach out to immigrants and refugees that may not access existing resources;
- Housing income supplements, particularly for refugees
- Social/community development strategies within social housing, both to assist immigrants and refugees in their efforts to integrate, but also in support of social inclusion for all residents;
- Enhanced coordination between housing and settlement/integration services;
- Provision of additional transitional housing in support of recent arrivals to Canada, and finally
- Construction of additional affordable housing.

Given the significant impact of immigration upon housing markets in Canadian cities – to say nothing of the importance of immigration as an engine of economic growth at both the local and the national levels – more research is needed regarding the housing experiences of newcomers in order to better understand:

- Why certain immigrant groups and refugee groups are more successful than others in locating appropriate housing in a suitable neighbourhood?
- What factors facilitate or inhibit this phenomenon?
- What meaning does homeownership hold among newcomers to Canada? Is it an indicator or successful integration and/or of social status?
- For those that do not pursue homeownership, are there competing financial obligations that provide important explanations i.e. saving for children's education; remittances, etc?
- Why major urban areas in Canada continue being the preferred destinations for settlement in contrast to smaller urban and rural areas?
- What impact does transnationalism have on newcomers in Canadian housing markets?
- What is the effect on newcomers' residential choices and behaviour on municipal community and infrastructure planning?

In addition to these questions, more research is needed regarding vulnerable households (those spending 30 percent or more of their household income on housing) because to a large degree, they fall outside the standard narrative of a progressive housing career for immigrants and refugees in Canadian cities. As well, the intersection of housing affordability and immigration seems to be a growing concern in mid-size Canadian cities. Thus, there is a compelling need for more research about the role of immigrants in these smaller markets given that this topic has, for the most part, been "off the radar" for most Canadian scholars until very recently.

There are also a number of intersections with other areas such as immigrant and refugee economic outcomes, racism and discrimination, as well as social inclusion, among others. As affordability is seen to be the predominant barrier for many in their quest to secure adequate housing, we may wonder whether efforts at improving foreign credential recognition will translate into higher incomes and therefore better housing outcomes. It is also worth pondering the possible explanations for the relative success of many immigrants and refugees in the Canadian housing market. Should this be viewed as a positive indication that newcomers are succeeding in Canada, or does it obscure precarious financial arrangements that could lead to high-risks of homelessness? Similarly, is the social value attached to homeownership drawing immigrants and refugees into the pursuit of housing at the expense of unsatisfactory living arrangements at the home and neighbourhood level? More to the point, how central is the role of housing to newcomer integration? As the valuable and important findings in this volume suggest, the answers to these questions will define the urban landscape of Canada for decades to come and so bear not only further examination but energetic response.

NOTE

[1] A progressive housing career is characterized by the improvement over time of one's housing circumstances as measured by such indicators as affordability, suitability and adequacy related to one's needs.

Immigration and Diversity in Francophone Minority Communities

Special Issue of *Canadian Issues / Thèmes canadiens*

The Metropolis Project and the Association of Canadian Studies have produced a special issue of the magazine *Canadian Issues* on immigration and diversity in Francophone minority communities. The issue (spring 2008) presents a range of perspectives on Francophone immigration and diversity in Canada. For the last ten years or so, Francophone minority communities have considered these issues to be critical to their economic, social and cultural development. The edition features an introduction by Chedly Belkhodja of the Université de Moncton and over 30 articles by knowledgeable policy-makers, researchers and non-governmental organizations.

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NEWCOMERS IN THE CANADIAN HOUSING MARKET

Daniel Hiebert (University of British Columbia)

On a *per capita* basis, Canada maintains one of the largest immigration systems in the world. We know that a large majority of newcomers settle in a small number of places, mainly Montreal, Toronto, and Vancouver. These are places with low vacancy rates and, especially in Toronto and Vancouver, high real estate prices and rental fees. How are immigrants coping in the housing markets of Canada? Are they able to find suitable housing? At what cost, relative to their financial resources? What impacts are immigrants having on the housing markets of Canada?

Previous studies of immigrants have found a clear pattern that applies to most groups: a *progressive housing career*. That is, the process of integration in Canada is associated with improving income levels, better housing, and rising rates of homeownership over time (Murdie et al 2006). After approximately 10 years in Canada, immigrants begin to overtake the Canadian-born in terms of home ownership and those who have been in the country longer actually have a higher level of ownership than the Canadian-born. In this way immigrants have a substantial impact on urban housing markets in Canada and may actually influence house prices, at least in Toronto and Vancouver (Carter, 2005). The improvement of housing conditions is a positive step in the integration experience, providing both psychological benefits and a sense of a stake in the country (Murdie and Tiexiera, 2003; Engeland and Lewis, 2005).

However, it is important to note that not all immigrants have the same of experience with accessing and retaining acceptable housing over time. Some have little choice but to live in crowded conditions and spend a large proportion of their income on shelter (Murdie 2003), while others may fall into homelessness (Hiebert *et al* 2005) or suffer discrimination in the housing market.

The literature on the general economic circumstances of immigrants in Canada has been even more extensive. The general consensus is that the fortunes of newcomers (usually defined as those who have been in Canada five years or less) have declined markedly over the past generation (Frenette and Morrison, 2003; Picot and Hou, 2003; Reitz, 2007). All of these authors have concluded that Canadian employers place little value on credentials and labour market experience gained abroad, and that initial wages and salaries in Canada are far below what would be expected given the relatively high level of human capital associated with most immigrants. As a result, the proportion of newcomers classified as living below Statistics Canada's Low Income Cutoff (LICO) has risen in each census taken since 1981 (Frenette and Morrison, 2003; Picot and Hou, 2003; also see Picot *et al*, 2007).

Taking the literatures on income and housing together, perhaps the age of the progressive housing career is drawing to a close, a point that may be hinted at in Haan's recent research (2005). Perhaps the increasing constraints on immigrants' initial earnings dampens their ability to improve their housing circumstances, at least early in the settlement process. The Longitudinal Survey of Immigrants to Canada (LSIC) is an ideal source of data to assess this proposition (see Appendix).

HOUSEHOLD STRUCTURE

A large majority of newcomer households were nuclear families at the time of the first interview: approximately half were couples with children and another 20 percent were either childless couples or lone-parent families (Table 1). The remaining 30 percent was comprised of single-person households (9 percent) and households that included either one or more unrelated persons (6 percent) or more than one economic family (15 percent). These latter two figures are remarkable and likely reflect difficult financial circumstances or, in many cases, an attempt to congregate into larger households with multiple people earning an income in order to achieve homeownership.

Household composition varied considerably by admission class. The Business/Other Economic group was mainly comprised of couples with children, with just a scattering of respondents in the other household categories, with a particularly low number of multiple families. Most households that came through the Skilled Worker program also were in nuclear families, but with a much larger ratio of childless couples compared with the Business/Other Economic group. Also, Skilled Workers had the highest propensity to live in one-person households (i.e., they came to Canada as lone immigrants). The

Table 1: Household structure, by admission class (W1, W2, W3)

		Total	One-family household, married couples with children*	One-family household, childless married couple*	One-family household, lone-parent*	One-person household*	One-family household, with unrelated persons*	Multifamily household*
Family	V1	44 150	22.1	25.4	4.9	4.3	9.9	33.4
	V2	43 150	31.6	17.5	4.3	3.9	13.8	28.6
	V3	42 600	35.6	14.2	4.2	5.2	13.4	27.5
Skilled Workers	V1	99 010	57.3	17.4	1.8	11.7	3.9	7.8
	V2	96 800	64.7	15.8	2.5	9.1	5.9	2.0
	V3	94 550	71.5	12.4	2.6	7.1	4.3	2.1
Bus/Oth Economic	V1	10 460	79.0	5.3	4.3	2.8	3.7	5.0
	V2	10 200	76.5	4.4	4.9	3.9	6.4	3.4
	V3	9 850	75.1	5.6	4.1	4.6	6.1	4.1
Refugees	V1	9 820	58.4	3.9	11.9	6.3	7.3	12.2
	V2	9 800	61.2	5.1	10.7	6.1	14.3	3.1
	V3	9 750	60.5	4.6	11.3	7.7	11.8	4.1
Total	V1	163 440	49.3	18.0	3.4	8.8	5.7	14.8
	V2	159 950	56.3	14.9	3.6	7.3	8.6	9.4
	V3	156 750	61.3	12.0	3.7	6.4	7.3	9.3

*column percentages
Note: married couples include persons in common-law marriages.
Totals do not match due to rounding and non-response.

proportion of lone-parent families was highest among Refugees, though the majority of this group were dual-parent couples. Finally, the Family Class group was the most distinct, with by far the highest ratio of households comprised of families with unrelated persons and, especially, multiple families. Respondents in this group, therefore, were most prone to reside in large households. These immigrants came to Canada to join family already settled in this country. It is possible that these large households were assembled to pool resources for sponsorship purposes and/or—a point explored further below—to purchase housing.

There were many changes in the composition of immigrant households registered in the second and third waves of LSIC. The ratio of dual-parent households rose from just under half at W1 to well over 60 percent by W3 and this had clearly become the dominant category. Approximately half of this increase can be accounted for by the fall in the ratio of childless couples (possibly, this is evidence of a high fertility rate). The number of one-person households also fell significantly over the period. Similarly, there was a decline in the number of non-nuclear-family households. Despite this fact, newcomers still had a much higher tendency to live in these composite households than the Canadian-born population.

MARKET DYNAMICS: CHANGING RATES OF HOME OWNERSHIP

The "big picture" in LSIC is the remarkable growth of home ownership among the newcomers who remained in the sample population through the years of the survey,

TABLE 2: Tenure, by admission class (W1, W2, W3)

		Own (%)	Rent (%)	Total
Family	V1	37.7	62.3	42 630
	V2	49.1	50.9	40 800
	V3	60.0	39.9	41 250
Skilled Workers	V1	9.6	90.4	98 630
	V2	28.6	71.4	94 850
	V3	49.3	50.7	93 400
Bus/Oth Econ	V1	37.1	62.9	10 370
	V2	63.1	36.9	9 900
	V3	73.6	26.4	9 650
Refugees	V1	3.1	96.4	9 780
	V2	x	x	9 600
	V3	19.3	80.7	9 600
Total	V1	18.4	81.6	161 410
	V2	34.4	65.6	155 150
	V3	51.8	48.2	153 900

x: Sample size too small for reporting.
* Most Wave 2 Refugees were not homeowners.
"Renters" includes "Other (hotel, motels, etc.)".
Figures exclude immigrants who did not know or did not state tenure status.

from under 20 percent in W1, to one-third in W2, to a startling 52 percent in W3 (Table 2). Incredibly, within four years of officially landing in Canada, more than half of the Longitudinal Respondents lived in owner-occupied housing.[1] This has obvious implications for the Canadian housing market but especially so in the three major metropolitan centres of the country.

Family Class and Other Economic class immigrants had the highest ownership rates at W1, for the same reasons described earlier (family networks and transfer of capital). The proportion of home owners among the Skilled Worker class was less than one in 10, and for Refugees less than one in 30. The rate of home ownership, already high, jumped nearly two-fold for the Business/ Other Economic class between the first and second waves of the survey. Apparently, members of this group invested their savings into the Canadian housing market at a rapid pace over this 18-month period, and led the trajectory of tenure change for all groups. By W3 nearly three-quarters of this admission group were home owners.

Family Class immigrants also saw an increase in their rate of ownership over time, though not in as spectacular numbers as their counterparts who arrived in the Business/Other Economic class. Nevertheless, their initial advantage in the housing market (in terms of ownership) was sustained. The story for Skilled Workers in the sample is also highly progressive, with a home-ownership rate that increased from less than 10 percent at W1 to over

one-quarter in W2 and just under half by the termination of the survey (the largest proportional increase of any group). This increase is related to rising employment levels and earnings for Skilled Workers (see Appendix).

Finally, the figures for Refugees are perhaps the most surprising of all, with nearly one in five in an ownership position four years after arrival (up from less than 4 percent in W1 and a similarly low percentage in W2). Given that this group is most likely to arrive with no financial resources at all, this is quite unexpected. But what is being sacrificed for this outcome?

CHALLENGES OF HOUSING QUALITY AND AFFORDABILITY

At the time of the first interview, around one-quarter of newcomers lived in crowded housing, defined as more than one person per room in a dwelling (Table 3). This proportion fell to 18.4 percent for those still in the sample at the W2 interview, and further to 15 percent for those in the final sample of the survey, four years after landing.

The degree of variation of crowding across admission categories actually increased over time. In the first wave of the survey, the range in this statistic was roughly double between economic immigrants (Skilled Workers and Business/Other Economic) vs. Refugees. By the third wave, housing conditions had markedly improved for economic immigrants, with the proportion in crowded housing falling by half. While Refugees and Family Class immigrants also saw an improvement in this respect, it was not as substantial. Therefore, by the third wave, Refugee households were three times as likely to live in crowded circumstances compared with economic-class immigrants.

Tenants made up approximately four out of five households in the first wave of the survey and just under half by the third wave. According to LSIC, nearly three-quarters of the survey respondents at the first wave spent more than 30 percent of their income on rent (Table 4). In fact, only about 20 percent were able to pay between 30 and 50 percent on rent and the remainder—over half of survey respondents—lived in households that had to dedicate over half of their income to rent. Previous work has shown that many respondents to the survey brought savings with them to Canada and the situation for immigrant tenants was not as dire as this statistic would otherwise imply (Mendez *et al* 2006). Nevertheless, the majority of newcomers were certainly under financial pressure, and could ill afford depleting their savings given the high ratio of rent to income.

Within this larger picture, there were significant differences between groups based on their admission class. Newcomers who came to Canada to join family frequently entered established households and this meant

TABLE 3: Crowding, by admission class (W1, W2, W3)

		Total	Crowded (%)
Family	V1	41 100	28.0
	V2	39 700	26.2
	V3	38 400	23.4
Skilled worker	V1	96 450	19.9
	V2	93 750	13.7
	V3	88 300	10.2
Bus/Oth Econ	V1	9 270	20.9
	V2	9 150*	14.5*
	V3	7 850*	8.9*
Refugee	V1	9 690	39.9
	V2	9 550	35.6
	V3	9 200	30.4
Total	V1	156 410	23.4
	V2	151 650*	18.4
	V3	143 750*	15.0*

* Imputed

that they both had a high ratio of home ownership and also, for those who were tenants, a much higher ratio of households paying 30 percent or less on rent (half). Skilled Workers, conversely, generally have come to Canada as independent individuals or family units and rarely were able to purchase housing upon their arrival. Most were therefore in the rental market and the majority paid over half of their income on housing. The Business/Other Economic group brought, by far, the most money with them and had a high rate of ownership when surveyed in the first wave. Two thirds of those who were tenants paid more than half of their income to rent. As in the case of Skilled Workers, most members of this group had not yet been able to find suitable employment or business opportunities in Canada. Finally, the vast majority of Refugees included in LSIC would have been on some form of social assistance when they were interviewed in the first wave of the survey. Few Refugees found affordable housing given their income constraints, though less than half were in the least affordable category. That is, most Refugees had an income, just not a large enough one for appropriate housing.

The change in access to affordable housing for newcomers over the next three and a half years can only be described as remarkable. First, note the drop from about 123,000 to 72,450 (Table 4) in the total number of respondents in the W3 table compared to the one for W1, reflecting the large number of newcomers who were able to purchase a home and were therefore excluded from the W3 analysis of affordability for tenants. Secondly, given

the substantial rise in average incomes over this period, the proportion living in affordable housing increased from a little over a quarter to just over 60 percent half by the end of the survey. Every admission group was better off. By W3, nearly two-thirds of Family Class newcomers had found affordable housing, and the proportion in the 50 percent plus category had fallen from over 28 percent to less than 14. The situation for Skilled Workers was, if anything, even more dramatic, with the proportion paying more than half their income towards rent falling from 60 to 16 percent. For this group particularly, the key factor was a much increased level of labour force participation and, therefore, higher levels of employment earnings (Appendix).

The main improvement in the housing situation of the Business/Other Economic class arose through their efforts to purchase housing; note the drop from nearly 6,000 to 2,400 in the number of tenants in this category. For those who were still tenants, there was a definite improvement in their level of affordability, but not as much as the two classes discussed earlier.

A much higher ratio (nearly half) of Refugees had also found affordable housing by W3. Interestingly, the rent/income ratio for Refugee tenants in W3 was almost identical to that of Skilled Workers in W2. This is an

TABLE 4: Affordability, by admission class (W1, W2, W3), housing cost as proportion of family income (excludes homeowners)

		Less than 30%	30% – 49.9%	50.0% and over	Total
Family	V1	49.8	21.8	28.4	23 610
	V2	65.8	22.7	11.8	18 700
	V3	64.9	21.6	13.5	15 950
Skilled Workers	V1	21.0	18.6	60.5	84 690
	V2	49.4	28.9	21.7	63 500
	V3	62.4	21.8	15.8	46 550
Bus/Oth Econ	V1	23.2	9.7	67.1	5 950
	V2	36.8	28.1	35.1	2 850
	V3	37.5	29.2	33.3	2 400
Refugees	V1	14.8	39.9	45.3	8 900
	V2	32.3	35.3	32.3	8 350
	V3	48.4	30.1	21.6	7 650
Total	V1	26.2	20.3	53.6	123 150
	V2	50.8	28.1	21.1	93 450
	V3	60.7	22.9	16.4	72 450

Contingency coefficients: W1: 0.302 (P<0.001), W2: 0.188 (P<0.001), W3: 0.134 (P<0.001)
Figures exclude immigrants who did not know or did not state tenure status. Totals do not match due to rounding and non-response.
The total figures for the other economic category have been adjusted from those calculated in the original procedure to correct for errors introduced in the rounding process.

TABLE 5: Basic demographic and economic characteristics, by admission class, W1-W3, Canada

		Number	Avg HH size	Pct employed	Avg emp $ (family)	Avg tot $ (family)
Total	V1	156 150	3.6	45.3	15 880	18 192
	V2	156 450	3.6	58.9	40 610	43 385
	V3	155 050	3.7	68.3	48 979	53 157
Family	V1	42 450	4.0	41.2	23 058	24 818
	V2	42 500	4.1	50.0	45 748	49 701
	V3	42 350	4.1	55.6	48 330	52 828
Skilled	V1	94 300	3.3	51.3	12 752	15 870
	V2	94 450	3.3	65.2	40 646	42 658
	V3	93 250	3.4	75.9	51 751	55 899
Bus/Oth Econ	V1	9 700	4.0	28.7	13 492	20 020
	V2	9 800	4.0	50.8	30 492	41 395
	V3	9 800	3.9	61.9	37 971	47 259
Refugee	V1	9 750	4.4	22.1	9 589	10 945
	V2	9 750	4.3	45.1	21 324	26 049
	V3	9 650	4.3	56.3	29 972	33 735

Notes for Tables 2 and 3:
Average household size: includes all persons in a household, which may contain one or more economic family(ies).
Percent employed: is based on those longitudinal respondents 18 years or older who are not in school (i.e., this measure is based on individuals). It is an average figure for both men and women, combined.
Average employment earnings: includes all members of an economic family who are employed. The earnings may be derived from one or more job(s).
Figures for average employment earnings and total family income for Wave 1 refer to the period between landing and the day the survey was taken, so are for approximately 6 months.
Figures for W2 and W3 are for one year.
Average total income: includes all members of an economic family. Note that there is no simple way in LSIC to determine the average income or households, which would be larger than that of economic families, especially for those groups with large numbers of multiple-family households.

entirely new finding that has only become possible with LSIC. The general consensus is that Refugees face the most serious housing challenges in Canada, but the W3 results of LSIC suggest that at least some in this category are faring reasonably well in the housing market.

DISCUSSION AND SYNTHESIS: HOUSING AND THE SETTLEMENT PROCESS

A little more than one-quarter of the LSIC respondents were associated with the Family Class. Above all, members of this class exemplify the chief findings of a prominent school of thought in migration theory writ large: social network theory. According to this approach, family networks both facilitate the process of migration (cf. the concept of "chain migration") and also that of settlement in a new society. Early migrants establish pathways for their successors to follow. Newcomers benefit from these pioneering efforts and their search for work and shelter is much easier. The Canadian Family Class program adds an important ingredient to this already potent set of early advantages, requiring that immigrants admitted in this category be actively sponsored (i.e., supported) by a family member. To a large degree, the experience of Family Class immigrants surveyed in LSIC matches the expecta-

tions of network theory. While they have low incomes upon arrival, respondents in this category are relatively well housed, with a high level of home ownership, and a modest level of crowding. All of this is associated with a highly distinctive tendency to reside in composite households with (presumably) multiple adults earning incomes. Already impressive, the housing circumstances of this group improved significantly over the 18 months separating the first and second waves of LSIC, on all of the measures considered in this report. However, this trajectory of improvement was not as apparent in the second interval of LSIC as the first. Nevertheless, the aggregate housing situation of Family Class immigrants in LSIC would have to be described as fairly advantageous by the termination of the survey.

Expectations for newcomers admitted as Skilled Workers should be a mirror image to those of the Family Class. In many ways they are the "pioneers" of network theory discussed in the preceding paragraphs. The housing circumstances of respondents associated with the Skilled Worker class were quite modest in W1. Most lived in traditional nuclear families though there was a noticeable number of single-person households as well. The majority found housing in apartments and very few

owned homes. Those in apartments dedicated a very high proportion of their income to rent, a point echœd in the high ratio experiencing problems finding housing. Over the next two waves of the survey, however, it is clear that Skilled Workers experienced the greatest degree of progression in their housing circumstances. The proportion experiencing crowding and affordability problems fell, while the rate of home ownership rose sharply.

The initial housing circumstances of the Business/ Other Economic group are in keeping with the fact that they transfer a large amount of wealth to Canada, with approximately one-third of this group owning a home at the W1 point of the survey. A high proportion live in traditional nuclear families and crowding is relatively rare, though those who have not yet purchased a home pay a very high ratio of their income as rent. Members of this group continued to invest their transferred capital into the real estate market over the next few years, with a jump in home ownership. At the same time, those who did not make this transition tended to experience a high degree of income stress in the rental market.

Finally, Refugees experience the greatest challenges in the housing market. While Refugees, like other newcomers, tend to live in nuclear families, this category includes the highest proportion of lone-parent families, a group that is not generally well-housed in Canada. Virtually none of the respondents associated with Refugees in the survey were home owners in the first wave of LSIC (or the second). Refugees experienced a high level of crowding in W1 and also considerable affordability problems. The housing situation of Refugees improved least of all of the groups surveyed: their degree of crowding was worst, and affordability challenges continued to be serious. But the story is not completely depressing for this group. In terms of affordability, the situation for Refugees in W3 actually approximated that of Skilled Workers just two years earlier, in W2. Also, while their rate of ownership continued to be low, it was edging towards 20 percent by the termination of LSIC.

CONCLUSION

LSIC reveals some of the contours of the highly dynamic engagement of newcomers with the Canadian housing market during the first four years of their settlement. The most significant story is the remarkable improvement in the housing circumstances over the time period covered by LSIC. The rate of homeownership acquisition was particularly significant and speaks to the impact of immigration in the Canadian housing market. Of course this favourable outcome was not universally experienced, and a number of newcomers continued to struggle with problems of affordability and crowding even in the third wave of the survey.

In general, despite the gloomy picture painted by research on the deteriorating situation of newcomers to Canada, LSIC data demonstrate that the idea of a progressive housing career is still relevant. As would be expected, though, the degree of improvement in housing circumstances continued to vary a great deal by group. The situation of Refugees is worthy of particular attention given the information available in LSIC. There are some hints that this group, too, will see a marked improvement in its housing situation, but the larger story is one of difficulty, lack of affordability, and (at least by the simple measure of crowding) inadequate housing for this group.

The real surprise brought to light by LSIC is the rapidity with which immigrants purchase housing and, therefore, affect the real estate market. Immigrants face challenges in the housing market but the acquisition of homeownership begins almost immediately. This is difficult to reconcile with the prevailing view of declining economic fortunes for newcomers. In fact, there appears to be something of an *immigration effect* at play in the housing market. That is, immigrants have a much higher tendency to purchase a home than the Canadian-born given their general financial circumstances.

I believe an explanation for this unexpected turn of events is possible, and that the following factors are involved:

Immigrants do not rely just on their income to purchase housing, but also on assets they transfer to Canada. A significant proportion therefore are able to purchase a home despite a bleak labour market situation.

Household composition is critical: large households are assembled in an effort to pool incomes and enable homeownership. In other words, many immigrants trade crowding for equity in the housing market.

LSIC data are inadequate to test this point, but I suspect that many of the immigrants who are purchasing property quickly are buying at the bottom of the market. That would enable households with modest incomes to enter the real estate market.

Finally, at least some of the homeownership traced in this study is associated with a chain migration process, in which individuals come to Canada to join already-established families who are not only familiar with the housing market, but have already gained a foothold in it.

Regardless of the explanation for the rapid acquisition of homeownership, the fact that it occurs suggests that we need to temper our view of the declining fortunes of newcomers in Canada. True, obtaining a job is difficult, and far fewer are able to realize the value of their educational credentials or pre-migration work experience when they first land in Canada. It is also true that newcomers' incomes are low relative to the Canadian-born population, and that a regrettable number live in poverty. Neverthe-

less, a remarkable number–half of those who participated in the third wave of the survey–find a way to purchase a home and build equity.

APPENDIX

The Longitudinal Survey of Immigrants to Canada as a source of housing data, and the changing economic situation of newcomers in the early settlement phase

The Longitudinal Survey of Immigrants to Canada (LSIC) is based on a target population of approximately 164,200 people who are aged 15 and over, were officially landed in Canada from abroad between October 2000 and September 2001, and who had lived in Canada for at least six months at the time of the survey (Statistics Canada, 2006). A total of 12,040 respondents were interviewed in the first wave of the survey (hereafter W1). The number declined to 9,322 for the second wave (W2) of the survey and 7,716 for the third (W3). LSIC provides a systematic window on the initial experience of immigrants, very soon after their arrival in Canada, information that is not available in the census or other traditional sources of housing data.

To understand the impact of immigration selection policy, the complex set of immigrant admission categories has been summarized into four broad groups: Family Class; Skilled Workers (including Principal Applicants and family members who accompany them at the time of landing); Business Class and Other Economic (includes all individuals admitted under the broad heading "Economic Class" apart from Skilled Workers); and Refugees (only those who were admitted before coming to Canada).

Table 5 provides a sense of the changing demographic and economic characteristics of LSIC respondents. Household composition varied considerably between groups. On average, there were between 3.6 and 3.7 persons per household in the LSIC sample, but this figure was higher for those who were admitted to join their family in Canada or as Business/Other Economic immigrants, and much higher for Refugees. Those admitted as Skilled Workers typically lived in smaller households. Generally, there was little change in household composition over time.

In the first wave of the sample there was a wide variation in the degree of employment across admission classes, with just over half of those arriving as Skilled Workers already in the labour market six months after landing, compared with 29 percent of the Business/Other Economic group (business-class immigrants would be expected to establish a business rather than become

employed) and 22 percent for Refugees, who were clearly at a much earlier point in the settlement process. The degree of variation between groups narrowed over the years of the survey. By the third wave, 56 percent of Family Class immigrants and Refugees were employed, compared with 76 percent of those who came as Skilled Workers.

But the other, even more important, finding of LSIC is the rapid rise in employment over the three waves of the survey, from 46 to 68 percent of respondents. This was paralleled by increasing employment earnings and total family income. Taking the whole survey population together, family-based employment earnings rose from something like $30,000 in the first year of settlement to nearly $50,000 by the fourth. Similarly, total income figures jumped from about $35,000 in the first year to over $53,000 by the fourth. Much of this additional income was used to secure housing.

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NOTE

[1] These figures beg the issue of sample selection bias. It is logical to predict that less successful immigrants to Canada would either leave the country, move frequently enough that they would be hard for Statistics Canada to trace, or simply refuse to participate in the survey to avoid discussing their difficult situation. We will never know the precise impact of this factor.

THE RESIDENTIAL CROWDING OF IMMIGRANTS TO CANADA

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ABSTRACT

In this paper, I argue for an increase in research activity in the area of immigrant residential crowding in Canada. I use the 2006 Census of Canada to suggest that crowding is too complex to label as 'good' or 'bad', and that future work should try to identify how we can distinguish when crowding actually reflects economic constraint.

If you were an immigrant in Canada in 2006, the odds that you lived in a crowded house (defined as one or more person per room[1]) were about 1 in 14; if you were Canadian-born, they were roughly 1 in 60. Residentially speaking, this is probably one of the biggest differences between immigrants (particularly recent immigrants) and non-immigrants,[2] but what is perhaps most interesting about this gap is that researchers don't agree on what exactly it means. Do immigrants have more people in their homes because they want to, or because they have to? Are immigrants crowding because they wish to save money for other things, like supporting family members (here or abroad), starting a business, buying a home, etc., or because they are cash-strapped and crowding to survive? Perhaps there are simply differences in definitions of personal space, so that 'crowded' is subjective and means different things to different groups of people.

Uncertainties like these make it difficult to develop a policy response, or to know whether one is even necessary. Part of the reason for the ambiguity around crowding is that it falls within the purview of housing, and housing in Canada is what Tom Carter calls a 'policy orphan'. Although researchers pay close attention to some housing topics (Enns 2005; Hiebert and Wyly 2006; Mendez, Hiebert, and Wyly 2006; Murdie 2002; Skaburskis 2004; Teixeira and Murdie 1997; Turcotte 2007), for one reason or another crowding has largely fallen through the cracks.

The primary purpose of this article is to: 1) further demonstrate that crowding isn't receiving the attention it deserves, 2) provide an overview and assessment of the potential explanations for the differences in crowding propensities between immigrants and the Canadian-born, and 3) highlight some of the specific knowledge gaps around residential crowding.

WHY CROWDING, AND WHY IMMIGRANTS?

Crowding is an interesting issue partly because it potentially holds both positive and negative consequences.

On the positive side, living together in close quarters allows households to pool resources, thereby enhancing their access to things like more desirable schools, neighbourhoods, and business and investment opportunities (Ahrentzen 1996; Haan forthcoming; Van Hook and Glick 2007). In this regard, crowding could reflect an attempt to increase economic, occupational, social and residential mobility. This might be particularly true for immigrants, who often experience less-than-optimal returns to their education and work experience, and must therefore develop alternative strategies for success.

The list of negative outcomes is also lengthy, but could include poor mental health (Gove and Hughes 1983), lower life satisfaction (Gove and Hughes 1983), labour productivity (Hacker 1999), child academic performance (Evans, Lepore, Shejwal, and Palsane 1998 and Palsane, 1998), plus an increase in the risk of tuberculosis, shigellosis, and pneumococcal infections (www.phac-aspc.gc.ca/publicat/ccdr-rmtc/03vol29/dr2905ea.html).

Given this, it is important to look more closely at the household density characteristics of Canadian immigrants, and to try to identify why and when crowding occurs. Although there are groups other than immigrants that experience crowding (Aboriginal Canadians, lone parents, etc.), I'm going to focus on immigrants here for the following reasons:

1. Immigrants currently account for roughly 2/3 of Canada's population growth (Statistics Canada 2008), so what's happening with them will increasingly affect what happens in Canada as a whole.
2. It is well-known that Canadian immigrants have experienced pronounced declines in levels of labour market success (for a review, see Picot and Sweetman 2005), and given the negative outcomes associated with residential crowding it is important to determine if crowding should simply be added to the list of consequences of immigrant economic adversity, or if there is more to the story.

3. Given that there are also potential benefits to crowding, it represents an opportunity to study how immigrants employ unconventional strategies to secure social and economic benefits in the face of adversity.

In addition to these specific reasons is a more general motivation. Part of the agreement that we as a society implicitly strike with immigrants when they come to Canada is the unfettered access to the opportunities that the rest of the population already enjoys. Consequently, when differences between immigrants and the Canadian-born surface – particularly when the differences are as large as they are with crowding – it is vital for us as a society to determine whether we are witnessing a breach of our social contract.

MEASURING CROWDING

Before trying to explain the differences between immigrants and the Canadian-born presented in the introduction, it is first necessary to discuss how to measure crowding. The Canadian Mortgage and Housing Corporation (CMHC) uses what it calls the National Occupancy Standard (NOS) to measure whether or not a dwelling has sufficient space for its inhabitants (this it calls 'housing suitability' (Canada Mortgage and Housing Commission 1991)). The NOS is calculated by looking at how individuals are distributed across bedrooms, and requires that:

1. There are no more than two persons per bedroom
2. Parents have a bedroom that's separate from children
3. Members that are age 18 or older have their own bedroom unless they are married or living common-law
4. Children age 5 or older do not share a bedroom if they are of the opposite sex.

Although this is the 'gold standard' when it comes to measuring crowding, it has its limitations. Notably, it can be difficult to assess with most public-use data, and international comparisons across different data sources are often tricky.

Before the NOS, housing suitability was measured with the number of persons per room,[3] and a dwelling was considered to be crowded when it contained one or more person per room (where all rooms counted, not just bedrooms). Though it is more crude, it has the advantages of simplicity, transferability, and comparability. Researchers that are faced with data constraints, as I am here (it is not possible in the census file to determine who lives in a particular room), must often employ the less sophisticated measure.

CHANGES IN RATES OF RESIDENTIAL CROWDING OVER TIME: HUGE DECLINES FOR THE CANADIAN-BORN, LITTLE CHANGE FOR IMMIGRANTS

Prior to explaining the 2006 differences in crowding, it is useful to look at the trends over time, because the immigrant/Canadian-born differences didn't always exist. In 1971, both populations had crowding rates of about 1 in 13, and, if anything, immigrants had a slight edge over the Canadian-born. Since that time, however, the rate has been stable for immigrants (remember that it was 1 in 14 in 2006), but it has plummeted for the Canadian-born (to 1 in 60). In just 35 years, residential crowding among Canadian-born households has almost ceased to exist, alongside virtually no change for immigrants.

UNDERSTANDING RESIDENTIAL CROWDING: CULTURE VERSUS ECONOMY, OR CULTURE MEETS ECONOMY?

To understand change (or lack of change) over time, it is useful to place crowding in the broader theoretical framework that is often used in housing research (Baldassare 1995; Evans, Lepore, and Allen 2000; Kutty 1998; Myers, Baer, and Choi 1996; Myers and Lee 1996; Rosenbaum and Friedman 2004). Within this framework (a version of the basic consumer choice model), a household's dwelling characteristics are situated at the intersection of its needs, preferences, and (often fiscal) constraints. These characteristics shift over time, reflecting changes in the age composition, educational attainment profiles, marital status, family size, etc. within the household. It should therefore be possible to link a household's dwelling characteristics to its sociodemographic and household composition characteristics. Regarding immigrants, duration also usually matters, since there is often an initial mismatch between immigrants and their residential characteristics (Alba and Logan 1992; Haan 2005; Pitkin and Myers 1994).

As this relates to crowding, once sociodemographic and immigration characteristics are addressed, whatever differences in crowding that persist are usually attributed to economic constraint. This suggests that there is general agreement about what constitutes an appropriate amount of space per person, and that the occurrence of crowding represents a violation of this agreement. Households, be they immigrant or Canadian-born, would create more space for themselves if they could, and that they don't reflects economic hardship. As an extension of this line of thinking, any differences that exist between immigrants and the Canadian-born would also be due to differences in economic standing.

An alternative[4] framework involves a greater recognition of cultural differences (where culture is measured with race/ethnicity). Rather than posit crowding to be a

survival strategy in the face of economic constraint, cultural arguments question the notion that there is universal agreement about what constitutes an appropriate amount of space per person. The argument here is that there are group-specific preferences about how closely individuals, families, and communities would like to live to one another, and that household economic characteristics have little effect on this preference, so there will be group differences no matter what explanatory variables are used (Gillis, Richard, and Hagan 1986).

A third possibility, and one that I explore more fully below, is that it is not just culture versus economics that bear watching, but rather their interaction that is often important. Culture and economics could work together at times to produce different crowding propensities. Imagine, for example, that we have two households from two different, culturally distinct, groups. Further, suppose that each household faces economic hardship, but that neither is currently crowded. We might anticipate one (or more) of (at least) three reactions:

1. No change. Both households continue to live with economic constraint, and do not crowd.
2. One or more household member works longer hours to increase the financial resources of that household. Once again, there would be no change in crowding propensities.
3. The household supplements its income by accepting tenants (related or unrelated, same-group or of no connection at all). This would increase the probability of crowding.

Each of these options is plausible, and there are likely to be cultural patterns in which one we are likely to see. Consequently, rather than pit culture against economy to explain crowding, we might consider the *response* to economic situations to be an area where there are cultural variations.

If we accept this to be true, it is also quite possible that there are cultural differences in crowding even in the absence of absolute economic constraint (ie. when a household is not living below the low-income cutoff point). As mentioned in the introduction, households may use crowding for economic advancement, even when their currently situation dœs not reflect poverty or adversity. They may instead be using residential density to enhance opportunities in the present or future, and this too could vary by group.

To further assess this 'complementarity' perspective, I present some logistic regression results from 2006 census data below. I look first at how standard household demographic and economic variables predict crowding (1=one or more person per room, 0=less than one person per room). I only include members of select ethnic groups (those that identified as Chinese, Colombian, East Indian,

Egyptian, Filipino, Iranian, Jamaican, Korean, Lebanese, Moroccan, Romanian or Russian in the census[5]) in the sample to illustrate how crowding propensities differ by group, even after controlling for the factors that are expected to explain most differences in dwelling characteristics. In addition to this, however, I include an indicator for tenure of dwelling in Model 1, because the desire and ability to own a home is both cultural and economic, and therefore allows me to explore the notion of complementarity. In Model 2, I elaborate on the relationship between tenure and crowding by including a series of owner*ethnicity interaction terms.

Most of the results in Model 1 are consistent with what we might expect to see under the basic framework discussed above. Crowding propensities decline as age, education, and time spent in Canada increase. Economic factors also matter, with not-surprising relationships between employment status, living below the low-income cutoff (Statistics Canada 1999), and crowding. There are also some differences across cities, with more expensive cities posting higher crowding propensities

Looking at the differences across groups, even after controlling for the factors above, all groups but Colombians, Egyptians, Iranians, and Lebanese differ significantly from reference group Chinese in their propensity to be crowded. This suggests that there are either other factors that predict crowding but are not mentioned in the model, or that there are cultural differences in the propensity to crowd (and that ethnic identifiers tap into cultural differences).

Tenure of dwelling, the final predictor in Model 1, negatively predicts crowding overall. Although this is consistent with the notion that crowding reflects some degree of economic constraint (assuming that households that own command more resources than those that rent), the owner*ethnicity interaction terms in Model 2 allow us to move beyond this general statement, and determine the extent to which this relationship differs by group. Of the 12 groups used for analysis, roughly half differ significantly from Chinese when they own. For some, such as Colombians, Filipinos, Jamaicans, and Moroccans, there is a significantly higher propensity to be crowded in owned accommodations than for Chinese, whereas for others (Egyptians, Lebanese, and Russians) the odds are lower. What is most interesting about these numbers is that they exist *after* controlling for differences in income, employment status, household composition, year of arrival, and a series of other relevant characteristics. For the remaining groups, there are no detectable differences.

What is also interesting about Model 2 is that, with the addition of interaction terms, it is possible to compare group-specific crowding propensities in rented dwellings (the ethnicity main effect) versus owned dwellings (the

TABLEAU 1: LOGISTIC REGRESSION RESULTS FOR PREDICTING THE RESIDENTIAL CROWDING

	Model 1 odds	Model 2 Odds
2+ Adults without Children	0.264 ***	0.264 ***
2+ Adults with Children	Réf.	Réf.
Lone Parent	0.182 ***	0.185 ***
Age	0.994 ***	0.994 ***
Less than Highschool	Réf.	Réf.
Highschool	0.818 ***	0.817 ***
Post-Secondary	0.641 ***	0.639 ***
University Degree	0.541 ***	0.539 ***
Currently in school	1.312 ***	1.313 ***
China	Réf.	Réf.
Colombia	0.787	0.706*
East India	1.648 ***	1.776 ***
Egypt	1.102	1.393 *
Fillipino	1.902 ***	1.854 ***
Iran	1.072	1.107
Jamaican	0.660 ***	0.614 ***
Korea	1.414 ***	1.493 ***
Lebanon	0.969	1.036
Morocco	0.653 ***	0.622 ***
Romania	0.300 ***	0.320 ***
Russia	0.618 ***	0.755 *
YSM	1.032 ***	1.032 ***
YSM2	0.998 ***	0.998 ***
Enemployed	1.086	1.085
Lives in poverty (below LICO)	1.356 ***	1.358 ***
Montreal	1.398 ***	1.403 ***
Toronto	1.591 ***	1.591 ***
Vancouver	1.536 ***	1.536 ***
All other CMAs	Réf.	Réf.
Owner	0.239 ***	0.249 ***
Owner*Colombia		1.614 ***
Owner*East India		0.875
Owner*Egypt		0.564 **
Owner*Fillipino		1.167 ***
Owner*Iran		0.942
Owner*Jamaican		1.274 ***
Owner*Korea		0.891
Owner*Lebanon		0.828 ***
Owner*Morocco		2.479 ***
Owner*Roumania		0.798
Owner*Russia		0.447 ***
BIC	-1442407	-1442315
Observations	127813	127813

Source: 2006 Census of Canada

interactions). Although there are either no detectable differences for either owned or rented dwellings for Iranians, several groups (notably Colombians, Jamaicans and Moroccans) have lower crowding propensities than the Chinese in rented dwellings, but *higher* propensities in dwellings that they own. For others, the opposite is true; East Indians, Koreans, and Romanians only seem to differ from Chinese when they rent. Others are similar to Chinese when they rent, but different when they own (the Lebanese stand out in this regard).

THE POLICY IMPLICATIONS OF RESIDENTIAL CROWDING RESEARCH

What these results begin to suggest is that groups relate to crowding differently, and that labeling crowding as something that is always good or bad, cultural or economic, loses some of its meaning. It is conceivable that some groups bundle up because they want access to benefits that would otherwise be unobtainable (in addition to home ownership, we could add a long list of other opportunities to the list). At the same time, however, it is not unimaginable that, if these groups were satisfied with their earnings, their access to credit, and other aspects of their financial situation, their differences would be more slight.

These results also highlight the ambiguity around what crowding represents and, at this point, what should be done about it. Demonstrating the interaction between culture and economy is in many ways only the beginning of an adequate explanation. Follow-up studies (many of which would be best done with field research) could look at the reasons behind group-specific differences. Why, for example, do Moroccan owned households have higher adjusted rates of crowding than the Chinese, while their rental units are less likely to be crowded? Why are rented (but not owned) East Indian dwellings significantly different from the Chinese?

Answering questions like these will no doubt point policymakers in different directions. Some of these directions may require no policy response at all, whereas others could highlight numerous potential responses (enhanced support for new arrivals, more transitional housing, etc.). In our era of evidence-based social policy, however, it is important to first identify the factors behind a policy-relevant occurrence before responding to it.

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NOTES

[1] All statistics in this paper refer to urban areas only, where the overwhelming majority of Canadian immigrants live. Conse-quently, "Canada" is used as shorthand throughout the paper to refer to the country's Census Metropolitan Areas.

[2] As only two instances of the similarities, consider that immigrant homeownership rates (though falling) are currently

very close to those of the Canadian-born, and median dwelling values for immigrant owners are about $50,000 higher than they are for the Canadian-born across Canadian census metropolitan areas.

[3] Where a room is defined as it was by Statistics Canada for the 2001 census. Partially divided L-shaped rooms are considered to be separate if they are considered as such by the respondent (e.g. L-shaped dining-room and living-room arrangements). Not counted are bathrooms, halls, vestibules and rooms used solely for business purposes.

[4] Consumer choice research not related to housing often now has a cultural component built into it, and I'm following the conventions within the crowding literature with this division between culture and economy, even though it is now somewhat outdated.

[5] My choice of groups is somewhat arbitrary, although I did try to select groups with a significant number of recent arrivals. Please contact me for more information on how I created these (or any other) variables.

ADDRESSING THE HOUSING NEEDS OF IMMIGRANTS AND REFUGEES IN CANADA

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ABSTRACT

Immigration is fuelling most of Canada's population growth, and housing is a key component of the settlement experience. At the policy level, however, there is very little connection between services to newcomers and housing. This paper builds on what is known about immigration and housing in Canada and makes recommendations for better linking housing policy and newcomer settlement policy. It summarizes a background paper written for the Canadian Housing and Renewal Association in 2007. The full report is Wayland, Sarah. 2007. *The Housing Needs of Immigrants and Refugees in Canada – Final Report*. Prepared for the Canadian Housing and Renewal Association. (May.) 53pp. Available at http://www.chra-achru.ca

INTRODUCTION

Immigration is fuelling most of Canada's population growth, and housing is a key component of the settlement experience. At the policy level, however, there is very little connection between services to newcomers and housing. This paper builds on what is known about immigration and housing in Canada and makes recommendations for better linking housing policy and newcomer settlement policy. It is organized into four sections: an overview of immigrant housing experiences; an overview of housing-related services for newcomers; a policy review; and recommendations for improving the links between immigration and housing policies and programs.

The analysis is based on a literature review, findings from the 2001 census and 2001 Longitudinal Study of Immigrants to Canada (the first longitudinal study of newcomers in Canada since the 1970s), and interviews with individuals knowledgeable about various aspects of immigration and housing.

OVERVIEW OF IMMIGRANT HOUSING

Newcomers to Canada arrive under various immigration categories, and are broadly grouped by the government into Economic Class immigrants, Family Class immigrants, and Protected Persons or Refugees. Over the past several decades, newcomers to Canada have come from a wide range of source countries, are increasingly well-educated, and have overwhelmingly settled in Canada's urban centres. Almost three-fourths of newcomers arriving over the past decade settled in Toronto, Vancouver or Montreal.

Despite being more highly educated and skilled than previous cohorts, today's newcomers have not fared as well as their predecessors in terms of employment and earnings. They are more likely to live in poverty, and to depend on social services (Picot 2004; Omidvar and Richmond 2003). Their settlement is undermined by a web of interconnected legal and policy barriers that hamper their access to employment and vital services (Wayland 2006a).

The poor outcomes experienced by many recent newcomers is reflected in their housing situations. According to 2001 census data, 36% of recent immigrant households were living in unacceptable housing conditions (called "core housing need"), as defined by Canada Mortgage and Housing Corporation, compared to 13.7% for non-immigrant households. Core housing need is greatest among recent immigrants, renters, and those living in large metropolitan areas (CMHC 2004). According to data from the Longitudinal Study of Immigrants to Canada (LSIC), close to four in ten respondents reported difficulties finding housing during the first six months after becoming permanent residents (Statistics Canada 2005).

For most newcomers, core housing need declines with length of time in Canada, and access to home ownership increases. Within this general pattern, there is wide variation in housing experiences that can be correlated with immigration class, country of origin, and other variables. Family class immigrants have the least difficulty finding housing, skilled workers and business class immigrants fall somewhere in the middle, and refugees report the greatest difficulties finding housing (Bergeron and Potter 2006). In addition, the divergent housing experiences of ethnic and national groups stem from factors such as social status, economic resources, cultural norms about homeownership, household size, and the presence of social networks.

The housing choices of immigrants and refugees are mostly constrained by affordability, and thus the result of declining economic outcomes experienced by newcomers has raised concerns about the concentration of poverty within certain neighbourhoods in Canada's immigrant-receiving cities. Research has found that, in Canada, a high degree of racial concentration is not necessarily associated with greater neighbourhood poverty (Walks et al 2006; Hou and Picot 2003). Exceptions for some groups such as Blacks indicate that generalizations may not be feasible. Ethnic spatial concentration can be helpful in terms of social network formation and preventing feelings of isolation and alienation experienced by many newcomers.

KEY FINDINGS REGARDING IMMIGRANTS AND HOUSING

1. Affordability is the biggest housing-related barrier facing newcomer populations.
2. Declining relative incomes of newcomers feed directly into constrained choice of housing and neighbourhood and rising concentrations of low-income newcomers in certain neighbourhoods.
3. Affordability problems are exacerbated by relatively declining availability (i.e. relative to rising need) of non-market or assisted housing, including social housing, rental assistance and other means of assisting low income households.
4. The idea of a progressive housing trajectory remains true for most newcomer populations, but there is wide variation in housing outcomes when broken down by immigration category and national origin. Visible minorities fare worse in terms of housing than do immigrants of European origin, yet there are wide discrepancies within each of these categories.

POLICIES AND SERVICES

OVERVIEW OF SERVICES

Various services exist to help newcomers find and maintain housing. These include settlement services as well as other services and resources aimed at the general public. More specifically, services include:

Settlement services. In Canada, settlement policy is administered through various public and nonprofit service providers, referred to as the "settlement sector." Settlement services are funded by the federal government (Citizenship and Immigration Canada) and provincial governments, and some municipalities offer specific programming supports as well. Quebec assumed responsibility for its own settlement services in 1991. British Columbia, Manitoba, Alberta, and most recently Ontario have negotiated their own agreements with the federal government. As such, the exact services vary across the country, but the range of services offered generally includes the provision of information to new arrivals, orientation and counseling, language instruction in English or French, and employment services.

The federal Immigrant Settlement and Adaptation Program (ISAP) enables immigrant-serving agencies to assist newcomers through the provision of information and orientation, translation and interpretation, referral services, para-professional counseling, and employment-related services. ISAP has no specific mandate to address housing-related needs, but agencies offering ISAP services have an obligation to assist clients by filling out forms, providing referrals, and helping them to get on waiting lists for social and other housing. ISAP is available to permanent residents and protected persons only, not to refugees or Canadian citizens.

Aside from what is covered under ISAP and under Quebec's settlement services, few if any immigrant serving agencies are explicitly mandated to deliver housing-related services to the general immigrant population. On an informal level, settlement services provide assistance in the form of orientation to various neighbourhoods and types of accommodation, tenants' rights education, and the like.

Printed and web-based materials. In addition to actual services, a number of housing-related materials are specifically aimed at newcomers to Canada. These include basic information about types of housing, finding housing, signing a lease, purchasing a house, and housing-related rights. Most are offered in Canada's official languages only, and many are only available on the Internet, so they may not help the most vulnerable newcomers who need immediate housing assistance. In British Columbia, the *The Tenant Survival Guide* has been translated into Chinese, Vietnamese, Spanish, Punjabi, Korean and French. Community Legal Education Ontario (CLEO) has worked to improve access to legal information by low-income people in the Chinese, Arabic, Tamil, Urdu, Spanish and Somali linguistic communities across Ontario.

General housing services. Newcomers may also access most general housing-related services. These include housing help centres which offer services such as the provision of housing information (finding housing, types of accommodation, etc.), referral to other housing assistance sources or housing agencies, rights education, and rent banks; telephone help lines for tenants; and advocacy and legal assistance provided by legal aid clinics and related agencies.

Accommodation for refugees. Government-assisted refugees (GARs) receive financial and other support for one year from their date of arrival in Canada. During this time, GARs are given some general orientation to living

in Canada and may receive direct accompaniment assistance in their housing search. Privately-sponsored refugees are also selected abroad and supported in their resettlement by various private groups. However, most of Canada's refugees are not recognized as such until after they have been living in Canada for months or even years after they file a claim for refugee status on Canadian soil. The considerable housing needs experienced by refugee claimants and persons living without official status in Canada have been met to a small degree by refugee-oriented housing facilities funded by religious communities, municipalities, and other stakeholders. One of them is Sojourn House, a home for refugees in downtown Toronto that since May 2006 has been housed in a brand-new building purchased with funding from the federal SCPI program. Sojourn House now includes shelter space for about 50 persons plus 52 units of transitional housing.

Tenant supports and linking to community services. Tenant supports include providing access to community information and providing access to services on-site to increase utilization of services. Social housing providers often provide community space for public use. Housing providers may work with agencies and tenants to offer programs that tenants request.

Housing-related organizations and networks. Lastly, some organizations are working to improve housing prospects of newcomers in the long-run, including through the development of new housing. In Montreal, ROMEL (Le Regroupement des organismes du Montreal ethnique pour le logement) appears unique in Canada for its explicit mandate to deal with housing issues for ethnic communities and its wide range of services. There are also multisector initiatives such as the Immigrant and Refugee Housing Task Group (IRHTG) in Toronto. IRHTG helps develop strategies to deal with housing-related issues for refugees and vulnerable immigrants.

It is extremely difficult to assess the impact of the housing-related services. Housing and settlement services primarily focus on eliminating changeable barriers, namely by increasing knowledge of newcomers about the housing system and rights within a Canadian framework. Advocacy by service providers is also crucial to eliminating macro-level or systemic barriers that are beyond the control of newcomers.

POLICY REVIEW

Direct and immediate connections exist between immigration status and housing outcomes in Canada. At the policy level, however, there is very little connection between housing and services to newcomers. Current immigrant settlement policies do not attempt to address housing needs in any systematic fashion. The primary means by which affordable housing policies attempt to address immigrant settlement needs is through shelter and transitional housing for refugees. These are few in number. Also, social housing providers have directed some supports towards newcomer populations.

One must also consider the range of housing-related legal and policy barriers that prevent newcomers from rapidly settling in Canada. These include the lack of non-market housing alternatives and ineffective landlord-tenant dispute mechanisms.

There are numerous gaps in policy and programming. Front-line settlement workers may lack systematic knowledge about housing issues simply because housing falls outside their mandate. On the other hand, housing agencies and help centres often lack the language skills and cultural sensitivity training to deal with newcomer populations.

Housing help centres in large urban areas are limited in their ability to assist clients when the broader context is one of little availability of affordable rental units. Thus, the biggest challenge for Canadian housing policy is to ensure the availability of more affordable housing. The lack of available social housing is also a concern. Though newcomers comprise a majority of residents of some social housing complexes, there are no coherent strategies aimed at newcomers.

KEY FINDINGS REGARDING POLICIES AND SERVICES

1. One's status as a newcomer and affiliation with an immigration category (skilled immigrant, family class, refugee) and housing outcomes are closely linked, yet there are very few explicit linkages between housing policy and newcomer settlement policy.
2. Likewise, service providers – though often highly committed to their work and to service users -- operate under constraints imposed by funders that make it difficult to forge intersectoral ties or step back to see the "big picture."
3. Given the increasing reliance on private rental housing which often involves high rent-to-income ratios, services in the sphere of housing help, eviction prevention and rent banks are increasingly important to newcomers, and there is potential for better integration of these with settlement services.
4. The existence of housing help services is not widely known to the persons who are most in need of them. Most newcomers obtain housing-related information through social networks of family and friends rather than through formal housing or settlement services.
5. Housing help services are largely inaccessible to newcomer populations who lack capacity in an official language.

6. Best practices for high-needs individuals such as government-sponsored refugees involve immediate and comprehensive supports followed by integration into broader community. Group housing with close proximity to services, even services offered on-site, is ideal.

NEXT STEPS AND RECOMMENDATIONS

Coordinating policy responses. It is time for institutions outside of the immediate settlement sector to take measures that will improve settlement outcomes for the incredibly diverse populations that are settling in Canada. Such measures do not have to be aimed at newcomers only, but the needs of newcomers should be considered when designing and implementing policies that will impact their settlement and integration into Canadian society.

In view of the declining economic outcomes experienced by many newcomers to Canada, what is urgently needed is dialog at the highest levels of government. With regards to housing, there must be an articulation of common housing and settlement goals. We must see more interchange of services and information across levels of government and across government sectors as well as increased engagement with the private sector.

As such, it is recommended that:

1. Inter-ministry coordinating groups be established between housing and settlement agencies at the federal level and in each immigrant-receiving province, to develop better links between housing and settlement policy and programs, including a policy framework and specific actions.
2. Representatives from the private sector are also included in the public discussion and consultation on affordable housing policy vis-à-vis immigrant settlement in Canada.
3. The housing help/tenant-support sector and the settlement sector in major immigrant-receiving cities establish processes to explore the potential for enhanced collaboration, with the support of relevant government funding agencies
4. Further research be undertaken to identify specific steps to enhance co-ordination between affordable housing and immigrant settlement policy, in order to improve housing and settlement outcomes.

Improving housing affordability. The primary housing-related need for newcomers relates to affordability. Thus, increasing the supply of affordable housing should be a top priority of any housing policy aimed to meet the needs of immigrants and refugees. Particular attention should be given to private rental housing, home to more newcomers than any other type of housing. Initiatives in this area are not targeted at newcomers per

se, but rather to all low-income persons. However, given current demographic and economic trends, they will be disproportionately useful to newcomers.

As such, it is recommended that:

5. Governments at all levels take steps to increase the supply of affordable housing and/or the affordability of existing private rental housing, as an aid to immigrant settlement and integration.
6. Provincial and municipal governments examine specific steps in support of additional affordable housing, including enhanced ongoing funding, public private partnerships (P3), inclusive development (inclusionary zoning), and other steps.
7. Provinces and municipalities expand rent-supplement program in centres where there are sufficient vacancies to support it.
8. Rental assistance policies such as housing allowances (vouchers) be expanded to offer newcomers a greater choice of housing and neighbourhoods.
9. Provinces increase social assistance rates, in particular the shelter allowance component, to better reflect actual housing costs.
10. Federal and provincial governments provide incentives to social housing providers and private rental landlords to modify existing stock and supply new stock that will accommodate larger newcomer families.
11. The CMHC review the parameters of the Residential Rehabilitation Assistance Program (RRAP) with a view to expanding its ability to serve newcomers, for example by helping the repair of less expensive older homes, creating secondary units, and ensuring the good repair of moderate-cost private rental apartment buildings.
12. The cooperative housing sector build capacity in newcomer communities for developing more innovative approaches to non-profit and cooperative housing for integrated communities.

The cooperative housing sector build capacity in newcomer communities for developing more innovative approaches to non-profit and cooperative housing for integrated communities.

Improving housing-related supports for high-needs populations. The federal government has an obligation stemming from its own admissions policies and humanitarian commitments to refugees, especially to government-assisted refugees. Regional dispersion initiatives that direct newcomers to smaller population centres have not worked: newcomers want to live where they have social networks, and where multilingual, culturally-sensitive services are available. However, placing extremely low-income and vulnerable populations into one of the most expensive cities in the country must be accompanied by additional supports from the government.

As such, it is recommended that:

13. Citizenship and Immigration Canada provide additional funding supports for housing government-assisted refugees.
14. Citizenship and Immigration Canada work with federal partners to provide more comprehensive settlement supports to high-needs populations such as government-assisted refugees, privately-sponsored refugees, and refugees determined inland.

Better connecting information and services to newcomers. Newcomers get most of their housing and settlement-related information through informal social networks. As such, the provision of accurate and accessible materials to newcomers is especially important. Newcomers not only need to be informed about existing services, but they should be able to access basic information about their rights and responsibilities with regard to housing.

As such, it is recommended that:

15. The federal government (CIC) post more comprehensive and accurate housing-related information on its web portal, aimed at reaching immigrants and refugees prior to arrival.
16. Federal and provincial authorities provide more housing advice and assistance for newcomers at the time of arrival. These should include multilingual materials available at points of entry into Canada and better messaging about the difficulties of entering metropolitan housing markets.
17. Federal, provincial and municipal authorities work with service providers to better educate newcomers about existing laws regarding landlord-tenant issues as part of the settlement process; provide better information on how to search for housing; and educate newcomers about rules of living in high rise units, perhaps in video form.
18. Federal authorities (CIC, CMHC, Department of Justice) undertake a national initiative to translate basic housing documents into a number of languages which could be used across the country (with some leeway for provincial and territorial differences).
19. Funders of housing help services place a priority on providing housing assistance in close proximity to those who need it – perhaps via creation of mobile housing help centres -- and on coordination between immigrant settlement and housing help and related services.

Encouraging partnerships between housing and settlement agencies, including with housing providers. This research has pointed to a virtual absence of services that address both settlement and housing. In most cases, housing and settlement agencies rely heavily on project funding for their services, the requirements for which keep service providers focused on the short-term, measurable and immediate outcomes rather than allowing them to use their insight and expertise to develop more broad-based initiatives.

Simple ideas for partnerships include making more space available in residences (e.g., in community meeting rooms of apartment buildings) to offer housing workshops, language classes and the like. In addition, settlement counselors could be located in residences, such as high-rise apartment buildings, where many newcomers already live.

As such, it is recommended that:

20. Federal, provincial and municipal funders use models that encourage collaboration between housing help/rent bank/eviction prevention services and immigrant settlement services. Service providers would have more freedom to develop partnerships if they operated with more core and multi-year funding, and if flexibility existed to accommodate different program approaches for different localities and groups within the broad category of new arrivals.
21. Provincial and municipal funding agencies hold structured consultations and program reviews, involving immigrant-serving agencies, on potential co-ordination of housing help/rent bank/eviction prevention services and immigrant settlement services.

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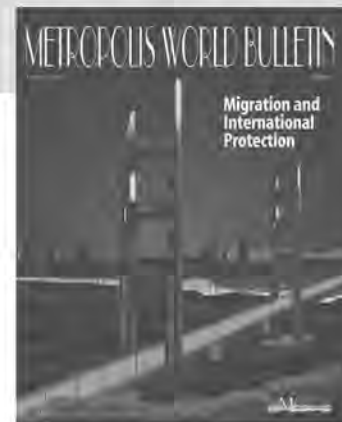
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LINKING IMMIGRANT SETTLEMENT, HEALTH, HOUSING, AND HOMELESSNESS IN CANADA

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ABSTRACT

The literature tends to treat immigrant settlement, health, housing, and homelessness as separate agendas. Yet, given that immigrants generally experience declining health on arrival, poor health may lead to homelessness. Conversely, appropriate housing facilitates good health. For immigrants, and particularly vulnerable populations including refugees and the elderly, the risk of homelessness may be increased for those with poor health, individuals lacking social networks and who are socially excluded, or those that are settled in marginalized areas. The following considers the health status of new arrivals and access to health care before exploring the potential linkages to housing and homelessness.

If Canadians were asked to list the country's defining features, they may very well identify Canada's universal health care system and its history of immigration. For most, however, these are two separate issues. Yet, immigration (and immigrants) and where they settle are directly linked to health issues through the determinants of individual health status including sociœconomic effects such as income and education, sociodemographic effects such as age and gender, cultural effects such as the role of women in society, and through the access and use of health care facilities. How healthy, for example, are immigrants compared to native-born Canadians, and how dœs their health status change over time? Do immigrants receive equal care for equal levels of need for care? What are the broader implications of poor or declining health and dœs settlement location matter? Woven into the discussion of immigration, settlement and health is housing and homelessness, with housing facilitating good health but poor health potentially leading to homelessness. For immigrants, and particularly vulnerable populations including refugees and the elderly, poor economic conditions and low income, social exclusion (the detachment of individuals from social institutions, preventing them from full participation in society), settlement in marginalized areas, poverty, language barriers and mental health issues may combine with poor economic opportunities and limited affordable housing to restrict housing opportunities, while settlement in marginal areas may have long-term implications for both health and housing options. In both cases, the end result may be homelessness. The following discussion considers the changing health status of new arrivals and access to health care before exploring the linkages to housing and homelessness.

THE HEALTH STATUS OF NEW ARRIVALS

By definition, immigrants move from one set of health risks, behaviors and constraints, to an environment that potentially includes a very different mix, with possible adverse impacts upon health. There is strong evidence within the existing literature that the health of immigrants at the time of arrival in the host country is significantly better than the native-born population, measured through self-assessed health (How would you rate your health: excellent, very good, good, fair or poor?), chronic conditions, and mental health (Newbold and Danforth 2003), with good health reflecting screening during the application process, a process that is meant to ensure satisfactory health levels for those entering the country.

Known as the 'healthy immigrant effect', the health advantage seemingly enjoyed by new immigrants appears to deteriorate and converge toward the native-born with increasing duration of residence in the host country. Moreover, the literature suggests this transition occurs rapidly and within as few as five years after arrival in Canada. Arrival cohort (the period defining arrival in Canada) effects are also important and are intertwined, with differences in health status potentially reflecting cohort effects (Newbold 2005b; Pérez 2002). That is, recent arrivals may simply have better health when they entered the country than their counterparts did when they entered at an earlier time, although cohort-based analyses highlight similar declines in health (Newbold 2005b). Research based upon longitudinal files derived from Canada's National Population Health Survey (NPHS), for example, suggests that although all immigrants experienced declines in health status, more recent arrivals experienced particularly dramatic declines in self-reported health status compared to earlier arrival cohorts, *despite* their

younger age relative to earlier arrival cohorts and the native-born (Newbold 2005a). Other more objective measures of health status, including chronic conditions and mental health, also point to rapidly declining health amongst new arrivals. For example, the likelihood of reporting any chronic condition tends to increase with time spent in Canada, despite initially superior health relative to the Canadian-born (Newbold 2006; Pérez 2002).

Why do we observe declining health despite universal access to health care regardless of willingness or ability to pay for services, particularly in Canada where health care is nationalized? Declines in health status amongst new arrivals have often been attributed to the uptake of poor health behaviours, including poor dietary habits, smoking, and/or drinking upon settlement in the host country. Although such changes cannot be dismissed, contributions to poor health stemming from the uptake of unhealthy lifestyle choices are unlikely to manifest themselves over the short time frame typically observed within the literature.

Structural explanations provide an alternative line of reasoning. New arrivals to Canada including convention refugees, landed immigrants, and other legal entrants may be required by provincial health authorities to observe a waiting period (generally six months or less) before access to provincially funded health plans is granted. While private health insurance is typically available as a bridge in these circumstances but is a relatively costly alternative and specialized programs administered by the Federal government are directed toward refugees, costs or accessibility issues may reduce use. Low income groups and the poorly educated may be less able to deal with the health care system, particularly in the face of health care restructuring, while access to health services may be even more tenuous for those who are settled in low income or marginal areas of cities. Unease or distrust of the medical system, or a medical system that dœs not provide culturally sensitive and appropriate care may create additional barriers, while stress and poor mental health, reflecting the difficulties of the immigration process and acculturation, may ultimately impact on physical and mental health (Matuk 1996).

Immigrants may also experience other barriers to the use of health care facilities, including those created by acculturation stress, social exclusion, gender, culture, or language. For example, loss of socioeconomic status through unemployment, reduced income, and deskilling (i.e., employers failing to recognize educational credentials, with immigrants forced into lower-status jobs) has been associated with mental stress and poor health in the immigrant community (Asanin and Wilson 2008). In addition, diminished social networks, poor working conditions, and language barriers contribute to declines in health (i.e., Pottie et al. 2008). Access to health services, and ultimately overall health, may be especially limited among immigrant women whose family, job, or cultural expectations and roles may make it difficult to access and use resources. Poor access and service use may lead to a worsening of health status over time owing to the relative under-use of preventative health screening and under-diagnosis and treatment of health problems. Ultimately, such barriers may limit access to health care and contribute to observed declines in health.

THE USE OF HEALTH CARE

If health status declines after arrival, do we see evidence of a concomitant increase in the use of health care facilities? Immigrants as a whole are typically considered to be under-users of the health care system, with their lower use potentially associated with their better health status at the time of arrival (i.e., the 'healthy immigrant effect'). While it could be argued that the observed decline in health after arrival reflects less contact with the health care system than the native-born population, including contact for preventative care, there is conflicting evidence regarding immigrant health care utilization within the literature. On the one hand, Globerman (p. 22) concluded, "Over the complete life cycle, there may be little difference in health care utilization patterns, both across immigrant groups, as well as between immigrants and the native-born population". Similarly, Laroche (2001) concluded that immigrants are not a burden to the health care system, with their use of services not significantly different from the native-born population, suggesting that need for health care was (at least partially) being met. Chappell *et al*. (1997) noted similar health care utilization rates between Chinese seniors in British Columbia and Canadian seniors in general.

However, the apparent equity of use dœs not mean that need for care is adequately met. If observed declines in health are indicative of greater need for care, then immigrants are at a relative disadvantage. That is, barriers to care, including language, gender, and culture may further jeopardize health care utilization. Use of family physicians has not, for example, been observed to increase as health status declines, and hospitalization rates are significantly less for non-European immigrants than for European immigrants and the native-born given similar levels of need (Newbold 2005b). Other research suggests that immigrants tend to receive poorer quality health services than non-immigrants (Elliott and Gillie 1998). In such cases where utilization is less than that observed within the native-born community, it may be an indication of unmet health care needs within the population (Newbold 2005b).

Caught between declining health status and greater need for care, but a seemingly limited increase in the uptake of health care services, Canada's foreign born may find their poor health further entrenched, with the potential for long-term consequences including poorer individual and societal health. Poor health outcomes may be particularly troublesome for marginalized or vulnerable groups, including the elderly and refugees, both of whom have limited connections to the broader community. Amongst the elderly, barriers to health, including language and social connections, may be exacerbated, with this type of social exclusion linked to poor health outcomes. For refugees, it is generally acknowledged that they have greater health needs than most immigrant arrivals, with particular health needs shaped by the refugee experience and the resettlement process. Female refugee/asylum seekers are, for example, more likely to experience depression than either non-refugee women or male refugee/ asylum seekers and are disproportionately affected by physical and sexual violence, abuse, and unequal access to asylum procedures (Lawrence and Kearns 2005).

LINKING IMMIGRANT SETTLEMENT, HEALTH, HOUSING AND HOMELESSNESS

What is the link between immigrant settlement, health, housing, and homelessness? The balance of evidence suggests that the foreign-born are relatively under-represented amongst the homeless. This is somewhat surprising, given their potentially precarious situation vis-à-vis health and income, particularly in the largest metropolitan gateways where affordable housing is already in short supply. Moreover, the correlates of poor health and homelessness, including language barriers, knowledge, income, experience and exclusion, are similar. What then, can result in homelessness? First, given that the foreign-born typically experience declining health and tend to under-utilize health care facilities, poor health may result in homelessness. Reflecting the refugee experience, the separation of family and friends, and physical and sexual violence, refugees may be particularly prone to poor health, especially poor mental health, with this vulnerability translating to limited housing options. Indeed, poor mental health has consistently been associated with homelessness (Living on Ragged Edges 2003). Conversely, the longer one is homeless, the greater the risk of suffering from mental illness and health related problems, creating a vicious cycle.

Second, initial settlement location may be linked to homelessness. Although many immigrants are initially settled in poor or temporary housing, the foreign-born tend to follow a progressive housing career, whereby homeownership rates rise over time as income increases (CMHC 2004). But not all immigrants follow the same housing trajectory and have the same experience with accessing and retaining acceptable housing over time. Some have little choice but to spend a large proportion of their income on shelter and live in crowded conditions or with family as a coping mechanism (Murdie and Teixeira 2003), with a lack of affordable housing offering few options. Individuals settled in poor housing or marginalized areas tend to stay in those areas and become increasingly marginalized (Hiebert et al. 2005). Others may suffer discrimination in the housing market (Danso and Grant 2000) or are directed into poor neighbourhoods with marginal housing stock and limited social resources. In each case, poor housing and poor neighbourhoods act as barriers to economic success, increases the likelihood of poor health, contributes to social exclusion, and ultimately raises the risk of homelessness (Access Alliance 2003; Hiebert *et al*. 2005).

Third, immigrants and refugees with limited social support in the community are more likely to experience homelessness. High rates of poverty and/or low income – both determinants of poor health on their own and common amongst new arrivals – may mean that the foreign-born rely more on social networks for housing. This shared accommodation with family and friends is a coping strategy that hints at the so-called 'hidden homelessness' within the foreign-born population (Hiebert *et al*. 2005). Not surprisingly, individuals who lack support networks of friends and family may have even fewer housing options in a crisis. Also reflecting the lack of social support, new arrivals may be hampered by lack of credit, transportation, cost and suitability of housing. Difficulties with language and understanding how the system works is compounded by uncertainties and limitations around entitlement to benefits and support limiting access to help, making it harder to access support services. Such social exclusion has also been linked to poor physical and mental health outcomes.

While the literature has only partially explored the links between immigration, settlement, health, and homelessness, and there is room for further analysis, their linkage is intuitive. Immigrants and refugees are potentially vulnerable populations that face both housing and health challenges requiring special strategies in both cases. Although anecdotal evidence would suggest that relatively few immigrants are resident in shelters, refugees may be over-represented amongst the foreign-born population, having greater disadvantages in health, housing, and labour markets. While not necessarily homeless, immigrants and refugees face difficulties in the housing market, and are somewhat more prone to homelessness than the broader population, a likelihood that is increased by poor mental health, limited social networks, poverty, and initial settlement locations in disadvantaged neighbourhoods.

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MAKING KNOWLEDGE MATTER: MOBILIZING HOMELESSNESS RESEARCH THROUGH THE HOMELESS HUB

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ABSTRACT

As the homelessness crisis in Canada worsens, it becomes imperative that research be mobilized to play a vital role in debates and decisions regarding strategies and solutions. However, in the past research on homelessness has not had the impact that it should. The Homeless Hub (www.homelesshub.ca) is a web-based research library and information center that represents an innovative step forward in the use of technology to enhance knowledge mobilization and networking. This resource represents an important step forward in effectively mobilizing homelessness research to engage policy makers, service providers and the general public and inform debates about the causes of homelessness and the efficacy of proposed solutions.

There are few Canadians who would deny that the problem of homelessness has increased quite dramatically since the 1990s, and that it continues to be a profoundly challenging issue across the country (Gaetz 2008, 2010; Golden et al. 1999; Hulchanski, 2009; Laird 2007; Shapcott, 2007). The response to this emerging crisis has been remarkably uneven. On the one hand, communities across the country have struggled to develop local solutions to a national problem, by building more emergency services such as shelters, drop-ins and other kinds of supports. And while different levels of government have attempted to support such efforts (for instance, the national Homelessness Partnering Strategy), such efforts have not been developed evenly across the country, nor have they been accompanied by a robust national housing strategy. These attempts to deal with homelessness, however progressive they may be, have been accompanied by counterproductive efforts to "criminalize" homelessness – perhaps the most notorious example being Ontario's Safe Streets Act. Overall, it is fair to say that the infrastructure that has emerged as a response to homelessness has developed in an ad hoc way, rather than as a result of careful planning utilizing the best information available.

This raises the question of the role of research in tackling homelessness. It should go without saying that good policy and excellent programs are best built upon solid research evidence. Research *should* have an impact on decision-making in government through providing solid evidence that informs policy and practice. Strategic planning and program development within the non-profit sector *should* be rooted in an evidence-based approach.

Good research deepens our understanding of the issues, challenges our assumptions, and points to effective solutions. Research can and should play a vital role in debates about solutions to homelessness.

Yet, it would be naive to assume that policy and program planning are always evidence-based processes. If one were to characterize the Canadian response to homelessness – whether at the national, regional or local levels – research has not played the role that it might. In fact, it is suggested here that one of the defining features of our response to the homelessness crisis has been our inability, or reluctance, to effectively mobilize research to address the problem, and to inform solutions. For research to have an impact, it must be valued, it must address the questions of policy makers, service providers and the general public, and people must have access to it. In other words, there must be effective mechanisms in place to mobilize research knowledge.

Over the past several years, things have begun to shift, and in a very positive way. More and more, people are demanding responses to homelessness that focus not just on the provision of emergency services, but on the development of comprehensive strategies that also emphasize prevention and transitions out of homelessness. Such strategic thinking requires a solid evidence base, and effective strategies for mobilizing research knowledge. In response to growing demands for an enhanced role for research, the Homeless Hub has emerged as an important mechanism for knowledge dissemination and exchange, and as a means of strategically linking those interested in evidence based solutions to a problem that we have been living with for far too long.

HOMELESSNESS RESEARCH IN CANADA

There is an acknowledged gap between the knowledge that researchers produce, and the decision-making that shapes policy and the provision of services. At the same time, it can be argued that research on homelessness has not effectively been mobilized to engage the general public and inform debates about the causes of homelessness and the efficacy of proposed solutions.

However, for research to have an impact, we must first know whether it even exists. Where is the research on homelessness? Can we mobilize research that isn't there? The truth is that for more than two decades, homelessness has been a prime focus for a number of researchers in academia, government and the non-profit sector. These dedicated individuals and groups have produced essential knowledge on the conditions of homelessness, its causes and solutions. The problem has not necessarily been the production of research knowledge (though it is worth pointing out that many research questions remain unanswered), but rather it's mobilization – ensuring that decision-makers have access to the best research, and are able to apply it to their needs. There are several underlying challenges that have muted the effective mobilization of homelessness research.

First, the research that dœs exist has been difficult to access. It has not been easy to find out who in Canada is doing research on homelessness, and there has been no coordinated system for broadly sharing the results. Academic research has typically been contained within disciplinary silos, and community-based research produced by the non-profit sector rarely gets shared regionally, let alone across the country. Different levels of government in Canada – federal, provincial and municipal - often conduct or contract research to inform policy. This research is often of high quality, but unfortunately, it is rarely shared broadly, and access to it is typically limited to those who know how to locate it. So, even though a significant amount of research and knowledge on homelessness in Canada has been produced over the past several decades, in general this body of research is very fragmented and difficult to access, even for those with the greatest resources.

A second challenge is that homelessness research is not a well-established subject area in academia, such as "gender studies" or "refugee studies", for instance. Homelessness is a topic that dœs not easily sit within one academic discipline. Because of the complexity of the topic, homelessness research is conducted from different disciplinary and methodological perspectives, within subject areas as diverse as sociology, geography, medicine, law, social work, anthropology, business and criminology. No single discipline dominates research on homelessness, there are no prominent academic journals devoted to the topic, and research is shared only infrequently at large, discipline-specific conferences. Interdisciplinarity is something that is valued by many, but is profoundly challenging to actually engage in.

Third, the lack of infrastructure to mobilize research simply entrenches existing barriers between the producers and users of research. Most research on homelessness conducted by academics is driven by the research questions that interest academics, and is shared amongst scholars using media and language with which the group is comfortable and familiar. Those who make decisions in government and the service sector experience challenges in finding and obtaining research, and in making it applicable to their own work and questions. In the social service sector, there is an underdeveloped capacity to either conduct new research, or synthesize existing research in order to bring it to bear on program planning. Finally, there is the general public. While the news media often reports on homelessness (one could nevertheless argue that it is an under-reported issue), rarely is this reporting informed by research. If this is where the public gets most of its information regarding homelessness, then researchers are surely missing an opportunity to educate. An informed public can lead to demands for evidence-based policy.

Finally, it must be said that within the homelessness sector, research has not always been valued. Over the past fifteen years, it has not been unusual to hear people suggest "we don't need research – we know what the problem is and what the solutions are". These claims are well-meaning, borne of the frustrations of people who want action on this very important issue. Yet, the question has to be asked: if we are still confronting the issue today after all these years, and if in many cases the problem seems to be getting worse, do we really know as much as we think we do? If politicians are not taking the actions that we feel can impact on homelessness, can research help make the case?

It is safe to say that homelessness is an issue for which the absence of effective infrastructure to mobilize research knowledge has led to a disconnect between the research (and researchers) on homelessness, and policy and practice. Quantz and Frankish (2002), in their study of homelessness research in British Columbia, outline the challenges that different stakeholder groups face not only in conducting research, but also in accessing existing research in order to apply findings in program planning and decision making.

The lack of an infrastructure and effective strategies for disseminating and mobilizing such knowledge means that decision makers in government and the community are unable to develop strategies, programs and practices using the best knowledge available. All levels of govern-

ment in Canada often make policy without access to the best existing research. Community-based agencies are in an even worse position to effectively plan, develop and deliver programs using evidence-based research, because they typically lack the capacity to obtain, analyze and engage in research. As a result, research has not had the impact on policy and practice that it could and should.

KNOWLEDGE MOBILIZATION AND THE HOMELESS HUB

The concept of Knowledge Mobilization (KM) has emerged over the past 10 years as a way of understanding how to increase the impact of research outside of academia. At its most basic level, *Knowledge mobilization* describes a process whereby research knowledge is made readily *accessible* and *understandable* to interested individuals, groups and institutions in society, who are then able to use it to effectively generate solutions to problems they have identified. Ideally, knowledge mobilization enables new forms of collaboration between and across sectors, to produce and share knowledge. Getting good information into the hands of decision makers hopefully leads to better decisions.

While there is certainly a longer history of applying the knowledge generated by researchers in the natural and medical sciences, knowledge mobilization has now emerged as an important objective in the social sciences as well. The Social Sciences and Humanities Research Council of Canada has argued that researchers must now not only focus on the development of knowledge, but must also: "become far more proficient at moving the knowledge from research to action, and in the process, at linking up with a broad range of researchers and stake-holder-partners across the country" (SSHRC 2004). Several universities have since established knowledge mobilization units, including University of Victoria, and York University in Toronto, and define KM as: "the active, two-way exchange of information and expertise between knowledge creators and knowledge users" (ResearchImpact 2008)

If the goal of KM, then, is to make research relevant to policy makers, service providers and the general public, it is arguably most successful when:

• Research is valued
• Research is accessible
• Different kinds of knowledge are respected
• Mobilizaiton strategies reflect the needs of different kinds of learners
• Barriers between stakeholders are reduced, and partner-ships are facilitated.
• Research is *Applied*, leading to tangible outcomes.

In recent years, we have seen the development of new strategies, tools and methods to enhance and support knowledge mobilization in the area of homelessness. The Government of Canada's Homelessness Partnering Strategy has asserted its leadership, strongly advocating the role of research – quantitative, qualitative and from a variety of disciplinary perspectives – as a tool of policy and planning. One of the key outcomes of this work has been the development of the Homeless Hub.

Launched in 2007 at York University, the **Homeless Hub** (www.homelesshub.ca) is a web-based research library and information center that represents an innovative step forward in the use of technology to enhance knowledge mobilization and networking. Building directly on the success of the first Canadian Research Conference on Homelessness (2005) and the consultation that followed, the Homeless Hub has emerged as a place where community services providers, researchers, government representatives, and the general public can access and share research, stories, and best practices.

This project was begun with an understanding that different stakeholders (in government, academia and the social services sector) are likely to think about and utilize research in unique and distinct ways. As such, the website is built with different stakeholders in mind. Five key features of the Hub exemplify this approach to knowledge mobilization.

First, the Homeless Hub contains the most extensive library on homelessness research in the world. There is a searchable research library containing resources and downloadable academic articles, and research projects and reports produced by all levels of government and service providers on a broad range of topics.

A second key feature of the site is the active effort to engage non-academics through, for instance, organizing content topically. Each topic is introduced with a detailed plain language summary, enabling visitors to the site to learn about key research findings without having to actually read through long and sometimes wordy reports. We have also included a range of arts-based resources.

Third, in an effort to ensure that the voices of people who experience homelessness were heard, the Homeless Hub contains a section titled *Stories*, where people can share their personal experiences.

Fourth, we have added a number of resources for educators. Schools represent an ideal place for people to learn about, think about and understand homelessness. New curriculum materials and modules, as well as fact sheets for teachers and students, have been developed in a variety of subject areas for primary, intermediate and senior grade levels. Teachers and educators drawing on these curriculum materials will be able to introduce students to the breadth of research available on the topic of homelessness.

Fifth, to further take advantage of new technological developments in publishing, we look to become a distributor of open access electronic books, and down the road, to develop an international journal of research on homelessness. This past summer, we distributed the book Finding Home (Hulchanski, et al., 2009), the most comprehensive reader on homelessness ever produced in Canada. This eBook has been edited by David Hulchanski and his team, published by Cities Centre Press at the UofT, funded by a SSHRC homelessness research dissemination grant. The book is an 'open access' publication, meaning people can download the contents for free in either PDF form, or as an E-Pub. We look to support more of this kind of publication in the future.

Finally, the Homeless Hub contains a robust networking area where people from across the country and across sectors can contact each other, share information and coalesce around regional, sectoral or topical issues. Building on the most comprehensive Canadian database of stakeholders interested in homelessness research, a project goal is to develop a Canadian Homelessness Research Network This area of the Homeless Hub is currently being revamped to take advantage of contemporary social networking technologies and practices, and is now linked with a broader homelessness research network in the United States.

Future plans call for a number of new innovations, including the creation of resources to support professional and workforce development in the homelessness sector. We also will provide resources to assist people in doing homelessness research, including program evaluation.

It has long been acknowledged in business circles, government and the non-profit sector that the most effective decisions and solutions are built upon a foundation of sound information and knowledge. This kind of thinking needs to be applied to the homelessness crisis in Canada, and the Homeless Hub provides an important vehicle for knowledge mobilization. As the homelessness crisis in Canada continues, the need for effective solutions based on a solid understanding of the conditions that create homelessness, as well as 'what works' to address homelessness, becomes imperative. We can no longer rely on limited information and 'ad hoc' solutions.

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HOMELESSNESS AND HOUSING AMONG STATUS IMMIGRANT, NON-STATUS MIGRANT, AND CANADIAN-BORN FAMILIES IN TORONTO

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Within Canada's unhoused population are many immigrant and refugee families. Homelessness and shelter life impose great stress on parents and their children. For immigrants who are also adapting to a new environment, the stress is compounded.

A better understanding of homelessness among immigrant and refugee families can improve public policy and programs for these families. We talked to women and their families in Toronto shelters, to compare the experiences of Canadian-born women, and women who had come to Canada as immigrants, refugees, or other migrants.

TALKING TO HOMELESS WOMEN

The study followed 91 women-led homeless families in two groups: (1) homeless immigrant and refugee families, and (2) Canadian-born homeless families. Each woman was interviewed three times over the course of a year. The first interview took place at a homeless shelter in Toronto, and focused on the women's experiences up to that time. The second and third identified changes since the first interview and the reasons for those changes.

Those born outside Canada came from 22 different countries. Half were from the Caribbean, nine from Africa, six from Asia, three from Europe, and two from Latin America. The women had been in Canada for an average of 4.7 years. Almost all respondents had dependent children staying with them at the shelter at the time of the first interview. The sample was self-selected, and all the women spoke English. As a result, the study did not reflect the additional stresses facing immigrants who do not speak English.

EXPERIENCES OF HOUSING, HOMELESSNESS, AND LIFE IN A SHELTER

Respondents reported housing instability in the two years before the first interview, having lived in an average of four places, including the shelter in which they were interviewed. Almost a third cited abuse as the reason for leaving their last stable form of housing. Other reasons included bad housing conditions and affordability problems. A few respondents had been evicted, others were told to leave by roommates and other cohabitants. Overcrowding, crime and violence, and family conflict were also frequently cited.

Some respondents could not afford their rent after losing a job because of pregnancy; others were asked to leave by cohabitants or landlords because they were pregnant or because their children were noisy. Several were told by child protection authorities to move into shelters to maintain or regain custody of their children. Others left conditions they considered unfit for their children, and were unable to find suitable alternative housing.

At the time of the first interview, 19 percent of respondents were separated from one or more of their children, and about one in four families were separated at some point during the study. Status immigrant women were less likely to be separated from their children than Canadian-born or non-status migrant mothers.

Some women with older children did not have their children with them at the shelter – sometimes because the shelter rules excluded older children, sometimes because their children had chosen to leave. Many seemingly "single" homeless women are in fact mothers separated from their children, and some youth in homeless shelters are separated from their homeless families.

At the time of the first interview, three-quarters of respondents were satisfied or very satisfied with their shelter: they praised the helpful staff, and the cleanliness, safety, privacy, and independence they experienced. Many appreciated the services available, particularly childcare. Those who were less satisfied cited shared rooms, crowded conditions, and noise.

THE DIFFERENCE A YEAR MAKES

At the time of the final interview, only two respondents were still in the shelter. The others had stayed for less than a year. More than 30 percent of the women had received help from shelter staff in finding their current place and about 25 percent had been assisted by a housing help centre or subsidized housing provider. About 10 percent had been helped by another agency, and another 10 percent by a friend or family member. Twenty percent had found housing on their own.

Most of the women were housed in above-grade apartments, while some were in basement apartments or houses. A few were in transitional housing or staying with family members. Nearly all had their children with them and about a quarter were living with a partner. Of the women who had left home because of abuse, only one was living with a partner, which suggests that women did not return to situations of abuse.

Positive comments about their new homes included privacy, quiet, space, good conditions, cleanliness, safe neighbourhoods, proximity to amenities, and affordability. Negative comments reflected poor maintenance, disrepair, infestations, and other problems.

DIFFERENCES BY GROUP

Canadian-born women

Most Canadian-born women had been homeless in the past, and most had lived in at least four places in the preceding two years. Many were forced to leave home due to family conflict with parents, or to secure a safer environment for themselves and their children.

Once homeless, Canadian-born women moved around more than the other groups. Most stayed in more than one shelter during the current period of homelessness. Nevertheless, they spent less time homeless than immigrant women. They were more likely than the other groups to have found their current place with the help of an agency.

Most were living in units of two bedrooms or larger, and their households were the largest of the three groups: many lived with a partner, half of them lived with at least one other adult, and most had more than one child.

Status immigrant women

Immigrant women with permanent resident status tended to have a history of more stable housing, with fewer moves in the preceding two years. About half had lived with partners before entering the shelter. Many had left their homes because of partner abuse or crises such as job loss or fire. Almost all had moved directly from their last stable home into the current shelter, without periods of hidden homelessness or other shelter stays.

Once in the shelter, status immigrant women were less likely to be with a partner than women in the other groups. Their shelter stays were longer than those of Canadian-born women, but most spent less than six months in shelters. They had the highest rate of satisfaction with the shelter of all three groups. They were less likely than the other groups to have found their new housing on their own, and more likely to have received housing search help from family, friends, or partners. Almost all were satisfied with the help they had received.

At the time of the third interview, most were living with more than one dependent child, in above-grade apartments with two or more bedrooms. It appears that they were more likely than other groups to have moved out of the shelter into subsidized housing.

Non-status migrant women

Immigrant women without status had the most unstable pre-shelter housing of the three groups: two-thirds had moved four times or more in the preceding two years. Their last relatively stable homes were often short-term, informal arrangements with acquaintances or family members, where they lacked security of tenure, and were vulnerable to eviction, exploitation, and invasion of privacy. They were less likely than the other groups to have lived with a dependent child at their last stable place, and more likely to have been forced from their homes due to pregnancy.

Non-status women had the fewest, and youngest, children of all groups. They stayed in the shelter much longer than the other groups; one-third were there for more than a year. At the time of the third interview, they were least likely to live with friends or family members, and most were the only adult in their households. The majority lived in one-bedroom apartments, and none lived in places with three or more bedrooms. Most were unsatisfied with their current place.

THE INTERSECTION OF HOMELESSNESS AND LACK OF PERMANENT RESIDENT STATUS

This study systematically analyzed for the first time the causes and effects of homelessness for women living in Canada without permanent resident status, such as refugee claimants. Many spend years here before their claims are decided, and some will never be granted permanent status. Others are temporary workers, who account for about half of all people admitted to Canada each year, but who seldom become permanent residents, and who are subject to severe limitations in their employment options, housing, and access to social benefits. Toronto is also home to many people who live and work in Canada with no legal status, though their numbers cannot be known.

Women without status are extremely vulnerable, often living in conditions of deep poverty, housing instability, danger, and exploitation. Because they have limited access to social assistance, health care, and other social benefits, they rely on under-the-table employment or the compassion of others to secure housing.

Pregnancy and childbirth represent a crisis for these women, making employment impossible, incurring health care costs, and disrupting precarious housing arrangements. Having nowhere else to turn, they are usually forced to go to family shelters with their babies, who may be Canadian-born. Once there, they must try to regularize their status, although many will not qualify as refugees, and their cases for Humanitarian and Compassionate status are generally considered weak. Some are deported. Others wait years, paying substantial sums in legal and administrative fees before achieving stability.

The status regularization process is so protracted that few mothers in this study had reached the end of it by the time of the final interview. While during this process women and their children gained access to social assistance, health care, work permits, and other social benefits, they experienced decreased levels of employment, increased perceptions of discrimination, and reduced mobility while attempting to gain status in Canada.

FAMILY SHELTERS AS TRANSITIONAL AND SUPPORTIVE HOUSING

Family shelters – intended as a crisis resource of last resort – are functioning as transitional and supportive housing for families for whom dedicated housing programs are needed.

Non-status migrant women may maintain housing and employment, sometimes for years, without access to services; but when pregnancy, violence, or other crises disrupt their jobs and housing arrangements, they have nowhere to turn but shelters. Their long shelter stays suggest that they would be better served by a housing program in which they could live with their children while undergoing the status regularization process. Such a program should be more homelike than a shelter, offering separate living quarters, kitchens, and less regimentation. This program need not be as resource-intensive and costly as a shelter, which requires round-the-clock staffing.

Mothers involved with child protection services also need an appropriate residential program. Some respondents were told by child protection authorities to leave unsafe housing in order to maintain or regain custody of their children. While for non-status migrant women, the regimentation of the shelter is intrusive, this is what child protection agencies want. The use of crisis shelters to provide high-support, intensively supervised housing for

mothers and children at risk sug¬gests the need for dedicated services.

SHELTERS AND INDEPENDENT HOUSING: A SERIES OF TRADE-OFFS

In some respects, women were better off in the shelter than they were in their own homes. Women's pre-shelter housing was often unaffordable, unsafe, inadequate, isolating, and in poor condition, and many women did not have access to services such as childcare, advocacy, and housing search assistance.

Unfortunately, for most women, their post-shelter housing, incomes, and service access represented only a partial improvement. Before and after staying in the shelter, women were faced with trade-offs: dangerous locations in exchange for affordability, poor physical conditions in exchange for lack of discrimination from neighbours and landlords. The shelter itself represented a trade-off: overcrowding in exchange for food security; regimentation in exchange for safety; lack of autonomy in exchange for services.

Shelters offer relative safety and stability as women and children recover from crises and violence, gain access to services, and search for new homes. At the same time, what dœs it mean for women and children to be "better off" in a shelter than in their own homes? What are the costs, financial and human, of using shelters as a catch-all for families with widely varying needs and capacities? And what are the long-term prospects for families who leave the shelter, but continue to experience poverty, inadequate and unaffordable housing, discrimination, violence, and lack of access to childcare and other services, the problems that caused them to become homeless in the first place?

Homelessness is neither inevitable nor natural. Each time a family becomes homeless represents a failure of services and supports, and suggests a gap to be filled.

DIRECTIONS FOR PUBLIC POLICY

Income support

Most women in the study received no child support; those who did sometimes did not receive the full amount on a regular basis. Most families had multiple income sources. There is a need for a guaranteed income benefit that tops up all other income sources to a level adequate for sustaining stable housing, food security, childcare, and other necessities. Also, some mothers in the study became homeless because their student loan entitlements were insufficient, but rendered them ineligible for welfare.

Housing

All levels of government must act to increase the supply of subsidized housing. Crisis shelters have become

de facto transitional housing for specific groups who require long-term residential and other supports. These families need appropriate housing to meet their needs.

Services

Many respondents did not have access to services they needed, or lost access to services once they were housed. Some were led to expect follow-up services after they were housed, but these services never materialized. Shelters need to offer direct housing search services and provide follow-up for at least one year while families re-establish themselves.

Immigration

Women without permanent resident status encountered barriers while attempting to make a stable home for themselves and their children. The federal government should ensure access to services for all persons living and working in Canada and extend labour protections and benefits equally to all workers, including temporary workers. Non-status persons should have access to all health, crisis, and other services without fear of being reported to immigration authorities. Our study identified a need for a centralized source for information and advocacy for persons seeking to regularize their status, as well as a non-profit employment agency for non-status persons, providing information on labour rights, training, and employment opportunities. Finally, family planning, prenatal, labour and delivery, and postnatal care should be available free to all mothers, whatever their status.

Childcare

Access to childcare is vital to ensure that women can take up opportunities for employment and education. Current forms of childcare do not meet the needs of low-income women whose jobs are often temporary, part-time, casual, shift work, or home-based. Childcare subsidies that allow for varying schedules and varying forms of childcare (part-day, part-week, before- and after-hours, drop-in) would allow parents to use childcare as needed and improve their employment situations.

For a copy of the full report, *Better Off in a Shelter? A Year of Homelessness and Housing among Status Immigrant, Non-Status Migrant, and Canadian-Born Families* (CUCS Research Paper #213, July 2008), go to: www.urbancentre.utoronto.ca/publications.html

SEEKING AFFORDABLE HOMEOWNERSHIP IN THE SUBURBS: A CASE STUDY OF IMMIGRANTS IN YORK REGION[1]

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ABSTRACT

Homelessness is a risk for growing numbers of immigrants, particularly in the suburbs of Canadian cities where affordable housing is in short supply. This study explores the social backgrounds and housing experiences of immigrant households in one Canadian suburb, York Region. A high proportion of newcomers in the region are at risk of homelessness during their first ten years of residence. Although renters are more vulnerable than homeowners, an unexpectedly large number of homeowners are also living in unaffordable housing. In the newly developed outer suburbs, many immigrant homeowners are at risk of homelessness.

Homelessness is a growing risk for many immigrants who are experiencing serious difficulties finding affordable, adequate, and suitable housing (Farrell 2005; Murdie 2004; Hiebert et al. 2006; Hiebert and Mendez 2008). Continuing and deepening income inequality between recent immigrants and the Canadian-born makes it hard for newcomers to afford housing (Murdie 2004) in metropolitan areas where housing costs in the owned and rental sectors have risen steadily for the past decade (Hiebert et al. 2006). Immigrants are also looking for housing in suburban submarkets that are expensive and oriented almost exclusively to single-family, detached and owner-occupied housing (Bunting, Walks and Filion 2004; Suttor 2006). The shortage of rental units is compounded by the very small number of affordable social housing units in many suburbs. Urban development in many outer suburbs occurred after federal funding for affordable social housing had ended (Suttor 2006; Turner 2008). In a recent study, we are examining housing affordability in the suburbs to determine whether many newcomers are at risk of homelessness.

The study focuses on York Region[3], one of Canada's fastest-growing suburban areas and an important destination for immigrants who accounted for 43 percent of the region's population in 2006. With a population of approximately 1,000,000, it accounts for almost 20 percent of the population in the Toronto Census Metropolitan Area (CMA). The immigrant population in York Region is typical of the Toronto metropolitan area with the largest numbers of immigrants coming from Asia, specifically from China, India, and Pakistan. York Region is also a destination for secondary migrants, people who settle elsewhere in the metropolitan area upon arrival and then relocate to York Region. Markham and Vaughan illustrate the impacts of these trends. Markham is now a minority-majority municipality in which 56.6% of the population was foreign-born and more than 50 percent of the population identified as a visible minority in 2006. Vaughan is home to a large Italian population that consists of immigrants, their children and grandchildren who identify their ethnic origins as Italian (Posca 2006).

THE IMPORTANCE OF AFFORDABLE HOUSING

Affordable housing is a prerequisite for successful settlement. Once immigrants locate suitable, adequate, and affordable housing in a comfortable neighbourhood, they have a base from which they can address the challenges of settling successfully in Canada (Murdie and Teixeira 2003). There is growing evidence that this initial step in the settlement process is eluding many newcomers. Immigrant homeowners and renters are more likely than their Canadian-born counterparts to suffer affordability problems (Engeland and Lewis 2005; Murdie 2004; Hiebert et al. 2006; Wayland 2007).

The extent and depth of affordability problems are influenced by many factors including housing tenure and

length of residence in Canada[4] (Hiebert and Mendez 2008; Hiebert et al. 2006). Immigrant renters are much more likely to have affordability problems than immigrant homeowners. In 2001, 14.6 percent of immigrant owners living in metropolitan areas were spending at least 30 percent of their income on housing versus 33.9 percent of renters (Engeland and Lewis 2005). Despite their initial difficulties, housing affordability improves over time for many immigrants. Only 28.5 percent of all immigrants were spending at least 30 percent of household income on housing compared with 41.4 percent of newcomers who arrived between 2001 and 2006 (Rea, MacKay and LeVasseur 2008, 28). Despite the improvement experienced by the majority of immigrants, housing affordability persists as an important issue for almost four out of ten immigrant households after four years of residence in Canada (Hiebert and Mendez 2008).

IMMIGRANTS AND HOMELESSNESS

Immigrants' failure to obtain affordable housing places them at risk of homelessness. Remarkably few immigrants are absolutely homeless, living in shelters or living rough (Anucha et al. 2007; Kilbride et al. 2006; D'Addario, Hiebert and Sherell 2007). Many are hidden homeless who are couch-surfing and staying with friends. Others are vulnerable to homelessness because they spend at least 50 percent of their total before tax incomes on housing or are experiencing affordability problems because they are spending between 31 and 49 percent of their income on shelter.

The local context shapes the risk of homelessness for immigrants and refugees. In Windsor, Ontario where housing costs are relatively low, immigrants find affordable housing more quickly than in more expensive metropolitan areas, although it is not always suitable for their families (Anucha et al. 2007). Similarly, affordability issues for refugees in Winnipeg, where housing costs are also low, improved considerably over a two-year period (Carter et al. 2008). In Peel Region, a rapidly growing outer suburb of Toronto, immigrants vulnerable to homelessness had distinctive social characteristics (Kilbride et al. 2006). Compared with immigrants living in the City of Toronto, Peel residents were more likely to be hidden homeless, struggling to remain housed while spending at least 30 percent of their income on housing. Immigrants vulnerable to homelessness in Peel Region were also more likely to be married with children, working full-time and have attended English as Second Language classes than those interviewed in the city of Toronto. Although Peel immigrants were relatively well connected to social services, immigrants vulnerable to homelessness had few friends and family members who could offer assistance.

IMMIGRANTS' HOUSING IN YORK REGION

Immigrants' housing demand in York Region is distinct in three respects. In York Region, recent immigrants are more likely to live as couples with children and in multi-family households than the Canadian-born (Table 1). More than half of all immigrants are couples with children and, among recent newcomers, 70 percent live in this type of household. Immigrant households in York Region are also more likely to be multiple-family households than Canadian-born households. Less than 2 percent of all households headed by a person born in Canada are multiple family households, while 7.9 percent of all immigrant households in York Region are multi-family households (Table 1). Many immigrant households double up so they can afford to pay the rent or mortgage (Murdie 2004; Hiebert et al. 2006).

Given the large percentage of multifamily immigrant households, it is not surprising that average household size is substantially larger for recent immigrants than for the Canadian-born in York Region (Table 1). On average, households headed by a person born in Canada have 2.9 persons, while the average household size for immigrants who arrived between 1996 and 2001 is 3.7 people. The large size of immigrant households and the predominance of couples and multifamily households in York Region create additional housing challenges. Housing must be large enough to accommodate numerous household members, increasing housing costs.

The high cost of housing in York Region, the limited supply of rental units, and the shortage of social housing contribute to an affordability crisis for many immigrants. Owner-occupied and rental housing in York Region is almost as expensive as in the City of Toronto. In June, 2005, the average sales price for a single detached dwelling in York Region was $477,000, lower than the average price of $541,000 in the city of Toronto, but higher than the average prices in the metropolitan area (York Region 2007). Single-family, detached, owner-occupied housing predominates in York Region where only 13.7% of all dwelling units are rentals and only 12 percent are apartments. The stock of affordable rental units in York Region is also small consisting of only 10,780 units of social housing and an equally limited number of housing subsidies (York Region 2007).

IMMIGRANTS AT RISK

Distinct patterns of housing tenure and shelter costs are evident for immigrants in York Region (Table 2). In 2001, 90.0 percent of all immigrant households in York Region were homeowners compared with 79.5 percent of Canadian-born households. High rents in York Region enhance the appeal of homeownership. The monthly costs

of renting are very close to the average monthly cost of ownership, particularly for recent immigrants.

Immigrant households are also more vulnerable financially than Canadian-born households. With lower average household incomes than the Canadian-born, higher proportions of immigrant households spend at least 30 percent of their incomes on housing than the Canadian-born (Table 3). Immigrant households are also more likely than Canadian-born households to be at risk of homelessness with high percentages spending at least 50 percent of total household income for housing.

Financial risk is most pronounced for recent newcomers. In York Region, more than half of those who arrived within five years of the census are spending at least 30 percent of their income on housing, regardless of whether they are renters or owners (Table 3). More than 25 percent of immigrant renters and immigrant owners who had arrived between 1996 and 2001 were spending more than half of the household income on housing in 2001.

Although smaller percentages of immigrant home-owners than immigrant renters are spending more than 30 percent of their incomes on housing, the percentages of immigrant homeowners at financial risk are still substantial. More than one in four immigrant homeowners is spending at least 30 percent of household income on housing (Table 3). Among recent newcomers in York Region who arrived between 1996 and 2001, the percentage of homeowners spending at least 30 percent of their household income on housing costs rises to 53.9 percent.

The significance of this financial risk is hotly debated. Are the immigrant homeowners just like many other new homeowners who have stretched financially to purchase their first house? And if so, should we worry? There is reason for concern as the recent mortgage crisis in the United States has demonstrated. These households are so financially stretched that illness, job loss, or even a moderate increase in interest rates is likely to threaten their access to secure housing. As economic conditions continue to deteriorate, many immigrant homeowners in York Region may well be at risk of losing their homes.

CONCLUSIONS

The housing situations of many immigrants in York Region are precarious. Although the majority of immigrants in the region have achieved homeownership, immigrant homeowners in the region are much more likely than their Canadian-born counterparts to be spending at least 30 percent of total household income on housing. This is particularly true for recent immigrants who have lived in Canada for less than five years. Earlier cohorts of immigrants in York Region have enjoyed

progressive housing careers so that the percentage of all immigrants in York Region spending at least 30 percent of household income on housing is approximately the same as in the entire metropolitan area. Whether this improvement will continue for immigrants who have arrived since 1990 is less certain.

In York Region as in the rest of the metropolitan area, immigrants are at risk of homelessness largely because of low incomes. Underemployed, immigrants earn lower incomes than the Canadian-born. Their financial problems are exacerbated by a frayed social safety net. In York Region where the population has exploded since 1990, the rise of neo-liberal government policies coincided with tremendous population growth. As a result, there is a lower per capita expenditure on all types of services that newcomers need (Price, Waterhouse & Coopers 2008). There is very little subsidized housing and few housing counselling services. Immigrants at risk in York Region have to rely for help on their own social networks that are often small and impoverished..

Homeownership in the suburbs used to be evidence of immigrants' economic and social success (Murdie and Teixeira 2003). For many recent immigrants in York Region, homeownership is as a precarious housing strategy. Given declining housing values in Canada and the high rates of foreclosures in the United States, we may need to reconsider our conceptualization of a progressive housing career in which homeownership signals immigrants' success.

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NOTES

[1] This article is is based on "Immigrants and Homelessness – At Risk in Canada's Outer Suburbs," *The Canadian Geographer, 53 (3): 288-304.*The research was funded by the Homelessness Partnership Strategy, HRSDC, the Metropolis Secretariat, CIC, and York University, with support from CERIS-The Ontario Metropolis Centre.

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[3] To illustrate how the housing circumstances and needs of immigrants vary among metropolitan submarkets, we compare immigrants' experiences in York Region and in the City of Toronto, the central city that anchors the metropolitan area, where appropriate.

[4] Affordability problems also differ across ethnic origins and visible minority subgroups, however, they are not considered in this brief article.

EXITING HOMELESSNESS: COMPARING FOREIGN BORN AND CANADIAN BORN INDIVIDUALS AND FAMILIES OVER TIME

Fran Klodawsky (Carleton University); **Tim Aubry** (University of Ottawa) and **Rebecca Nemiroff**

The Panel Study on Homelessness in Ottawa is one of only a few Canadian studies to investigate longitudinally the experiences of diverse individuals who were homeless upon initial contact. In earlier reports and articles, we described key components of the study, including significant differences in the characteristics of respondents who were born in Canada and those who were not. In this essay, we report on what happened to these individuals over time, drawing upon both quantitative and qualitative components of the study (Klodawsky et al, 2004; Klodawsky et al 2005; Klodawsky et al, 2007).

Very briefly, after interviewing 412 individuals in five approximately equal size subgroups (single men, single women, adults living with at least one child under 16, male youth and female youth) in 2002/03, we followed up with 255 of the same individuals two years later. Our goal was to explore the extent to which individual, interpersonal, and community-level resources contributed to a successful exit from homelessness, and to assess the relationship between housing stability and health. The relationship of respondents' sex, age, family status and citizenship to successful exits, was also explored.

As Table 1 summarizes, the proportion of Canadian born to foreign born respondents remained roughly comparable at the second interview. And, when we compared multiple characteristics of Phase 1 and Phase 2 respondents, few significant differences emerged, although the tendency for Phase 2 respondents to have lived in Ottawa for a longer period of time suggests the possibility of a smaller proportion of recently arrived newcomers at Phase 2 than at Phase 1.

In the study overall, 76% of respondents were considered stably housed at the time of the second interview by virtue of having been in their own housing for 90 or more days. However, significant variability in housing stability emerged among the subgroups. Almost all the families (97%) were housed and had been housed for longer periods (avg. = 646 days) than those in other groups. Conversely, less than half of the single men (47%) had exited homelessness and, on average, they had been

housed for a shorter period (avg. = 265 days) than the others. Adults in families at 77% and single women at 47% were the two subgroups most likely to report living in subsidized housing. In contrast, no men reported living in subsidized housing (Aubry et al, 2007).

The average number of moves per year for respondents, in the period between the initial and follow-up interviews, was also calculated. Adults in families were the most stable group: 53% reported moving only once within the two year period, typically from an emergency shelter into permanent housing. Single women were less stable than families but more stable than the other subgroups, with an average of approximately 1.5 moves per year. Single men, and male and female youth were more frequent movers, reporting an average of 2 or more moves per year.

There were similar results when the average number of new homeless episodes per year between interviews was examined. Adults in families reported significantly fewer new episodes of homelessness than did any of the other subgroups. Only six of the 58 adults in families (10%) experienced homeless episodes after being housed, and each of them experienced only one episode of homelessness. In contrast, 33 of the 48 male youth (71%) experienced homelessness during the study period after being housed, and 15 of these individuals (31%) experienced two or more homeless episodes. These results are in keeping with the overall findings of the study which indicate that adults in families tend to be the most stably housed of the subgroups (Aubry et. al., 2007).

TABLE 1

	Phase One	Phase Two – Respondents	Phase Two – Non-Respondents
Canadian Born	313 (75%)	197 (77%)	116 (74%)
Foreign Born	99 (25%)	58 (23%)	41 (26%)

As indicated in the earlier reports, the foreign born respondents predominantly consisted of adults with children and single women. While the Canadian-born

group consisted of approximately equal numbers of women and men, among the foreign-born group, 79% were women. These foreign-born women included 84% of the refugees and 74% of the immigrants that were interviewed. Many of them were mothers living with their children – in fact, foreign born respondents included 53% of all of the adults with children in the overall sample.

As such, their housing trajectories reflected the relative success in the study of single women and particularly, adults with children to exit homelessness. However, the question remains: is country of origin a factor in the relative success of Canadian born and foreign born respondents who have been homeless and then found stable housing? To answer this question, we compared a sample of foreign born study participants with a sample of Canadian born participants matched in terms of sex, age, and family status. When we compared these samples of foreign-born respondents (n=46) and Canadian-born respondents (n = 46) with regard to three characteristics – housing stability, number of moves per year, and number of days housed – there were no statistically significant differences between the two groups' (see Table 2).

TABLE 2

	Housed 90 days or more	Number of moves/year	Number of days housed
Foreign Born N=46	85%	1.2	545 days (74% of study period
Canadian Born N=46	79%	1.5	494 days (65% of study period)

We also examined the relative success of immigrants and refugees and, based on comparisons between 13 refugees and 13 immigrants, matched by age and sex, and again found that there were no statistically significant differences (see Table 3). However, we caution that this is a weak analysis based as it is on very small numbers.

TABLE 3

	Housed 90 days or more	Number of moves/year	Number of days housed
Immigrants N=13	92.5%	0.9	571 days (75% of study period
Refugees N=13	92.5%	1.04	612 days (84% of study period)

Nonetheless, these results reflect the broader statistical findings in the study as a whole. Despite the considerable diversity of respondents, among individual differences only sex and family status were able to predict who achieved housing stability at follow-up. Otherwise, the most significant explanatory variables were level of income and access to subsidized housing (Aubry et al 2007).

As well as these quantitative analyses, the Panel Study also incorporated a qualitative component. Based on individuals' own responses, it is clear that foreign-born and Canadian-born respondents become homeless for somewhat similar reasons, mostly having to do with economic barriers and family conflicts. Among the latter though, being new in Canada adds additional levels of stress and challenge, as the following quotes indicate:

> The reason that I am here is I couldn't find an affordable place to rent. Also, I am new to this country and that makes things more difficult. I did try to find an affordable private place, but I couldn't find one (Adult in Family, ID 505).
> Her mother died back home, and her Uncle lived here in Canada. Was only surviving relative, so she moved here so that he could take care of her, only he can't take care of her, so she became homeless (Youth Female, ID 478)

Also consistent among respondents is the variability in how and why social services are beneficial. Many foreign-born respondents reported the equally important albeit distinctive, roles of housing, legal aid and public health supports when asked about how services are helpful. For example, for refugees, Reception House and Immigrant Women Services were particularly important but other services also were appreciated. According to one woman from Ethiopia:

> I was working in the embassy and I was being abused by my employer. A friend told me about Immigrant Women's Services and they helped me to escape. I am now in a shelter for abused women, they are very helpful. St. Jœs - computers; workshops; meals; shelter; Housing Help for info (Adult Woman, ID 144).

The key finding from this analysis is that the ability to find stable housing after being homeless is affected by gender and family status, regardless of country of origin. This is the case mostly because governmental rules that govern access to vital resources such as income support and subsidized housing, also differ on this basis. In Ottawa, access to subsidized housing is much easier if you are homeless with a child than if you are alone, or if you are a single woman with a mental illness or someone who is fleeing domestic abuse. Much of Ottawa's supportive and supported housing is specifically for individuals with

severe and persistent mental illness and thus provides a route for accessing subsidized housing. In addition, priority status for social housing is available to individuals, usually women, escaping spousal abuse. Despite the significant differences between foreign born and Canadian born respondents in terms of health, education and ethnicity, what seems to count has much more to do with individuals' ability to access income and subsidized housing than it does with their country of origin.

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PRECARIOUS BEGINNINGS: THE HOUSING SITUATION OF CANADA'S REFUGEES

Robert Murdie (York University)

ABSTRACT

The housing experiences of Canada's immigrants have been relatively well documented but much less is known about the housing situation of Canada's refugees. Recent research suggests that refugees, particularly in the initial stage of settlement, are less well housed and experience more affordability problems than immigrants. This article evaluates recent evidence concerning the housing situation of Canada's refugees, including the differential experiences of sponsored refugees and refugee claimants.

The housing experiences of Canada's immigrants, especially during the past decade, have been relatively well documented (see Murdie *et al.* 2006 for a review of this literature). Evidence from the 2001 census for Canada's three main immigrant-receiving centres (Montreal, Toronto, and Vancouver) indicates that many immigrants attain homeownership in a comparatively short time period and that the housing situation of immigrants generally improves over time (Hiebert *et al.* 2006). However, immigrants often become homeowners by devoting a very large proportion of their household income on shelter, thereby leaving little for other essential expenses such as food and clothing. The success of some groups of recent immigrants in achieving homeownership has also been confirmed in various case studies, especially for Toronto (e.g., Ferdinands 2002; Oliviera 2004; Ghosh 2006). Nevertheless, there are differences between immigrant groups and many immigrants, especially renters, experience serious affordability problems (Murdie 2003 and 2004). These households are often stuck in deteriorating private rental buildings with few prospects for achieving a progressive housing career. In this respect, marginalized groups such as refugees are particularly at risk.

Much less is known about the housing circumstances of Canada's refugees. Refugees encounter many of the same problems integrating into a new society as other low-income immigrants but they face the additional emotional stress of being displaced from their homeland, usually under traumatic circumstances, and often arrive in Canada separated from their families. Many suffer mental and physical health problems. This article focuses on the housing experiences of Canada's refugees. As context, I first provide a brief overview of the country's refugees and then draw on recent research to examine their housing situation. Consideration is also given to the differential experiences of sponsored refugees and refugee claimants.

CANADA'S REFUGEES

Canada admits refugees under two major categories, sponsored refugees and refugee claimants (asylum seekers). Sponsored refugees are selected overseas and arrive in Canada through government or private sponsorship. The latter can include a faith community, ethnic association, labour union, or a group of individuals. Sponsored refugees receive permanent residence upon arrival and settlement assistance from the government or private sponsor. Refugee claimants enter Canada without refugee status and have their claim adjudicated in Canada, a process that can take many months or even years. In the meantime, they are allowed to work, attend school, and receive medical care. If their claim is accepted they can apply for permanent residence and include immediate family members in their application. Although all refugees experience challenges in the settlement and integration process, including the search for good quality and affordable housing, refugee claimants are especially vulnerable until their claim is accepted and they receive permanent status in Canada.

Between 2000 and 2007, Canada accepted an annual average of 8,000 government-assisted refugees and 3,200 privately sponsored refugees (Table 1).

In addition, an annual average of 26,000 refugees claimed refugee status, either at the border or within Canada. Since the 1980s, the flow of sponsored refugees has declined while the flow of refugee claimants has increased, especially beginning in the 1990s. During the past decade the number of sponsored refugees entering the country has remained relatively constant while the number of refugee claimants has varied widely from year to year. Important source countries during this period included Afghanistan, China, Columbia, Democratic Republic of Congo, India, Iran, Mexico, Nigeria, Pakistan, Somalia, Sri Lanka, and Sudan. The countries of origin

TABLE 1:
Average Annual Flow of Refugees to Canada, 1980s-2007

	Government Assisted	Privately Sponsored	Refugee Claimants	Total Refugees
In the 1980s	12,400	9,000	13,800	35,200
In the 1990s	8,000	6,600	29,700	44,300
2000-2007	8,000	3,200	26,000	37,200

Sources: Canadian Council for Refugees, 2008: p. 4; Citizenship and Immigration Canada, 2003; Citizenship and Immigration Canada, 2007.

vary widely by year, largely as a result of geographic shifts in global conflicts. The vast majority of Canada's refugees settle in Ontario (50-60 percent) and Québec (25-30 percent). Toronto and Montreal are the major receiving cities. Concerning demographic and economic characteristics upon arrival, refugees tend to be slightly younger with lower levels of education than the general immigrant population (Citizenship and Immigration Canada 2007). Consequently, they are at a disadvantage in finding well paying jobs and appropriate housing.

HOUSING SITUATION OF REFUGEES: EVIDENCE FROM LSIC

The Longitudinal Survey of Immigrants to Canada (LSIC) is arguably the most recent and comprehensive source of information about the housing experiences of Canadian immigrants and refugees. In contrast to retrospective studies that are conducted at a single point in time and ask respondents to recall their housing history, LSIC interviewed a sample of immigrants and refugees at three points in time. The first wave of respondents included a large sample (12,040) of immigrants and sponsored refugees, fifteen years and older, who arrived in Canada between October 2000 and September 2001 and had lived in the country for at least six months. Respondents were re-interviewed two years (wave 2) and four years (wave 3) after their arrival in Canada. For a variety of reasons, the number of respondents declined to 9,322 in wave 2 and 7,716 in wave 3. Data were collected on a wide variety of issues related to immigrant settlement, including housing. Hiebert and Mendez (2008) have recently analyzed all three waves of the LSIC housing module. The data in Table 2 provide a perspective on the experiences of sponsored refugees compared to the total sample of immigrants and refugees for waves 1 and 3 of LSIC, six months and approximately four years after arrival in Canada.

With respect to demographic characteristics, the average size of sponsored refugee households was considerably larger than the total LSIC sample, with little

TABLE 2:
Selected demographic, economic, and housing characteristics, Canada's sponsored refugee population, based on waves 1 and 3 of the LSIC survey (six months and approximately four years after arrival in Canada)[1]

Variables	All LSIC respondents		Sponsored refugees	
	Wave 1	Wave 3	Wave 1	Wave 3
Demographic				
Average household size	3.6	3.7	4.4	4.3
% One family household, married couples with children	49.3	61.3	58.4	60.5
% One family household, lone parent	3.4	3.7	11.9	11.3
Economic				
% Individuals 18 years or older employed	45.3	68.3	22.1	56.3
Average family income ($)	18,192	53,157	10,945	33,735
Dwelling Tenure and Type				
% Owned	18.4	51.8	3.1	19.3
% Single detached[2]	30.1	32.4	11.9	13.3
% Low rise apartment[2]	21.8	20.4	42.8	37.2
Housing Suitability and Affordability				
% Crowded households[3]	23.4	15.0	39.9	30.4
% Tenants spending 30% or more of family income on shelter	73.9	39.3	85.2	51.7

Notes:
[1] Refugees include sponsored refugees but exclude refugee claimants. Refugee claimants were not included in the LSIC survey.
[2] Housing type data are for wave 2. LSIC did not collect data on housing type in wave 3.
[3] Crowded households include those with more than one person per room in a dwelling.
Sources: Hiebert and Mendez, 2008, Tables 3, 5, 7, 9, 12, and 14.

change between waves 1 and 3. The majority of both sponsored refugee households and all immigrant and refugee households comprised a one family couple with children. However, refugee households were much more likely to include lone parent families, partially as a result of family separation and the consequences of spousal abuse, war, and violence in their home countries. Again, there was little difference between waves 1 and 3.

Concerning economic characteristics there were substantial differences between refugees and the total LSIC sample, especially in wave 1. In wave 1, only 22 percent of the refugee sample were employed compared to about 45 percent of the total sample. By wave 3 this differential had narrowed considerably: 56 percent of refugees were employed compared to 68 percent of the entire sample. In contrast, the data on average family income are not as encouraging for the refugee group. Although average family income for both groups in wave 3 was about three times their income in wave 1, average family income for refugees in wave 3 was about $20,000 less than the income of all immigrants and refugees ($33,735 versus $53,157). In part, this discrepancy may be attributable to the relatively large number of lone parent families with presumably only one income in the refugee sample.

The relatively weak economic position of the refugee group impacted their housing situation during the period of the LSIC study. As indicated in Table 2, sponsored refugees were much less likely than the total sample to become homeowners. Only about 3 percent of refugees owned houses in wave 1, compared to 18 percent of all immigrants and refugees. Many more members of both groups became homeowners by wave 3, but the differential between the two groups remained substantial, 19 percent of refugees became homeowners compared to 52 percent of the entire LSIC sample. Refugees were also less likely than the entire sample to live in single detached dwellings and much more likely to occupy low-rise apartments.

The differential between the two groups is also reflected in measures of housing suitability and affordability. In wave 1, almost 40 percent of refugees lived in crowded housing conditions compared to 23 percent of the total sample. By wave 3 both groups improved their position on the crowding indicator but almost one-third of refugees were still living in crowded conditions compared to 15 percent of all immigrants and refugees. A higher proportion of refugee tenants also spent more than 30 percent of their family income on shelter. In wave 1, 85 percent of refugee tenants were spending more than 30 percent of family income on shelter compared to 74 percent of the entire sample. Although these percentages declined by wave 3, just over half of the refugees were still spending more than 30 percent of their family income on shelter compared to 39 percent of the whole LSIC sample.

The results from the LSIC survey confirm that sponsored refugees lag considerably behind all immigrants and refugees in homeownership rates and acquisition of a single detached dwelling. Refugees also experience greater levels of household crowding and affordability. The affordability problem that immigrants, and especially refugees, continue to experience in

Canada's major immigrant gateways is particularly worrying, a theme that has appeared in much of the literature as the primary barrier immigrants and refugees face in obtaining adequate and suitable housing, especially in high cost Canadian cities such as Toronto and Vancouver.

AFFORDABILITY IS THE MAJOR BARRIER

The difficulties faced by refugees in finding appropriate housing were first raised in the early 1990s in a brief but important study by the City of Toronto Housing Department (City of Toronto 1992). Since then a number of city-specific studies have explored the housing experiences of refugees. The most recent include an evaluation of the role of housing in the settlement of successful refugee claimants in Montreal (Rose and Ray 2001), an analysis of the housing experiences of a group of Afghan refugees in Kitchener-Waterloo (Bezanson 2003), a survey of absolute and relative homelessness of immigrants and refugees in Greater Vancouver (Hiebert *et al.* 2005; D'Addario *et al.* 2007; Sherrell *et al.* 2007), a comparison of the housing experiences of Angolans (mostly refugees) and Mozambicans (non-refugees) in Toronto (Teixeira 2006), a detailed comparative study of the housing experiences and meanings of home for refugee claimants in London (UK) and Toronto (Kissoon 2007), a two-year longitudinal study of the housing experiences of recently arrived refugees in Winnipeg (Carter *et al.* 2008), and a comparison of the experiences of sponsored refugees and refugee claimants in accessing permanent housing in Toronto (Murdie 2008).

Together, these studies conclude that affordability is the major barrier facing newly arrived refugees in their search for good quality housing, even in Montreal and Winnipeg where rents are relatively low compared to Toronto and Vancouver. Many refugees are not working or only working part-time and therefore incomes are very low. Due to long waiting lists for a limited stock of social housing most refugees have to rely initially on the private rental sector. Compared to other immigrants and the general population refugees spend an inordinately high proportion of their income on shelter with the result that little money is left for other essentials such as food and clothing. In addition to affordability, poor-quality housing, safety, and racial and cultural discrimination were frequently mentioned as concerns. Overcrowding is also an issue because refugees often share accommodation as a strategy to obtain secure and affordable housing. The consequences, however, are loss of privacy and additional stress.

Evidence from Toronto and Winnipeg indicates that over time refugees improve their financial position, housing situation, and housing satisfaction (Murdie 2008; Carter *et al.* 2008). Affordability improved considerably in

Winnipeg, where housing costs are relatively low, but in Toronto, where rental costs are higher, about three-quarters of the respondents were still paying more than fifty percent of their household income on shelter. Thus, the success of refugees obtaining adequate and affordable accommodation is largely dependent on the characteristics of local housing markets. In the worst-case scenario refugees experience episodes of homelessness. For example, in Toronto, Kissoon (2007, 189) found that 67 percent of her refugee respondents were (materially) houseless and 60 percent felt (emotionally) homeless at some point since coming to Canada.

SPONSORED REFUGEES VERSUS REFUGEE CLAIMANTS

Evidence from Toronto indicates that refugee claimants experience a much more difficult pathway to housing than sponsored refugees, especially in the initial stage of settlement (Murdie 2008). Both groups faced challenges in finding permanent housing, including high rent, low income, source of income, and the need for a guarantor, but sponsored refugees were more likely to have friends and relatives in Toronto who could assist in the housing search and in some cases act as co-signer for an apartment. Not surprisingly, sponsored refugees obtained permanent housing much faster than refugee claimants – about one month on average versus an average of seven months for claimants. They were also much less likely to share accommodation and more likely to secure a unit in a high-rise apartment and settle in an area of co-ethnics who potentially provide social support. Sponsored refugees also lived in larger units. In contrast, claimants occupied a variety of less desirable dwelling types, including single rooms, basement apartments, and low-rise apartments. Claimants who made contact with settlement agencies obtained permanent housing more quickly than those who did not. For both groups, being able to show income, preferably from employment, was key to a successful search for permanent housing. Although both groups faced precarious beginnings in the housing market, sponsored refugees fared better than claimants.

Over time, refugee claimants improved their housing position and narrowed the gap with sponsored refugees, although their incomes lagged behind. Claimants increasingly occupied more spacious housing and fewer were sharing accommodation. They also moved into areas with more co-ethnics and a small minority obtained social housing. However, housing affordability remained the major problem for both groups. Only about 30 percent were working when interviewed. A majority of both groups spent over fifty percent of their income on shelter and both expressed considerable difficulty paying the rent.

CONCLUSION

Evidence from the limited number of Canadian studies shows clearly that refugees are in a precarious housing situation, at least in the initial stage of settlement. They are, as Zine (2002) puts it, "living on the ragged edges'. The major problem is low incomes and high housing costs that together result in serious housing affordability problems. Both sponsored refugees and refugee claimants experience affordability issues but claimants lack the supports available to sponsored refugees and face more serious problems finding suitable housing, at least in the initial settlement stage.

Participants from the studies reviewed in this paper suggested a number of short and long-term solutions. These include (1) workshops on how to search for and apply for housing, including decentralized mobile housing clinics, (2) a data base of landlords willing to rent to refugees, (3) accompanying refugees in their search for housing, (4) challenging and eliminating systemic discriminatory barriers in the housing market, (5) a start-up allowance to buy furniture and other household goods, (6) the development of more transitional housing that acts as a bridge and source of support between shelters and permanent accommodation, (7) portable rent supplements for private rental housing that are attached to the household rather than the housing unit, and (8) more social housing, including the development of culturally sensitive dwellings that recognize the specific needs of larger refugee households. The first three are being undertaken to some extent by immigrant settlement agencies, although fewer refugees than expected take advantage of the services that are offered. Implementation of these and other initiatives will assist the successful resettlement Canada's refugees and ease their precarious entry into Canada's relatively high-cost rental housing markets.

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LEGAL STATUS, PLACE, OR SOMETHING ELSE? THE HOUSING EXPERIENCES OF REFUGEES IN WINNIPEG AND VANCOUVER[1]

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ABSTRACT

The housing difficulties facing many low income Canadians today is well documented. For newcomers, and particularly refugees, these challenges may be amplified. This paper considers the influence of legal status and place in the housing outcomes of government-assisted refugees and refugee claimants in Vancouver, BC and Winnipeg, MB. Results from the study indicate that while claimants in Vancouver face a more difficult 'pathway to permanent housing' than do government-assisted refugees, the same is not true in Winnipeg. More alarmingly, certain refugee groups face barriers beyond legal status and place, owing to characteristics of the group itself.

The housing difficulties facing many Canadians today is well documented: inadequate social assistance rates, falling vacancies, rising rents, and a decline in the stock and construction of social housing, have contributed to affordability challenges faced by low income households in Canadian cities (*cf.* Hulchanski 1997; Murdie 2004). For newcomers, and particularly refugees, these challenges may be amplified by limited English language proficiency, a lack of (recognized) human capital and scarce financial resources (Hiebert et al. 2005; Murdie and Teixiera 2001). Following calls from Renaud, Piche and Godin (2003) for attention to the specificity of refugee settlement, researchers have demonstrated refugee claimants face a more 'difficult pathway to housing' than do sponsored refugees, including government-assisted and privately-sponsored refugees (Murdie 2008, 2005; *cf.* Sherrell et al. 2008; Rose and Ray 2001). To date, much of this research has been constrained to the context of one city or one group; yet, multiple geographical dimensions are inherently implicated in housing outcomes.

Drawing upon 20 key informant interviews and 80 interviews with refugees conducted between March and September 2007, this paper considers the influence of legal status and place in the housing outcomes of government-assisted refugees (GARs) and refugee claimants (RCs) in Vancouver, BC and Winnipeg, MB. Previous research has identified differential access to social capital and settlement services owing to legal status as a key factor in settlement and housing outcomes (cf. D'Addario et al. 2006; Murdie 2008; Ray 1998). After briefly examining the current housing situation of GARs and RCs in Winnipeg and Vancouver, this paper explores the influence of social capital and barriers to housing in both the public and private housing markets that influence housing outcomes of refugees in Vancouver and Winnipeg. In so doing, it asks the question of what influences housing outcomes: is it legal status, place, or something else? Results from the study indicate that while RCs in Vancouver face a more difficult 'pathway to permanent housing' than do GARs, the same is not true in Winnipeg. More alarmingly, group characteristics emerge as significant barriers to housing among some GARs.

Forty refugees were interviewed in each city, with an effort to interview equal numbers of GARs and RCs.[2] Afghanistan and Sudan were the top two countries of origin for GARs, while Mexico and Somalia were the top two countries of origin for RCs in the study.[3] With the exception of refugee claimants in Winnipeg the majority of respondents are female and arrived with other members of their family. By contrast, refugee claimants in Winnipeg were more likely to be young males who arrived by themselves. Respondents in Winnipeg arrived more recently than those in Vancouver, a finding more pronounced among GARs than RCs. The level of education differed significantly between the two groups: while GARs in both cities were more likely to report having either no formal education or not attended beyond primary school, RCs overwhelmingly reported having attended or completed either high school or post secondary studies.

INCOME SECURITY AND HOUSING OUTCOMES: THE DIFFERENCE LEGAL STATUS MAKES

"If you want to rent a house you need a job. But without Canadian experience you can't get a job, so you can't get housing" (Abuali)

For respondents, questions about housing are intricately linked to issues of employment and income security. High unemployment and reliance on government transfers (e.g. Resettlement Assistance Program (RAP) and provincial social assistance) are prevalent among respondents in Winnipeg and Vancouver, particularly for government-assisted refugees. Approximately 70% of all respondents interviewed in this study were not employed at the time of the interview. More troubling, many have never obtained employment in Canada. Participants identified a number of familiar obstacles to employment, including: English language barriers, problems of foreign credential recognition, lack of Canadian job experience, unfamiliarity with Canadian job finding methods and, for refugee claimants, SIN tagging.[4] In spite of increased access to settlement services that include language programs, lack of English language proficiency was identified by GARs in Winnipeg and Vancouver as the most important barrier to obtaining employment. Those who are illiterate in their first language face even greater challenges in learning English. For refugee claimants, delays in obtaining work permits, a process which may take as long as five months, left many feeling they were in a state of prolonged limbo, unable to work or attend school. Those respondents who obtained employment often did so in low paying jobs with limited security, no benefits and little opportunity for advancement.

Over half of all respondents lived in households dependent upon provincial social assistance as the primary source of income.[5] Almost 75% of Afghan GARs reported living in households dependent upon social assistance; when RAP is included the proportion increases to 90% overall and 100% in Winnipeg. At the time of the research a single, employable individual dependent upon social assistance in Winnipeg would receive $466 per month, while in Vancouver the same individual would receive $610 a month (MFSH 2007, MHSD 2007). In Canada, housing is considered affordable if it accounts for <30% of monthly household income, yet high rental rates and inadequate social assistance benefits mean, households dependent on basic social assistance benefits in both cities are forced to allocate between 58% to 115% of annual household income on housing.[6] In Winnipeg average housing costs account for 58% – 90% of annual social assistance benefits, while in Vancouver recipients allocate 95-115% of social assistance income to housing. While these rates draw upon basic social assistance rates and

average rents, they provide additional insight into the barriers facing the high number of households in the study who are dependent upon social assistance as the primary source of household income. Those households who receive Canada Child Tax Benefit (CCTB) are forced to use those funds for food, clothing, and other necessities.

The difficult financial situation of newcomer households is reflected in current housing outcomes: affordability is a central concern for respondents, regardless of legal status or city of settlement. Three-quarters of all respondents did not meet national affordability standards (NAS) at the time of the interview.[7] The proclivity of households to experience housing stress or critical housing stress – defined as spending upwards of 31% or 51% of monthly household income on housing respectively – varied according to both city and legal status. Although fewer households were experiencing housing stress in Vancouver than in Winnipeg, owing in large part to the increased tendency for Sudanese GARs to be meeting NAS, the affordability problems were more severe. Alarmingly, almost one in five respondents in Vancouver allocates over 75% of monthly household income on housing, leaving them at significant risk of absolute homelessness. Refugee claimants in both cities were most likely to be experiencing critical housing stress. As vacancy rates decline and rents continue to increase in both cities it has become more difficult to procure adequate and affordable housing.[8] Anecdotal evidence suggests that staying with friends has become much more common because it is getting harder to find housing within limited social assistance budgets.[9]

Overcrowding and pooling of incomes are two of the ways in which households attempt to reconcile low incomes and high housing costs. Although overcrowding was evident in all groups it was most prominent among Afghan GARs in both cities, many of whom have larger than Canadian average households. Over 70% of Afghan participants reported households of 6 or more persons. Refugees claimants in Winnipeg were the least likely to be experiencing overcrowding; in many cases RCs in Winnipeg frequently spoke of renting a one (or in some cases two) bedroom apartment with one other person. In contrast, RC households in Vancouver frequently spoke of renting single rooms in houses. One family of three, for example, rented two rooms in a house (for which they were charged $700), while another family of three was charged $800 to rent one room in a house in Burnaby. In both cases the houses themselves were shared with upwards of ten other residents. Another respondent spoke of having shared her initial housing (a one bedroom apartment in Vancouver) with six other roommates, while another family of four rented a 7' x 10' room when they

first arrived. The extent to which these strategies have successfully enabled families to cope with the challenges of obtaining adequate and affordable housing remains to be seen. Although a number of households in both cities reported pooling (adult) incomes to make housing more affordable, all but one continue to experience significant affordability problems. Further, (critical) housing stress and overcrowding are often concurrent conditions, with families of 6 or more renting a one or two bedroom apartment.

SOCIAL CAPITAL AND ACCESS TO SETTLEMENT SERVICES: THE DIFFERENCE PLACE MAKES

While GARS in both Vancouver and Winnipeg receive a similar level of services (e.g. orientation services, temporary accommodations, one year of RAP funding), the same is not true for refugee claimants. Unlike RCs in Vancouver, RCs in Winnipeg have access to the same orientation services and temporary accommodations available to GARs.

The majority of respondents have been able to access assistance in obtaining housing (e.g. temporary accommodations, assistance in finding permanent accommodations), information and transportation. Findings from the 2005 *Study on the Profile and Extent of Absolute and Relative Homelessness among Immigrants and Refugees in the GVRD* (Hiebert et al. 2005) indicate that refugee claimants were less likely to have access to established social networks upon arrival, a condition associated with more precarious housing situations. The ability to access social capital in Vancouver continues to be differentiated according to legal status. While 90% of GARs interviewed have been able to obtain assistance from family, friends and/or co-ethnics to find housing, the same is only true of 9 of the 18 RCs interviewed. Although the extent to which RCs in Vancouver have accessed social networks is higher than may be expected by the findings of the 2005 study, it is important to note that the assistance received was overwhelmingly short-term and geared towards meeting immediate needs (e.g. initial shelter).

In Winnipeg, the capacity of newly arrived RCs to access social capital may be amplified by the ability of refugee claimants to access temporary accommodations, financial assistance and full orientation services immediately upon arrival. Provision of these initial services provides a stable base from which to look for housing and connect with existing co-ethnic communities. In contrast, RCs in Vancouver experience a gap between arrival and ability to access services such that recently arrived RCs are left with no immediate financial and/or housing assistance. Consequently, while RCs in Winnipeg reported high levels of assistance, refugee claimants in Vancouver

were the least likely of all respondents to report having access to social networks. In the absence of pre-existing social networks and a lack of information upon arrival, RCs in Vancouver are reliant on chance encounters (e.g., with taxi drivers, people on the street) to obtain information about where to get help or how to find housing.[10]

Proximity to family, friends and co-ethnics was a central concern for GARs in both cities with respect to reasons for initially choosing the housing, as well as staying in that location. In Winnipeg, nearness to service agencies and employment is an important consideration for RCs seeking to minimize transportation costs, and is reflected in the concentration of RCs in low quality housing within the Downtown core. In contrast, the pressure of finding housing, frequently in the absence of information and assistance, has meant that many RCs in Vancouver have settled wherever housing is found regardless of location. The propensity of claimants in Vancouver to report having found their housing by walking around and 'knocking on doors' of places advertising vacancies meant they were the most dispersed of all participants. The search for affordable housing, however, has meant that many of the respondents in Vancouver, both GARs and RCs, have had to move far from the primary refugee-serving organizations. Lower housing costs, however, have been accompanied by higher transportation costs for those respondents needing to access services (both settlement and CIC) in person, aggravating an already difficult financial system.

BARRIERS TO ENTRY: PUBLIC AND PRIVATE MARKET HOUSING

Challenges in reconciling low incomes and expensive rents, cited by respondents as the most significant challenge in obtaining housing, are exacerbated by barriers arising in both the public and private rental markets. While access to social housing was greater in Winnipeg, owing to a larger stock of housing particularly in the downtown core, respondents in Vancouver face long waitlists for social housing. Households attempting to alleviate high housing cost burdens by renting smaller, more affordable units face difficulties owing to strict adherence to national occupational standards, which regulate the number and age of persons sharing a bedroom, in the public, and to a lesser extent private, housing markets.[11] For large families in both cities these difficulties are compounded by the combination of limited supply and low turnover among 4 and 5 bedroom units.[12] Other problems arise for multi-generational families and households with children over 18 who are accustomed to living together, yet prohibited by rules in social housing units.

While rental assistance programs are in place in both Manitoba and BC to aid low income families in reducing housing cost burdens, those receiving Income Assistance, and/or living in subsidized accommodations are not eligible (MFHS 2006a, 2006b; BC Housing 2006a, 2006b). Further, in BC applicants must have been a resident of the province for the full twelve month period directly preceding the application (BC Housing 2006b).

Strict adherence to national occupancy standards, lack of stock of adequately sized housing and long waitlists in the public housing market are aggravated by the sporadic and unequal application of national occupancy standards within private rental market. Landlords and building managers in the private and to a lesser extent the public, housing markets play a significant role in shaping housing outcomes among respondents.

While refugees in both cities spoke of the difficulties of obtaining adequately sized housing, respondents in Vancouver frequently encountered informal 'no children' rules in many buildings. In spite of signs advertising vacancies households with children were repeatedly told no units were available. In some cases, landlords openly informed respondents that they would not rent to families with children, while in others landlords refused to rent units above the first floor to families with children owing to the potential for noise complaints from neighbours and excessive wear and tear on the units. Reflecting on the difficulties encountered in trying to procure housing one respondent noted that 'the most incredible thing is that they prefer to accept pets not children.' As vacancy rates have fallen in both cities it appears that landlords have more freedom to select tenants, exacerbating an already difficult situation for low income families, particularly those with many children, to obtain housing. For GARs in both cities, access to a housing search assistant was integral in obtaining housing as the individual was able to advocate on their behalf; RCs in Vancouver, however, have no access and were most likely to report problems with no children policies. For many, the result was living in overcrowded, and frequently substandard, housing, particularly in unregulated basement suites.

Problems with landlords, while cited by GARs and RCs alike in both cities were more pronounced amongst RCs. While GARs were more likely to speak of problems with landlords revolving around failure to (promptly) complete repairs, RCs spoke of more abusive relationships. In Winnipeg, problems with landlords involved racist comments or actions, and taking advantage of newcomers. While in Vancouver complaints about landlords centred upon respondents being asked to sign contracts from landlords requiring the tenant to pay for repairs.

LEGAL STATUS? PLACE? OR SOMETHING ELSE? THE ALARMING HOUSING EXPERIENCES OF AFGHAN GARs

Low employment participation, high housing prices and insufficient social assistance rates mean that GARs and RCs are experiencing significant housing affordability problems in both Winnipeg and Vancouver, a problem that is most severe in Vancouver.

Previous research on the housing trajectories of refugees in Vancouver, Montreal and Toronto have found refugee claimants face a more difficult pathway to permanent housing owing to factors associated with their legal status. Lack of information and limited access to social capital, for example, have been associated with more precarious housing situations among these groups (cf. Murdie 2008, 2005; Sherrell et al. 2008; Rose and Ray 2001). Results from Winnipeg problematize these findings. Not all RCs face significant difficulties in obtaining adequate and affordable housing, a finding which points to the need for consideration of local variation in the provision of settlement services, and housing environment. While the results of the research confirm RCs in Vancouver face a more difficult pathway than do GARs, access to temporary accommodations, financial assistance and settlement services immediately upon arrival provide claimants in Winnipeg with a stable base from which to make connections to existing community and find permanent accommodations. RCs in Vancouver experience greater difficulties owing to lack of information and support on arrival. While GARs tend to fare better overall, some groups face difficulties owing to characteristics of the group itself. This finding underscores the need for more equal settlement environment across Canada, as well as the benefits of early assistance.

While findings such as the higher affordability problems in Vancouver and differing outcomes of GARs and RCs point to the importance of legal status and provincial context in housing outcomes, characteristics of particular groups emerged as a new concern. Consideration of the experiences of Sudanese and Afghan GARs in Vancouver suggests that while place plays a key role in housing outcomes (e.g. the effects of an unforgiving private rental market in Vancouver), certain groups face barriers beyond legal status and place, owing to characteristics of the group itself. Those households with larger than Canadian average families; low literacy; health concerns; single headed households experience barriers that are difficult, if not impossible to overcome. Access to English language classes and/or employment, for example, is difficult for single mothers of large families. Further, in Vancouver group characteristics intersect with local context (low vacancy rates, rising rents, small stock of 4 and 5 bedroom units) to create additional problems for large households.

The shift in admission groups arising from the 2002 implementation of the Immigrant and Refugee Protection Act (IRPA) has resulted in increased number of GARs matching this description. Alarmingly, the experiences of (post-IRPA) GARs in both cities require further consideration. In light of the expectation for low employment outcomes amongst 'high needs' GARS there is a need to reconsider the provision of financial assistance. If Canada is to continue accepting 'high needs' refugees as our humanitarian commitments require, it is not ethical to continue providing insufficient support to enable long-term integration.

POLICY IMPLICATIONS, RECOMMENDATIONS AND AREAS OF FUTURE RESEARCH:

Current housing situations: income security and housing outcomes

1. The current waiting period to obtain working permits is problematic. There is a need to eliminate the waiting period for work permits so as to facilitate the ability of RCs to obtain employment and achieve financial self-sufficiency.
2. Low employment participation among the majority of participants is a significant cause for concern. Given the simultaneous need for Canadian experience it would be beneficial to provide some type of employment training in conjunction with English classes so as to enable newcomers to practice what they are learning.
3. Low employment expectations among 'high needs' GARs necessitates consideration of new approaches to service delivery and the development of new programs and approaches (e.g., pre-literacy programs).
4. Require access to affordable housing either through housing units or subsidies. Yet, while Rental Assistance Programs (RAP) is in place in both provinces, access is limited by occupancy requirements (1 year) and the limitation that no part of household income is obtained from social assistance). While some GARs have achieved financial self-sufficiency the one-year occupancy requirement is problematic for newcomers.

Settlement services and social capital

1. The provision of settlement services, temporary accommodations and immediate financial assistance to refugee claimants in Winnipeg is beneficial in providing a secure foundation from which to begin the refugee claim process and integration into the wider community. At the minimum, refugee claimants in Vancouver should be given access to immediate financial assistance and settlement services to assist in obtaining housing in Vancouver.
2. There is a need among respondents for up-to-date, accurate and easily accessible information about housing, including information on housing availabilities, areas of the city, and the rights and responsibilities of both tenants and landlords. Whenever possible this information should be available in first language.

Barriers to housing in public and private housing markets

1. The National Occupancy Standards are used by landlords in both public and private housing markets to regulate the size and composition of households. Yet these standards were developed with culturally specific understandings of the nuclear family, an understanding which may not be suitable for families arriving in Canada. As such there is a need to reconsider the NOS, giving consideration to alternative understandings of family (e.g. multigenerational living, adult children) as well as the ways in which these standards may be used to deny housing.
2. The role of landlords and building managers in influencing housing outcomes is an under-researched area that requires further consideration.

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NOTES

[1] This study has been funded by the National Research Program, National Homelessness Initiative and conducted in collaboration with the Immigrant Services Society of British Columbia (ISSBC), Storefront Orientation Services (SOS) and the Manitoba Interfaith Immigration Council (MIIC). The report is available from the author upon request.

[2] While efforts were made to restrict participants to GARs and RCs, a small number of interviews were conducted with privately sponsored refugees (PSRs); the responses of these 4 individuals have been omitted from analysis.

[3] To facilitate analysis on the effect of place, attempts were made to interview the same groups in each city; difficulties in identifying RCs from Mexico led to recruitment of Somali claimants in Winnipeg. The ability to interview Afghan participants in both cities enabled a more detailed, group specific analysis.

[4] SIN numbers beginning in '9' indicate temporary status. While employers may not be aware of the meaning, respondents asserted SIN tagging influenced whether or not they were hired.

[5] In recognition that gender may influence workforce participation (e.g. owing to childcare requirements) source of income has been examined at the household level.

[6] Data on average rents in Vancouver and Winnipeg CMAs are drawn from CMHC Rental Market reports (CMHC 2007a, CMHC 2007b).

[7] Individuals who were unsure of their household monthly income or who had no permanent accommodations at the time of the interview have been excluded from analysis and subsequent discussion of issues of housing stress.

[8] While rents themselves may not be unaffordable, the additional burden placed on households by high utility costs pushes some into critical housing stress and/or forces them to move into less expensive and frequently lower quality, accommodations. Problems associated with mould, broken windows, unsafe piping, cockroaches and mice were examples reported by respondents in both cities.

[9] Three participants in this research were homeless at the time of the interview; each was staying with friends.

[10] The November 2008 introduction of First Contact in Vancouver promises to reduce this problem by increasing the availability of information to refugee claimants.

[11] According to the National Occupancy Standard (CMHC 1991), housing is considered suitable if there are sufficient bedrooms for all of the household members. Cohabiting adult couples, unattached individuals 18 years of age and older, two same-sex children under 18, and two opposite-sex children five years of age and younger are permitted to share a bedroom under these regulations. It is understood that bachelor suites are meant to be occupied by one individual

[12] Of the 84,166 BC Housing units available in all of BC, for example, 1,621 are four-bedroom or more.

Canadian Issues
Immigrant Mental Health

The Metropolis Project, in collaboration with the Association for Canadian Studies, has recently published our most recent volume of Canadian Issues /Thèmes canadiens focusing on refugee and immigrant mental health.

This collection of articles brings together perspectives from academe and community based research that focus on improving the mental health capacities and competencies of the Canadian health systems, settlement provision organizations and government policy related to the settlement and integration of immigrant and refugees in Canada.

The articles address a wide range of policy and community health issues including conceptual, methodological and measurement issues as well as key data and research gaps. By addressing the complexities of defining and operationalizing key concepts in mental health and service delivery such as access to care, cultural diversity, and cultural competence the research put forth in this collection of articles engages the reader in an important and required discussion of how best to serve and treat the mental health of immigrants and refugees in Canada.

Many of the articles focus specifically on subpopulations of immigrant groups, such as those identified by gender, age/life stage (children and youth for example), immigration category, country of origin, ethnic minority groups, and survivors of war, torture and organized violence. Examinations of these populations provide a better understanding of the mental health needs of these groups while also explaining their capacities for improving their mental health and well being. The reader is reminded of the need to acknowledge the resilience and strength of our immigrant and refugee communities and their own goals of social well being and the betterment of their health and livelihoods.

POOR HOUSING OUTCOMES AMONG AFRICAN REFUGEES IN METRO VANCOUVER

Jenny Francis (University of British Columbia)

ABSTRACT

Due to a complex combination of factors, including lack of affordable housing, discrimination, low incomes, and long application processing times, African refugees are facing an availability and affordability crisis in Metro Vancouver that forces them to accept substandard housing which is neither suitable, adequate, nor affordable. These unstable conditions are both symptomatic and generative of other problems, including poverty, debt, hunger, and a high risk of homelessness. Outcomes can be improved by increasing the provision of appropriate housing related settlement services and taking steps to address the economic marginalisation of African refugees.

Not only is housing one of the first and most immediate needs for newcomers, but where one settles also impacts social relations and therefore has long term implications. Refugees' housing choices are constrained by affordability, which is exacerbated by the declining availability of non-market housing and various forms of income assistance. Across Canada, for the lowest income households, these conditions have led to chronic poverty as refugees are forced to spend most of their revenue on accommodation, with little or none left over for food, medicine or clothing (Murdie 2003; Rose & Ray 2001). Measuring housing stress based on LSIC data, Hiebert, Mendez & Wyly (2006) found that 96% of refugees in Vancouver experience extreme, high or moderate housing stress in their first six months in Canada. Among refugees different groups face specific challenges. African refugees in particular are facing an availability and affordability crisis in Metro Vancouver that forces them to accept substandard housing that is neither suitable, adequate, nor affordable. These unstable conditions are symptomatic and generative of other problems, including a high risk of homelessness. Within this broader scenario, there are important differences between African Refugee Claimants (RCs) and Government Assisted Refugees (GARs). GARs from Africa tend to arrive in large families with up to ten children, often headed by a single parent; their housing conditions are characterised by over-crowding, extreme poverty and hunger. In contrast, RCs tend to arrive as singles or couples with 1-2 children. Their housing trajectories depend on the social network they initially get connected into. A few find a place in a refugee transition house but most are left to fend for themselves; RCs suffer disproportionately from chronic instability characterised by frequent moves and poverty.

The concept of "social exclusion" defines the inability of certain groups or individuals to participate fully in Canadian life due to inequalities in access to resources arising out of intersecting disadvantages based on race, gender, sociœconomic class, immigration status and family composition. This framework is important because it puts the burden of addressing marginalisation on the society rather than on the individuals who are its victims. Also, the characteristics of social exclusion occur in multiple dimensions simultaneously and are mutually reinforcing; thus, people living in low income areas are also likely to experience substandard housing, inequalities in access to education and employment, social service deficits, disconnection from civil society, increased health risks, discrimination in the criminal justice system, stigmatization and isolation (Galabuzi 2006).

A useful metaphor for understanding how these processes affect African refugees is that of an onion. The outer layers represent larger structural forces facing Canadians and newcomers generally, which are exacerbated for refugees: low income, lack of information, and lack of affordable rental housing. Institutional barriers comprise the middle layers, and include discrimination in the private rental market, as well as obstacles presented by public institutions, such as the CIC travel loan for GARs, long processing times for RCs, and barriers to accessing subsidised housing. Problems are further compounded if one is a woman, a single parent, cannot read or speak English, has little formal education, suffers from trauma or ill health, or spent several years in a refugee camp. At the heart of the onion is a homeless African woman refugee who is a single parent with several children, with limited English and literacy skills, from a protracted refugee situation. Despite these significant challenges,

there are simple and cost-effective policy changes which could improve refugees' housing, and therefore also other settlement outcomes.

THE OUTER LAYERS: LACK OF MONEY, LACK OF INFORMATION, LACK OF AFFORDABLE HOUSING

Upon arrival, GARs are funded for one year through the Resettlement Assistance Program (RAP). Although RAP payments may be sufficient elsewhere in Canada, in the context of Vancouver's expensive housing market and low vacancy rate, GAR families cannot afford large enough apartments so overcrowding is practically universal. The average rent for a 3-bedroom apartment in MetroVancouver is $1356 (table 1) yet the total RAP allowance for a family of five is only $1447 (table 2), so it is common to find eight people in three bedroom units, seven in two, and up to five people in bachelor suites.

When their year of RAP ends many GARs move from RAP to Social Assistance (ie. welfare), in part because they receive insufficient settlement assistance in their first year. Refugees are also prevented from working by the lack of affordable daycare, trauma, or lack of English or literacy skills, which cannot be addressed in one year. RCs on the other hand are forced onto welfare because it takes up to one year to get a work permit. Because welfare rates are so low, refugees are forced into substandard housing.

Another concern is that African refugees are concentrated in precarious employment (ie. security, cleaning, warehouse, factory, etc) characterised by low pay, no job security, poor and often unsafe working conditions, and no benefits. Francis (forthcoming) found that 80% of GARs were under- or unemployed or earned $10/hr or less, while only 33% of RCs and 17% of GARs were working full-time. Only 5% of those interviewed earned enough to afford an average 2-bedroom apartment in Vancouver. Poor employment outcomes have been attributed to the reliance on non-transparent forms of recruitment such as word of mouth, which reproduces existing networks, demands for Canadian experience and references, and the devaluation of foreign credentials that particularly affects visible minorities, with African certifications arguably at the bottom of the accreditation hierarchy. At the same time, access to educational opportunities is limited due to lack of money and information. Refugees face particular challenges. In addition to overall lower educational attainments for GARs, papers may be lost in flight or cannot be obtained from war zones. Refugee women especially suffer multiple forms of discrimination that put them at the bottom of the economic ladder. For those who do not speak fluent English, or have little formal education, cleaning is practically the only employment option. At $8/hr, the pay is well below what

TABLE 1: Average rent

	Bachelor		1-bedroom		2-bedroom		3-bedroom	
	Oct. '07	Oct. '08	Oct. '07	Oct. '08	Oct. '07	Oct. '08	Oct. '07	Oct. '08
Downtown/West End	$798	$839	$995	$1,047	$1,536	$1,583	$2,276	$2,389
City of Vancouver	$760	$779	$902	$936	$1,283	$1,318	$1,457	$1,749
Burnaby	$659	$661	$778	$817	$974	$1,031	$1,119	$1,156
New Westminster	$590	$623	$709	$740	$893	$932	$1,131	$1,178
Surrey	$539	$577	$661	$709	$820	$878	$922	$962
Vancouver CMA	**$735**	**$754**	**$846**	**$880**	**$1,084**	**$1,124**	**$1,234**	**$1,356**

Sources: CMHC 2008

TABLE 2: RAP rates

	SHELTER	FOOD	TOTAL	ANNUAL
Individual	400	235	635	7,620
Family of 2	620	307	927	11,124
Family of 3	655	508	1,163	13,956
Family of 4	690	615	1,305	15,660
Family of 5	725	722	1,447	17,364
Family of 6	760	829	1,589	19,068
Family of 7	795	936	1,731	20,772

Sources: ISS 2007

could be considered a living wage. Moreover, most of the work takes place at night, so the women may not return home until 4am. For single mothers this exhausting routine can lead to a cycle of poverty that is difficult to break out of (Wasik 2006; Francis, forthcoming).

Low incomes are compounded by the shrinking supply of rental stock, especially at the lower-rent end, in the context of increasing demand. There is also not enough subsidised housing to meet current needs (SPARC 2007). Resource shortfalls that affect the general population are exacerbated for refugees on fixed incomes, especially those headed by single parents. The effect of these conditions is an affordability crisis for the poorest residents of Vancouver, including African refugees.

There is also a huge lack of information about how to find a place to live, especially for those who cannot use a computer, or cannot speak or read English. Although Immigrant Services Society, which runs the reception centre for GARs in Vancouver, recently created a Housing Assistant position, there are limitations on what one person can do. GARs with any English at all receive a newspaper containing classified ads; others are sent off with their deposit and a map. Much is taken for granted; most African refugees cannot read maps and have never tried to interpret a classified ad for a rental apartment in an unfamiliar urban setting. At the same time, relatively small numbers and the legacy of past discrimination mean that African refugees coming to Vancouver do not enter a well-developed social network of landowners, civil servants, or professionals, so although community networks are crucial, they also tend to be marginalized and lacking effective information and other resources. This is in contrast to many Asians, who tend to come to Vancouver as Business or Family Class migrants, and are able to own homes inhabited by extended family, in part because they enter well developed social networks that can help overcome deficits in service provision. In this context, the integration of African refugees could be improved through the provision of accompaniment and other housing-related services, including more thorough orientation, upon arrival.

THE MIDDLE LAYERS

There are also private and public institutional barriers to accessing suitable housing. Landlords are reluctant to rent to refugee claimants, people with temporary status or on government assistance, and families, but as Teixeira (2006) found in Toronto, discrimination also includes racism. It is not always easy for others to see how this works: white people do not see the black applicant before them who was turned away, they only know they got the apartment. Discrimination leads to lengthier searches, inadequate housing, more expensive

accommodation, and undesirable or unsafe neighbourhoods. These conditions in turn contribute to substandard educational and employment opportunities, and poorer access to services such as health care and transportation. Thus, delays in obtaining appropriate housing undermine African refugees' ability to access other services and can spark a complex cycle of marginalization.

Many African refugees also find that landlords take advantage of them by imposing restrictive regulations; raising the rent; overcharging for utilities; harassing single women; refusing to do repairs; telling refugees they are not allowed to move out; or alternatively holding the threat of eviction over them. When they move out, African refugees almost never get their deposit back (Francis, forthcoming). It may be argued that landlords take advantage of poor tenants in these ways generally, but the more vulnerable someone is, the more easily exploitable they are, and the feelings of vulnerability that stem from persistent discrimination and refugee status cannot be underestimated. Along with weak support networks and an unwillingness to 'cause trouble,' the result is that African refugees are often unable to advocate for themselves, so many get taken advantage of. The important point is that if we cannot end discriminatory behaviour, then there must be supports in place to mitigate its effects.

Public institutions also present barriers. For example, long application processing times entail negative consequences for housing. First RCs are forced onto welfare during the long wait for the work permit. Then, the hearing date for refugee determination takes place so long after arrival that many RCs are already working by the time it arrives so that Legal Aid does not cover legal costs, even though RCs with temporary status rarely earn enough to pay a lawyer and so end up thousands of dollars in debt. At the same time, lack of access to information and orientation services leave RCs vulnerable to exploitation by lawyers, employment agencies, and "immigration consultants." RCs also suffer from long family separations which are costly and inhibit integration by causing stress and depression in parents separated from dependent children. And, when they do not know when their family is arriving RCs do not know how large of an apartment they need, which contributes to instability. On top of this, processing times in Africa are the longest worldwide, Africans are disproportionately asked for expensive and time consuming DNA samples to prove family relationships (CCR 2004), and phone calls to Africa are more expensive than to other regions. As a result, RCs tend to become heavily indebted, with serious consequences for housing affordability. Long wait times also underpin RC's extreme housing instability: when everything is temporary and uncertain it is impossible to settle.

For GARs a major financial burden is the repayment of their transportation loan to CIC, which compromises already low RAP payments. A single mother of five from a protracted refugee situation starts her life in Canada with a debt of approximately $11,000, which she must pay off within three years. Interest accumulates with each missed monthly payment or is garnished from Child Tax Benefit cheques. Although GARs are willing to repay the loan, the short amortization period and high monthly payments for families living well below the poverty line are a major financial and psychological burden. For larger families the difficulties are particularly acute as both debt and living costs are higher. African GARs are literally going hungry because of the CIC debt as they spend their entire RAP (or welfare) amount on accommodation and use their Child Tax Benefit for the payment to CIC; approximately 90% have to seek food from foodbanks (Francis, forthcoming).

Compounding these challenges, refugees face both formal and informal barriers to accessing subsidised housing, including debt, history of eviction, application forms in English and lack of information. In addition, the strict application of National Occupancy Standards by co-ops and BC Housing mean that African refugee families are unable to access social housing and so live in smaller market apartments that they also pay more for, because landlords charge extra for additional tenants. Another barrier is the requirement to have worked to qualify for the Rental Assistance Program. Due to these difficulties African refugees are overwhelmingly concentrated in market housing, primarily in basement suites and run-down complexes (Francis, forthcoming).

IMMIGRANT SERVING AGENCIES

Despite these challenges, agencies offering BC Settlement and Assistance Program (BCSAP) services have no mandate to address housing related needs. Also, although agencies provide crucial services, there is a disconnect between the amount of time refugees require assistance and the length of time services are provided for, as well as a desperate need for better follow-up (Mattu 2002). A further critique among African refugees is that mainstream offices are sometimes unwelcoming or intimidating, while francophones are frustrated by the lack of services available in French (Francis, forthcoming). Also, because services are overloaded, people are passed along from agency to agency, causing frustration and disconnections in service provision. Part of the problem is the competition among agencies and community groups for funding. This is exacerbated by the requirement for continuous reapplication and extensive reporting, which mean that too much staff time is spent on administration, while without continuing core funding there is no job security. This increases turnover and interrupts conti-

nuity of services for vulnerable clients already struggling to develop trusting relationships. There also needs to be greater recognition among funders of what small organisations can do, such as provide more culturally appropriate services for vulnerable groups. This is important because when services are for everybody the most marginalized experience extra barriers to accessing them; some African refugees simply fall through the cracks.

CONCLUSION

In terms of vulnerability to homelessness, the risk for African refugees is extremely high. Francis (forthcoming) found that 73% of RCs and 14% of GARs had experienced at least one episode of homelessness since arriving. Both groups experience high levels of hidden homelessness. RCs' worrying instability stems from the long wait for the work permit, family separation, temporary status, discrimination in the private rental market, and lack of information and other settlement supports. GAR families with low incomes have no opportunity to build assets because finding employment is difficult without affordable daycare, while learning English takes years, especially if one is also struggling with literacy. As a result, any unexpected cost or change in financial or residential arrangements, such as eviction, rise in rent, redevelopment, illness, fire, conflict with neighbours or landlord, accident, etc, can tip them into crisis. While a Canadian family might recover from those shocks without slipping into homelessness, for African GARs unfamiliarity with the system, lack of family and other supports, restrictions on the availability of subsidised housing, low vacancy rates and large family sizes, mean that once they become homeless it is difficult to get back into housing. For example, among the refugees consulted for this research, a single parent family of eight made homeless by a fire, and a family of seven driven from their home after a violent attack by neighbours, both remained homeless for over two months.

Housing is a basic human need and right which provides the foundation for other aspects of settlement and integration. Consequently, the Canadian government must consider ensuring the provision of affordable and suitable housing for refugees to be a central part of our humanitarian obligation. African refugees have a lot to offer, but they need more supports, starting with housing first.

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AN UNCERTAIN HOME: REFUGEE PROTECTION, ILLEGAL IMMIGRATION STATUS, AND THEIR EFFECTS ON MIGRANTS' HOUSING STABILITY IN VANCOUVER AND TORONTO

Priya Kissoon (University of British Columbia)

INTRODUCTION

"It's my fault." Ruth[1], the woman who said these words bore the physical injuries of a history of domestic violence: bite marks and cigarette burns across her chest and arms; and a pulverised eye that needed excavation. Ruth was not referring to the abuse that she fled, but rather her life as an undocumented migrant in Canada.

Ruth left behind three young daughters, each in the care of a separate household. In a country where in 2007 per capita incomes were just ten percent of those in Canada, she knew no one who could afford to care for all three girls under one roof, and in a country of no more than 350 square km, separating the sisters kept them better hidden from their mother's abuser.

When Ruth arrived in Canada, she owed a friend more than $2,000 for the plane ticket (almost a year's salary in her country). Preoccupied by the welfare of her children, she worked without a permit to remit money for their care and to repay her debt. Work, not the refugee-claim process, was Ruth's strategy for survival, safety and security. She did not know she was eligible to make a refugee claim, and when she did at last, her protracted "illegality" and lack of understanding of the inland-refugee process compromised her credibility. Economic migrant or person in need of protection? Is this a viable distinction to make, and with what consequences to migrants' lives?

The study on which this paper is based focuses on the lived experiences of undocumented migrants in Vancouver and Toronto. I interviewed thirty-four migrants to explore the effects and decision-making involved in shifting between legal and illegal immigration status.[2] While various legal immigration statuses, including temporary categories, have received much attention over the past few years, the voices of undocumented migrants and those with illegal immigration status have remained largely unheard. In part this is because their lack of status structures, and indeed demands, invisibility for survival.

Although a growing number of studies in Canada have focused on refugee, refugee claimant, and immigrant homelessness generally (Hiebert et al, 2006; Murdie, 2008; Miraftab, 2000; Paradis et al, 2008; Klodawsky et al, 2005; Kilbride and Webber, 2006), little is known about people with illegal immigration status, a migrant sub-group that is arguably the most vulnerable by virtue of being the most hidden. Different pathways to statuslessness have varying degrees of risk associated with them, for instance expired student visas compared with sponsorship break-down or trafficking (Goldring et al, 2007). Recognizing different pathways to illegality, this study focuses on the refugee determination system to draw attention to the intersection of illegality and vulnerability to persecution. This paper offers a snapshot of the characteristics and homelessness experiences of non-status or undocumented migrant participants in Vancouver and Toronto. The discussion raises key points at the intersection of illegality and asylum and then offers selections from the larger study that highlight the particular vulnerabilities facing migrants, like Ruth, who have experienced statuslessness around the refugee determination process.

SEEKING PROTECTION AND EXPERIENCES OF ILLEGALITY

The Canadian refugee processing and determination system is seen as a model of good practice amongst Western nations and is demonstrative of a commitment to international law and the spirit of international community. However, like any system, as good as it can be, it cannot be perfect. The nature of "mixed flows", and indeed mixed motives, also makes it increasingly difficult to sift applications that deserve protection from those that do

not, particularly when people fleeing poverty and people fleeing state violence or persecution often originate from the same unstable regions (Richmond, 1994).

Before making a refugee claim, people may be out of status if they entered, or were brought to, the country clandestinely; their permits or visas expired and were not renewed; and/or they arrived with false documents. Fear of detention and removal, and a lack of knowledge of the right to seek asylum from persecution, deter some people from making a refugee claim at the "front end" of the system as soon as it is reasonably practicable, and this places them at risk of protracted hidden/invisible homelessness while they are 'underground'. Moreover, after a claim is refused, people may live 'underground' at the "back end" of the system, with palpable fear about detention and removal.

Ruth was without status at the front-end of the system. She did not know that the refugee-determination process was available to her. Ruth entered Canada as a visitor from a country that did not require a visa, and she eventually made, and then failed at obtaining a refugee claim. Claims are assessed by one Immigration and Refugee Board member. Since there is no merit-based appeal for negative refugee decisions, Ruth was undergoing assessment for removal under Canada's Pre-Removal Risk Assessment (PRRA) process[3].

The Humanitarian and Compassionate (H&C) application is another process available to regularise people living in the country who can prove a) establishment and b) unusual and undue hardship if returned. It is this process that eventually leads to permanent residency for many non-status migrants; however, the process dœs not stop deportation; it dœs not include eligibility to work; and if people apply for welfare, they undermine their claim of establishment. It is also a complicated application for a person with little formal education to complete on their own since legal aid in not available for it. In combination, these elements of the H&C process systemically disadvantage the most vulnerable migrants, including single women with children, the elderly, and people with disabilities or illnesses.

As an example of the vulnerability statuslessness can create, Ruth sofa-surfed while paying half the rent for a friend's one bedroom apartment because that friend was arranging informal cleaning work for her, and it was that friend who had loaned her the money for her airplane ticket. Moreover, Ruth experienced repeated sexual harassment from an acquaintance who threatened to report her to immigration if she did not have sexual intercourse. She did not report this because she believed it could alert the authorities to her illegality and initiate her removal back to the violence she had fled. The acquaintance did ultimately report Ruth, and she was detained,

but ironically the phone call that was intended to punish her with deportation actually resulted in her learning of her right to claim asylum from persecution. She exited detention to a homeless shelter, and exited the homeless shelter to an overpriced room, unfit for human habitation.

DEFINING AND LOCATING PARTICIPANTS

According to the 2008 Auditor General's Report, Canada Border Services Agency (CBSA) knew the whereabouts of one third of the 63,000 individuals with enforceable removal orders, many of whom were failed refugee claimants with failed PRRAs living 'underground' in Canada. While this is a small proportion of the overall undocumented presence in Canada (200,000-500,000 workers, RCMP, 2006), illegality around the refugee determination process is an important indicator of gaps or weaknesses in a system that is upheld internationally as a best practice in humanitarian migration.

This research relied on in-depth semi-structured interviews with thirty-four migrants, twenty-one in Toronto (fifteen women and six men) and thirteen in Vancouver (three women and ten men), as well as interviews with twenty-seven individual key-informants from the NGO, legal, and health sectors. Each migrant participant had submitted a refugee application at some point, and had also been improperly documented before and/or after submitting their claim. Migrant participants were referred through friends and agencies, and a few others self-selected through posters in laundromats, community centres, and homeless shelters. Migrant interviews were mainly conducted in people's dwellings, lasted an average of two hours, and almost doubled in length with the use of interpreters. Interviews were taped and transcribed in full.

A SNAPSHOT OF STATUSLESSNESS AND HOMELESSNESS

Of the thirty-four migrants we interviewed for this research, a large majority, 79 per cent, had been without status at the 'front end' of the asylum process: entering the country clandestinely; residing with false documents; finding themselves inadmissible, or excluded, from the refugee process; remaining after their visitor visas expired; and continuing to work beyond the expiry of a work permit. Twenty percent were non-status at the 'back end' of the system, having failed their refugee claims and their PRRAs.

Over one-third of all participants were without status for less than one year, while 30 per cent were living without status for over four years. Twenty-four percent of participants had achieved some form of leave-to-remain in Canada, and half of these spent fewer than six months without status. Most people resided in market-rent shared

accommodation; however, five people were in homeless shelters, and three of them had been statusless in Canada for more than a decade.

Having experienced phases of non-status and status, participants were asked how one or the other had affected their opportunities and outcomes in Canada. Their responses reflected the double-bind and contradictory but concurrent meanings attributed to status. On the one hand making the refugee claim increases material access to a number of essential resources (*e.g.*, a work permit, health card, access to social housing and shelters, ESL, Child Tax Benefit) and also affords a sense of liberation from the stress of immigration enforcement; on the other hand, the psychological stress of being within the system can make some people yearn for a return to invisibility.

A number of participants mentioned feeling forced by the severity of their poverty or poor health to make a refugee claim to access services, having been advised by centres and agencies that there was no other way to remain in the country or to receive assistance. Mary was one of these people: "Sometimes I feel so worse when I know that I take wrong decisions in my life. I think that applying refugee was one of them but I got no choice because for one hand, […] nothing in the stomach." Mary had lived without status for almost two decades in Canada, and was a failed refugee claimant with three young children and frail health from type 2 diabetes. She was rejected by a family shelter for not having status, and so she made a refugee claim. While her lack of status was a barrier to emergency shelter, chronic destitution was a barrier to resolving her status. She had received an eviction notice for non-payment of rent on the day of our interview. It was summer and the children were sent to play at a neighbour's house all day. There she knew they would be fed. Her community health nurse had just withdrawn $200 from her personal account to make Mary buy food for herself and her children. In the following quote, Mary explains why she did not:

> She gave $200 for me--That now, I got to save to – I have to pay $550 for my immigration thing. So I put that towards it because she tell me, 'and buy foods for your kids, full up your fridge.' But I couldn't do that because I have my immigration. My freezer, it's empty. All I have is some ice, a bag with peas, a thing of – my sister bring up, from her workplace, she bring up two sprite bottles with milk for me for the kids. I put one in the freezer and one in the fridge. It's like my son asks me this morning, 'When are you going to buy groceries to put in the fridge? What are

we going to eat?' I said, 'I will. I will. I'm just defrosting the fridge, clean it up.'

Making a refugee claim to alleviate hunger, homelessness, or sickness is an expensive use of the system, and indicative of the need for alternatives, as is the fact that people starve themselves to pay immigration fees because there is no waiver for the destitute.

At some point since arriving in Canada, over ninety percent of interviewees experienced homelessness or hidden homelessness. Eighteen percent had slept rough and forty-four percent had slept in shelters at some point in their Canadian housing histories. What needs to be addressed immediately by research, advocacy, and policy is the homelessness that children are experiencing as a consequence of parents' statuslessness, or in other words, as a consequence of the systemic barriers to basic-needs entitlements and pathways to permanent residence. Seventy-one percent of the interviewees in this study are supporting children in Canada *and* abroad, and thirty percent of them are lone-parent female-headed households. Children separated from their mothers and left behind in their countries of origin while their mothers seek protection in Canada is both traumatic and dangerous, and remittances place severe emotional and financial strains on parents in Canada, who are also struggling with legal and application fees.

IN CONCLUSION

This paper offers a snapshot of migrants' experiences and characteristics at the intersection of illegality and the refugee determination process. It attempts to connect what may at first appear to be disparate forms of migration: undocumented migrants and refugee claimants, to show that shifting status exacerbates and relieves different vulnerabilities at different scales along different parts of the migration-settlement trajectory. While it dœs not presume, and indeed it has not found, that status alone creates vulnerability, it is clear that women and children in particular are leading extremely precarious lives (Paradis et al, 2008; Decter, 2007; . Murdie, 2008).

From analysis of the thirty-four cases, patterns of disadvantage emerge which might be ameliorated by considering three areas: first, improving access at the front-end of the refugee system in support of fundamental justice; second, improving access to basic health, housing, and emergency services in support of public safety, human dignity, and the best-interests of children; and third, examining innovations in regularisation and return programs to address situations of protracted illegality.

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NOTES

[1] Pseudonyms are used throughout.

[2] I draw on the language of illegality to describe the production of a category, and not a trait of being. Nobel Laureate, activist, and Holocaust survivor Elie Wiesel, asked the question in his autobiography, "Night": *"How can someone be illegal?"* Wiesel precedes this question by commanding, *"You shall know that no one is illegal."* The agent of transformation between this commandment and that question: the State and its laws. As Dauvergne (2008), Goldring et al (2007) and others have argued, illegality is produced, and the illegalisation of migration is occurring within, and perhaps in response to, what Soysal refers to as, an expanding rights regime (Soysal, 1994).

[3] Claimants can apply for judicial reviews of decisions based on errors in law, and introduce new evidence for consideration under the PRRA. Less than three percent of PRRA decisions are positive (Goldring et al., 2007, p 23). Only twelve percent of applications for judicial review are given leave to be heard. Forty-three percent of the applications for judicial review that are heard overturn negative refugee protection rulings (*Ibid*., p 23). Without an appeal, some participants in this study insist they are safer without status in Canada, than as citizens in countries that they feel fail to protect them from persecution.

REFUGEE MENTAL HEALTH AND THE MEANING OF "HOME"[1]

Laura Simich (University of Toronto)

ABSTRACT

This article describes the functional and psychological significance of "home" and how refugee mental health and resettlement may be affected by the lack of social supports associated with the concept of home. Using illustrations from studies with refugee communities, the author suggests that the way in which refugees evoke experiences of "back home" reveals critical social and psychological gaps in their settlement and integration experiences.

REFUGEE MENTAL HEALTH AND THE MEANING OF "HOME"

For refugees who have been uprooted—that is, not only rendered homeless, but also forcibly displaced from their homelands--recreating a sense of home is essential for resettlement and good mental health. The concept (and memory) of home is rich in significance and purpose. Home is more than a structure or a place of everyday life. It is a locus of emotional support, a wellspring of identity, a physical connection to one's past and a potent symbol of continuity (Magat 1999; McMichael 2002; Warner 1994). "Home" may be many things for many people, and ideas about home often vary among refugees and policymakers (Black 2002). For many refugees, home may even be more than one place, but it is often "neither here nor there" (Al-Ali and Koser 2002).

The questions raised in this article are, how do functional and psychological meanings of "home" shape refugee mental health? More specifically, what might it take to make refugees feel at home in Canada?

EVOLVING APPROACHES TO REFUGEE MENTAL HEALTH

Approaches to refugee mental health have been evolving in recent decades. Research and advocacy in medicine and humanitarian relief services have tended to focus on identifying and treating acute pre-migration trauma and psychological disorders among refugees, often for good legal and moral reasons (Ingleby 2005). The alleviation of acute disorders such as PTSD of course requires immediate, professional health care. However, refugees often need social care as much as medical treatment. Thus, there has been a shift toward investigating social determinants of refugee mental health during resettlement, because a medical model of care gœs only so far when the social factors affecting refugee mental health are complex.

According to a recent review of global refugee mental health issues, only about 10% of refugees may be diagnosed with post-traumatic stress disorder (PTSD) and approximately 4-6% experience depression (Fazel et al. 2005). This suggests that the continued good health of the majority of refugees depends to a great extent on *post*-migration social experiences. We have increasingly turned our attention to social factors because we need to do more to mitigate mental health risks after refugees arrive in countries of resettlement.

Reestablishing a psychological and functional sense of home is a fundamental social determinant of refugee mental health. In fact, research shows that living conditions during resettlement have significant impact on mental health. In an important review of studies conducted from 1959 to 2002 of social factors associated with poor mental health among refugees, Porter and Haslam (2005) examined 56 reports (including 22,000 refugees) and found that worse mental health outcomes were experienced by refugees living in institutional accommodation, experiencing restricted economic opportunity, displaced internally, repatriated to a country they had previously fled, or whose initiating conflict was unresolved. Moreover, the loss of home is a more commonly shared, defining experience among refugees than is the experience of trauma (Papadopoulos 2002).

SOCIAL SUPPORTS, HEALING AND "HOME"

Experiences of "home" are not just centered on a place, but are also about the people who are there and their relationships to one another. Social support, defined as helpful social relationships, is an important determinant of mental health for everyone. Social supports are intimately linked with reciprocal relationships with family, friends and other community networks. Social institutions and government systems may also provide formal

supports. Reestablishing supportive social relationships and quality of life for refugees resettled in Canada is critical in meeting the many challenges of settlement in integration (Simich et al. 2005; Stewart et al 2008).

Where refugees feel at home has a great deal to do with proximity to extended family and peer social networks and what helpful relationships are intrinsic to those relationships. In our research with refugees, we have shown that seeking social support often shapes refugee secondary migration and resettlement patterns as well as satisfaction with life in Canada (Simich et al. 2002, Simich 2003; Simich et. al 2003). Government-assisted refugees moved away from their initially assigned destinations in order to be with family and friends, and this reason for moving was perceived to be even more important than employment opportunities.

In the landscapes of the mind, "home" is where the heart often returns. The immediate proximity of family and friends helps refugees feel at home in Canada, but transnational ties to the homeland also continue to be important in reality and imagination for many diaspora populations (Abdelhady 2006; Lam 2005; Stone et. al. 2005). Academic perspectives on transnational networks are often reduced to theoretical linkages created by macro-level labour migration and circulation of other forms of capital. Much less is understood about the powerful psychological and experiential ties that bind refugee and other migrant populations in Canada to their kin and homelands abroad (Lewin 2001).

Thoughts of home are not always positive, of course, and feelings are often contradictory (Sussman 2000). Sometimes a refugee's first visit "back home" transforms the meaning of home, resulting in 'reverse culture shock' (Graham and Khosrav 1997). Going back home can also act as a catalyst for renewed engagements with the host country as well as the country of origin; conditions in both places impact refugees' decision-making and can ultimately cœxist (Muggeridge and Dona 2006). Psychological ties can sometimes lead to a sense that migration is only temporary, especially when social and economic integration in Canada is hard to achieve.

Yet, transnational psychological ties may also promote healing and mental wellbeing in Canada. For example, when the Asian tsunami struck in December 2004, about one-quarter of the approximately 200,000 people in the Tamil Sri Lankan diaspora in Toronto were tragically affected by the loss of extended family members and home villages. Given the mental distress many Tamils had already experienced due to war and persecution in Sri Lanka, scientists, physicians and community service providers were concerned about the psychological impact of the natural disaster (Simich et al. 2008). Despite facing new adversity, the Tamil community exhibited resiliency

by activating local and transnational ties to provide direct emergency relief to Tamils back home. This collective action not only helped affected Tamils but also supported Canada's role in international disaster response.

SOURCES OF MENTAL DISTRESS ASSOCIATED WITH "HOME"

Refugee groups are heterogeneous, but examining some refugees' perceptions of home and mental wellbeing is illuminating. Below, we draw on findings from two recent community-based studies with Sudanese who have arrived in Canada in the last ten years. In the first study of Sudanese settlement, which was conducted in seven cities in Ontario, we identified a perceived need to have places where people could gather to socialize and solve problems. We also identified family adaptation and economic integration as top priorities, and examined the relationship between these two priorities. We found that many Sudanese experience mental distress due to economic hardship and unmet expectations in Canada, suggesting that social inequities and related post-migration disadvantages seriously compromise the mental health of refugees.

Specifically, we found that Sudanese for whom life in Canada was not what they expected and those who experienced economic hardship (as measured by worry over having enough money for food or medicine) experienced poorer overall health and reported a greater number of symptoms of psychological distress. Individuals who were experiencing economic hardship were between 2.6 and 3.9 times as likely to experience loss of sleep, constant strain, unhappiness and depression, and bad memories as individuals who do not experience hardship (Simich et al. 2006).

What seemed most interesting was why this was so. Essentially, underlying the expression of mental distress was the unfulfilled need to support family "back home." As this Sudanese man in Ottawa said,

> "Life here is very difficult. … [Refugees] have more bills that they have had to pay for than any other time in their life. The pressure to make a living here is terrible and they have a lot of responsibilities.…
> "If you think you're not able to even help some of your people there [in Sudan], then it affects you, as if you have neglected your duty. You have failed. You are no longer thinking of bringing this person [to Canada]. You are not sending even a little money home. You've forgotten about them, so you really feel useless or cut off. You become very selfish, for yourself or your own family…

this is stressful to think like that--that you've let people down, that you're not caring about others (Simich et al. 2006, p. 435)."

Thus, one important reason for psychological distress is not simply relative or material deprivation in Canada *per se*, but rather how it diminishes one's ability to care for others and to fulfill obligations to loved ones still at risk in the home country.

CONTRASTING IMAGES OF HOME: FUNCTIONAL AND PSYCHOLOGICAL GAPS

In a second, in-depth study of Sudanese family adaptation and community wellbeing in Ontario and Alberta, we continued to explore factors that affect refugee resettlement and integration. A preliminary review of this qualitative data showed that refugees use the term "home" only rarely to describe life in Canada. Most often, the word "home" was used in a comparative sense, contrasting positive images of "back home" with the *loss* of many characteristics of home in Canada. Contained within the phrase "back home" is more than just nostalgia for an ideal place or a golden time. Rather, the image evokes what is actually needed to reestablish a functional and psychological sense of home in Canada.

For Sudanese refugees (and perhaps others whose lives have been similarly disrupted), images of "back home" tend to be associated with several functional and psychological factors: having customary emotional support; solving problems and conflicts; fulfilling the needs of the family, meeting social expectations, maintaining dignity and fostering growth. By contrast, refugees talk about home life in Canada as marked by the absence of extended family; increased family conflict; lack of means of resolving conflict; unbalanced gender roles; disabling underemployment; and lack of opportunity.

What refugees say about "back home" reveals what is missing in Canada. For Sudanese, as for many other immigrants and refugees, the lack of social support received from extended family that are not in Canada also contributes to an ongoing sense of loss and displacement, as some refugees explained:

"When I came [to Canada], people were not as open as back home. You sit down, where you always talk to each other, you visit each other. People [in Canada] don't have time for one another. I found that very strange and I was very lonely."

"Most of us share the same issues because we have relocated from one country to the other and ... that emotional support that we usually get from our mothers, aunts and uncles is

not here anymore. One of the biggest challenges is baby sitting."

Family roles and ways of resolving conflicts are also central to the concept of home:

"Back home ... a man is the head of the family and he is the last decision maker and he is the person who is responsible for everything and everything is on his neck back home. Now here in Canada it is so different. That is the big challenge for both the man and the woman."

"Back home [conflict resolution] occurs by simple traditional laws that are our own and are a very peaceful traditional way ... but here it is so problematic. Once the police get involved in family problems...the man is not comfortable about being in the house. Some end up packing, going back home and leaving their families here."

Refugees appreciate the relative safety and security of Canada and many express hopes for the future. But the twin pressures of expectations "back home" and in Canada are always psychologically present. There is also profound sense of being cut off from "home," and of simultaneously being marginalized, or even kept down, in Canada.

There is a saying, "there is nowhere like home." It's so good you are here [in Canada]. I'm not worried about getting shot by a bullet, but the problem is, you miss your own people.....

I went to school for one year and that is it. I can't do it, because I need to work to support our families back home, because they need help, too. The government dœsn't give you enough money for food, rent, clothes other necessities and so there is need to work.

Not having a complete sense of home and the support of people who have shared similar experiences makes coping with the stresses of resettlement a lonely experience. It may magnify mental distress, undermining successful resettlement. As one refugee said,

With no family here, sometimes you don't want to share your problems with people you don't know.... There are not a lot of people who can sit down to talk about the problem. *And the problems are even bigger than the ones back home.*

FILLING THE "HOME" GAP AND PROMOTING REFUGEE MENTAL HEALTH

The evidence above suggests that refugee mental health depends on feeling at home in Canada and points to some critical gaps in the resettlement experience. On a pan-Canadian level, these gaps may be filled in the mental health sector by taking into account the impact of forced migration and settlement in developing mental health care and health promotion strategies. In the immigration and settlement sector, strengthening family reunification in policy and practice might be helpful. The evidence also suggests the benefits of investing in employment and educational opportunities for refugees, providing culturally-appropriate mental health and family counseling and alternative means of conflict resolution, and designing programs and social supports that are tailored to refugee communities, which may occur on both national and provincial levels. Using these strategies to negotiating new meanings of home and creating a greater sense of belonging may help refugees in Canada to recover a sense of dignity and wellbeing that comes from being functionally and psychologically "at home."

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Canadian Issues
Temporary Foreign Workers Issue

This edition of Canadian Issues/Thèmes Canadiens focuses on temporary foreign workers (TFWs) in Canada. It examines research and statistics related to TFWs across Canada to provide an analytical profile of this group of immigrants. Additionally, it looks at the federal and provincial policy tools in place to promote and regulate temporary migration to Canada. Finally, it explores the social, economic, health, safety and legal issues arising from TFW programs in Canada and provides future directions for research and policy development.

THE HOUSING SITUATION OF RECENT IMMIGRANTS TO MONTREAL IN COMPARATIVE METROPOLITAN PERSPECTIVE: CONTRASTS AND CONVERGENCES

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INTRODUCTION

It gœs without saying that finding suitable housing without having to compromise other essentials in the household budget is one of the first priorities of newcomers to Canada. The capacity to improve one's housing situation over time, adjust to changing family needs and choose the kind of neighbourhood one wants to live in are all crucial indicators of a welcoming climate of settlement and important signifiers that a successful integration experience is underway. The notion of "success" in regards to housing is of course complex and delicate, since it is based on the norms and values both of the receiving society and of the many and varied cultures from which Canada's newcomers are drawn. This makes it especially valuable to pursue qualitative, case-study based research on the housing aspirations and experiences of different groups (for example, Ghosh 2007). At the same time, it remains important to monitor newcomers' housing conditions using "classic" indicators such as housing tenure and housing expenditures relative to incomes, and at the same time to consider how these may vary between the different metropolitan areas in which new immigrants to Canada make their homes.

In this brief article, we highlight in what ways the housing situation facing newcomers in Montreal is different from or similar to that in the other two major "gateway" cities. It is largely based on a recent study carried out by researchers from three of the five centres of excellence of the Metropolis project, using data from the Census as well as from the *Longitudinal Survey of Immigrants to Canada* (LSIC) (Hiebert et al. 2006; Hiebert, Mendez and Wyly 2006; Preston et al. 2006; Rose et al. 2006).[1] We also draw on other relevant recent research. We consider whether recent housing market changes may be attenuating some of those differences. Research and policy issues

raised by the findings are mentioned as they arise throughout the paper.

MONTREAL'S HOUSING STOCK AND HOUSING MARKET TRENDS

When newcomers land in the Montreal metropolitan region (CMA) they find themselves in a residential landscape that is quite different from those experienced by immigrants to Canada's two other major gateway cities. Less than one-third of the CMA housing stock is in the form of single detached housing, compared to well over 40% in both Toronto and Vancouver. At the other extreme, only one in 11 of all housing units is in a high-rise building, compared to over 25% in Toronto and Vancouver. In 2001 (the year to which pertains most of the data about newcomer housing referred to in this article, unless otherwise specified), almost half of Montreal area households were renters. On the Island of Montreal – where some 90% of the region's recent immigrants (those with less than five years' residence in Canada) live - almost two-thirds of the housing stock is comprised of rental units.

Recent immigrant households are more likely to be comprised of families with children than are Montreal households in general. What particular housing issues do they face? In 2001, housing units on the Island had an average of 5.2 rooms; however, this dropped to 4.9 in 2006, largely due to a boom in condominium apartment building. Apartments suitable for families with children are in fact rarer than these figures suggest, since especially in the older housing stock, there is often a double living-room and only one closed bedroom. Housing market data from Canada Mortgage and Housing Corporation (CMHC) show that in the mid-1990s Montreal's situation was much more favourable for renter families with chil-

dren than Toronto's or Vancouver's in terms of rents and vacancy rates. However, this situation reversed by 2001 when two and three bedroom apartments in the Montreal area became very scarce – although still much cheaper than in the other two gateway cities. Recent analyses by CMHC and by the Communauté métropolitaine de Montreal (CMM) (Montreal [Communauté métropolitaine] 2008) show that even with the economic slowdown that began in mid-decade, rental vacancy rates have remained low for units with two or more bedrooms, except for those at the top end of the market.

Thus, although Montreal still has a major rental cost advantage, there are signs of convergence in the housing market with other Canadian cities. This is a potential worrying trend for the housing situation of newcomers needing to rent housing in Montreal, to the extent that their household incomes remain much lower than those of their counterparts who settle in Toronto or Vancouver, as was the case in 2001 (Hiebert et al. 2006, Table 1). Nor is Montreal's increasingly buoyant homeownership market improving its accessibility for immigrants: in Montreal in 2001, immigrant homeowners with less than 10 years' residence in Canada spent 23% more on monthly housing costs than the Canadian-born even though their incomes were 16% lower. This gap was wider than in 1996, and it will be important to monitor the situation as soon as the 2006 census data become available – especially since it is, albeit anecdotally, reported by settlement services agencies that immigrant families with children may move into homeownership before they are on a sound financial footing, due to persistent difficulties in finding suitable rental housing.

HOUSEHOLD SIZE AND HOUSING TENURE

The 2001 Census showed that recent immigrant households are larger than Montreal households in general (2.8 versus 2.4) but of smaller size than in the other main gateway cities. Multi-family living is also very rare among Montreal's newcomers (only 1.7% of recent immigrant renters, 4.3% of owners), compared to Toronto and Vancouver. Even among immigrants from ethno-cultural backgrounds in which extended-family living is more prevalent (such as South Asian) this type of living arrangement is much less common in Montreal. Could this be due in part to the nature of Montreal's housing stock?

Perhaps the most striking difference in the housing profile of recent immigrants to Montreal compared to those who land in Toronto or Vancouver concerns housing tenure. The 2001 census showed that less than 11% of households that had immigrated over the previous five years were homeowners, compared to almost one-third in Toronto and more than 40% in Vancouver.

Part of the explanation no doubt lies in the nature of the housing stock and the long tradition of renting in Montreal. However, major differences in the characteristics of recent immigrant flows to Montreal compared to Toronto and Vancouver enter into the picture as well. Homeownership is much more prevalent among family than non-family households, whereas the data supplied by Statistics Canada to Metropolis project researchers showed that In terms of household type, new arrivals to Montreal were much more likely to be non-family households, while family households were less likely to have children. Similarly, the LSIC shows higher proportions of households without children among new arrivals to Montreal than in the case of Toronto and Vancouver. Moreover, Québec admits a higher percentage of immigrants in the skilled worker category and relatively fewer family-class immigrants. Also, Québec government data show that newcomers admitted to Québec in the skilled worker category in the late 1990s were very young, 46% being under 30 at the time of admission (Godin 2004). Consequently, they were at the beginning of their occupational and housing careers. Also, especially compared to Vancouver, Montreal has drawn very few business immigrants, who tend to arrive with capital to invest in their own housing. Finally, the regional and ethno-cultural origins of newcomers to Montreal over the second half of the 1990s were significantly different from those of newcomers settling in Toronto and Vancouver. The proportion of those from regions where newcomers have quite high homeownership rates (East and South Asia) is less in the case of Montreal, while a higher percentage of Montreal newcomers belong to minority groups that have experienced major economic integration difficulties over the past decade (such as those from Arabic-speaking or sub-Saharan African countries) (Leloup et Ferreira 2005).

Immigrants' homeownership rates have always tended to increase with length of settlement. Data from the LSIC show that in the early months after arrival, almost 60% of newcomers to Montreal indicated their intention to own their own home - differing little in this respect from their Toronto and Vancouver counterparts (Ferreira 2008). However, after four years the ownership rates of Montreal newcomers are still only around 20% compared to well over 50% in Toronto and Vancouver, in spite of more favourable housing prices in Montreal compared to newcomer incomes. The fact that newcomers to Montreal arrive with much lower savings may play a role in this intriguing finding, as well as the lower propensity to form multi-family households – a strategy that facilitates housing cost savings and income pooling (Hiebert and Mendez 2008).

FINDING HOUSING

The vast majority (86%) of newcomers to Montreal surveyed for the LSIC already had a social network in Canada when they arrived, and could make use of this network to help them find housing. Two out of five newcomers reported difficulties finding housing, and among these, reliance on help from friends was even more prevalent (72%) than among their counterparts in Toronto and Vancouver. Friendship networks (as opposed to community organizations or more formal channels) played a more important role for immigrants admitted under the economic categories than for refugees. While this can be seen as a "good news" finding in terms of social capital, it dœs raise the question of whether newcomers who rely on friends are fully and accurately informed about their housing options and rights. Indeed, recent discussion forums indicate that how the type and sources of housing information influence newcomer housing careers is an important emerging research interest among stakeholders in Montreal.

Another distinguishing factor in Montreal newcomers' housing difficulties is that access to credit or difficulties in finding a guarantor to co-sign the lease were reported as frequently as financial barriers – in spite of the fact that, legally-speaking, neither of these is required in order to rent an apartment in Québec....

HOUSING AFFORDABILITY

The 2001 census showed that the "average" recent immigrant household renting in Montreal had a much lower income than its Toronto or Vancouver counterpart but nevertheless spent much less of it on housing (only 23% compared to 28% in the other two cities). Montreal's immigrant renters who came to Canada less than ten years earlier were somewhat more likely to have a housing affordability problem (according to the usual threshold of a shelter cost to income ratio of 30% or more) than were renters in general (41.8% versus 36.4%). While these recent and fairly recent immigrants faced a more favourable situation than their Vancouver and Toronto counterparts, the gap between them and renters in general was proportionately greater in Montreal. Among homeowners, there was a much greater disparity in the incidence of high shelter-cost-to-income ratios between immigrants of less than 10 years' residence and households in general, and again, this disparity was more marked in the case of Montreal.

Severe housing affordability problems are most commonly captured by CMHC's model of "core need", which takes into account regional housing market conditions and integrates housing suitability and quality indicators into the measure of the intensity of housing problems. Here again (according to CMHC housing indicators and

data), even though the incidence of this problematic situation was quite high (37.2%) among Montreal's recent immigrant renters (less than 5 years in Canada), even more of their counterparts in Vancouver (44.5%) and Toronto (50%) were in core need.

Low incomes characterize most households that have housing affordability problems. However, census data for 2006 obtained by the CMM show that among low-income households, recent immigrants are much more likely than other groups to have housing affordability problems (Montreal [Communauté métropolitaine] 2008). While we still await 2006 indicators allowing us to update "MTV" comparisons among immigrants, it may prove telling that from 2004 to 2005, the incidence of housing "core need" in Montreal, while remaining much lower than in Vancouver and Toronto, rose markedly, such that it surpassed the Canadian average (Canada Mortgage and Housing Corporation 2008, 12).

SEVERE HOUSING VULNERABILITY

Households that have to spend one-half or more of their incomes on shelter are generally deemed to be very "vulnerable", either because they have to cut back on other essentials in order to remain housed or because such high expenditures prove unsustainable, putting them at risk of eviction and homelessness. While low incomes, short or long-term, and a lack of savings to fall back on, characterize households in this situation, it is exacerbated in expensive regional housing markets. In Montreal in 2001, although not as high as in Toronto or Vancouver, the percentage of recent immigrant renters spending at least 50% of their income on housing was still significant, at 27.8%, which corresponds to over 9 000 households.

No doubt due in part to the presence of a relatively strong social "safety net" and its quite affordable rental housing, Montreal has up until now been able to avoid a significant presence of refugee and immigrant families among the ranks of those in shelters for the homeless. There have been anecdotal reports that this phenomenon is increasing. However, in recent years there has only been one relatively systematic attempt to measure the homeless population and document their characteristics, and this was restricted to three shelters (Cousineau et al. 2005). Nor has the phenomenon of "hidden homelessness" been examined in the Montreal context.

HOUSING QUALITY

According to data from the Longitudinal Survey of Immigrants to Canada, only one-fifth of newcomers to Montreal in 2000-2001 faced overcrowded housing conditions in the early months after settlement, putting them in a more favourable situation than their counterparts in Toronto and Vancouver. (The sub-group of refugees,

however, fared worse in this respect in Montreal than in the other two cities.) The small household sizes of immigrants admitted to Québec in the second half of the 1990s could be a factor here. In the same vein, Leloup and Zhou (2006) found that while recent immigrants occupy their dwellings at higher densities than other households, the relative disadvantage of the former in this respect is not as great in Montreal as in Canada's other gateway cities.

According to CMHC data, rents are generally much lower in Montreal's older housing stock than in newer units. However, this dœs not apply to neighbourhoods undergoing gentrification, some of which are former immigrant districts that today are no longer accessible to newcomers of modest means. For the past 25 years or so, low-income newcomers of diverse origins have been gravitating to inner suburban districts where much of the stock is comprised of mediocre-quality walk-up apartment buildings built in the early years of the post-war boom. The housing in these areas is not necessarily very cheap, but it tends to be available to those who may face financial barriers – or discrimination on the basis of "race" or family type - elsewhere. The problems of deterioration and under-maintenance in this stock have been recognized by community organizations and municipal authorities for many years. The City acknowledges explicitly that immigrant families are particularly hard hit by substandard housing conditions that have major implications for everyday life, well-being and even health; thus, housing quality is closely related to questions of newcomer integration or exclusion (Montreal [Ville] 2006).

SOCIAL HOUSING

In the province of Québec, with the partial exception of housing cooperatives, social housing has generally been envisaged as a solution of last resort. However, in Montreal, as elsewhere, the characteristics of those seeking out this solution have been changing over the past two decades, with a marked increase in the concentrations of immigrant families in heavily-subsidized social housing. This is especially true for municipally-managed public housing (HLM), which is targeted to those most in need (based on criteria similar to those used by CMHC to measure "core need"). Families with several children, those facing severe housing quality problems, those expe-

riencing radically-altered family circumstances such as marriage breakdown combined with long-term problems of economic integration are more likely to turn to low-rent social housing. Although Montreal dœs not have very large public housing complexes such as those found in other major Canadian metropolitan areas, public and community-sector stakeholders still have to mitigate problems of stigmatization, isolation and lack of integration with the surrounding neighbourhoods (Germain and Leloup 2006).

CONCLUSION

The vast majority of recent immigrants to Montreal, like most other Montreal Island residents, live in private sector rental housing. Although, like generations of immigrants before them, most arrive with plans for homeownership, for the majority, this move will not take place in the first decade after arrival, and for many it may not ever figure in their housing career. It is above all the future of the private-rented housing sector that will determine the quality of life and shape the housing experiences of most newcomers to Montreal.

It will be important to keep on monitoring the adequacy of Montreal's rental housing stock relative to the household composition of immigrants. The ongoing shortage of suitable and modestly-priced units for families may become far more pressing as the cohort of young, childless arrivals of the past decade moves into the family formation stage.

While a comparative perspective makes clear that, overall, newcomers and recent immigrants to Montreal are quite well housed considering the modest level of their incomes, to the extent that some aspects of the housing market could be becoming more like other Canadian cities where newcomers experience greater housing difficulties, we should beware of complacency.

NOTE

[1] Citations to these reports will not be repeated throughout the text of this article. Data not otherwise attributed are drawn from one or other of these reports.

FINDING HOUSING IN MONTREAL: A STUDY OF HAITIANS IN RIVIÈRE-DES-PRAIRIES

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ACKNOWLEDGEMENTS

INTRODUCTION

New immigrants have often relied on their own networks to find housing that meets their needs. Like immigrants to Chicago, New York and Boston, immigrants to Montreal frequently settle close to their community of origin and tend to rely on their friends, family and business associates to provide the social connection that is critical for their integration into this new environment in the host country. Service provider organizations for newcomers, such as Chicago settlement houses[1] or, closer to home, immigrant serving agencies in Montreal, including the Centre social d'aide aux immigrants, the Service d'aide aux Néo-Québécois et Immigrants and SARIMM (a refugee and immigrant aid organization), have often helped immigrants find their first place to live. But what about immigrants who enjoy a certain level of financial independence and who had family and social connections before arriving? How do they decide what neighbourhood to settle in? To whom do they turn for information? How do they assess a neighbourhood? Will they buy or rent a home?

Many authors, including Apparicio and Séguin (2008) have studied residential segregation in Montreal; others, such as Teixeira and Murdie (1997), have looked at conditions that lead to geographical concentration, dispersion and segregation within social groups. Other authors have looked at the impact of migratory flows, at methods of integration in major European and North American cities, and at the impact of these factors on local economies and collective facilities.

Although the situation in Montreal has been studied from many perspectives, few researchers have looked at the means by which immigrants come to home ownership. In this article, we will look at the role of some of the participants involved in real estate transactions—real estate agents, buyers and sellers, notaries and mortgage lenders. We will also look at the importance of contacts in the process of finding housing among Haitians in Rivière des Prairies. We will then discuss the dynamics behind these paths to home ownership. We will conclude with recommendations for further research into these issues in Montreal.

REAL ESTATE PLAYERS

In our research on the location and the types of residential facilities in Montreal, we identified a number of important players in the real estate market for various ethnic groups in Montreal. We decided to look at real estate agents, notaries and residential home buyers to try to understand the dynamics of buying real estate in certain Montreal neighbourhoods. To do this, we surveyed some 50 real estate agents and performed in depth interviews with a few real estate agents and notaries (Paré, 1998).

Subsequently, we mailed out a survey to 80 home buyers and conducted 20 interviews with home buyers from different ethnic groups in the Montreal area. We undertook this new research to gain a better understanding of the role of both buyers and sellers of single family homes in the process and to look at the role of their ethnic backgrounds (Paré, 2001).

One immigrant ethnic group—Haitians in Rivière des Prairies—reported somewhat unique home buying practices in this neighbourhood of Montreal, so in depth interviews were conducted with 13 home buyers from Rivière des Prairies and with representatives from some of the mortgage institutions.

Our research and interviews revealed that individuals rely essentially on their own networks when choosing residential housing and the professionals involved. Consequently, the route taken to home ownership has an impact on the social structure of certain city neighbourhoods.

THE IMPORTANCE OF ETHNICITY

We determined from the interviews and studies conducted at the beginning of the 2000s that over 20% of

Montreal home buyers consider ethnic background as an important factor in choosing an agent (Paré, 2001). Ease of communication; a sense of trust; and shared values, culture and language were reasons cited in choosing an agent from the same ethnic background. It is not surprising that many people feel that these elements will help ensure the success of their real estate transaction. Although ethnic background is not the only significant factor for most buyers in their choice of agent, when we look at buyers from a minority group[2] made up of recent immigrants, 36.4%[3] view it as significant. This marks an important distinction between minority and majority groups.

The selection of a real estate agent is not necessarily a result of pre existing connections whether pre- or post immigration, although in many cases, a pre existing relationship was a factor in the closing of a deal. In our study, 56% of respondents from minority groups stated that they knew their real estate agent before they bought their home. For these respondents, the question of how they met their real estate agent is not applicable. The buyers we contacted had a network in place and used it. But how did those who did not know any real estate agents find an agent?

Our results (Table 1) show that 11% went through newspaper advertisements, 10% used "for sale" signs to contact the listing agent directly, and 18.8% resorted to other means. Respondents from majority and minority groups used similar strategies to find a real estate agent, with the exception of those who relied on the sign on the property. Minority group buyers were six times more likely to use this strategy than were members of other groups (4.8% vs. 29.4%)—a significant difference. These buyers visited neighbourhoods to find properties for sale. The steps leading to a real estate purchase are not necessarily the same for everyone, as they depend on buyers' needs and independence.

TABLE 1: Resources, other than personal networks, used to find property[4]

Means	Majority Groups (%)	Minority Groups (%)	All Respondents (%)
	%	%	%
Newspaper advertisements	12.7	5.9	11.3
Door-to-door flyers	1.6	0	1.3
"For sale" signs	4.8	**29.4**	10.0
Ethnic media	0	5.9	1.3
Other	17.5	23.5	18.8
Total (N)	(63)	(17)	(80)

Le facteur ethnique dans la production de l'espace différencié : relations sociales et transactions immobilières, Montreal (moins West-Island), 2000.

"Le facteur ethnique dans la production de l'espace différencié: relations sociales et transactions immobilières, Montreal (moins West-Island)," 2000.

Many factors—including common acquaintances within the ethnic group (27.5%), real estate agents who speak the same language (19.1%) and friends in common (14.9%)—were identified in the same study (data not provided). This finding confirms the strong tendency to use the group's resources in the purchasing process.

Over 40% of those surveyed used various criteria for choosing a real estate agent (data not provided). The agent's knowledge of the neighbourhood was cited most often, followed by a common language, which was cited by one out of five respondents. Since about half of the respondents did not know their agent prior to the purchase, language was an important consideration in the agent client relationship. The agent's experience and competence ranked third, highlighting the strong personal relationship as a fundamental factor in the market relationship, an important theme according to Weber.[5]

Personal knowledge of the real estate market can influence buyers' willingness to act independently and represent themselves rather than deal with an agent. Consequently, we analysed buyers' market knowledge as reported by buyers in the study (Table 2).

TABLE 2: Knowledge of the real estate market among buyers who purchased property in 1996-1997[6]

Source of market knowledge	Majority Groups (%)	Minority Groups (%)	All Respondents (%)
	%	%	%
Existing knowledge of the market	42.9	52.9	45.0
Advice from friends and family	22.2	29.4	23.8
Visits to chosen neighbourhoods	49.2	58.8	51.3
Newspapers and trade publications	33.3	41.2	35.0
Internet research	6.3	17.6	8.8
Other	14.3	17.6	15.0
All (N)	(63)	(17)	(80)

Le facteur ethnique dans la production de l'espace différencié : relations sociales et transactions immobilières, Montreal (moins West-Island), 2000.

Just over half of all buyers (51.3%) visited the neighbourhoods themselves, while 45% had previous experience in the real estate market. Some buyers searched for information in newspapers and in trade publications (35%), and others asked friends and family for

information (23.8%). Internet research—a relatively new research tool at the time the study was conducted in the early 2000s—accounts for 8.8% of the strategies used for finding real estate. This figure has probably doubled or tripled since then.

To sum up, buyers use many means to find the property that best meets their needs. The means they choose—whether formal or informal—depend on their knowledge of the area and on family or social networks.

ACTIVATING THE RESIDENTIAL NETWORK IN THE COMMUNITY

In order to understand the factors behind the possible approaches to finding housing, one has to closely examine the dynamics between the various players in a real estate transaction. In our field study with real estate agents and their clients from various ethnic groups—immigrants, non immigrants, men and women (Paré, 2001, 1998)—we discovered that some visible minority immigrants have limited access to housing:

> [Translation]
> Even without children, it is difficult to find housing. Sixty percent of us became home owners because we could not find decent housing…. Most Haitian families have no choice in the matter … we are forced to become homeowners. Interview with real estate clients, Subject 7, April 27, 2000.

The scenario that stood out most in our study was that of a father who was having considerable problems finding a home for his family in Montreal. This prompted us to focus on the difficulties Haitians face when looking for rental housing and to examine their subsequent access to residential property.

As pointed out by Ledoyen (2001), many immigrants who face considerable discrimination because of the colour of their skin or their family status are forced to consider residential real estate in order to avoid the problems frequently encountered by members of their group in the rental market.[7]

In the Rivière des Prairies study, we identified cases of exclusion from the rental market. Below is an example that demonstrates the impossibility of finding rental housing in Montreal North and the consequent decision to purchase real estate in Rivière des Prairies:[8]

> [Translation]
> … I have four children, and I've lived in Montreal North before…. There are many of landlords who don't want to rent out their apartments to people who have a lot of children. Interviews with buyers of Haitian origin in the Rivière-des-Prairies area, Subject 3, 2001.

> [Translation]
> …when you have children, it is very difficult … to find housing. There are some landlords who, without saying so outright… never call you back. Interviews with buyers of Haitian origin in the Rivière-des-Prairies area, Subject 6, 2001.

Based on the findings from the Rivière-des-Prairies interviews, buyers of Haitian origin choose this neighbourhood for multiple reasons. Figure 1 lists the different reasons cited.

The reasons most often cited include proximity to work, the presence of family, proximity to Montreal North (where the family network and the ethnic community are usually located), being on the Island of Montreal (to avoid having to use the bridges during rush hour), beautiful homes, the presence of the ethnic community, lower taxes than in other areas, the quiet neighbourhood, the advantages that exist outside of Laval, and the troubling presence of street gangs in Montreal North.

For the reasons cited during the interviews, buyers adopt a variety of strategies in purchasing property based on existing networks within the ethnic community or elsewhere.

Figure 2 shows the extent to which buyers used the services of a real estate agent to find a residential property. Over half of the buyers said that they used an agent or a friend who was an agent. Others reported using friends, family members and neighbourhood visits in their search for and purchase of property in Rivière des Prairies. Consequently, the real estate agent is an important player in the purchase of real estate.

Besides limited access to the real estate market in Anjou, St-Léonard and Montreal North, other difficulties—including access to financing—emerged as important factors in the choice of neighbourhood for Haitians who bought homes in the early 2000s. Because buyers now have access to pre authorized mortgages, they can demonstrate to the vendor (or to the vendor's real estate agent) in the early stages of the transaction that financing has been authorized, thereby eliminating the condition of obtaining financing as a potential obstacle.

Real estate prices in Rivière des Prairies are generally lower than elsewhere in the east end of Montreal, which benefits first time buyers. Its proximity to the boroughs of Montreal North, Anjou and Saint Léonard—the usual settlement areas for the Haitian community in Montreal—also makes Rivière des Prairies an attractive neighbourhood for Haitians. The choice of Rivière des Prairies is intrinsically related to pre existing family and social networks, but it is also in keeping with a suburban lifestyle. The pavilion style of residential construction that

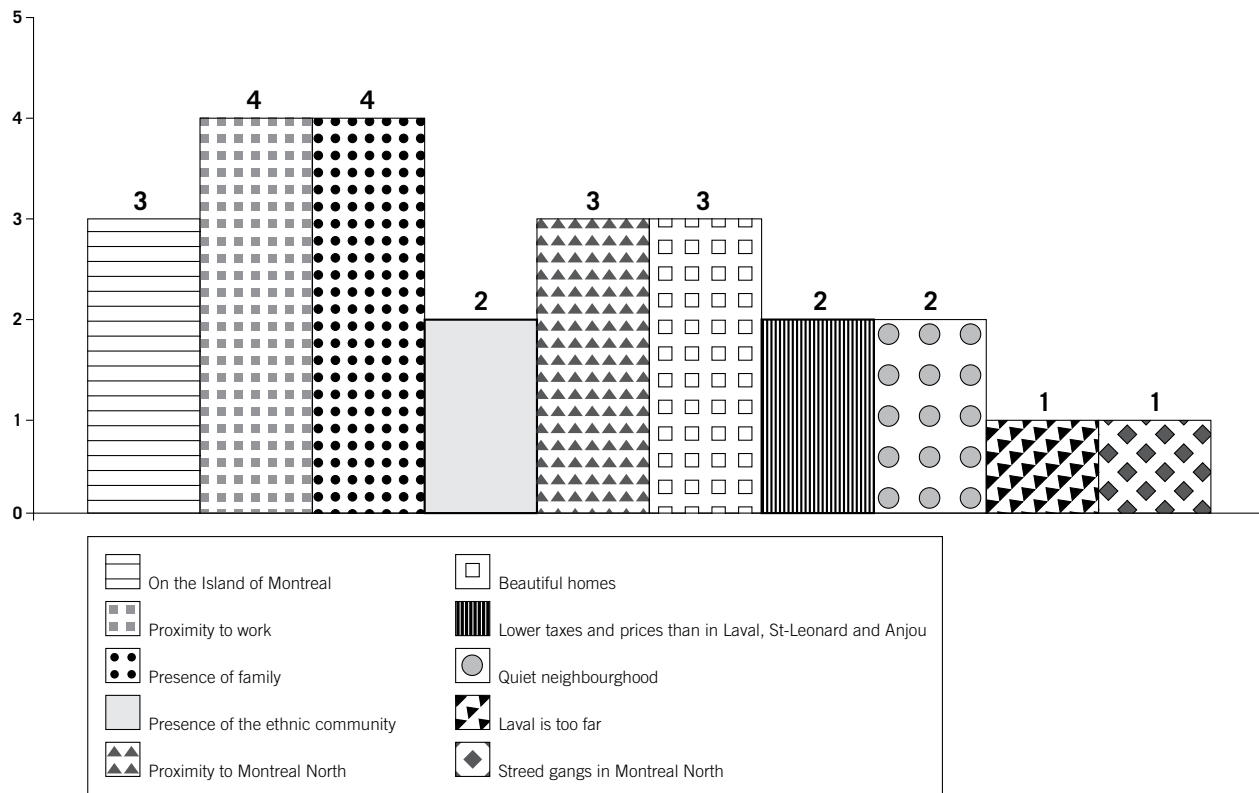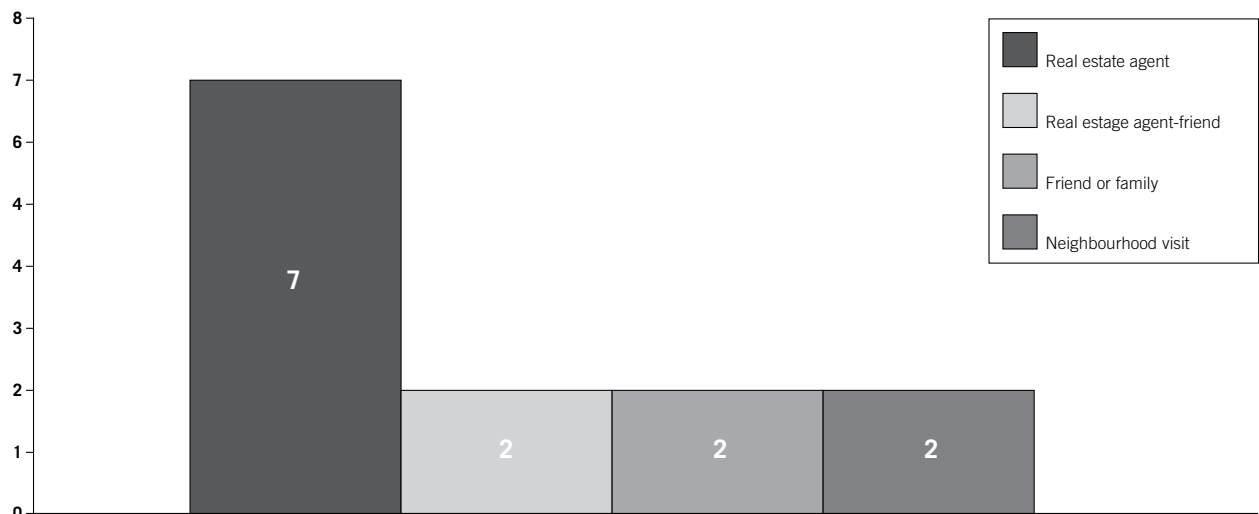**FIGURE 1: Reasons Haitian home buyers chose Rivière-des-Prairies, 2001[9]**

Legend:
- On the Island of Montreal
- Proximity to work
- Presence of family
- Presence of the ethnic community
- Proximity to Montreal North
- Beautiful homes
- Lower taxes and prices than in Laval, St-Leonard and Anjou
- Quiet neighbourghood
- Laval is too far
- Streed gangs in Montreal North

FIGURE 2: Use of realtor services by buyers of Haitian origin, Rivière des Prairies, 2001[10]

Legend:
- Real estate agent
- Real estage agent-friend
- Friend or family
- Neighbourhood visit

was popular in the 1980s creates a peaceful and verdant environment, exactly what young Haitian families are looking for.

AVENUES FOR FURTHER RESEARCH AND CONSIDERATION

The existence of ethnic residential segregation in Montreal is often questioned, because large ghettos like those in certain parts of New York, Chicago and Washington do not exist here. The geographical separation of the various groups might not be as pronounced as it is in other contexts, but the findings from 2001 that Apparicio et al. (2007) analysed compel us once again to consider the situation in Montreal. The evolution of various segregation indicators, such as those traditionally measured by Massey and Denton (1988), should be looked at in order to establish the scope of the changes that have taken place since the 2001 Census.

The abundance of ethnically diverse communities contributes to the rich diversity that makes Montreal such a wonderful city (Paré, Frohn and Laurin, 2002; Ley and Germain, 2000). However, as we have seen, residential settlement patterns are not arbitrary. It is important to understand why immigrants settle where they do and to understand the factors at play in each ethnic community.

More research is also needed on immigrants' settlement choices: are they places of transition, long term homes, or simply residential choices that meet the household's short term needs? To shed light on those important questions, more qualitative research (which would include a quantitative component) is needed in order to better understand the parameters that come into play in the residential settlement decisions of immigrants and various ethnic groups in Montreal.

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NOTES

[1] Philanthropist Jane Addams helped set up the first settlement house in one of downtown Chicago's overcrowded immigrant neighbourhoods in 1889. Her field work was part of the Chicago School, a new sociological approach that has since witnessed resurgence, particularly in urban studies.

[2] Here "minority groups" is defined based on the political power it holds in society. It is a sociological definition of the term.

[3] "Le facteur ethnique dans la production de l'espace différencié: relations sociales et transactions immobilières, Montreal (moins West-Island), 2000." The different percentages represent multiple answers.

[4] Data was compiled so as to account for multiple answers; therefore, the percentages in the columns do not necessarily total 100.

[5] In his work *Économie et Sociétés*, Weber (1925) presents this interpersonal relationship within the social relationship.

[6] Data was compiled so as to account for multiple answers; therefore, the percentages in the columns do not necessarily total 100.

[7] Alberte Ledoyen (2001) amply demonstrated the difficulties encountered by families of Haitian origin when looking for rental properties. Owners of small multiple family buildings clearly discriminated against families of Haitian origin.

[8] For example, the housing market in Rivière des Prairies is generally more accessible because housing prices are lower than in Montreal North.

[9] From the presentation at the Symposium for Domain 6 CIMQ-IM, *Filières résidentielles et choix de quartier des immigrants*, November 21, 2008. Multiple answers were accounted for in this figure.

[10] From the presentation at the Symposium for Domain 6 CIMQ-IM, *Filières résidentielles et choix de quartier des immigrants* [Immigrants' realty networks and neighbourhood choices], November 21, 2008.

YOUNG PEOPLE LIVING IN PUBLIC HOUSING PROJECTS: A PROBLEM OF INTER-ETHNIC COEXISTENCE?

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ABSTRACT

This article presents the findings from a study of four public housing projects for families in Montreal. This study was conducted to provide insight into four community organizations working with youth in these housing projects. Although immigration is a growing concern, is it at the root of the cœxistence problems facing young people in these projects? What strategies are community organizations using to help youth living in these highly stigmatized environments?

In the fall of 2005, as part of the Government Action Plan to Combat Poverty and Social Exclusion (a joint undertaking between the Quebec government and the City of Montreal), four community organizations working with young people and their families living in public housing in the borough of Mercier-Hochelaga-Maisonneuve came together to review their actions. With the support of the borough and of the *Office municipal d'habitation de Montreal* (OMHM) [Montreal municipal housing authority], they partnered with two INRS-UCS researchers to help them with this project.

This marked the beginning of an original research project which drew us into the world of the so-called "neighbours society" of housing projects, home to a growing number of immigrant families. We considered naming the project *Once upon a time in public housing...* because it reads like a story of the conditions for cœxistence in the projects, and because it is a testimony to the community stakeholders' soul-searching as they grappled with the challenges and issues stemming from their work with young people and their families in disadvantaged residential areas.

Before presenting the framework for this collective reflection and looking at some of the findings, we will provide a brief description of the conditions in the four housing projects we studied, and public housing in general.

DEFINING THE HOUSING PROJECT

Montreal built 27 housing projects that have more than one hundred units in the 1970s. They are essentially public housing developments with 100–400 units each that are laid out according to rather unique planning in which three to four-story buildings face small interior courtyards and back onto the street. Many are located near parks. Although some of these projects won architectural awards at the time, they have not aged well. As a consequence, the substandard building materials and the island configuration of the projects offer little privacy to the residents. The largest of these developments recently underwent major renovations which meant that 400 households had to be temporarily relocated in order to deal with serious mould problems. Over $1 billion has been earmarked for the rehabilitation of other low cost housing projects over the next five years. Quebec government policy dœs not advocate the demolition/reconstruction approach practised elsewhere—most notably as part of France's vast urban renovation projects that were designed to transform the residential landscape and the social profile in public housing projects after their impoverishment and the increase in social problems, not to mention the *banlieue* question (van Kempen *et al.*, 2005).

Although living conditions in public housing projects in Quebec have also become more problematic, social intervention follows a different path and focuses on community action, which is the focus of this report. Let us begin, however, by discussing the social context of the housing projects, which has changed considerably over the past 20 years.

DEALING WITH DIVERSITY

We will begin by looking at the general social profile of families living in low-cost housing projects in Montreal (Leloup, 2008). In a survey of public housing tenants with children, conducted during the winter of 2006, four factors became clear:

1. Household size (4 people) is considerably larger than for Montrealers in general (2.2 in 2001). The gap is reduced slightly when we restrict the comparison to families. However, the average number of children per household in public housing projects is much higher, at 2.82 children, compared with only 1.1 in the general population. This highlights the importance of children and youth in public housing projects.

2. The over-representation of one-parent households in public housing (61%) is a well established fact. The majority of children and young people (52%) are living in this kind of household.

3. Average public housing occupancy is 9.3 years, with a median occupancy of 9 years.

4. Finally, also pertinent to this study is the percentage of tenants who are immigrants: 69% of adults and 16% of children are immigrants. They originate from the following regions (in decreasing order): the Caribbean (25.3%), Maghreb and the Middle East (15.1%), Latin America (10.8%), sub-Saharan Africa (7.3%) and Asia (7.2%).

Interestingly, these immigrants are definitely not newcomers to Canada: 87% arrived prior to 1995, and one-third arrived in the 1980s. Skilled immigrants (or economic immigrants)—unsurprisingly—are under represented among public housing tenants.

Immigrant representation in public housing projects is definitely on the rise—especially in the larger units since, according to the OMHM, 90% of the people at the top of the waiting list are immigrants. This trend is undoubtedly a consequence of the shortage of large affordable rental units in Montreal.

Public housing projects for families also house a significant number of single people, including many individuals with mental health problems (an unforeseen effect of the deinstitutionalization movement), and these single people are living alongside families that generally have several children. In the four housing projects in the study, young people made up almost half of the entire population. Ethno- cultural differences play themselves out within the context of this diversity in familial situations. Although tenants in the housing projects are all equally disadvantaged, they are still likely to encounter greater diversity than do most Montrealers—even though they live in a relatively isolated and stigmatized community. The challenges of cœxistence are great.

RESPONDING TO RISING INSECURITY

The early 1990s witnessed a growing sense of insecurity in and around housing projects, some of which were located in Francophone, white, middle class neighbourhoods. The growing presence of young people contributed to this real, or perceived, insecurity. Committed and dedicated community stakeholders responded by setting up four community organizations. Some public housing tenant associations, which were usually headed by older single people, were also destabilized by this new trend.

The history of these four community organizations, which operate as youth and family centers, is rather chaotic: they were plagued by service interruptions, essentially temporary closures, due to a shortage of funding, but they eventually gave way to a rather unique system of local regulation. These organizations, which serve young people and their families, are located at the heart of the housing projects, so the community stakeholders become neighbours—a factor that proved to be both a benefit and a constraint. Their location was the topic of the first collective discussion among the four stakeholders and their partners from the City of Montreal and the OMHM, as well as the two researchers, and this launched our research project.

In order to provide a better understanding of the community stakeholders' activities and the challenges that they face, these discussions were designed around four key ideas. The first idea, *Building a safe space*, is of course a product of the context that fostered these organizations. The second idea, *Building a matrix of trust*, is central to this discussion: poverty, vulnerability and close proximity do not foster the relationships of trust that are, in fact, the basis of a helping, efficient society. Because of their location, the community stakeholders are in a position to establish a relatively unique reciprocal relationship; however, they must also serve as links with external stakeholders, who are often very wary of public housing tenants. The third idea, *Building a learning space*, deals with educational activities for young people as well as the need to teach cœxistence skills to all housing project residents. The fourth idea, *Building bridges and opening doors*, requires an explanation. When intervening with youth, stakeholders must always work to provide them with the means of coming to terms with the world outside the housing project and to build bridges between their home community (the study showed that adults leave this environment as rarely as possible) and the neighbourhood that surrounds them—or to get them out of their ghetto, as some would say. The riots in France reminded us that young people are often very attached to their groups and to their housing project. It is outside of these enclaves that they are not well received. On the other hand, precisely because of the discrimination that they have to deal with in the outside world, they need their own activities and their own space—so they also need doors to help them find themselves and to feel protected from outside aggression. And, just like all young people, they also need access to services and activities. Community action constantly vacillates between the need to build bridges and the need to close doors to the outside world.

These four ideas effectively illuminate the impact of stakeholders' efforts with youth and their families—whether it is as a result of the nature of community work, of the concrete product of social development and recreational activities, or of managing inter ethnic cœxistence.

We will now turn our attention to inter-ethnic cœxistence.

ETHNIC DIVERSITY AND ISSUES OF CŒXISTENCE: ARE THEY SYNONYMOUS?

Our discussions revealed that these problems seem to be mainly intergenerational rather than inter-ethnic, as has been documented by other research Young people who have grown up together in the housing projects often mix without difficulty. Tensions arise with seniors and among parents who do not share the same views on education, as can be the case between parents from the Caribbean and from Maghreb, for example.

Nevertheless, community organizations are very vigilant, and a number of strategies have been tested. These range from ethnic diversification of staff working in community organizations and youth centres to mediation formulas to resolve tensions between families.

As far as the community stakeholders are concerned, community action is particularly effective because it does not filter through projects that are formally trying to bring cultures together and because it is anchored in the daily life of the housing project.

IN CONCLUSION

If we take a step back, we are struck by the success of these community interventions which manage to function as a social control system in high-density public housing projects plagued with problems. These projects were built at a time when social development was not part of the housing office's mandate, and social intervention faces greater obstacles than in other countries where there is at least some degree of social mix in public housing.

The long term viability of these arrangements is questionable given that they are, of course, dependent on short term financial and organizational support, and because they also rely on a tradition of social intervention designed during very different times from those that are before us. The theme of transforming social intervention paradigms is being studied by researchers throughout the world; however, few seem to be considering the truly cultural dimension (Leloup and Germain, 2008).

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LOW COST HOUSING: A PLACE OF SOCIAL INTEGRATION FOR IMMIGRANTS?

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THE OMHM: AN OVERVIEW

- The Office municipal d'habitation de Montreal (OMHM) [Montreal municipal housing office] manages 29,725 public housing units::
    – 20,567 low cost housing units, just over half of which are offered to families and individuals under 60 years of age, the other half of which are reserved for people aged 60 and over
    – 1,608 affordable housing units
    – 7550 private market units with subsidized rent
- In all, 50,000 tenants live in these units.
- Approximately 23,000 households are on the waiting list for low cost housing. Most of them are families (close to 17,000 as of December 31, 2009).
- In 2006, the estimated average income of households with children was $24,800 including family allowances and 14,736$ without them (compared with $74,641 before taxes for metro families).
- In low cost housing units for families with at least one child, 52% are single parent families, and of those, 65% have an annual income under $10,000.

This year, the OMHM is celebrating its 41st anniversary. Since the organization's inception, the reality of Montreal's low cost housing population has changed significantly.

Over the years and with the amendments made to the rules for allocating public housing, the portrait of low cost housing tenants has changed considerably. Originally Quebecois and poor, but including some low income workers, this population is now increasingly poor, made up predominantly of single parent families and, like today's Montreal, culturally diverse. The lack of sound, affordable housing on the private market, particularly for large families; the discrimination that continues with regard to access to housing; the lack of awareness about the private rental housing stock; and the low vacancy rate in Montreal, which, despite recent improvements, remains low for less expensive housing, all contribute to the high demand for low cost housing for immigrant families. In order to be eligible for low cost housing, Quebec residents must have permanent resident status or must be Canadian citizens. According to current estimates, 66% of families living in low cost housing are of non Canadian origin.[1]

These changes have posed a number of challenges for the OMHM. Issues stemming from having different cultures living side by side have been central to community development efforts for over 20 years. Also, management practices have had to be adapted and employees trained. As we will see further on, these challenges remain, despite the progress made.

For the purposes of this article, we will discuss the issues more specifically related to the reception and integration of immigrant families.

LIVING IN LOW COST HOUSING

Living in low cost housing means rubbing shoulders every day with people of diverse backgrounds whose common tie is financial difficulty. Whether a person is an immigrant or not, life in low cost housing entails particular challenges.

Annick Germain and Xavier Leloup have described this clearly in their recent study:

> [translation]
> Tenants of low cost housing are, in a way, forced into an alien environment—they have not truly chosen this type of housing, let alone chosen their neighbours. There is a high concentration of unstable people (and not just financially unstable); the environment is highly stig-

matized; … and it is an environment owned by an anonymous "Other"—in this case, the government rather than a real, live landlord.[2]

The proximity of others is a reality specific to family housing developments. In architectural terms, the OMHM has many types of constructions available for families: small houses, infill units, and units in high density housing developments of 60 to 500 units. Germain and Leloup's study shows that the concentration of social problems, the physical configuration of the buildings, the presence of common areas (which provide both opportunities for building bridges and opportunities for clashes), and the physical and "social" dissociation from the surrounding neighbourhood all contribute to the specific nature of these living environments.

It is important to put this reality of living together into context, because it influences and complicates the integration of immigrants into these environments. We will provide details on this further on.

Nevertheless, the concentration of residents in public housing developments makes it possible to find enough citizens there to be able to develop community strategies that promote the empowerment of people and the development of local communities.

PORTRAIT OF IMMIGRANT FAMILIES IN LOW COST HOUSING IN MONTREAL

In October 2005, close to 31,000 people in lived in OMHM low cost family housing—about 7,200 women, 2,800 men and nearly 21,000 children. According to the tenant profile developed by Xavier Leloup, the average number of children per family, for all origins, was 2.78, and the breakdown of origins was as follows:

- Canada: 33.9%
- Caribbean: 26.3%
- Maghreb and Middle East: 12.3%
- Latin America: 11.8%
- Sub Saharan Africa: 7.8%
- Asia: 4.3%
- Eastern Europe: 2.3%
- Western Europe: 1.1%

The author stresses the particular challenges that workers in the housing sector experience in welcoming newcomers of foreign backgrounds:

> [translation]
> Newcomers' lack of knowledge of the rules in this sector is one of the most significant [challenges]. It is the same for the norms and behaviours relating to the use of housing, which are often influenced by social and cultural factors ….
> In addition, the diversity of immigration

sometimes makes communication with newcomers difficult.[3]

While inter ethnic cohabitation is considered a social asset in other environments, it is viewed far less positively in environments where living together is already difficult. Thanks to the support of institutional and community partners, we have been able to develop some projects that bring people together. The problems go beyond the OMHM's mandate, however, and more intervention must take place in different family complexes in order to avoid ghettoization. For instance, the presence, in certain pockets of housing, of youth gangs that are sometimes criminal and sometimes identified with ethnic groups leads to the stigmatization of residents, as well as to problems of insecurity, delinquency, etc.

STRATEGIES DEVELOPED OVER THE YEARS

For that reason, the OMHM has been working on a social development strategy for more than 20 years. The purpose of the strategy is to improve tenants' quality of life by promoting social and community development in low cost housing in Montreal, primarily by partnering with the OMHM's services and with other social development players on the island of Montreal, particularly community organizations, to improve tenants' environments and by developing a sense of belonging.

The following objectives underpin this partnership and work:

- help empower tenants by supporting their initiatives or by promoting their civic and/or community involvement
- break the isolation of vulnerable and/or socially excluded individuals
- offer activities and/or services to meet the needs of the community (for example, employment, homework programs for children, and collective and community kitchen activities)
- promote better cohabitation between residents (intergenerational, intercultural)
- create communities by building relationships that foster a sense of belonging

Currently, there are some 150 community based projects in OMHM housing and close to 125 tenant groups (seniors and families). For eight years, the OMHM has been supporting tenant consultation forums, at both the regional and local levels.

Participation in consultation forums and in community activities remains a challenge for immigrant families. That is why, for several years, increased efforts have been made to support the social integration of these families and at the same time, specific projects have been developed to build bridges between housing and community, and between community and neighbourhood.

HABITER LA MIXITÉ

The intercultural and integration project "Habiter la mixité" began about 10 years ago thanks to the support of the City of Montreal and the Quebec department of immigration and cultural communities.

Its successes include making learning French accessible in low cost housing, building bridges between isolated immigrant tenants and their neighbourhood resources, and supporting social integration in the community.

Essentially, the project grew out of the conclusions of a study by Francine Dansereau and Anne Marie Séguin on intercultural living in low cost housing in Montreal.[4] The study highlighted, as dœs Xavier Leloup's aforementioned study, that the lack of awareness of the rules of daily life in low cost housing can contribute to reinforcing prejudices and discrimination.

The project centres on providing a personalized welcome for newcomers to low cost housing. A representative makes contact with the families, often through the mother, who finds herself in a new environment, unaware of her rights and responsibilities with respect to housing, dœs not know the neighbourhood resources and often feels isolated. These women speak little or no French. The aim of this contact is to create a relationship of trust. It can take weeks or even months to establish, and meetings with the husband may be necessary. Once the relationship is established, the representative takes the tenant to participate in community activities organized by and for low cost housing tenants. These activities may include apple picking, flower planting, and working on community gardens. Often, it is through activities for young children that we meet parents.

In 2004, INRS researchers assessed this immigrant welcome and support project.[5] Their research confirmed the success of a personalized approach and the establishment of a relationship of trust, and it highlighted the importance of programming that meets participants' needs. The study found that, as a result of the role played by the representative or facilitator, the project supported the orientation of immigrants and directed them to resources in the area.

Since then, the project has evolved and now has three parts: supporting families, bringing different cultures closer together in low cost housing for seniors, and promoting youth participation in the community. One initiative that has just been launched is an intergenerational newsletter for tenants of low cost housing.

OTHER COMMUNITY DEVELOPMENT STRATEGIES

A few years ago, one of the main areas with a Francophone majority was the site of xenophobic incidents targeting new low cost housing tenants from South Asian countries. These incidents led to the creation of the Table de concertation en relations interculturelles [roundtable on intercultural relations], made up of several community organizations (including the OMHM) that have decided to join forces to provide the community with a resource to guide groups through the process of transforming some of their practices—an essential aspect of adapting to the changes in a neighbourhood's cultural profile.

A new project has just started thanks to the support of the Conférence régionale des élus de Montreal [regional conference of elected officials of Montreal]. This project aims to assist, for a period of three years, the process of social integration of 30 immigrant women living in low cost housing. Based on needs and interests that they have identified, the women are supported in the organization of thematic activities and in the creation of an informal network of trading services, such as child care, group purchasing, community kitchen groups and—why not?—small business development such as a catering service.

It would be impossible to list all of the success stories in different low cost housing environments over the last 20 years. These successes were made possible through the combined efforts of local communities and through the opportunities offered by financial supporters. The OMHM has chosen to be an enabler in its facilities, and it would not have been able to achieve these results without the cooperation of community stakeholders.

MANAGEMENT OF THE OMHM

The ethno cultural diversity of the OMHM's tenants creates a number of challenges, particularly in terms of the adaptation of communications with clients, who sometimes speak neither French nor English. Some documents are translated, and interpreters are used, but other methods of communication remain to be explored.

For three years, the OMHM has provided its employees with training in order to give them the tools they need to build a relationship of trust with immigrants, to foster their cooperation and to set limits without appearing to challenge people's values.

In addition, the OMHM has developed an action plan on respect in order to counter all forms of discrimination.

CONCLUSION

Much has been done and much remains to be done, but clearly, public housing can be a tool for fostering the social integration of immigrants.

Nothing is automatic, however. To achieve results, we must provide support that enables individuals to take control of their own lives and to participate in community life in their neighbourhood, and support that builds bridges that can help foster inclusion in society.
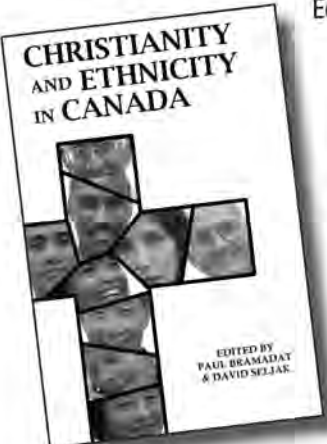
Major challenges remain: the sustainability of actions taken; achieving a sense of harmony among people from different cultures and different generations who live together in one community; and the ever present discrimination, particularly toward visible minorities.

NOTES

[1] Leloup, Xavier, "Loger les familles avec enfants dans le logement social Montrealais: politique d'attribution et profil sociodémographique des residents," Centre Urbanisation Culture Société, INRS, Montreal, 2009, 133 p.

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BEYOND THE FOUR WALLS: THE SAINTE MARIE NEIGHBOURHOOD AS SEEN BY ITS IMMIGRANT RESIDENTS

Myriam Bérubé (University of British Columbia)[2]

ABSTRACT

This article presents the results of an exploratory qualitative survey[1] of immigrant families carried out by a local community organization, the Carrefour de Ressources en Interculturel (CRIC), in Sainte Marie, a disadvantaged neighbourhood in the urban core of Montreal. The aim was to determine how immigrants perceive their neighbourhood, how they read their environment and what role housing plays in that perception. Housing is one of newcomers' primary concerns, but what does their level of satisfaction with their housing depend on once they have settled? What makes the place they live in a "home", and determines whether they want to live in the neighbourhood in the longer term?

INTRODUCTION

In the fall of 2006, the CRIC, a local community organization, sought the assistance of two INRS-UCS researchers to do an exploratory survey to gather immigrant families' perceptions of the Sainte Marie neighbourhood and of their needs and their proposals for improving the quality of community life. The neighbourhood in question is located near the downtown area, and is one of the most disadvantaged on the Island of Montreal. It has only recently become a settlement neighbourhood for recent immigrants. CRIC's objective in carrying out this project was, first, to give immigrants a voice, and second, to mobilize them to initiate local projects in cooperation with other community organizations.[3]

Unlike the usual surveys concerning immigrants' needs and services to assist them, our survey asked immigrant families first about their general perceptions of the neighbourhood, so that we could better understand their reading of the strengths and weaknesses of the community where they live, and also better identify their concerns. A short open ended questionnaire consisting of 10 questions about the Sainte Marie neighbourhood[4] was administered to 75 people[5] who were interviewed by CRIC community workers in their homes. We will be dealing with the issue of housing here, but we will see that for immigrant families, that issue cannot be separated from issues relating to cœxistence and neighbourhood life. Before presenting the results of the survey, a brief description of the Sainte Marie neighbourhood is needed.

THE SAINTE MARIE NEIGHBOURHOOD

Sainte Marie can be described as a traditionally French Canadian working class neighbourhood that has been in economic decline. The United Way of Greater Montreal says: [translation] "in Sainte Marie, the 'east end' of south-central Montreal, many families live in serious and sometimes chronic poverty. Access to decent housing, a green and safe neighbourhood and nutritious food within a reasonable distance are issues in the battle against poverty. All of the schools rank higher for indicators of disadvantage than the average for schools in Montreal" (United Way 2007, 1). In addition, given how close it is to downtown, this neighbourhood is characterized by a high concentration of social problems (crime, delinquency, drugs, prostitution, etc.). On the surface, the neighbourhood is not particularly "attractive", and yet a growing number of recent immigrants are settling there. Today, about one in five people in the neighbourhood are of immigrant origin (CDC Centre-Sud 2008).

Since the mid-1990s, these immigrants have been concentrated in low cost housing (LCH) units, the result being that long-term residents have become increasingly hostile to them, since there are long-term residents who are themselves on waiting lists for social housing. When tension erupted between French speaking White youth and young visible minority newcomers, community associations and institutions in the neighbourhood mobilized to find ways of addressing this new issue (United Way 2006, 16).

One outcome was the creation of the CRIC, in the first instance as a forum for sharing ideas and pooling efforts. Over time, the organization has become a true

Map of Montreal
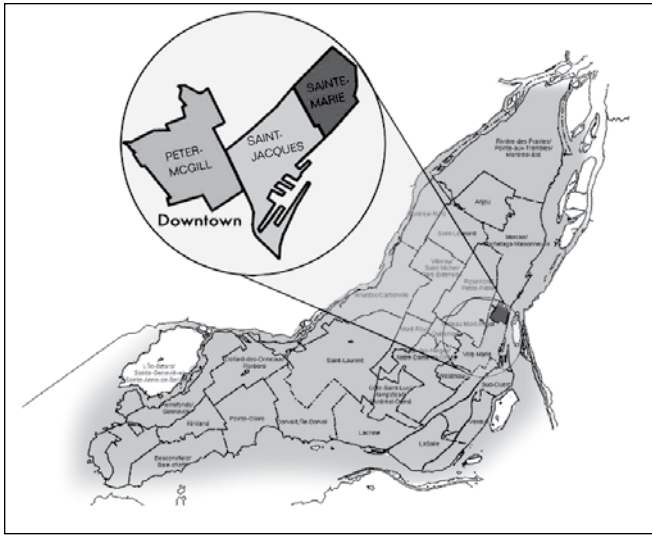
"toolbox" for community workers and a way of building bridges among residents in an environment that is becoming increasingly multicultural. It is the CRIC's aim to promote greater inclusion of immigrant residents in the neighbourhood and to build a dynamic based on connections among residents of all origins.

IMMIGRANTS' PERCEPTIONS OF THEIR HOUSING

These are some of the comments received:

> "Because rent is cheaper in this neighbourhood, it's a good springboard from an economic standpoint."

> "Our apartment (LCH) is comfortable, it's good for the children."

The relatively high number of large affordable apartments, particularly social housing units, is one of the key factors that attracted respondents to settle in the neighbourhood. This is a crucial issue for the families who made up the very large majority of participants in this survey. Nearly two thirds of respondents live in some form of social housing (LCH, cooperative housing, non-profit housing), while one third rent units in the private market; a very small minority own their homes.[6] It is important to note that the proportion of residents in the private rental market is much higher among newcomers than among immigrants of longer standing.

The concentration of immigrants in LCH units in Sainte Marie is undoubtedly a result of the shortage of affordable family housing in the Montreal rental market. In addition, waiting lists for LCH units are generally long, and this limits newcomers' access to them. However, some respondents said that waiting times for this kind of housing are shorter in Sainte Marie than in other neighbourhoods. For them, the decision as to where to settle

was less a matter of neighbourhood choice than of the immediate need for housing.

In response to the question "Do you think this is a good neighbourhood for housing?" about 60 percent of respondents said they were satisfied with their housing and thought it met their family's needs in terms of space and comfort, whether they were in the private rental market or in social housing. Interestingly, all respondents in cooperatives and non profit housing reported that they were satisfied. When they identified weaknesses, the main problem cited in the private rental market was the lack of space; some respondents reported disputes with their landlords or the high cost of housing. In LCH units, an apartment that was once suitable sometimes becomes too small as the family grows, and in some cases maintenance problems were also reported (insects, overheated units, etc.).

Having said that, it is important to point out that in general, respondents were not overly concerned with the physical characteristics of their housing, and talked more about their neighbours, even though no specific question was asked on this subject. Clearly, meeting housing needs is something that goes beyond "the four walls" and seems to relate primarily to people's immediate neighbours.

NEIGHBOURS AND INTER ETHNIC CŒXISTENCE

What did our interviews reveal about people's perceptions of their neighbours? Respondents' experiences in terms of living with their neighbours varied widely. Overall, their experiences can be described as "polite but distant". The type of living environment respondents live in seems to have a significant influence on how good their relations are with their neighbours, or how serious their cœxistence problems are.

Relations between neighbours seem to be best in housing cooperatives. While tensions did arise in those situations, the cooperative management approach calls for active involvement by members (on the board of directors, the maintenance committee, the good neighbours committee, etc.), and several respondents said that this facilitates interaction and the creation of trust between neighbours, as illustrated by these comments:

> "In the co-op, people take an interest in each other; outside it, people don't even say hello."

> "Apart from the co op, I have no social life in the neighbourhood."

For some, co op living is similar to the relations they had with their neighbours before immigrating:

> "Co op living is a great experience. My relations with my neighbours are like what I had in my country. Here, I am

back among people who say good morning and good evening."

In the private rental market, however, respondents did not have much to say about relations with their neighbours, which are generally somewhat distant, as this respondent explained:

"We have no relationship with them, but no problems either."

For some, however, having no relationships with neighbours is not the ideal situation:

"The neighbours don't know one another and that's too bad; everybody gœs about their own business."

In fact, a number of respondents said they would like to know their neighbours better, particularly their neighbours who are native Quebecers. For others, the fact that Quebecers make up a majority of the neighbours even determined their choice of housing:

"I wanted to avoid neighbourhoods with too many immigrants; to me, that means problems. For us (Algerians), the experience of the French suburbs is fresh in our minds. ... The cities haunt me. Here, I meet a lot of Quebecers, and that is reassuring."

While there may be few serious problems in terms of cœxistence, they are relatively more common in low-cost housing projects, where there is a significant concentration of social problems. Some people have experienced difficult and strained relations, and have even been subject to intimidation by their neighbours:

"The apartment is fine, but it is very difficult to live where I live. ... My neighbours on the second floor make life hard for us: they are drug addicts, they shout, they make a lot of noise, sometimes there's blood. ... I'm afraid to complain because once when I called the police they came here and threatened me."

Noise is also a very common bone of contention between neighbours:

"Our neighbour has four dogs and we hear them barking all the time. She complains that our children make noise, but she's the one making noise. I take a detour with my children so we don't go by her door. You have to be careful when it comes to the neighbours in low cost housing."

This kind of cœxistence problem exacerbates some families' feelings of insecurity, and this results in them isolating themselves, because they see their immediate environment as a dangerous place for their children.

Reports of discrimination and physical or verbal violence were relatively rare in our interviews, but they were serious and involved members of all visible minorities, particularly the South Asian and Black communities:

"In the beginning, people threw eggs at my windows in the summer. ... They only threw them at immigrants. On the third floor, there was a Rwandan woman and someone walked up and insulted her— they told her she was a dirty Negro. She was extremely afraid and she went to live somewhere else."

These serious cases obviously need attention, but they should not result in a simplistic reading of inter-ethnic relations in terms of immigrants and native-born residents, as this respondent reminded us:

"People often talk about Quebecers' racism toward immigrants and they forget about racism among immigrants, and that racism is stronger."

It should be noted that problems of cœxistence in low cost housing, as in other environments, in fact, are not only a matter of inter ethnic relations; rather, they are often a question of social class. While immigrants share the same living situation, they are more educated than native Quebecers, overall, and often regard the "poverty" in which they are living as a matter of circumstances. One respondent said:

"The Quebecers in the neighbourhood are people on social assistance whose minds are closed."

Another respondent added:

"If you assimilate into the neighbourhood, you don't grow."

The result is that some respondents are not interested in building relationships with neighbours whom they regard as not belonging to their social class or sharing their aspirations in the host society.

We found from our interviews that the quality of people's relations with their neighbours depends largely on the type of housing they live in. Different living situations in the same neighbourhood are characterized by different kinds of social relationships. The immigrants interviewed regard good relations among neighbours as crucial to their idea of "good housing". Their immediate neighbours are the factor that ensures that they have a peaceful and safe environment to raise their children in, and that provides the social life that is essential for our respondents.

NEIGHBOURHOOD LIFE

What determines whether immigrants want to live in the Sainte Marie neighbourhood in the longer term? Responses were divided in terms of whether respondents want to settle there or leave, and many were undecided. Half of the people who wanted to move were in fact satisfied with their housing, as compared to an only slightly higher proportion among people who would like to stay in Sainte Marie. Thus, although housing is an immediate issue, from a longer term perspective it cannot be separated from respondents' image of their neighbourhood.

Residents who want to leave the neighbourhood said things like:

> "Our apartment is comfortable ... but the problem in this neighbourhood is the people, ... they have no morals. There is no solution. The best thing to do is leave."

> "As a father-to-be, I think it is not a good neighbourhood for children. A child needs space, and here, when they go outside, they are not safe."

> "There are needles; it's dangerous when the children play outside. And it's also dirty."

Dirtiness and feelings of insecurity were recurring themes in the comments from respondents, who echœd the widespread perception of Sainte-Marie's "bad reputation". Although some of the people who wanted to move had adjusted relatively well to these circumstances, they were unanimous in their perception that "it is not a good neighbourhood for children". The lack of safe spaces for children is a crucial factor in the desire to leave the neighbourhood.

As well, the often negative perception of the quality of the schools and the fear of exposing their children to the bad influence of other young people are key factors in explaining why some families were thinking about leaving:

> "If there were better schools, we wouldn't have to move."

> "The young people in the neighbourhood aren't good, and so as soon as my children are older we will be moving, because I'm afraid for them here."

On the other hand, a large majority of the people who wanted to stay in Sainte Marie in the longer term had a positive image of it:

> "The neighbourhood is very peaceful. I'm happy with it. I don't understand why people call it a disadvantaged neighbourhood; people are respectful, ... we don't have anarchy in the streets."

> "The neighbourhood is not very safe, but I have services, the CLSC, the métro, the shopping centre, parks, childcare, and it isn't far from downtown."

> "I like living here, I don't want to live in another neighbourhood. ... There are parks, there are community centres; we get along with everybody."

These responses highlight a number of the neighbourhood's assets, such as its central location, which respondents primarily associate not with the problems of the urban core (such as crime) but rather with its practical advantages: it has good public transit, easy access to services, numerous community resources, and so on. In that sense, to recent immigrants, Sainte Marie is not a ghetto, in the sense of a stigmatized space cut off from the rest of the world. Some respondents even see it as a neighbourhood on the rise.

A large majority also consider it a "good neighbourhood for children" because of its numerous parks, its infrastructure, its good childcare facilities and activities for young children, although feelings were more mixed on the quality of the schools. These respondents are more involved in community life in the neighbourhood than the people who want to move, and this indicates the importance of civic engagement as a factor in people's desire to settle in Sainte Marie in the longer term.

There is a striking contrast between the negative and positive perceptions of the two groups of respondents. First, it seems to reflect the lack of cohesion in the Sainte Marie neighbourhood: it is geographically fragmented (major arteries, industrial zones, etc.) and so is divided into micro-environments with different physical characteristics and social climates. And second, it is worth noting that newcomers to Canada who have recently settled in the neighbourhood have a more positive image of it and are more inclined to want to stay there longer than are immigrants of longer standing who have already settled in the neighbourhood.

These two findings illustrate the strong connections between type of housing, the immediate environment, the quality of relations among residents and the perception of the neighbourhood and the desire to settle there in the longer term. As a result, newcomers, who live mainly in housing in the private rental market or in cooperatives, have better relations with their neighbours and a more favourable image of Sainte Marie, and more often want to live there in the long term. Although they are aware of the neighbourhood's problems, those problems are outweighed by other practical advantages that they perceive as more important.

FROM RESEARCH TO ACTION

From the perspective of a community organization, a desire on the part of immigrants to stay in the neighbourhood is a positive factor in the integration process, since it helps to create a feeling of belonging to the neighbourhood, build formal and informal social networks, and carry out collective social development projects.

This survey identified for us the concerns shared by immigrant families (safety and cleanliness, schools, activities and access to information, as well as relations with neighbours and neighbourhood life), but it was just the first step in a process of mobilizing residents to improve the quality of their community. We were surprised by the high level of participation (44 out of 75 people) among respondents who were invited to a working session to validate the main findings from the survey and define options for action. The participants were then the ones who took over the job of publicizing the results of the survey themselves. With support from the CRIC, a committee composed of eight people who had participated in the survey, all immigrants, presented the results and options for action to 85 representatives of institutions and community organizations, to generate interest in initiating local projects.

In fact, there have been concrete projects relating to various topics, ranging from improving inter ethnic relations on a neighbourhood-wide basis to social integration in low cost housing developments, and including improving relations between parents and early childhood centres and schools; improving people's feelings of security, cleanliness and beautification; and preventing racism and discrimination among young people.[7] These initiatives do not directly target housing issues, but are part of an intervention process that builds on the idea that housing cannot be separated from community. These proposals also got immigrants involved, as they proposed to participate in carrying them out.

FROM FOUR WALLS TO THE NEIGHBOURHOOD

What we learned from this exploratory survey is that how immigrants read the conditions in which they are living can never be completely anticipated, even by the community workers who are in daily contact with them. How many of us had lost sight of some of the obvious assets of the Sainte Marie neighbourhood, such as its central location, something on which our respondents in fact placed considerable value? We discovered the importance they assign to certain aspects of their environment (including their neighbours, safe spaces for children, good schools, easy access to resources, etc.), but we also learned what they consider to be more secondary. In this regard, the question of housing seems to be inseparable from the question of the quality of the

human relationships on which their human environment and neighbourhood life are built. It is crucially important that there be an adequate supply of affordable housing for low income immigrant families, particularly newcomers. However, this must go hand in hand with neighbourhood-wide actions that help to develop a human environment of a high standard that will ensure the social inclusion of immigrant families. Creating a real "home" means more than just providing four walls!

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NOTES

[1] This survey was carried out in collaboration with Annick Germain, a full professor at the Institut national de la recherche scientifique – Centre urbanisation, culture et société (INRS-UCS); Mabel Contin, a doctoral student at INRS-UCS; and Daniela Repetto, a CRIC community worker.

[2] The author would like to thank Annick Germain for her invaluable assistance throughout the survey and for her comments on this article.

[3] This project was carried out with the support of the City of Montreal's integrated urban revitalization plan for the Sainte Marie neighbourhood and also received support from the United Way of Greater Montreal and Canadian Heritage's multiculturalism program.

4 The 10 questions dealt with image of the neighbourhood, housing, resources for children, health, food, employment, the location of the neighbourhood, activities and services, and also inter ethnic cœxistence.

5 The following are some characteristics of respondents: 80% were families; 40% were newcomers (in Canada less than five years); they came from 35 different countries: 25% from Sub-Saharan Africa, 20% from Maghreb, 20% from Latin America and the Caribbean, 13% from South Asia, 10% from Asia and Southeast Asia, and 12% from Europe and the Middle East; on average they had high levels of education: 40% had a university diploma.

6 Of all respondents, 40% lived in LCH units, 16% in housing cooperatives, 6% in non-profit housing units and 34% in private rental units; 3% owned their own homes.

7 For more details, consult the projects and activities section at www.criccentresud.org.

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THE CHALLENGES OF INCREASING DIVERSITY IN AREAS OF URBAN DECLINE: A WINNIPEG CASE STUDY

Tom Carter (University of Winnipeg)

INTRODUCTION

Certain areas of cities have traditionally been destinations for new immigrants. Generally these areas have been characterized by low cost and low quality rental housing and were not considered the best part of town. They were "entry depots" for what were generally low income, low skilled immigrants and refugees. Winnipeg's inner city including the North End was such an area.

Today new immigrants are less likely to be concentrated in such areas. The characteristics of many newcomers have changed with the increase in economic and business class immigrants who often have better employment opportunities and hence higher incomes, providing them with greater access to better housing choices in other areas of the City. However in Winnipeg, the inner city continues to be the first home for many new arrivals, particularly refugees. They have to seek out less expensive housing because of their very low incomes.

Another group of new arrivals also gravitate to Winnipeg's inner city. Many Aboriginals (migrants as opposed to immigrants) from Reserves and remote and northern communities come to Winnipeg in search of improved employment opportunities, education, health care and better life circumstances in general. They have characteristics in common with the refugees – poverty and lack of skills. They move to the inner city for the same reasons as the refugees and they face many of the same barriers as they attempt to access adequate, affordable housing and seek out employment.

The following discussion will focus on the characteristics of the refugees and Aboriginals arriving in Winnipeg's inner city, the neighbourhood circumstances they experience and the housing market characteristics within which they search for housing. The arrival of these newcomers increases the racial and ethnic diversity that exists in Winnipeg's inner city. Although this increasing diversity adds cultural enrichment it also presents challenges. As the refugees and the Aboriginals struggle to establish new lives in the City, they often end up in competition for the same jobs, and, particularly the same housing. Reset-

tlement is not always a pleasant experience and often the necessary policy and program supports are not in place. Integration, as the following discussion illustrates, is a challenging process.

WINNIPEG'S INNER CITY

Winnipeg's inner city is home for approximately 120,000 people. It is identified as one of the largest geographic areas of urban decline in Canada's major metropolitan areas. The area contains 41 neighbourhoods including those in the Downtown (Map 1) and the majority, based on many different indicators, illustrate significant levels of urban decline. In the inner city forty percent of all households live below the poverty line compared to fifteen percent for the non-inner city (Statistics Canada 2006). In some neighbourhoods over thirty percent of the labour force is unemployed and poverty levels exceed sixty percent. In these neighbourhoods, average household incomes are one-third of the City average. Crime rates per 1,000 people exceed 1,000 annually in some of the neighbourhoods, compared to less than 100 in most non-inner city neighbourhoods. Thirteen of the top fifteen neighbourhoods in the City recording the highest crimes against persons (homicide, assault, sexual offences, abduction and robbery) are in the inner city (Carter, T. And B. McGregor 2006).

The area contains the highest number of vacant and placarded dwellings – close to eighty percent of the city total. Placarded dwellings are deemed unsanitary and unsafe and therefore unfit for occupancy. The age of construction of many dwellings in the inner city date from the late 1800s to the early 1900s. The number of demolitions is much higher, as are maintenance and occupancy orders, and dwellings in need of major repairs exceed twenty percent in some neighbourhoods compared to nine percent for the City as a whole. Median selling prices are well under fifty percent of the City average in most of these neighbourhoods (ibid.).

Recent immigrants, visible minorities and Aboriginals are all concentrated in the inner city. The area

contains twenty percent of the total population, but 34 percent of recent immigrants, 28 percent of all visible minorities and forty percent of all Aboriginals in the City (Statistics Canada 2006). As the following discussion illustrates, new arrivals in these categories are even more likely to be concentrated in the inner city.

Despite illustrating many indicators of urban decline, there is a concentration of services in the inner city that try to facilitate the transition of new arrivals – agencies that provide transitional housing, a significant inventory of social and public housing, agencies that provide language training for new arrivals, Aboriginal organizations that provide skills development for Aboriginal people coming to the City and of course cheaper (but poorer quality) private rental accommodation.

RECENTLY ARRIVED REFUGEES: HOUSING TRAJECTORIES AND NEIGHBOURHOOD CIRCUMSTANCES

Seventy to eighty percent of refugees find their first home in Winnipeg's inner city. A recent study (Carter et al. 2008) of newly arrived refugees highlights their socio-economic and housing trajectories, as well as the effects of the inner city environment. The study followed the changing circumstances of the refugees over a three year period based on an annual two hour personal interview. Seventy-five households, who had been in Winnipeg for a year or less, were interviewed in the first year, 55 of these same households were re-interviewed the second year, and 39 in the third year – retention rates of 73 and 52 percent. Approximately seventy percent were from Africa or the Middle East, so most were visible minorities, which made their adjustment even more difficult than that of many new arrivals (Table 1).

These households faced high levels of poverty. In the first year their average annual income was $23,636 – one-third of the City average. By the third year, this figure had increased approximately fifty percent to $35,411, still only slightly more than half the City average. In year one just over ninety percent of the households were below the poverty line. By year three this had fallen to 53 percent but still more than twice the City average. In the first year at least one person was employed full time in 49 percent of the households – by year three this had increased to 72 percent. With increasing levels of employment, dependence on government transfer payments fell from 52 percent of all income to 23 percent in the third year. Close to fifty percent of the households faced affordability problems in year one as they were paying thirty percent or more of their gross before tax income for housing – twelve percent were paying more than fifty percent. By year three there was a considerable improvement as the percentage of all households paying thirty percent or

more had fallen to 23 percent. For renters this figure had fallen to just over twenty-two percent but approximately 75 percent of homeowners paid in excess of thirty percent. Despite these significant affordability problems, over eighty percent of those who continue to rent, plan to buy a home in the near future (Table 1).

The larger size of refugee households 3.7 vs 2.4 persons per household for the City of Winnipeg makes it difficult to find rental accommodation with enough bedrooms to adequately accommodate the household at an affordable rent. In the first year, less than forty percent found their accommodation crowded. This improved over the three years but twenty percent still found their space too small in the third year. In the first year approximately 25 percent felt their home was not safe for their children, and approximately thirty percent felt it contributed to health problems. Improvement over the three years reduced these figures to ten to fifteen percent. By the end of the third year forty percent had been able to access social housing. With rents set at 27 percent of gross, before tax, income, those in social housing saved more than $150 a month on rent compared to households renting in the private sector. A higher percentage in social housing also had enough bedrooms to adequately accommodate household size and composition than those in the private sector. After three years, however, those living in social housing were much less likely to feel safe in their neighbourhood or safe in their housing, perhaps because the majority in social housing lived in the inner city where safety is an issue. When asked how they felt about their neighbourhood, approximately seventy percent indicated they liked it and one-third indicated they did not feel safe. This proportion fell to about twenty percent by the third year, although this varied according to the time of day, with a higher proportion feeling unsafe at night. Despite reasonably high satisfaction levels with neighbourhood over sixty percent of those living in the inner city would prefer to move to a new neighbourhood and close to ninety percent would prefer not to live in the inner city.

> "The only reason I live here [the inner city] is because I can afford it. Nothing else is good."
> "It's uncomfortable because it is noisy. Neighbours are drunk and drug users. I cannot allow my son to go outside."

ABORIGINAL MIGRANTS FACE THE SAME CHALLENGES AS REFUGEES

Winnipeg is home to 63,745 Aboriginal persons and they make up about ten percent of Winnipeg's population. Of the major cities in Canada, Winnipeg has the largest Aboriginal population. They are a young population; about fifty percent are under 25 years of age. Between

1996 and 2001, the Aboriginal population in Winnipeg increased by 21 percent, between 2001 and 2006, the increase was 22 percent (Statistics Canada 2008a). Forty percent of this population lives in the inner city and over eighty percent of new arrivals initially live in the inner city (Distasio et al. 2004). Like refugee households they are characterized by high rates of poverty – approximately 85 percent have incomes that leave them below the poverty line; approximately 64 percent were unemployed at the time of arrival (Table 2). Approximately twenty percent were single parent families (ibid.).

Neighbourhood safety was an even greater concern than it was for refugees, as 36 percent felt unsafe because of crime, prostitution, gangs and violence and another thirty percent were concerned about alcohol and drug use and partying. Approximately fifty percent felt their neighbourhood was unsafe and another 42 percent were concerned about neighbourhood safety at certain times, particularly at night. Only ten percent really felt positive about their neighbourhood (ibid.).

Housing was a very significant concern for new arrivals: 51 percent were living temporarily with friends or family, the remainder were renting. Eighty-five percent of those renting spent in excess of thirty percent of their income on shelter and many households doubled up to afford the rent so crowding was a problem. Many of those living with family and friends moved frequently. They were "couch surfing" and could be considered amongst the "hidden homeless" as they had too little money to afford accommodation of their own and had no permanent residence or address. Only ten percent of the households indicated they were satisfied with their housing (ibid.).

Aboriginal people have lower levels of education and skills development, lower labour force participation rates, fewer Aboriginal people work full time all year compared to the non-Aboriginal population, unemployment rates are almost three times those of the overall population and they are three times more likely to live in overcrowded dwellings. High poverty rates, poor housing conditions and a highly transient lifestyle often place Aboriginal people at a higher risk of homelessness (Statistics Canada 2008b). It is estimated that there may be upwards of 10,000 people, most of them Aboriginal and most in the inner city that are part of the "hidden homeless" in Winnipeg – they are living temporarily with friends or family (Distasio et al. 2005). The challenges facing these new arrivals and their living circumstances certainly do not facilitate the resettlement process.

THE HOUSING MARKET ADDS FURTHER CHALLENGES

The market circumstances add to the challenges the new arrivals face. Vacancy rates are low and have been around or below an average of one percent for several years in Winnipeg's inner city. Rental rates range from an average of $425 for a bachelor to $870 for a three bedroom unit (but very few larger units are available) in the inner city (CMHC 2008). Many of the rental units in the inner city are old – built before 1940 and in poor condition. The choice is limited and many of the vacancies that do exist are in the older stock which is in poor condition. Current rents exceed what most households can afford to pay so those who cannot access public or social housing face serious affordability problems. Although there is a significant inventory of social and public housing in the inner city, the waiting lists are long. Aboriginal non-profit housing organizations also provide affordable rental units but the demand leads to wait times up to two to three years.

COMPETITION LEADS TO DISCRIMINATORY PRACTICES

The significant challenges the two groups face play themselves out in a very tight housing market. The two groups are competing for very few units, generally of lower quality and prices that are higher than they can afford. This competition plays itself out in a number of ways. First it creates a situation under which landlords are in a better position to "pick and choose" tenants. Larger households are often passed over in this situation. Landlords also have greater scope to evict tenants for infractions that might be overlooked in a market where vacancies are higher. This competition also creates circumstances within which landlords have greater flexibility to discriminate based on a range of characteristics: race, ethnicity, and colour, lack of references from previous landlords, perception of "problem tenants" and other factors. Commentary during the interviews of refugee households as well as discussions with landlords also suggested that the property management industry as a whole preferred to rent to refugees as opposed to Aboriginals. This preference was based on a number of factors. Refugees were less likely to be "problem tenants." Refugees are likely to be less mobile and less likely to have problems with drugs, alcohol, have rowdy parties, and less likely to be involved in gangs and prostitution. Refugees, at least for the first year, have support from private or government sponsorship so the potential for rent payment is greater. Although there is little concrete evidence from studies to support such perceptions, a process of "image establishment" has certainly occurred and it affects the way the property management industry reacts. All new arrivals suffer, perhaps Aboriginals more so.

CONCLUSION

Resettlement and integration into a new environment and new society is difficult under any circumstances and resettlement in declining inner city neighbour hoods adds another layer of complexity and difficulties. Competition for housing in a tight housing market between competing groups of new arrivals adds yet further difficulties. It also establishes a set of circumstances allowing the property management sector to be much more selective in the tenants they accept and evict. It makes it much easier to engage in discriminatory practices.

Developing information and educational material on tenant rights and responsibilities and ensuring it is communicated to new arrivals will leave new arrivals less vulnerable to exploitation. Development of information and educational material for landlords and caretakers to familiarize them with the cultural differences important to housing of new arrivals would also be useful. Life skills training for new arrivals, particularly on ways to access, operate and "live in" a rental situation is also necessary. However, the provision of more affordable housing is the most important initiative needed to ease the tensions created by the competition and facilitate resettlement and integration. There is simply not enough affordable housing available.

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FINDING A PLACE TO CALL HOME: THE CHALLENGE OF HOUSING SECURITY FOR IMMIGRANTS IN ALBERTA

Jim Gurnett (Alberta NDP caucus)

Home sweet home.
Be it ever so humble, there's no place like home.
Home is where the heart is.
Home shelters the body and comforts the soul.
All up and down de whole creation sadly I roam, still
longing for de old folks at home.
Keep the home fires burning, while your hearts are yearning.
Lead, kindly Light,… the night is dark, and I am far
from home.
Home is where you hang your hat.
Home is home.

Home is one of the most powerful images in our lives. Cozy homilies, pœts, theologians, comedians, and advertisers have all drawn on its rich connotations to communicate.

The etymology of the very word "home" offers insight. In many places people through history have lived with social obligations to be hospitable and at the same time with strong expectations to uphold the honour and integrity of one's own group. And so, in ancient times if the end of the day found a person away from their own home, in a time when hotels and inns were unknown, it would be likely there would be an invitation into a home to pass the night. But with that hospitality may be the potential of being identified as someone with a link to an injury to a clan member of those offering shelter, and thus the demands of revenge. The wise approach would be to rest while remaining alert, perhaps sitting leaning against the wall, dozing, but always holding one's staff firmly in case a sudden need arose to defend oneself. And so, the image as language evolved that was used for "home" was of the place where it was safe to lie down. Only in one's own home could all the defences be relaxed and one could just stretch out flat on the ground to sleep deeply and carelessly.

For immigrants, the strength and the complexity of the meaning of home is often even more significant than for those who have not left a home or sought a new one as dramatically as the immigrant dœs.

And so, when newcomers arrive in Canada, whether intentional immigrants who, after careful research, have worked for years to get here, or refugees who have never heard of Canada and know nothing about it, there are complex issues related to home that are part of their experience, issues of loss and of finding. A place to call home is central to much of the rest of the settlement and integration narrative that will develop for immigrants.

Immigrants are arriving in a very different context for housing than at any time since the Second World War. After a distinguished decades-long record in Canada of funding the building of tens of thousands of units of social housing year after year, in the early 1990s the federal and Alberta governments determined a key tool to end deficits would be to make dramatic cuts to social programs, including housing. Within a few years cities across the nation were counting hundreds and thousands of people who were homeless. These were not the small numbers of those who had used emergency shelters in the urban core of large cities for a long time—people who were often dealing with interlocking issues of substance abuse, mental illness, FASD, and little education or job skills, typically single adults. These were new demographics of women and children, elders, youth, and victims of violence. In Edmonton a first count of homeless people in 1999 identified over 900, and people reacted with shock. By the time the 2008 count was done and found more than 3000 people the public had begun to see homeless people as a normal characteristic of urban life in Canada[1].

Even the development of a "tent city" in Edmonton on a piece of vacant land next door to the police headquarters in the summer of 2007, with more than 200 residents, provoked no strong public reaction. Governments quietly waited and in the waning days of summer evicted the few who remained and securely fenced the land so no one could use it again. The fact most of those who had been living there were still without decent homes and living scattered along back lanes and on public parkland[2] in dangerous isolated situations seemed accept-

able – at least there was not an embarrassing site where the media could drop by and present the story so easily.

The new population of homeless people was largely people who would have had access to social housing in the past, but with no new housing being built and old stock disappearing from the market the waiting lists for available units quickly grew to be years long. With income support programs slashed at the same time, market-level rents were out of reach for the same people. Market rents continued to move up as Alberta communities attracted more and more people from other parts of Canada and the energy-sector wealth meant there were plenty of people able to pay whatever was asked. Provincial government refusal to bring in any program of rent controls or guidelines meant those with little money had fewer and fewer choices. Canada Mortgage and Housing Corporation statistics for many recent years in Edmonton have indicated vacancies at the lowest end of the market have been practically zero. Thousands of units of previously low-rent housing have disappeared to condo conversions and the small amount of new funding that began to reappear in federal and provincial budgets has not even prevented the shortage growing, let alone contributing to a reduction.

Rhetoric has been abundant and task forces and committees have written reports making the same recommendations over and over.[3]

In this context, immigrants have been especially hard hit. Poverty rates for those in their first years in Canada are much higher than in the overall population. Research done by Dr. Rick Enns in the spring and summer of 2007 in Edmonton gathered information from nearly 200 immigrants and found over 70 percent were paying more than the 30 percent of gross income for housing[4] and more than 30 percent of this sample were paying over 50 percent of total family income to keep a roof over their heads[5]. What adds a deeply disturbing context to these numbers is the research finding the average monthly income for these people was $1580.

The voices of immigrants make clear how difficult housing insecurity is, how much it adds to the severity of other challenges they experience. One person describes the difficulty of having maintenance done: "The condition of the buildings are not good. Sometimes see that the water is coming from the roof and the laundry washing is not working … then how people should do what they have to do … Like my thing was a leak and I informed the building manager and first he came and he said "that is not leak". I said "see there is water" … then that took almost three weeks, then he came and fixed that." Another explains a problem that arose because of not having English proficiency or being familiar with other cultural issues in Canada: "I thought thirty days is [in]

February, just I took a cheque in the February … I thought thirty day, February 30th, that day is March 2nd, I took a cheque, that manager write for me [a fine of] fifty dollars."

For people who are already struggling with very limited economic resources, the actions of landlords can create serious trouble in lives. Stories such as this experience are not uncommon: "The other guy he just found a house … apartment in downtown and they told him that he must pay like nine hundred something and deposit is seven hundred but he's still visitor, they're going to hold that money until they will see if the manager there, the owner of the house, will agree for them to move in or not. Now it's gone almost two weeks without any answers [and the money still being held by the landlord]."

The crowding that arises from people having little ability to pay high rents affects quality of life: "We are two people all living in one big room … like I want to read a book and … she's sleep, I can't read a book or do anything and then if she wanted and I sleep, she can't do anything. For that the thing is that very important nowadays, it's money and if we don't have money then we all are accepting the places that not really comfortable with it, not happy." The economic pressure to maintain housing affects other aspects of life too: "We are not able to do anything for ourself. Even for my medicine, always I'm asking for my daughter whenever [she] is asking that I need like sometimes for a good medicine, I'm saying that I can't afford this, I can't buy this. For our food, we are trying to food, to get the very cheap food to save the money for rent or for electricity bill or for other things."

In Edmonton immigrants make little use of the established emergency shelters. More often people crowd into housing with others who offer some hospitality, a practice often casually called "couch surfing" but much less friendly than the name suggests. This practice is dangerous for everyone involved. A landlord finding more people living in a unit than were approved in the lease may react by starting eviction processes against everyone, so the end result is worse for even more people. Settlement organization staff often find apartments or suites with eight, ten, or more people living, not all related. Several children may be sleeping together on a floor in a common room. Adults working at jobs on various shifts come and go at various times. Access to safe food storage and cooking facilities can be very limited. Children in particular are in precarious situations. Frequent moves caused as these unstable housing situations change mean children, who may be struggling with English language learning needs already, and, in the case of refugee children, be years behind academically, are having to be in two or three or more different schools a year, and teachers have no opportunity to really diagnose and address their learning needs.

People desperate to have shelter may also be vulnerable to other abuse. Settlement practitioners at Edmonton Mennonite Centre for Newcomers have found cases where people will apparently offer "hospitality" to people without housing but will then take advantage of them, perhaps for cheap labour in a business. When the choice is being on the sidewalk with your children and your bags, it can seem the lesser evil.

In addition to the challenge to immigrants generally to be able to have affordable, appropriate, safe, and healthy housing in a province where housing is almost entirely market driven and expensive and they have limited economic resources, there are particular housing needs for those coming from refugee-like backgrounds where they have spent extended times in the midst to situations that have led to trauma and mental illness. People from such backgrounds may have little familiarity with how to live in North American-style housing so the unit may incur damage and lead to eviction. Without language skills or familiarity with residency laws landlords may take advantage of them, and without funds for deposits or references from other landlords many potential landlords will refuse them. For such people shelter is a source of fear and uncertainty in their lives rather than a place of sanctuary.

Research listening to people from such backgrounds done by Edmonton Mennonite Centre for Newcomers in 2003[6] led to the development of a model of supported housing that first began to operate in 2004 and now houses about 100 people in two buildings. One basic purpose of this approach was to ensure people could have the peace and stability of their own modest place, where they had privacy, an affordable cost so all their economic resources did not go to shelter, personal control, and safety. Another was to provide comprehensive integrated dynamic and flexible support to people, using plans developed by the person or family, with goals they determined, not disconnected formal services delivered during office hours. The idea was that such substantial support for a period of time might achieve more than a meagre trickle of services spread over a longer time. A third purpose was to provide a context in which community could develop and be supported and tenants could become involved with each others lives and be helpers to each other and exercise control of aspects of their housing. This opportunity for natural social support to become a part of people's lives has had very positive results. A 2008 evaluation for Citizenship and Immigration Canada of this supported housing work offers ample evidence of the value it has[7].

This simple model has provided a place for remarkable achievements by many people. People who had experienced no success previously in Canada have gone on to educational achievement in universities and technical institutes. The physical and mental health of many others has improved. Others have been able to achieve economic success, and in a few cases even purchase their own homes. But finding funders willing to support such an approach has been a continuing challenge and only slowly are governments recognizing the cost of this service, where nearly 100 people are served by a staff complement that costs less than $500 000 annually, is a bargain compared to the average cost to the public treasury that is pegged at about $100 000 a year for a single homeless person.

Public policy in Canada needs to rediscover the ancient power of home as the foundation of social stability and successful community. The recognition that housing security is a central pillar of achieving true settlement and integration would be a significant step. Despite Canada's historic part in the International Declaration of Human Rights where the right of every person to housing is affirmed, Miloon Kothari, the former United Nations special rapporteur on housing, recommended, following a tour across Canada in late 2007, "In order to comply with human rights standards and to efficiently address adequate housing for its population, Canada needs to base its policies and programs on the human rights framework and fully recognize the right to adequate housing. Canada needs to commit stable and long-term funding to a comprehensive national housing strategy, and to co-ordinate action among the provinces and territories. Canada needs to embark again on large scale building of social housing. It should also consider providing subsidies including housing allowances or access to other cost-effective ways in order for low-income households to meet their housing needs…. To address effectively the more critical obstacles to enjoyment of the right to adequate housing, Canada needs a comprehensive and properly-funded poverty reduction strategy respectful of its human rights obligations. The Federal Government needs to work with the provinces and territories to create a consistent framework of tenant protection and rent regulation laws that meet the standards set in international housing rights law. Specific funding should be directed to groups particularly vulnerable to discrimination including women, Aboriginal people, the elderly, youth and migrants. The housing continuum concept and a plan to make available various forms of housing including transitional and supportive housing should be nationally adopted." Ignoring these recommendations will contribute to a polarized nation where newcomers have more limited possibilities of a good quality of life than others. The cost of this will be significant in terms of social stability even more than in economic measures.

A simple step would be to set allowances for government assisted refugees at a level that ensured they could afford near market level rents in the communities where they settled. A commitment to fund settlement services to include supported housing would enhance the chance of success for thousands of people with more complex settlement challenges. Tougher enforcement of laws of non-discrimination would root out too many incidents of racist-based landlord behaviour that are reported by immigrants to settlement organizations. There is little research on housing issues as a part of the lives of immigrants but in recent years this has been a priority with Metropolis and slowly good information is being gathered. This needs to be vigorously pursued, since even when solid information is available the evidence of the past decade is that it is difficult to move public policy and the financial commitments necessary to address housing insecurity in Canada.

Housing security activists maintain there is no reason Canada cannot ensure homes for all, provided there is a will to do so. The failure to do so is particularly difficult on newcomers eager to establish new lives and the consequences of such failure will reach far into the future.

NOTES

[1] All the reports of the counts of homeless people are available at the website of Homeward Trust (www.homewardtrust.ca).

[2] Park rangers report a tenfold increase in the number of campsites they are removing on parkland compared to 2000.

[3] Jim Taylor, a member of Edmonton city council at the time and co-chair of a joint City of Edmonton/Province of Alberta task force that reported in 1999, noted in October 2008 as a new committee was at work creating a "10 year plan to end homelessness" that a review of the decade-old report would find all the necessary actions described then, but little actually done since. In October 2007 Premier Ed Stelmach promised an Alberta provincial 10 year plan to end homelessness, despite the government having rejected nearly every substantial recommendation of an extensive affordable housing task force only a few months earlier. As of December 2008 the promised plan was still not in sight.

[4] 30 percent is considered to be the maximum that should be spent on housing without creating stress on the capacity to meet other living needs.

[5] The full report is available at the Edmonton Mennonite Centre for Newcomers website (www.emcn.ab.ca).

[6] The report by Sunita Chera is available at the EMCN website (www.emcn.ab.ca).

[7] The report by Ann Goldblatt is available at the EMCN website (www.emcn.ab.ca).

A ROAD TO HOME: WORKING WITH HOMELESS IMMIGRANTS AND REFUGEES

Carolina Gajardo (COSTI Immigrant Services)

There is nothing more certain than the need for human beings to be able to access a place that they can call "my home". For migrant populations this fact is multi-dimensional and has a relevance that impacts all the steps of the integration process. A public housing policy that can make sense for newcomers is one that is flexible and capable of ensuring a healthy housing path. A healthy housing path requires supports that ensure people are not falling between the cracks or being taken advantage of by unscrupulous individuals that prey on the lack of knowledge of newcomer communities.

So what dœs "a healthy housing path" mean? It is important to recognize that no matter what the reasons for migration, there has always been a dream behind that act. Individuals tend to idealize their new land and create an image of the new society that many times differs a great deal from reality. Housing is one of those realities that cannot be overlooked because it will determine the newcomer's first impressions of what a society can offer to them. If poor housing conditions remain a reality for migrant communities due to affordability, their dreams are shattered and an overwhelming feeling of being socially excluded takes precedence in their minds. "The initial reception of an immigrant plays an important role in whether integration will be successful or dysfunctional – it helps determine "sink" or "swim" (Danso, 2001)"

There is no disagreement in the public discourse that access to affordable housing provides a jumping board that influences the economic and social integration of newcomer communities. If newcomers spend more than 30% of their income towards shelter when trying to establish in a new society, this has a direct negative effect in the capacity to advance and rise above poverty.

So the remaining question is: can or will Canada establish a national housing policy that will benefit newcomers? And what will a national housing policy mean?

A national housing policy needs to have an over-arching principle of Housing as a Right and under that principle the assurance that all people of Canada can benefit from it. If we consider housing as a right, the access to safe, secure and affordable housing needs to be part of it.

WHAT ARE THE GAPS AND HOW HOMELESS MIGRANTS SEE THE ISSUE

In a recent research conducted to review our Street to Homes project, which offers specialized long term follow-up support to homeless immigrants and refugees, the researcher noted that none of the interviewees directly attributed all their failure on the system. There seemed

> "to be a sense of frustration with self and their ignorance of how the system works. It was as if they took personal responsibility for not knowing what they could have done to prevent their being homeless to start with. They considered that they were the 'best judges' of certain aspects of their immigrant and housing experiences and only through an understanding of these aspects could a service provider offer a holistic service."

All service providers dealing with newcomers need to include housing assessment at all service levels. Through the interview the researcher also discovered that hidden homelessness is a fact of life for immigrants. Service User W:

> "I devised a plan. I would offer to work night shift, that way I had a roof over my head by night, then during the day I would go to the job help centre and meet with my job counsellor. I pretended I was still looking for a job so that I could go there daily and at least I had a "home" during the day. So, I would spend days there and work by night. I did this for over four months. One day my job counselor casually asked about my housing situation. It was then he discovered I was homeless and referred me to a housing worker, and that is how I came into the Streets to Home program".

HOW TO PROVIDE CULTURALLY COMPETENT SERVICES

Awareness & understanding: Working with foreign born homeless individuals, regardless of the number of years they have been in Canada, has a particular reality that can be attributed to their process of integration. The process and circumstances of coming to Canada have a compound effect when facing challenging changes in personal circumstances.

All other realities such as immigration status, refugee trauma, post traumatic stress syndrome, communication barriers, ethno-racial background, family composition, gender, age, sexual orientation and mental health/addiction, need to be considered when looking into the solutions or the capacity of the individual to resolve.

Furthermore, the receiving society plays a critical role as an enabler agent, particularly when providing all its citizens, regardless of their immigration status, with the resources to facilitate integration and minimize social exclusion.

Workers need to assess the possible hidden factors of migration to understand the reason for homelessness among migrant individuals. An awareness of the impact of migration noted above, in addition to cultural competence, can ensure that workers move in the right direction when providing housing stabilization services.

There is no "one style fits all" way of providing services; the uniqueness in these cases resides in the capacity of the service provider to untie the past to understand why the person found themselves in the present circumstances.

Development of expertise: A culturally competent worker is the one that uses a holistic service approach that is client-centered and appropriate for people from any cultural background. The worker is not required to be an expert in each of the individuals' cultures. The worker incorporates in the delivery of services a broader view of the specific needs of the individual and provides services with a knowledge base of understanding that the client's culture can influence his/her interactions with the society at large. The worker is aware of his/her own cultural biases and how these can hinder the relationship between worker and service users. A culturally competent worker draws on the service users as the principal source of information to understand their cultural background and never assumes, judges, or acts on behalf of the person unless the individual is aware of and understands the implications of the actions taken on their behalf.

Furthermore, the worker understands the impact of discrimination and is capable of assessing how service users have dealt with it, if encountered in the past. A culturally competent worker develops an acute understanding of the possible visible or invisible barriers migrants face and accurately assesses the person's world view to understand the specific needs and the individual's capacity to respond.

Elements to consider: Migrant communities and Canadians at large will benefit if there is:

1. A portable housing income supplement for people living in poverty.
2. National Housing anti-discrimination laws and support systems to enforce them.
3. Universal access to settlement and housing services regardless of immigration status, especially those educational preventive services that explain Canadian laws, rights and responsibilities.
4. Access to traditional settlement service providers and Housing Help centers, which are the best equipped to continue delivering specialized supports to newcomers.
5. Universal funding to programs supporting immigrants, not just pilot projects. These programs must include ancillary services, such as access to interpreters, escort and mediation services to prevent landlord discrimination, education about the housing system and financial literacy. For some groups additional supports are an important first step to prevent marginalization and discrimination. For example, the lack of knowledge of how things work in Canada can be a significant barrier - from the basics of how to use household appliances to the intricacies of community participation in neighborhoods, tenant associations, etc.
6. Access to transitional housing that can allow mobility, so newcomers are not forced into inflexible, long term tenancy agreements when they suddenly find themselves in need of moving due to changing life circumstances.
7. Building affordable housing!

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