

# RESEARCH REPORT



## Immigrants and Housing: A Review of Canadian Literature From 1990 to 2005

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# **Immigrants and Housing: A Review of Canadian Literature From 1990 to 2005**

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*Immigrants and Housing: A Review of Canadian Literature From 1990 to 2005* by Robert Murdie, Valerie Preston, Sutama Ghosh, Magali Chevalier is Volume 1 of a five volume series for the project

**THE HOUSING SITUATION AND NEEDS OF RECENT IMMIGRANTS  
IN THE MONTRÉAL, TORONTO, AND VANCOUVER CMAs**

The other volumes are:

Volume 2: *The Housing Situation and Needs of Recent immigrants in the Montréal, Toronto, and Vancouver CMAs: an Overview* by Daniel Hiebert, Annick Germain, Robert Murdie, Valerie Preston, Jean Renaud, Damaris Rose, Elvin Wyly, Virginie Ferreira, Pablo Mendez, and Ann Marie Murnaghan (2006)

Volume 3: *The Housing Situation and Needs of Recent Immigrants in the Montréal Metropolitan Area/La Situation Résidentielle des Immigrants Récents dans la Région Métropolitaine de Montréal* by Damaris Rose, Annick Germain, and Virginie Ferreira (2006)

Volume 4: *The Housing Situation and Needs of Recent Immigrants in the Toronto CMA* by Valerie Preston, Robert Murdie, Ann Marie Murnaghan (2006)

Volume 5: *The Housing Situation and Needs of Recent Immigrants in the Vancouver CMA* by Daniel Hiebert, Pablo Mendez, and Elvin Wyly (2006).

We wish to thank Canada Mortgage and Housing Corporation (CMHC), The Housing and Homelessness Branch (formerly National Secretariat on Homelessness) of Human Resources Social Development Canada (HRSDC) and York University for financial assistance in the development of this literature review. Ann Marie Murnaghan provided invaluable assistance formatting and completing the report.

## Abstract

Despite the importance of immigrant access to acceptable<sup>1</sup> housing and increased interest in this research area during the past decade there are few bibliographies of related Canadian literature. Two notable exceptions include an annotated bibliography from the Institute of Urban Studies, University of Winnipeg (Beavis, 1995) and the Housing New Canadians Research Working Group bibliography (2000) ([www.hnc.utoronto.ca](http://www.hnc.utoronto.ca)). While useful, neither of these is complete, and the Beavis bibliography is out of print. Therefore, there is need for an updated literature review and annotated bibliography in this important and rapidly emerging field of study.

This literature review was constructed in several stages. The search for sources concentrated on items that appeared between 1990 and 2005 and on literature about Canadian housing markets. Material concerning housing demand, housing careers, homeownership, and barriers in the housing market were sought.

Appendix A of this literature review, which lists 106 items, is derived from the search for a variety of relevant sources. Abstracts are provided where available. Web addresses are also given for material that is publicly available on the Internet. About one-third of the sources originates from government reports, of which half were initiated by CMHC. Twenty-five percent were found in journal articles, seventeen percent in student theses, and twelve percent in reports from NGOs. The remainder were from research institutes, book chapters and conference papers. Often material from a government report or student thesis is subsequently revised and published in a refereed journal. In several instances, both documents are included in the bibliography.

After compiling the bibliography, 56 items were selected for further consideration and more detailed summary. These are included in Appendix B. The primary criteria were relevance to the overall theme of immigration and housing, recency of material, and availability.

This bibliography was designed to inform a larger project entitled “Exploring the Housing Situation and Needs of Recent Immigrants in the Montréal, Toronto and Vancouver CMAs” undertaken by Metropolis based researchers in Montréal, Toronto and Vancouver and funded by Canada Mortgage and Housing Corporation (CMHC) and The Housing and Homelessness Branch (formerly National Secretariat on Homelessness) of Human Resources Social Development Canada (HRSDC).

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<sup>1</sup> ‘Acceptable housing’ is housing which meets standards of adequacy, suitability and affordability.

## Résumé

Malgré l'importance qu'a l'accès à des logements acceptables<sup>2</sup> pour les immigrants et l'intérêt grandissant accordé à ce domaine de recherche au cours de la dernière décennie, il existe peu de documents de référence canadiens sur le sujet. On trouve toutefois deux exceptions dignes de mention : une bibliographie commentée de l'Institute of Urban Studies, de l'Université de Winnipeg (Beavis, 1995), et la bibliographie du Housing New Canadians Research Working Group (2000) ([www.hnc.utoronto.ca](http://www.hnc.utoronto.ca)). Bien qu'utiles, ni l'une ni l'autre de ces bibliographies ne sont achevées, et la bibliographie de Beavis est épuisée. Il fallait donc procéder à un nouvel examen de la documentation et créer une bibliographie commentée dans ce domaine de recherche important qui prend de l'ampleur rapidement.

L'examen de la documentation a été réalisé en plusieurs étapes. La recherche de sources a principalement porté sur les articles publiés entre 1990 et 2005 et sur la documentation visant les marchés canadiens de l'habitation. On a aussi fait une recherche de documents au sujet de la demande de logements, des carrières dans le secteur de l'habitation, de l'accession à la propriété et des obstacles du marché de l'habitation.

L'annexe A de cette étude documentaire, qui énumère 106 articles, est issue de la recherche sur une variété de sources pertinentes. Des résumés sont fournis lorsqu'ils sont disponibles. Des adresses Web sont aussi signalées pour la documentation accessible au public sur Internet. Environ le tiers des sources proviennent de rapports gouvernementaux dont la moitié a été produite par la SCHL. Vingt-cinq pour cent ont été tirées d'articles de journaux, dix-sept pour cent de thèses d'étudiants et douze pour cent de rapports d'organismes non gouvernementaux. Le reste des sources provient d'instituts de recherche, de chapitres de livres et de documents de conférence. Les documents tirés d'un rapport gouvernemental ou d'une thèse d'étudiant sont souvent révisés ultérieurement et publiés dans une revue à comité de lecture. Dans plusieurs cas, les deux documents figurent dans la bibliographie.

Après avoir compilé la bibliographie, 56 articles ont été choisis afin d'en faire un examen plus approfondi et d'en rédiger un résumé plus détaillé. Ces articles figurent à l'annexe B. Les principaux critères étaient la pertinence à l'égard du thème général de l'immigration et de l'habitation, la récence des documents et leur disponibilité.

Cette bibliographie a été conçue dans le but de contribuer à un plus grand projet intitulé « Exploration de l'établissement résidentiel et des besoins des nouveaux immigrants dans les RMR de Montréal, de Toronto et de Vancouver » dirigé par des chercheurs de Metropolis de Montréal, Toronto et Vancouver et financé par la Société canadienne d'hypothèques et de logement (SCHL) ainsi que par la Direction générale du logement et des sans-abri (anciennement le Secrétariat national pour les sans-abri) de Ressources humaines et Développement social Canada (RHDSC).

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<sup>2</sup> Un « logement acceptable » est un logement qui est conforme aux normes de taille, de qualité et d'abordabilité.

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## Importance of Housing in Immigrant Integration

Access to adequate, suitable and affordable housing is an important first step in the immigrant integration process (Ley *et al.*, 2001; Murdie and Teixeira, 2003).<sup>3</sup> It can be argued that immigrants first seek a neighbourhood in which to live and housing for their families. They and their children then look for language training and other educational opportunities. Finally, education influences their employment prospects and source and level of income. More generally, from the perspective of longer term social integration, it has been argued that housing is an indicator of quality of life, including health, social interaction, community participation and general well being (Engeland and Lewis, 2005).

Despite the importance of immigrant access to acceptable<sup>4</sup> housing and the increased interest in this research area during the past decade there are few bibliographies of related Canadian literature. Two notable exceptions include an annotated bibliography from the Institute of Urban Studies, University of Winnipeg (Beavis, 1995) and the Housing New Canadians Research Working Group bibliography ([www.hnc.utoronto.ca](http://www.hnc.utoronto.ca)). While useful, neither of these is complete. Furthermore, the Beavis bibliography is out of print. Therefore, there is need for an updated literature review and annotated bibliography in this important and rapidly emerging field of study.

This bibliography also had a more immediate purpose. It was designed to inform a larger project entitled “Exploring the Housing Situation and Needs of Recent Immigrants in the Montréal, Toronto and Vancouver CMAs” undertaken by Metropolis based researchers in Montréal, Toronto and Vancouver and funded by Canada Mortgage and Housing Corporation (CMHC) and The Housing and Homelessness Branch (formerly National Secretariat on Homelessness) of Human Resources Social Development Canada (HRSDC). Reports from the larger project include (1) The Housing Situation and Needs of Recent Immigrants in the Montréal Metropolitan Area (Damaris Rose, Annick Germain, Virginie Ferreira), (2) The Housing Situation and Needs of Recent Immigrants in the Toronto CMA (Valerie Preston, Robert Murdie, Ann Marie Murnaghan, Daniel Hiebert), (3) The Housing Situation and Needs of Recent Immigrants in the Vancouver CMA (Daniel Hiebert, Pablo Mendez, Elvin Wyly), and (4) The Housing Situation and Needs of Recent Immigrants in the Montreal, Toronto, and Vancouver CMAs: An Overview (Daniel Hiebert, et al.).

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<sup>3</sup> These are the three pillars of Canada Mortgage and Housing Corporation’s (CMHC’s) core housing need model. Adequacy refers to the physical quality of the dwelling, suitability to the appropriateness of the dwelling for accommodating a particular size and type of household and affordability to the relation between shelter cost and the income of the household. According to CMHC, a household is in core need if its housing falls below at least one of adequacy, suitability, and affordability, and it would have to spend thirty percent or more of its income on local market housing that meets all three standards (CMHC, 2004).

<sup>4</sup> ‘Acceptable’ is used as a shorthand summary of adequacy, suitability and affordability.



## Construction of the Bibliography

The bibliography was constructed in several stages. Our search for sources concentrated on items that appeared between 1990 and 2005 and on literature about Canadian housing markets. We sought material concerning housing demand, housing careers, homeownership, and barriers in the housing market. We deliberately excluded most material on ethnic residential concentration and immigrant settlement and neighbourhood deprivation. While important, literature in the latter area is voluminous and is not focused specifically on the housing that immigrants need and acquire, the barriers they face in obtaining that housing and the extent to which they achieve a progressive housing career, including access to homeownership.

We began by reviewing existing bibliographies, the Canada Mortgage and Housing Corporation (CMHC) Library, the Metropolis virtual library, and theses and dissertations. In particular, we started with Beavis (1995) and the bibliography from the Housing New Canadians Research Working Group web site.<sup>5</sup>

We also reviewed the tables of contents from 1990 to 2005 for the following journals:

1. Cahiers des géographes
2. Canadian Journal of Regional Science
3. Canadian Journal of Urban Research
4. Canadian Review of Anthropology and Sociology
5. Housing Studies
6. Journal of International Migration and Integration
7. Regional Studies
8. The Canadian Geographer
9. Tijdschrift voor economische en sociale geografie
10. Urban Geography
11. Urban Studies

Our search for relevant sources resulted in 106 items. These are listed in Appendix A, with abstracts where available. Web addresses are also given for material that is publicly available on the Internet. About one-third of the references in Appendix A are from the Housing New Canadians bibliography. As indicated in Table 1, almost half of this material is from the period 2000-2005. A third is from 1995-1999 and twenty percent from 1990-1994. Clearly, the volume of literature in this field has increased dramatically by five-year period during the past fifteen years. The increased research interest in immigration and housing can be attributed to several factors. These include the development of the Metropolis Project and a network of university based research centres in Montréal, Toronto and Vancouver, Canada's three major gateway centres for receiving new immigrants and refugees, a corresponding interest in immigration and housing issues by federal government agencies such as CMHC and the Housing and Homelessness

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<sup>5</sup> The Housing New Canadians Research Working Group ([www.hnc.utoronto.ca](http://www.hnc.utoronto.ca)) is a joint initiative of the University of Toronto and York University. David Hulchanski and Robert Murdie are the principal investigators. Robert Murdie updated the bibliography in 2004.

Branch of HRSDC, the increased concern and research capacity of large Non-Governmental Organizations (NGOs) and interest in these issues by graduate students and their faculty advisors.

The items in Appendix A derive from a variety of sources. As noted in Table 2, about one-third originates from government reports, of which half were initiated by CMHC. Twenty-five percent were found in journal articles, seventeen percent in student theses, and twelve percent in reports from NGOs. The remainder were from research institutes, book chapters and conference papers. Often material from a government report or student thesis is subsequently revised and published in a refereed journal. In several instances, both documents are included in the bibliography.

After compiling the bibliography, 56 items were selected for further consideration and more detailed summary. These are included in Appendix B. The primary criteria were relevance to the overall theme of immigration and housing, recency of material, and availability. As noted in Table 1, a disproportionate number of items from 2000 to 2005 are included in this list. Whereas about half of the material in the larger bibliography is from this time period, more than sixty percent of the items identified and selected for detailed summary were released between 2000 and 2005.

**Table 1: References by Time Period**

Time Period	Relevant References	Considered for Detailed Summary	Detailed Summary
1990-1994	20 <sup>6</sup> (19%)	7 (13%)	6 (14%)
1995-1999	34 (32%)	13 (23%)	10 (23%)
2000-2005	50 <sup>7</sup> (47%)	35 (62%)	28 (64%)
No Date	2 (2%)	1 (2%)	0
Total	106	56	44

**Table 2: Source of the Relevant References**

Source of the Relevant References	Number of Relevant References
Government Report	34 (32%)
Journal Article	27 (25%)
Thesis	18 (17%)
NGO Report	13 (12%)
Research Institute	8 (7.5%)
Book Chapter	4 (3.8%)
Conference Paper	2 (1.9%)
Total	106

<sup>6</sup> Includes two items from 1989.

<sup>7</sup> Includes one dissertation that was completed in December, 2005 but is dated 2006.

The 56 items in Appendix B were then divided into six themes. These include:

1. Introduction
2. Housing Choices/Demands/Needs
3. Housing Careers and Social Networks
4. Immigration, Housing and Homelessness
5. Barriers and Discrimination
6. Homeownership

Based on their abstracts, the 56 items were assigned to the theme that seemed to best summarise their content. However, the themes are not mutually exclusive. For example, several items that have been assigned to “Barriers and Discrimination” or “Homeownership” overlap with “Housing Careers and Social Networks”.

Forty-four of the fifty-six items in Appendix B were summarised in detail using the following headings:

1. Objective
2. Methodology
3. Findings
4. Evaluation

Items that were not summarised in detail are considered important and useful for providing context but do not relate in detail to the immigration and housing theme, are not easily summarised using the headings noted above or have been superseded by more recent literature.

The remainder of this review provides an interpretation of the Canadian literature on immigration and housing from 1990 to 2005 using the six themes identified above.

## **Introduction**

In addition to the specific themes that characterise the immigrant and housing literature eleven more general items were considered for detailed review. The bibliography from the Institute of Urban Studies, University of Winnipeg (Beavis, 1995) is the first major summary of the housing and immigration literature with special reference to Canada. It is therefore an important benchmark that has been superseded by the Housing New Canadians bibliography and the bibliography for this project. Beavis identified more than 100 Canadian, American and British studies on ethnic residential concentration, ethnic discrimination in housing and housing preferences and choices of immigrants and refugees. Unlike many bibliographies it provides a review of the literature and suggestions for further research.

The series of housing studies produced by CMHC, based on special tabulations of Census data, have been particularly useful to researchers in this field. Focused largely on the incidence of core need among immigrant households they are an important benchmark of

how well immigrants are doing in the housing market. The series began with the 1991 census and summaries have been issued for each census year since. The most recent, based on 2001 census data, is listed here (Canada Mortgage and Housing Corporation, 2004). The 2001 data indicate that a third of recent immigrants (those arriving between 1996 and 2001) are in core need, more than twice the incidence for non-immigrant households. Also, recent immigrants who rent experienced a much higher incidence of core need than homeowners. However, the data also show (1) that the incidence of core need for immigrant households decreases the longer they have been in Canada, and (2) the incidence of core need among new immigrants declined from 39% in 1996 to 33.3% in 2001. As will be noted later, however, not all immigrant groups have been equally successful in the housing market, and therefore it is necessary to analyse the housing careers of individual groups, disaggregated by place of birth, ethnic origin, or visible minority status.

Three items in this section do not focus directly on immigrants and housing but provide important contextual information. Schellenberg (2004) presents a detailed overview, based primarily on 2001 census data, of the settlement patterns of recent immigrants across and within Canada's metropolitan areas. Particular focus is placed on immigrant entry to homeownership. The report by Engeland, Lewis *et al* (2005) provides a comparative analysis of the extent to which Canadians live in acceptable housing in 27 metropolitan areas. The data are primarily from the 1991 and 2001 censuses. The authors view housing as an indicator of quality of life in general, including health, general well being, social interaction and community participation. Recent immigrants, especially renters, were identified as having a particularly high incidence of core housing need. In Toronto, 43.5 percent of recent immigrant renter households were in core housing need in 2001 and even in Montréal where housing costs are lower, a third of recent immigrants were in core need. The report by Carter and Polevychok (2004) effectively draws the link between housing policy and broader social and economic policy, including education, labour market and health and is an important complement to the census-based studies by Schellenberg (2004) and Engeland, Lewis *et al* (2005). Specifically, the authors argue that better housing policy would provide more affordable and suitable housing that in turn would lead to easier integration of immigrants into Canadian society. They also argue that improvements made by better housing policy for immigrants would free up funds for social assistance, employment insurance, health and education.

A recent concern, paralleling debates in the United States, is the development of visible minority neighbourhoods, especially in Canada's three largest metropolitan areas. Hou and Picot (2004a), relying on 2001 census data, argue that the rapid expansion of visible minority neighbourhoods in Canadian metropolitan areas is related more to an increase in the share of visible minority groups in the population than increased concentration of the group in particular neighbourhoods. Although neighbourhoods with a large concentration of visible minorities tend to have a weak economic position this may relate to the fact that a relatively large proportion of visible minorities are recent immigrants. This raises the issue of whether Canadian metropolitan areas are developing racialised urban ghettos similar to those in the United States. Analysis by Hou and Picot (2004b) for Toronto, also using 2001 census data, is somewhat nuanced. Blacks and South Asians are said to be

adhering to the immigrant enclave model while Chinese immigrants are associated with more long lasting ethnic communities. Walks and Bourne (2005), using a larger set of metropolitan areas and census data for 1991, 1996 and 2001, concluded that Canada has no black polarised census tracts and no ghettos. Between 1991 and 2001 some census tracts in Toronto and Vancouver became more polarised, especially by blacks and South Asians, but with little evidence of ghetto formation. While there appears to be a positive relationship between low income and dependence on government transfers and the concentration of minorities, the relationships are not evenly spread across and within metropolitan areas. Instead, the authors argue that the concentration of low rent apartments and affordability problems may be more responsible for the pattern of neighbourhood poverty than the spatial concentration of visible minorities. These findings confirm Germain and Gagnon's (1999) equally nuanced views for Montréal and Smith's (2004) conclusions, based on 2001 census data, concerning the increasingly complex relationship between concentrated urban disadvantage and concentrated immigrant settlement in Canada's three largest cities.

Finally, the importance of collaboration between Metropolis and other federal government departments in encouraging research should be noted. In the context of immigrant and housing research this applies particularly to CMHC. Zamprelli (n.d.) points to six areas in which CMHC could benefit from research undertaken by the Metropolis research centres. Most of these relate to CMHC's interest in the impact of immigration on Canadian housing markets including demand, supply, urban development, housing need, homelessness, residential turnover, and the development and dynamics of ethnic enclaves. Several of these issues await more extensive research.

### **Housing Choices, Demands and Needs**

As noted in Zamprelli's (n.d.) item in the last section, CMHC is particularly interested in the impact of immigrants on Canada's housing markets. In that regard, CMHC has sponsored two studies using special tabulations from the census. The earliest by Clayton Research Associates (1994) uses 1986 census data to highlight the differences in housing choices between immigrants and non-immigrants for Canada as a whole and Montréal, Toronto and Vancouver. This was followed by a similar study based on 1991 census data (Lapointe Consulting Inc. with R. Murdie, 1996). Both studies focus on age-specific average household size and household headship rates as well as tenure and dwelling type choices. Using a multivariate analysis of tenure choice, Lapointe and Murdie (1996) explore how immigrant housing choices vary by place of birth, period of immigration and income. The report confirms the major findings of the 1986 analysis (Clayton Research Associates, 1994). That is, housing is an important element in the integration of immigrants into Canadian society and most immigrant groups have a strong attachment to homeownership. Over time, headship and ownership rates of immigrants become more like non-immigrants. Housing tenure is strongly related to income, household type, age of the household maintainer, place of birth, and period of immigration. These studies have not been updated using data from the 1996 or 2001 censuses, although Haan (2005), using 1981 and 2001 census data, has highlighted the recent decline in immigrant homeownership rates.

Leloup's (2005) study of the housing conditions of immigrant households in Québec is based on special cross tabulations of 1996 and 2001 census data. Similar to Lapointe and Murdie (1996), Le Loup found a positive relationship between length of stay in Québec and access to housing and financing for housing. However, this relationship varied between country of origin of the main financial provider, the socioeconomic status of the household and the nature of the local housing market. Immigrants from the Caribbean, Latin America and Sub Sahara Africa experienced particular problems.

Other studies in this section offer insights into the housing situation of immigrants in different cities in Canada, focusing particularly on the circumstances and needs of low-income newcomers. For immigrants in Calgary, the major issue concerned low incomes and housing affordability (Wilson, 1992). Otherwise, immigrants did not generally live in overcrowded conditions, the housing tended to be adequate physically, and two-thirds of the respondents were satisfied or very satisfied. However, 54 percent of the respondents indicated that they would like to move to a quieter area, larger dwelling, closer to work and/or to a dwelling with a yard. Most respondents wished to move to a single-family detached house. In Vancouver, immigrants also focused on the high cost of housing, particularly since many respondents were on welfare or only had short-term work (MOSAIC, 1996; Mattu, 2002). These immigrants and refugees also identified a number of concerns, some of which focused on the need to provide adequate response to cultural needs and a desire to preserve some of the housing characteristics that they were accustomed to in their country of origin. This related particularly to the need for large rental units by extended families and space in housing developments for home occupations and home training. Seventy percent of the respondents also wanted to live close to their respective communities. The need for specific information about housing and translation services was also a concern. As a result of these unmet needs it took many immigrants and refugees up to three or four years to find suitable permanent housing. For Ghanaians in Toronto, affordability and overcrowding were major issues. Clearly, there is need for less expensive accommodation that would reduce the need for families to "double-up" for financial reasons (Owusu, 1999).

Most of the studies under this theme are dated and do not address issues of choice, demand and need very directly. The two Canada-wide studies based on census data are fifteen and twenty years out of date. These studies could be updated and replicated using special tabulations from the 2001 or 2006 censuses. The advantage of the census is access to a large data set (20 percent of Canada's immigrant households) and the ability to disaggregate by city and immigrant group. The data enable sophisticated statistical analyses of immigrant housing demand, as reflected in existing housing situations, but cannot capture the specific circumstances of households who have limited housing choice. The studies based on individual survey data are also limited. Samples are potentially biased. For example, the Calgary study was based on a relatively large sample size but the sample was limited to clients of the Calgary Catholic Immigration Society and skewed towards Catholics. Similarly, the samples in the Vancouver studies are not representative of the immigrant population in Vancouver and the Lower Mainland. Also, most of these studies are snapshots at one point in time and do not capture the fluidity of

newcomers' housing situation, needs and relative satisfaction through time. Thus, there is need for more longitudinal studies of immigrant housing experiences and more sophisticated measures of housing satisfaction and need.

### **Housing Careers and Social Networks**

Recently, there have been several attempts in the Canadian literature to capture the dynamics of immigrant and refugee housing careers. Most of these studies are based on retrospective analyses rather than panel studies. That is, immigrants are interviewed once and asked about their past housing history and associated life events. In contrast, panel studies interview immigrants at selected stages about their housing experiences. The latter potentially avoid the memory lapses that are common in retrospective studies but introduce the problem of retaining and keeping contact with willing respondents into the future. To date, there have been no panel studies of immigrants in Canada although the Longitudinal Survey of Immigrants to Canada will rectify this situation by providing a portrait of experiences for a large sample of immigrants six months, two years and four years after their arrival between October 2000 and September 2001 (Statistics Canada 2005).

The most thorough template in the Canadian literature for evaluating housing careers was developed by the Housing New Canadians project ([www.hnc.utoronto.ca](http://www.hnc.utoronto.ca)) in the late 1990s (Murdie 2002). The conceptual framework for the Housing New Canadians project suggests that based on their individual and household characteristics and resources (material and cognitive) immigrants will have specific housing needs and variable opportunities for satisfying these needs. In addition to household resources, external factors such as housing system realities and existing social realities of the migrant city, potentially act as filters in the household's search for housing, variously regulating their access to housing. In order to overcome these structural and individual barriers immigrant households often adopt distinct strategies. The interplay of these factors (individual/household characteristics, household preferences and resources, filters in the housing search process, the housing search process itself – difficulties, barriers, strategies) – ultimately results in different housing and neighbourhood outcomes and differences in the household's relative satisfaction with dwelling and neighbourhood. Over time, these housing outcomes give rise to housing careers.

Findings from a questionnaire survey of Polish and Somali newcomers in Toronto indicate that the Poles have established a more progressive housing career (Murdie 2002). The housing experiences of respondents at three stages of their housing career were recorded: the first permanent residence, the residence immediately before the current one and the current residence. The evidence indicates that the Poles ultimately moved into larger and cleaner units, their average rent-to-income ratio was considerably less than the Somalis and they experienced less overcrowding. Consequently, the Poles were more satisfied with their dwellings than the Somalis. Murdie (2002) suggests several major reasons for these differences. First, Somalis had a lower economic status than the Poles and relied more on social assistance. Second, Somalis had larger households and needed larger and more expensive apartments. Third, the Somalis had less well developed social

networks and institutions in Toronto. Fourth, the Poles had more experience living in high-rise apartments and therefore had a better understanding of Toronto's rental market. The Somalis also faced more barriers in the housing market including source of income, need for a guarantor, larger household size and perceived more personal and group discrimination. To overcome these barriers the Somalis compromised on their housing needs by accepting smaller accommodation and living in overcrowded spaces.

The Housing New Canadians research team has subsequently considered the housing experiences of Jamaican and Salvadoran newcomers to Toronto and the conceptual and methodological framework from the Housing New Canadians research has been used as a model for other studies, two of which are summarised in the section on Homeownership (Ferdinands, 2002; Oliveira, 2004). This model has also been used in a comparative study of the housing experiences of sponsored refugees and refugee claimants in Toronto (Murdie, 2005), a study of the housing experiences of Ugandan immigrants in Toronto (Abili, 1997), by Bezanson (2003) in a study of Afghan refugee households in Kitchener-Waterloo and by Ghosh (2006) in a comparative study of the housing trajectories of Indian Bengalis and Bangladeshis in Toronto.

Based on a comparison of the housing experiences of sponsored refugees and refugee claimants in Toronto, Murdie (2005) concluded that refugee claimants experienced a more difficult pathway to housing than sponsored refugees. Initially, refugee claimants took much longer than sponsored refugees to secure permanent housing. Upon obtaining permanent housing they were more likely to acquire smaller units and to share with non-family members. Over time, however, claimants generally improved their housing position and narrowed the gap with sponsored refugees. Affordability, however, remained a serious problem and a high proportion of both groups indicated that housing and getting housing were not what they anticipated before coming to Canada. In particular they expected lower rents and more government assistance. Both groups relied heavily on informal sources for housing information and help.

Abili (1997), based on interviews with a small sample of Black Ugandans who arrived in Canada in the late 1980s and early 1990s, also determined that most Ugandans found their first accommodation through social networks rather than through community organizations or government agencies. Many lived in the Parkdale area of west-central Toronto, primarily because of its relatively affordable accommodation, proximity to good public transportation and their lack of knowledge about alternative housing. Ugandans tended to move frequently because of affordability problems, the need for larger accommodation, or proximity to work and transportation. Although Ugandans prefer to own housing few can afford to. Those that purchased houses did so in the outer suburbs. Most prefer to live in "mixed" neighbourhoods with good housing, services, schools and security. They tend to avoid black neighbourhoods because these are perceived as not having such qualities.

In Kitchener-Waterloo, Bezanson (2003) found that young, single, government sponsored Afghan men were able to access housing relatively easily. In contrast, lower income and larger households had to settle for inadequate, unsuitable and unaffordable housing.



Refugee claimant households, in particular, were on the verge of homelessness. In general, respondents perceived discrimination in the housing market based on low income and large household size, but not due to skin colour, ethnicity, language or religion. With respect to the search for housing, Bezanson concluded that assistance from settlement agencies and social networks was crucial in finding a house, particularly in the form of ‘accompaniment’. Also, limiting housing searches to buildings where landlords were ‘open’ to newcomers helped.

Ghosh (2006) showed that although Indian Bengalis and Bangladeshis arrived in Toronto during the same time period and primarily under the same immigrant class they experienced different housing trajectories. Both groups share the same language but practise different religions. Overall, Indian Bengalis developed a ‘progressive’ housing trajectory by experiencing considerable intra-urban mobility, moving from sharing an apartment to renting on their own and ultimately homeownership. Generally, Indian Bengalis wanted to live in a “mixed” neighbourhood. In contrast, Bangladeshis preferred to live closer to friends and relatives. As a result of these housing preferences, Indian Bengalis moved to different parts of the city in search of affordable housing and employment while most Bangladeshis moved from a non-Bengali area or within a Bengali area, where their social networks were strongest. Although some Bangladeshis progressed in their housing trajectories, about half did not change their housing situation for a prolonged period of time and experienced barriers in the housing market due to their level and source of income and discriminatory practices of private landlords. Compared to Indian Bengalis, many were living in unaffordable, inadequate and unsuitable housing. Although affordability often constrained the housing ‘choice’ of both groups, Indian Bengalis were primarily restricted in their choice of neighbourhood whereas Bangladeshis, often with larger household sizes, were most affected in terms of their need for a spacious dwelling. Interestingly, however, both groups expressed high levels of residential satisfaction. This is primarily because their housing trajectories are inextricably related not only to differences in their economic circumstances but also to their ‘way of life’. Cultural identity was variously expressed and retained through their housing trajectories. By living in mixed dispersed neighbourhoods, Indian Bengalis have expressed and retained their ‘multicultural’ and ‘secular’ identities, whereas by staying in the spaces of ‘Bengaliness’, Bangladeshis have been able to express and retain their language and practice Islam.

Two other studies using a different conceptual framework and research methodology are noteworthy in the context of housing careers. Rose and Ray (2001) analysed the resources refugee claimants in Montréal used to find housing and examined issues of housing affordability, housing quality, neighbourhood services and proximity to co-ethnics. The study considered the situation of refugees three years after their arrival in Canada in the mid-1990s. Housing cost was the most frequently mentioned barrier to finding acceptable housing followed by lack of knowledge of Montréal’s housing market, inadequate transportation to conduct a search and general lack of familiarity with the city. As in other studies, a relatively large proportion of the respondents relied on family and friends for information. Even though sixty percent of the respondents spent more than half of their income on rent they indicated a relatively high degree of satisfaction with

their housing. It is not known, however, what standards were being used to evaluate satisfaction. For example, was the point of reference housing conditions in the home country or in Montréal?

In a second study, Teixeira and Murdie (1997) examine the role of real estate agents in the relocation of Portuguese immigrants in 1989-90 from a traditional immigrant reception area in downtown Toronto to suburban Mississauga. A sample of Portuguese homebuyers was compared with a sample of Canadian-born homebuyers. The authors hypothesise that strong kinship networks among the Portuguese will influence homebuyers to choose and rely upon real estate agents of the same ethnic background as their primary source of information. The evidence suggests that in comparison to Canadian-born homebuyers the Portuguese relied much more on family and friends and co-ethnic real estate agents in their search for housing. The use of these ethnic sources of information by the Portuguese played an important role in perpetuating the concentration of the Portuguese in Mississauga, especially first-time homebuyers. In contrast, older homebuyers with more experience in the housing market were more likely to relocate in non-Portuguese areas. It was also determined that real estate agents did not play a major role in the selection of house type. Thus, the role of real estate agents is somewhat ambiguous. This study highlights the need for further case studies exploring the role that real estate agents and other gatekeepers in the housing market play in shaping ethnic settlement patterns.

### **Immigration, Housing and Homelessness**

Although homelessness has been an important topic in the Canadian housing literature there has been relatively little focus on homelessness amongst immigrants and refugees. As Hiebert *et al* (2005) indicate, this may be because marginalised populations are poorly recorded in key data sources. It may also relate to the various definitions of homelessness, ranging from those who are absolutely homeless (houseless) to those at risk of homelessness (relative homelessness).

Hiebert *et al's* (2005) multi-faceted study of immigrant and refugee homelessness in Vancouver comprises three sub studies, each focusing on a particular aspect of homelessness. The first investigated absolute homelessness by obtaining evidence from shelters and transition houses over seven 24-hour periods between October and December 2004. The second explored the housing situation of recently admitted refugees before and after they received a positive decision enabling them to stay in Canada. The third sought to determine a basic estimate of relative homelessness and the provision or receipt of assistance in obtaining housing. Hiebert *et al* determined that newcomers are more likely to live with their extended families than to stay in shelters. Also, the larger one's ethno-cultural community the less likely he/she will be homeless. The most important factors leading to homelessness are physical/emotional abuse, family issues and mental state. Affordability is a major problem. Most respondents were spending over half their income on rent. Lack of fluency in English is a major barrier in obtaining housing and employment. Overall, the results of the study converge on the point that the housing experience of newcomers to Vancouver is heavily influenced by the social

capital of existing ethno-cultural communities, although in many instances those who provide assistance are no better off than those receiving assistance. Overall, the extent of relative and absolute homelessness is less than would be expected given the income levels of these groups. This is not to say that they are well housed. Indeed, many live in crowded, sub-standard conditions. However, their social networks appear to allay the worst forms of homelessness.

The issues surrounding immigrant and refugee homelessness in Vancouver were echoed for Toronto in a study conducted by Access Alliance Multicultural Community Health Centre (2003). It was found that poverty, decreasing social programmes, unrecognized work and education, delays in work permits, and mental health issues made immigrants and refugees vulnerable to homelessness. Concerning shelters, the study concluded that conventional shelters and drop-ins are often uncomfortable and culturally awkward for immigrants and refugees. Many do not have sufficient interpreter services, are not aware of the cultural or religious differences and history of newcomer groups and lack up-to-date information regarding immigrant services. In attempting to find permanent housing immigrants and refugees face barriers based on various forms of discrimination including race, immigrant/refugee status, gender, and income. Access Alliance concludes that increased awareness of the scale of visible and particularly hidden homelessness is required to provide adequate policy and programme initiatives to systematically address the needs of immigrants and refugees.

The causes of immigrant and refugee homelessness in Toronto were further enumerated in a background report for the [Toronto] Mayor's Homelessness Action Task Force (Hunter, 1999). These included a critical shortage of affordable housing, systemic barriers to employment, settlement support reduction, lack of knowledge of the system, and discrimination in housing. These constraints apply to all immigrants and refugees but especially to refugee claimants who must go through a long determination process that potentially makes them more vulnerable to homelessness, a finding confirmed by Murdie (2005) in his study of the housing experiences of refugee claimants and sponsored refugees. The Task Force recommended strengthening settlement and integration programmes for immigrants and refugees and provided a number of more specific recommendations.

Ryan and Woodill's (2000) study, aptly titled "A Search for Home", is based on interviews with forty-nine former refugee claimant residents at Romero House, a refugee shelter in Toronto, who discuss their experiences with homelessness and the role of Romero House in helping them overcome obstacles in their search for acceptable housing. The interviews were undertaken in the late 1990s. The authors found that refugee claimants lack appropriate information in dealing with the intricacies of the refugee system and argue that it is important to provide "Arrive Right Information" at the major ports of entry and specific information at resource centres in the downtown areas of major cities. Subsequent to this study, the Red Cross First Contact project was established in Toronto to provide this information and assist refugee claimants in the initial settlement process. Longer term, the report argues for increased financial assistance for housing, especially housing that can house large and/or extended families.

The Romero House model is based on offering a high level of assistance to newcomers, including accompanying refugees in their search for permanent housing. The model has been highly successful but there is a fine balance between no support and total dependence on the assistance of others.

Zine's (2002) wide ranging study of the factors causing hidden and absolute homelessness in Latin American and Muslim communities in Toronto, undertaken in late 2001 and early 2002, indicated that two-thirds of respondents found it 'very difficult' to find an acceptable place to live, primarily because of lack of income and being on social assistance. Other factors included the number of children in the family, need for a reference, and discrimination based on race, religion, age and gender (single parent families). More than half of the respondents indicated that they were at risk of homelessness and of these, about half were refugee claimants. The majority fearing homelessness indicated that cost of housing was the major reason. For those living on the street, not having a fixed address was an important barrier. Lack of cultural sensitivity in shelters was another problem.

Although the main focus of this section is immigrants and homelessness it also includes an item that does not fit easily elsewhere but has implications for homelessness. This is Ley and Tutchener's (2001) attempt to evaluate the impact of globalization and immigration on the Canadian housing market. Ley and Tutchener begin by illustrating a positive relationship between house price change and immigration in 27 Canadian markets based on data between 1971 and 1996. They then focus on Toronto and Vancouver, two cities that by the mid 1990s broke away from the other 25 centres in terms of house prices. In Vancouver, the increase in house prices is particularly related to an increase in the proportion of business immigrants. This relationship is more nuanced in Toronto where the proportion of business immigrants is lower. In Toronto, the implication is that the collapse of the homeownership market after 1989 would have been more severe without strong levels of immigration fuelling demand. The further implication (not stated by Ley and Tutchener) for those with severe affordability problems is that homeownership has been priced out of the reach of modest income households who might otherwise filter upwards from the rental market and release rental vacancies for newcomers of more modest means.

### **Barriers and Discrimination in the Housing Market**

A large number of studies report more directly on barriers and discrimination in the housing market experienced by a variety of immigrant and refugee groups, primarily in Toronto and Vancouver.

Novac *et al* (2002) is an important benchmark study that reports on the state of knowledge of housing discrimination in Canada. The authors found that in comparison to Britain and the United States there is little information about housing discrimination in Canada. Most of the available research focuses on perceptions of discrimination among ethno-racial minority groups. Most studies are also small scale, limited to a few cities and to the rental sector. Existing evidence indicates that discrimination is practised more

frequently by informal landlords than commercial landlords and is most prevalent among blacks and South Asians. Immigrants tend to deal with housing discrimination by relying on their social networks. People also tend to notice higher levels of discrimination against their group than against themselves. The authors point to the need for more research on discrimination through land use planning (the NIMBY syndrome) and in the ownership, mortgage lending and home insurance markets. Based on the literature and interviews with key informants, the authors conclude that there is widespread agreement that the existing data on housing discrimination are inadequate for directing policy decisions. Several informants called for more research, especially housing audits, to document discrimination.

Darden (2004) further reinforces the advantage of housing audits in assessing discrimination. Darden argues that racial discrimination is the most persistent and difficult form of discrimination to eliminate. He maintains that the ideology of “white supremacy” is the main cause of housing discrimination in Toronto. To substantiate his argument, Darden presents a number of cases where racial discrimination in housing occurred in Toronto, both before and after adoption of the 1962 Human Rights Code. With respect to the measurement of racial discrimination in housing, Darden claims that the audit or paired testing method is the strongest and most effective method because the participants are selected through a controlled experiment. Despite its assumed effectiveness, the audit method has not been commonly used in Canada, possibly for ethical and political reasons. Darden’s analysis of cases from the Ontario Human Rights Commission is sound but otherwise the notion of “white supremacy” is controversial, especially in a multi-ethnic and multi-racial city such as Toronto. Who, for example, constitutes the white majority? Is this a monolithic group? Are all non-whites similarly discriminated against in Toronto’s housing market? Do axes of social and economic identity such as economic status and social networks have a role to play in alleviating housing discrimination?

In contrast to Darden, Dion (2001) focused on the multi-dimensional aspect of housing discrimination and the importance of disaggregating immigrants by ethno-racial group when studying discrimination. He also raises some contrary views regarding the effectiveness of housing audits in identifying discrimination. Dion’s study is based on findings by the Housing New Canadians Research Group. The focus is perceived personal and group discrimination by Jamaican, Polish and Somali immigrants and refugees in Toronto for eleven discrimination measures. Concerning perceived personal discrimination, Somalis reported the highest level of discrimination overall followed by Jamaicans and Poles. Somalis reported the highest levels of discrimination on the basis of income, source of income, religion, ethnic background and immigration status. Jamaicans reported the highest levels of gender and race based discrimination. Results from the analysis of perceived group discrimination paralleled perceived personal discrimination, but as expected the scores were consistently higher than for personal discrimination.

Several other studies in this section focus more generally on the barriers that immigrants and refugees face, especially in the rental housing market. For example, Alfred and Sinclair (2002) in a study of Chinese clients of St. Stephen’s Community House in west-

central Toronto point to housing affordability, shared space, overcrowded conditions, rodents, and insufficient heat as just some of the problems faced by this group of immigrants. More than two-thirds found housing conditions worse than in China. The situation for these immigrants does not seem to have improved from the evidence in Xie's (1991) study, conducted a decade earlier. Xie found that his respondents had to live in shared accommodation for a relatively long period because they could not afford accommodation of their own and were not familiar with information sources. The latter resulted in the use of inefficient sources such as walking around and noting cards on bulletin boards. The outcome was accommodation that was not affordable, crowded and in poor condition. Both these studies are a stark reminder that not all Chinese are sufficiently wealthy to purchase housing immediately upon arrival in Toronto.

Chao's (1999) study of the private market rental experiences of Ghanaian immigrant households in Toronto in 1999 also emphasises the barriers that newcomers with limited resources face in obtaining acceptable housing. For this group, housing affordability was the major problem and as a result many were on the verge of homelessness. To relieve the financial strain of rental payments, Ghanaians often entered into co-tenancy and shared housing. As a result, at least a fifth of the households lived in overcrowded conditions.

Housing affordability is also the theme of Murdie's (2003) study based on results from the Housing New Canadians Research Group study of the housing experiences of Jamaican, Polish and Salvadoran newcomers in Toronto. Murdie claims that housing affordability is a key constraint affecting the housing careers of many new immigrants and refugees in Toronto's private rental sector. The findings indicate that the Somalis had the greatest difficulty affording acceptable accommodation and the Poles had the least difficulty. Somalis, in general, paid higher rents and had higher rent-to-income ratios. It is argued that households with the weakest social networks, low income and large household size experienced the greatest difficulty. For some, these factors were exacerbated by discriminatory practices in the housing market. Though Jamaican and Polish households also paid high rents they increased their housing consumption, moving from smaller to relatively larger apartments. In contrast, the Somalis decreased their cost of housing but had to compromise their housing consumption. Overall, Somalis experienced the greatest difficulty paying rent and Poles experienced the least difficulty. The implications for the Somalis achieving a successful housing career, at least in the short run, are particularly stark.

Studies of the housing experiences of minority groups in other Canadian cities have also uncovered barriers and discrimination. For example, in Calgary Danso and Grant (2000) found that most Black Africans interviewed in the late 1990s were in core housing need, living in inadequate, unsuitable and unaffordable housing. A little over a third of the respondents were living in houses with structural problems, the average room occupancy was more than three times the Calgary average and more than half spent over 30 percent of their income on housing. Three main factors accounted for the housing circumstances of Black Africans in Calgary: low income, language problems and discrimination based on race. Of these, the authors argue that racial discrimination was the most formidable. In

Vancouver in 1995-6, Miraftab (2000) found four major barriers for Kurdish and Somali refugees in obtaining acceptable housing: high rent, large household size, language and discrimination due to racial or cultural prejudice. About two-thirds of the respondents lived in basement apartments. Although affordable, these are illegal and the tenants do not have legal rights. Miraftab also argues that refugees are different from immigrants in that migration is not necessarily a choice and therefore they likely suffer from the psychological dimension of displacement and relocation. They also tend to be more disadvantaged than immigrants and therefore face more barriers in the housing market.

There has been very little research in Canada on the spatial distribution of immigrants in public sector housing. Murdie's (1994) study was developed in response to concerns expressed by a Black advocacy group about the concentration of blacks in high-rise public housing developments in Toronto, especially ten 'high-risk' communities. On the basis of observation and experience, the group believed that blacks account for 50 to 70 percent of the population in these developments. Murdie's study was based on information from several sources: primarily the 1971 and 1986 censuses, a special tabulation of black visible minority population by census enumeration area for 1986 and the 1990 Unit-tenant master file of the Ontario Ministry of Housing. Murdie found that the proportion of blacks in public housing increased from 4.2% in 1971 to 27.4% in 1986. Furthermore, the percentage of blacks in public housing was about 5.5 times the percentage in the Toronto CMA. The spatial variability of blacks within public housing was not as extreme as popular perception. Developments with an above average proportion of blacks tended to be located in the inner suburbs: Etobicoke, North York and Scarborough. Murdie contends that it is possible that many Caribbeans entering Toronto in the 1960s and 1970s lacked the resources to buy a house or move into private rental housing. At the same time, a considerable amount of public housing had been built in the late 1960s and early 1970s in what were then the outer suburbs. Most of these buildings were high rises containing two bedroom units. Thus, these newcomers encountered a form of 'constrained choice' whereby accommodation was limited to units in these new public housing buildings. This is one of the first articles in Canada to address issues of race in public housing developments. Through data and informed speculation the author demonstrates that popular ideas advanced by interest groups are not always close to reality. There is need for additional studies concerning social composition and change in public sector housing, including the views of managers and tenants in order to firm up speculations about 'choice' and 'constraint' as well as the relative satisfaction of tenants with their housing circumstances.

### **Home Ownership**

The advantages and disadvantages of home ownership have been much debated in the literature. Generally, however, the acquisition of home ownership is viewed as an important step in the development of a progressive housing career (e.g., Ray and Moore, 1991; Skaburskis, 1996; Lam, 1997). Immigrants, in particular, are assumed to display a strong propensity to live in owner occupied housing and many researchers view home ownership as a sign of immigrant integration into Canadian society. The Canadian research on homeownership can be divided into studies that make use of secondary data,

primarily the census, and those based on interviews with sample households from specific immigrant groups. Studies using secondary data are considered first.

Much of the Canadian research builds from two seminal papers from the early 1990s by Ray and Moore (1991) and Balakrishnan and Wu (1992). Using special tabulations from the 1986 Census, Ray and Moore concluded that homeownership for immigrants depends on country of birth, period of immigration, economic status, educational background, household structure and culture. For example, immigrant groups who have been in the country longer, have higher levels of education, and have a higher proportion of husband/wife families were more likely to be homeowners. Southern Europeans had the highest rate of home ownership and Caribbeans the lowest. Balakrishnan and Wu used Public Use Sample data from the 1986 Census to evaluate the issue of ethnicity and its impact on homeownership in nine CMAs. The results are more detailed than the Ray and Moore study but generally confirm their findings. After controlling for demographic and socio-economic factors it was found that there were large differences in the homeownership rates of immigrant groups. The foreign born population was more likely to own (65%) than the Canadian born (55%). Italians (83%) had the highest probability of buying a house except in Vancouver where Chinese had the highest odds. Blacks (34%) and Aboriginals (16%) were least likely to be homeowners. Minority populations with a sizeable population, including Italians in Toronto and Chinese and South Asians in Vancouver were more likely to be homeowners.

Lareya (1999) updated the Ray and Moore and Balakrishnan and Wu studies using Public Use Sample data from the 1991 census. After controlling for age, marital status, education, household type, income and period of immigration the results show a wide variation in homeownership among immigrant groups. Overall, ownership rates are highest among immigrants of European/USA origin but very low for those of African/Caribbean origin. Immigrants of African or Caribbean origin were relatively more likely to buy a house in Montréal than in Toronto or Vancouver. European/USA immigrants were more likely to buy a home in Toronto and Montréal. In Vancouver, Asian immigrants had the highest probability of homeownership. Lareya also notes that on average it takes eight years for the foreign born to attain the same incidence of homeownership as the Canadian born. This figure varies dramatically by immigrant group with Europeans taking the least time and Africans the most. The results of this study show that in Montréal, Toronto and Vancouver immigrant homeownership is a complex phenomenon influenced by various demographic and socio-economic factors, thus corroborating the findings of previous studies by Ray and Moore and Balakrishnan and Wu.

The most recent study of homeownership in Canada is Haan's (2005) comparison of the homeownership rates of immigrant groups and the Canadian born in Toronto, Montréal and Vancouver. In contrast to the three studies reviewed above, this study is based on a very large sample, the 20% sample data file from the 1981 and 2001 censuses. Most importantly, Haan found that the housing careers of the Canadian born and immigrants are not evolving in the same manner. Immigrants had an advantage over the Canadian born in 1981, but by 2001 the immigrant rate of homeownership declined slightly.



Despite accounting for age, education, labour market outcomes, location and family type it was not possible to explain two-thirds of the changes in ownership rates among the Canadian born and immigrants. A major limitation of this study is that Haan only considers immigrants as a group rather than as subgroups by ethno-racial status. Other studies, as noted above, have shown considerable differences in homeownership rates by immigrant group. Also, by using census data, Haan is unable to explore other reasons for the slight decline in immigrant homeownership rates such as changes in immigrant aspirations towards homeownership or greater discriminatory practices in the housing market. Statistical data are important as a starting point for this research but they cannot explain the lived experiences of people.

Two studies, also using census data, have focused specifically on racial differences in homeownership rates in Toronto (Darden and Kamel, 2000; Skaburskis, 1996). Using the Public Use Sample data from the 1991 census and three minority groups (blacks, Chinese, other visible minorities), Skaburskis concluded that even when income, demographic characteristics and housing preferences are controlled black persons had a lower probability of owning a house. Compared to whites, the odd ratios of homeownership were .21 for blacks, .62 for other visible minorities and 2.33 for Chinese. The propensity for blacks increased with rising household income but still did not reach the level of whites at similar income levels. Skaburskis speculates on some of the reasons for these differences (e.g., blacks perceive themselves as having fewer housing options, have less information about ownership options and encounter more discrimination) but further analyses are needed on the ways in which minorities perceive homeownership in contrast to renting. Using 1996 Public Use Sample data, Darden and Kamel found that blacks are less likely to be homeowners, even when they have the same socioeconomic and demographic characteristics as whites. Therefore, the authors conclude that race has a strong effect on the chances of homeownership and recommend housing audits (paired testing) as an important tool for examining racial discrimination in housing.

Lam's (1997) study of immigrant home ownership in Montréal bridges the divide between analyses based exclusively on census data and those that explore transitions to homeownership using questionnaire survey data. Two surveys were undertaken in the mid-1990s; one with homeowner couples and the other with tenant couples wishing to become homeowners. For homeowners, eight ethnic groups were selected (Arab, Chinese, Greek, Haitian, Indian, Pakistani, Polish, other European). For tenants focus groups were held with South-East Asians and Black francophones. The results from the census analysis echo those from the previous studies. An interesting finding, specific to Montréal, is that immigrants prefer duplex/triplex properties (common in Montréal), presumably because they offer rental opportunities. From the surveys, it was determined that almost half of the homeowners were also homeowners in their home countries and a further thirty percent lived with family. Homeowners in their home countries were quicker to purchase housing in Montréal, probably because they had more financial assets than others. The decision to purchase was usually a joint one taken by the couple. Therefore, it was important to get the views of both partners. The decision to become a homeowner was primarily motivated by the privacy ("to have one's own unit"), "peace and quiet" and investment value that homeownership brings. The Haitian and European

groups rated investment value highly while the Greeks, Chinese and Arabs were not as concerned. Lam speculates that this may be because the last three groups are generally merchants and investors where investment potential has more to do with business value than shelter value. Interestingly, for some respondents “having one’s own unit,” means elimination of the discrimination that they felt as tenants, including “complaints about noise, cleanliness of the units and kitchen odours” from janitors or owners.

Two studies from Toronto report on the trajectories of Sinhalese and Punjabi Sikh immigrants, two groups that have been relatively successful in establishing progressive housing careers (Ferdinands, 2002; Oliveira, 2003). Both studies are based on in-depth interviews using the Housing New Canadians model. Both are useful because they avoid the homogenization of immigrant groups. The Sinhalese (in comparison to the Sri Lankan Tamils) are dispersed throughout Toronto, especially in the suburbs. On arrival, they tended to settle directly in the suburbs. Their subsequent transition into suburban homeownership is a result of their initial settlement and the fact that most lived in single family housing in Sri Lanka. Most often they first lived with family and friends but rarely stayed there for an extended period of time, preferring to move into rented dwellings in high-rise apartment buildings and from there to single detached owner occupied dwellings. Mobility in the housing trajectories of the Sinhalese results primarily from improved occupational position and enhanced income. The respondents did not perceive the same barriers in the housing market that dominate the literature. Instead of discriminatory barriers, the most common issue was an unstable second income, that made it difficult to obtain sufficient mortgage financing.

Like the Sinhalese, the Punjabi Sikhs have been quite successful in establishing progressive housing careers. They are generally highly educated and affluent. Owning a house is seen as an investment creating increased wealth, autonomy and security. Another factor is family size since most Sikh households include more than two generations. It took the Sikhs an average of 4.6 years to become homeowners in Toronto. Barriers were more frequently encountered during first arrival when the newcomers either lived with relatives or in rented units. About half the respondents perceived discrimination in their search for housing, often due to lack of income or established credit in Canada. The housing trajectory is also linked to the respondents’ understanding of “home”. The meaning of home is marked by three stages, correlated with length of stay. Initially, home is seen as the country of origin and an attachment to it. Subsequently, the attachment to one’s country of origin becomes more psychological. Finally, as immigrants move through these stages there is an evolving sense of belonging to the new country and homeownership becomes an important goal.

In contrast to the previous groups, Owusu (1998) presents a somewhat different situation for the Ghanaians in Toronto. The major objective of this study was to account for the relatively low level of homeownership (11%) among Ghanaians relative to other immigrant groups and to determine the factors affecting tenure decisions. Information was obtained from a questionnaire survey administered to 130 Ghanaian immigrants in Toronto. The major reasons for the low rate of homeownership were economic, back-home commitments and return migration intentions. Most respondents were relative

newcomers to Toronto and had low incomes and little time to accumulate the necessary capital for homeownership, especially since many arrived during the recession of the early 1980s. The interviews suggested, however, that regardless of immigrant class most Ghanaians consider their stay in Canada as temporary. Indeed, a third of the respondents had a house in Ghana and almost two-thirds intended to invest in housing in Ghana during their stay in Canada. This was especially the case for the Ashantis who measure wealth in terms of landed property.

### **Conclusion: Recurrent Themes from the Literature**

As indicated in this review, Canadian research during the past fifteen years concerning immigrants and housing has been rich and diverse in content and methodological approach. It has also been increasing in volume. The points outlined below highlight some recurrent themes from the more detailed thematic summaries.

#### *Substantive Findings*

##### *Access to Adequate, Suitable and Affordable Housing*

1. For many immigrants and refugees to Canada affordability is the major barrier in achieving adequate and suitable housing. The physical quality of housing and degree of over crowding are also problematic for some but affordability remains paramount.
2. Affordability is a much more important problem for immigrant renters, primarily because renters have lower incomes. This has important implications in the context of Hulchanski's (2004) "Tale of Two Canadas" with homeowners getting richer and tenants getting poorer.
3. "Housing conditions improve the longer an immigrant household has lived in Canada" (CMHC, 2004)
4. But there are substantial differences by immigrant groups (see below)
5. A majority of studies acknowledge that discrimination is a major barrier towards acquiring appropriate housing. Although for many visible minority immigrants and refugees perceived racial discrimination is a major issue, discrimination is multi-faceted and includes other factors such as level of income, source of income, family size, immigrant status, ethnic origin, language, and religion. These are highly variable by immigrant group and the nature of the local housing market.
6. Many immigrants and refugees rely on family and friends rather than more formal information sources in their search for housing. This can result in an inefficient search for an appropriate dwelling and extend the time that the newcomer is inadequately housed. Many immigrants and refugees complain about inadequate information and lack of familiarity with the city and its housing market. At the same time, family and friends can play an important role in welcoming newcomers on first arrival and providing temporary shelter.
7. Refugees, particularly refugee claimants, experience much greater difficulty accessing permanent housing than immigrants.

### *Housing Trajectories*

1. There is considerable variability in housing experiences (housing careers) by immigrant group and location. In Toronto, groups such as the Poles, Punjabis and Sinhalese have fairly quickly established 'progressive' housing careers.
2. In contrast, groups such as the Somalis and other refugee groups are struggling.
3. This finding highlights the importance of disaggregated studies.

### *Homeownership*

1. Most immigrants aspire to a single detached ownership house in the suburbs.
2. Factors include family composition, previous homeownership, perceived investment value of ownership, "peace and quiet", privacy.
3. There are exceptions, however, especially for immigrants and refugees such as Ghanaians who view their stay in Canada as short term.
4. The extent to which immigrants are able to acquire homeownership and the length of time that it takes them to do so depend on a number of factors. Material resources are paramount. This underscores the important link between labour market careers and housing careers.

### *Methodological Issues and Suggestions for Further Research*

1. Most studies are snapshots of housing experiences at one point in time. More longitudinal studies are needed but these present their own issues. Aside from LSIC (Statistics Canada, 2005) and Renaud's (2003) analyses for Québec, the studies that are available are retrospective rather than panel studies. As noted earlier each has advantages and disadvantages.
2. There is need to recognise the advantages and disadvantages of census-based analyses and questionnaire-based studies. Both have their purpose. The advantage of the census is access to a large database and the ability to disaggregate by major city and immigrant group. The latter is enhanced if access can be obtained to the much larger twenty percent Statistics Canada sample data file than the more restrictive public use sample data. The advantage of a questionnaire study is that it can be developed to answer a particular question. Data from the census are an important starting point for much research on immigrants and housing but analyses that probe or explain the lived experiences of newcomers are also needed.
3. Few studies very effectively capture issues of housing need and satisfaction. More sophisticated studies measuring housing satisfaction are needed.
4. There is considerable debate about the most effective way of measuring housing discrimination. Most of the studies in this review use some measure of perceived discrimination. Some researchers argue for audit studies but these raise ethical and political issues as well as concerns about their effectiveness.
5. There is no easy way of measuring homelessness amongst immigrants and refugees. Also, most studies do not provide a clear definition of homelessness (e.g., absolute homelessness, at risk of homelessness). The study by Hiebert *et al*

is the most thorough and effective and needs to be replicated in Toronto and Montréal.

6. There has been little analysis of immigrants and refugees in the social housing sector. Most social housing agencies do not keep records on the ethnic or racial composition of their tenants and census data (especially the newly defined dissemination areas) are inadequate to capture the spatial extent of most social housing developments.

### *Policy Recommendations*

1. Studies that provide policy recommendations often include a long shopping list that is not prioritised. As a result, the suggestions may be dismissed as too many and too costly. A common theme is the need for more affordable housing although some also advocate more generous income support. These trade-offs between supply side and demand side solutions are not often articulated as such.
2. Aside from the need for more affordable housing and/or additional income support a number of suggestions have been made that relate directly to immigrants and refugees. These include:
  - a. The advantages of ‘accompaniment’ when immigrant and refugees search for housing. Ideally this is someone from a shelter or housing help centre who has good language skills and is knowledgeable about the local housing market and the strategies used by landlords to dissuade prospective tenants.
  - b. Greater recognition of cultural needs including larger apartments for extended families, more interpretive services and a greater appreciation by shelters of the particular needs of newcomers from different cultural and religious backgrounds.
  - c. The possibility of establishing mobile housing clinics that are not fixed in space but can go to where the need is most immediate.

Finally, substantive results from the items reviewed in this study lead to the inevitable question of whether Canada is moving towards a two-class or perhaps a multi-class immigrant society of haves and have nots. This notion is embedded in the fact that some immigrants and refugees are able to progress relatively quickly towards a ‘positive’ housing career with good quality and suitable housing while others seem to be stuck in inferior, overcrowded and unaffordable rental accommodation, often for long periods of time. From the perspective of immigrant access to acceptable housing there may be three classes: (1) the poor who have enormous difficulty accessing good quality affordable housing and have little prospect of making a ‘progressive’ housing career, (2) a middle group of ‘battlers’ who struggle but ultimately achieve homeownership, albeit by devoting a large proportion of their resources to housing, and (3) a group of well off immigrants who achieve homeownership relatively quickly and with comparatively little financial sacrifice.<sup>8</sup>

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<sup>8</sup> We are indebted to Annick Germain, INRS-Urbanisation, Culture et Société, for clarifying these ideas.

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## Appendix A

### Immigrants and Housing: A Bibliography of Canadian Literature from 1990 to 2005 with Abstracts where Available

**Abili, C. (1997). *Housing Experiences of African Immigrants: A Case Study of Ugandans in Toronto*. Unpublished paper completed for the Department of Geography, Program in Planning, University of Toronto. 45 pp.**

This qualitative study of the housing experiences of Black Ugandan immigrants in Toronto is based on 15 in-depth interviews. Most respondents were well educated and young and arrived in Canada in the late 1980s and early 1990s. Questions were asked concerning the housing search process for the first permanent residence, reasons for changing residence, neighbourhood preferences, barriers to accessing housing and strategies adopted to overcome these barriers. Most Ugandans found their first accommodation through social networks rather than community organizations for government agencies. A large number initially lived in older residential areas, particularly Parkdale, either by themselves or with friends or relatives. The lack of affordable housing made the housing search process difficult. Most Ugandans prefer to purchase housing in “mixed” neighbourhoods with good services, schools and security. They do not want to live in existing Black neighbourhoods. Barriers included discrimination (racial), family size, social assistance, accent, and requirement to show income.

**Access Alliance (2003). *Best Practices for Working with Homeless Immigrants and Refugees*. Toronto: Access Alliance Multicultural Community Health Centre. 63 pp. Executive summary and full report available at:**  
[\[http://ceris.metropolis.net/Virtual%20Library/housing\\_neighbourhoods/AccessAlliance/Report.pdf\]](http://ceris.metropolis.net/Virtual%20Library/housing_neighbourhoods/AccessAlliance/Report.pdf)

Immigrants and refugees in Toronto, particularly refugee claimants, are at-risk for homelessness. As a result, increasing numbers of immigrants and refugees are requiring shelter, drop-in and other housing services. The needs of immigrants and refugees who have become homeless may be different than those who are Canadian-born. Newcomers may be adjusting to a new language and culture and may also face unique challenges with respect to employment, health and legal issues. However, most shelters and drop-in are not mandated to meet the needs of immigrants and refugees who have become homeless. Most shelter and drop-in staff lack the time, skills or resources to effectively house and settle newcomers. Moreover, there have been few systemic attempts to develop shelter and drop-in services that are accessible, appropriate, and responsive to the needs of this population.

Best Practices for Working with Homeless Immigrants and Refugees is a community-based action-research project with the following objectives:

- Document the experiences of adult immigrants and refugees who have used single men's and women's shelters and drop-ins (i.e. "visibly" homeless) in downtown Toronto.
- Develop best practices among shelter and drop-in staff for working with immigrants and refugees.
- Facilitate the linking of shelters/drop-ins with health, settlement, legal and community-based social services.

The specific goals of Phase I, the research phase, were to:

- Interview adult immigrants and refugees who have used single men's and women's shelters and drop-ins in downtown Toronto.
- Interview shelter and drop-in staff to identify the service needs of homeless immigrants and refugees.
- Conduct focus groups with staff from settlement agencies, community legal clinics and community health centres to identify ways to strengthen links with shelters and drop-ins.
- Develop an analysis of the rules and practices that inhibit access to services for homeless immigrants and refugees.
- Develop recommendations for increasing access and improving services.
- Develop and disseminate the research report "Best Practices for Working with Homeless Immigrants and Refugees."

The project generated 11 findings and 21 recommendations for addressing housing, homelessness and access to services for immigrants and refugees, and the needs of the service providers who work with them. The findings and recommendations are organized into eight themes: socio-economic status, housing and homelessness, shelter and drop-in services, language, discrimination, coordination of services, training, and future research and funding.

**Alcade, J. (1992). *Substandard Housing in Kitchener-Waterloo: A Focus on Ethnic Minorities*. Kitchener: Race Relations Committee of Kitchener-Waterloo. 16 pp.**

**Alcade, J. (1991). *Racial Discrimination and Rental Accommodation in Kitchener-Waterloo*. Kitchener: Race Relations Committee of Kitchener-Waterloo. 18 pp.**

**Alfred, A. and B. Sinclair (2002). *'It's too Expensive and too Small': Research Findings on the Housing Conditions of Newcomers*. Toronto: St. Stephen's Community House. 15 pp.**

This report is a summary of the housing conditions of the clients of St. Stephen's Community House for Newcomer Services in Toronto. The sample is drawn largely from the Chinese community in or around Kensington Market and Chinatown in downtown Toronto. The findings are based primarily on focus

groups and questionnaire surveys. The questionnaire included housing history, landlord relations, housing conditions, costs expectations and layout. Most respondents were renters, most found it difficult to find housing because of high rental costs (two-thirds spent more than 50% of their income on rent), almost three-quarters have lived in two or more places since coming to Canada, about seventy percent agreed that their housing situation had improved in subsequent moves, about ten percent were homeless at some point since coming to Canada. Regardless of the apparent improvement in housing conditions, about 70% found housing in Canada worse than their country of origin.

**Balakrishnan, T. R. and Z. Wu (1992). "Home Ownership Patterns and Ethnicity in Selected Canadian Cities." *Canadian Journal of Sociology* 17: 389-403.**

Using the 1986 Public Use census tape, this paper analyses housing tenure, among ethnic groups in selected Canadian cities. It is found that home ownership varies substantially by ethnicity even after controlling for such factors as age, education, household type, income, and period of immigration. Ownership rates are high among certain ethnic groups such as the Italians and the Chinese while low among the blacks and native peoples. In the absence of data it is speculated that factors such as minority group status and discrimination in the housing markets may be some of the causes. Besides, cultural and normative factors may also be in operation. The paper further examines the intercity differences in home ownership.

**Beavis, M. A. (1995). *Housing and Ethnicity: Literature Review and Select, Annotated Bibliography*. Winnipeg: Institute of Urban Studies, University of Winnipeg.**

The study of housing and ethnicity is part of the urban literature on residential segregation and racial discrimination in Canada and the larger body of research on the Canadian ethnic mosaic. Housing for minority groups is also a human rights issue in that newcomers to Canada, as well as visible minorities, may experience impaired access to housing due to discrimination and lack of appropriate services. The purpose of this annotated bibliography and review of the literature on housing and ethnicity is to delineate the present state of research and to identify research needs. This publication gives an overview of more than 100 Canadian, American and British studies on (1) ethnic residential concentration; (2) ethnic discrimination in housing; and, (3) housing preferences and choices of immigrants and refugees.

**Bezanson, R. Z. (2003). *Make Yourself at Home: Exploring Housing and Resettlement with Afghan Refugee Households in Kitchener-Waterloo, Ontario*. Waterloo: Unpublished Master's Thesis, Department of Geography, University of Waterloo.**

Very little research exists on refugee resettlement experiences in Canada, particularly with regards to their ability to access basic needs such as adequate

housing. Like most immigration research in Canada, the few studies that do exist tend to be situated in Toronto, Montreal, and Vancouver, the three primary immigrant reception cities. In addition analyses of refugee resettlement commonly disaggregate experiences by ethnicity or by time of arrival but no study has yet addressed the differences that refugee category may make: do government sponsored refugees, privately sponsored refugees, and refugee claimants experience resettlement differently? This study seeks to address these gaps. It examines the process of resettlement in a small city through the lens of housing experiences, disaggregated by refugee category. Using both structured and unstructured questions, the author interviewed 15 recently arrived Afghan households living in Kitchener-Waterloo, Ontario.

Drawing on migration systems theory, and employing a conceptual framework taken from a Toronto-based study of newcomer housing experiences, the author tracked respondent housing careers beginning at their arrival in Kitchener-Waterloo. Discussions revolved around access to housing, housing satisfaction, access to settlement assistance, and experiences of home in this smaller urban area.

According to Canada Mortgage Housing definitions, respondent housing was unaffordable, unsuitable, and inadequate. However, respondent experiences revealed variations these definitions conceal – accessing sources of assistance not related to income, several respondents considered themselves well housed, while others were in concealed homelessness. For the most part, respondents were satisfied with their housing, a finding which less a function of adequacy than it was of their (awful) housing conditions in India and Pakistan, in addition to a perception that the private rental market cannot offer them anything better. Findings show households faced multiple barriers accessing housing, most importantly large household size and level of income. The barriers other studies have identified such as gender, race, ethnicity, knowledge of the housing system, and language/accent were not perceived as barriers for respondents in part because of the strategies they used (accompaniment, housing searches limited to apartment buildings with highly diverse tenant populations), and in part because the subtle nature of housing discrimination made it difficult for them to understand exactly why they were rejected for lease. Findings also present two previously unexamined variables in housing access: health and refugee category. Assistance in scaling barriers came from two sources: settlement service agencies and social networks. All respondents relied on social networks; aside from housing assistance provided to government-sponsored refugees upon arrival, use of agency help was minimal. While access to this source does depend on refugee category, the most important barrier preventing Afghans from using settlement service agencies was found to be language. This study outlines positive and negative experiences with both sources, and shows how the best practices are those that combine the strengths of both. It outlines the ways in which this already happens, and provides several suggestions for improving resettlement assistance for Afghans in Kitchener-Waterloo.

On the national level, the housing careers of these 15 Afghan refugee households have policy implications for current discussions about settling immigrants in smaller urban areas (regionalization). In addition, they underscore the need for more policies and funds to address the nation-wide affordable housing crisis. More locally, their experiences have implications for settlement service delivery in Kitchener-Waterloo.

**Campbell, C. (1991). *Bibliography on Discrimination and Segregation in Housing in Canada*. Ottawa: Canada Mortgage and Housing Corporation.**

**Canada Mortgage and Housing Corporation (2004). *2001 Census Housing Series Issue 7: Immigrant Households*. Ottawa: Canada Mortgage and Housing Corporation.**

This highlight presents information on the housing conditions of immigrant households in 2001, including changes in the incidence of core housing need between 1996 and 2001. Much of the research focuses on recent immigrant households, defined as households whose primary maintainers arrived in Canada during the last five years. In 2001, just under a third of recent immigrant households owned their homes, compared to two-thirds of non-immigrant households. In addition, recent immigrant households were larger, had lower incomes, and spent a significantly higher proportion of their incomes on shelter than non-immigrant households. A third of recent immigrant households were in core housing need, more than double the incidence for non-immigrant households. The research also shows that the housing conditions of immigrants, including the incidence of core housing need, improve the longer they have been in Canada. The highlight presents detailed data for Canada, provinces, territories, and Census Metropolitan Areas.

**Canada Mortgage and Housing Corporation (2003a). *Special Studies on 1996 Census Data: Housing Conditions of Immigrants in the Toronto Census Metropolitan Area*. Ottawa: Canada Mortgage and Housing Corporation.**

[\[https://www03.cmhc-schl.gc.ca/b2c/b2c/init.do?language=en&shop=Z01EN&areaID=0000000032&productID=00000000320000000037\]](https://www03.cmhc-schl.gc.ca/b2c/b2c/init.do?language=en&shop=Z01EN&areaID=0000000032&productID=00000000320000000037)

This report compares the housing conditions of immigrant and non-immigrant households, and profiles housing conditions based on their respective length of time in Canada, and location within the Toronto Census Metropolitan Area. It shows that 24% of immigrant households live in core housing need, versus 17% of non-immigrants. It also shows that immigrant households that have been in Canada for over 20 years were likely to have reached the same housing standards as enjoyed by the average Canadian households. This is a fascinating study of the immigrant housing situation in the Toronto area.

**Canada Mortgage and Housing Corporation (n.d.). *Special Studies on 1996 Census Data: Housing Conditions of Immigrants*. Research Highlights Issue 55-3. Ottawa: Canada Mortgage and Housing Corporation.**

A presentation of data on the housing conditions of households whose primary maintainer is an immigrant to Canada.

**Canada Mortgage and Housing Corporation (1997). *The Housing and Socio-Economic Conditions of Immigrant Families: 1991 Census Profile*. Research and Development Highlights, Socio-Economic Series. Ottawa: Canada Mortgage and Housing Corporation.**

[\[www.cmhc-schl.gc.ca/publications/en/rh-pr/socio/socio033.pdf\]](http://www.cmhc-schl.gc.ca/publications/en/rh-pr/socio/socio033.pdf)

Shelter requirements and conditions vary by type of family. This research highlight draws on unpublished data from the 1991 Census of Population to profile the housing conditions of Immigrant Families. Not a great deal is known about their housing needs, although there is a strong perception that they experience housing problems. An Immigrant Family refers to a family (lone-parent or couple-led) living in a private household where at least one member of the family is, or has been, a landed immigrant to Canada. A landed immigrant is a person who has been granted the right by Canadian immigration authorities to live permanently in Canada. This report examines only the 1,602,745 immigrant families (82.7% of all immigrant families) who maintain their own households and have no additional persons living with them. Of the remaining 335,445 immigrant families, 80 percent share their housing and household expenses with other individuals and 20 percent share with other families. Special mention should be made of the 65,000 who share with other families to form “multiple immigrant family” households, or households of two or more families of which at least one is an immigrant family. By sharing, they achieve higher household incomes than single immigrant families (\$80,947 compared to \$54,855), and higher levels of home ownership (83.7% compared to 74.4%), and they live in dwellings of higher average value (\$236,983 compared to \$197,766). Fewer also spend 30 percent or more of their income on shelter (17% compared to 20.2%), and only 6 percent are low income households compared to 13.8 percent of single-family immigrants.

**Canada Mortgage and Housing Corporation (2003b). *The Newcomer’s Guide to Canadian Housing*. Ottawa: Canada Mortgage and Housing Corporation.**

What’s a “super”? This updated guide for newcomers to the Canadian housing market is packed with everything a newcomer needs to understand how to buy or rent a home. It's written in clear English, and describes Canadian housing culture, how to inspect a rental property, tenant rights and obligations, what to look for in a neighbourhood, the entire process of buying a home, cultural norms, a glossary of terms and much more. May be freely translated by groups catering to newcomers. An indispensable guide for anyone not familiar with how Canadian housing works (revised 2003).

**Canadian African Newcomer Aid Centre, Toronto (1999). *Housing Choice and Adaptability for African Refugees*. Ottawa: Canada Mortgage and Housing Corporation, Affordability and Choices Today (ACT) Regulatory Reform Project. [<http://www.actprogram.com/english/casestudies/pdf/toronto.pdf>]**

This 26 page report looks at a 16 unit Toronto demonstration house that illustrated appropriate housing for African refugees and new immigrants. Even though the project team never achieved its ultimate goal of actually building homes or developing a viable ownership model, it did produce a "blueprint" that other housing providers could use to develop their own housing projects for new immigrants and refugees. The report could be useful to municipalities because it identifies the kind of permit categories needed to accommodate the housing needs of African refugees and newcomers.

**Canales, R. (1991). *The Development of Social Housing by the Latin American Community in Toronto*. Toronto: Housing Development Resource Centre.**

**Carter, T. and C. Polevychok (2004). *Housing is Good Social Policy*. Ottawa: Canadian Policy Research Networks Inc. [[www.cprn.com/documents/33525\\_en.pdf](http://www.cprn.com/documents/33525_en.pdf)]**

For the past 15 years, affordable housing has been a policy orphan. No one at any level of government admitted to owning this responsibility, and everyone shrugged, implying that the real estate industry – builders and developers – should do it. The industry, however, has made it very clear that it will not build units where profit margins are too low to justify the investment. This paper assesses the impacts of this state of affairs on housing need. Little, if any, affordable housing has been built in recent times, and some affordable units have disappeared as a result of redevelopment and upgrading of neighbourhoods. At the same time, the demand has increased rapidly, as a result of difficult times for many Canadians – especially lone adults and young families. They are vulnerable because they cannot earn enough to pay market rents. Yet, the authors demonstrate that housing is in many respects a missing link in our social and economic policy toolkit. When people have affordable housing, their family lives are more stable, health improves, children's school performance gets better, *immigrants are better able to integrate into society*, and dependency on income supports diminishes. On the economic side, adequate housing supports community economic development, enhances consumer spending, and increases the availability of workers. Yet, the authors demonstrate that housing is in many respects a missing link in our social and economic policy toolkit.



**Chao, J. (1999). *The Private Market Rental Housing Experience of Ghanaian Immigrant Households in Metropolitan Toronto: A Qualitative Analysis*. Toronto: Master's Research Paper, Social Work, York University. 135 pp.**

The objective of this research is to examine the housing experiences of Ghanaian immigrant households in Toronto's private rental market focusing on the Jane Street and Wilson Avenue area. Data were collected through 88 client files at the COSTI North York Housing Help Centre and interviews with six key informants. Barriers that prevented Ghanaians from obtaining suitable housing include discrimination based on race, culture, income, unfair rental requirements and practices of landlords, housing providers and rental agents. Housing affordability and overcrowding are major areas of concern.

**Chisvin/Helfand and Associates (1992). *Refugee Housing Study*. Toronto: City of Toronto Housing Department.**

This Refugee Housing Study is exploratory, and documents refugee experiences in finding and securing accommodation in the City of Toronto.

**Clayton Research Associates (1994). *Immigrant Housing Choices, 1986*. Ottawa: Canada Mortgage and Housing Corporation.**

This report highlights differences in housing choices between immigrants and non-immigrants based on an analysis of unpublished 1986 Census of Canada data. The Analysis focuses on age-specific average household size and household headship rates, as well as tenure and dwelling type choices, for Canada as a whole, and to a lesser degree, the three major metropolitan areas of Toronto, Montreal and Vancouver. Variations in housing choices among immigrants due to such factors as place of birth, period of immigration and income are also examined.

**Danso, R. (2002). *Ethnic Community Networks, Public Policy, and the Resettlement of Ethiopian and Somali Refugees in Toronto*. Kingston: Unpublished PhD Dissertation, Department of Geography, Queen's University.**

Findings from this study suggest that resettlement in a white-dominated society can be very unsettling for refugees of colour. Ethiopians and Somalis in Toronto face formidable barriers and exclusion from full membership in their new country, leading to frustration and on occasion suicidal behaviours especially among young males. Large numbers of Ethiopians and Somalis are living below the poverty line and in core housing need. Official language incompetence and recency of immigration are some explanatory factors, but it is clear that systems of institutional and everyday racism have circumscribed the upward mobility of Ethiopian-Canadians and Somali-Canadians, creating a condition of constrained integration for them. While it does not discriminate between Ethiopians and Somalis on almost all the variables examined in the study, ethnic origin appears as

a major factor in accounting for the difficulties these new Canadians face in Toronto when they are considered as a group of black African immigrants. For every situation the study analyzed females are also far more likely to face higher levels of disadvantage and deprivations than the males, suggesting that sexism and gender-based discrimination combine to constrict access to opportunities for visible minority women in Canada. Ethnic community networks tend to provide more meaningful and timely settlement assistance to Ethiopians and Somalis than does the government sector, a situation that is attributable not only to the strength of social networks but more so to declining government support for settlement services and programmes. The experiences of Ethiopians and Somalis investigated in this study underscore the imperative need for increased support that would enable refugees to become established and productive members of their adopted country. Resettlement ought to be the concern of everyone since, whatever their configurations, the effects of constricted integration are not borne by the refugee family alone but by Canadian society as a whole. Attention is, therefore, called to intervention by all concerned to institute bold measures to better the lot of Ethiopians and Somalis as new Canadians. Understanding how refugees attempt to rebuild their lives in the most multicultural and cosmopolitan Canadian city will contribute to a better understanding of their settlement needs and the provision of higher quality services besides informing decision making on immigration and settlement and contribute, more generally, to better social policy in Canada.

**Danso, R. (2001). "From 'There' to 'Here': An Investigation of the Initial Settlement Experiences of Ethiopian and Somali Refugees in Toronto." *GeoJournal* 55: 3-14.**

Very little research exists on the resettlement of refugees in Canada. This is particularly so in the case of refugees from African countries, albeit there are significant numbers of them in Canada. Drawing on both qualitative and quantitative data, this paper contributes to the scanty geographical literature on refugee research by examining the initial settlement needs and experiences of Ethiopian and Somali refugees in Toronto. Analysis suggests that most Ethiopians and Somalis encounter considerable difficulties during the initial stages of resettlement in Canada. They face social exclusion and multiple forms of disadvantage including high unemployment, underemployment, and overcrowding, as well as frustrations and despair that sometimes result in suicidal behaviours, particularly among the young males. Host language incompetence and recency of immigration are some explanatory factors, but it is clear that systems of institutional and everyday racism have created very formidable barriers for Ethiopians and Somalis as they integrate into their new country. For Ethiopian and Somali newcomers settling in Toronto, information on (initial) settlement assistance tends to come from sources other than the government. Majority of respondents obtained such information through their personal network of friends, family, and compatriots. Ethnic origin does not discriminate between Ethiopian and Somali refugees in regard to the difficulties they face in Toronto, in

that it does not show any statistically significant relationship with almost all the variables examined in the study. Understanding how refugees attempt to reconstruct their social geographies in the most multicultural and cosmopolitan Canadian city will contribute to a better understanding of their settlement needs and assist in the provision of higher quality services and programmes, besides informing policy decision-making on immigration and settlement in Canada.

**Danso, R. (1997). *Access to Housing and its Impact on the Adaptation Process*. Calgary: Unpublished Master's Thesis, Department of Geography, University of Calgary.**

Using both quantitative and qualitative data, this study examines how the residential circumstances of African immigrants in Calgary have impacted on their adaptation to their new society. Analysis of the data has revealed that while a few Africans have managed to fit well into the socioeconomic structure of mainstream society, the majority continue to experience various forms of difficulties including affordability. These difficulties are more pronounced in the housing and employment markets where factors such as discrimination, ethnicity, financial constraints, and recency of immigration have combined to disadvantage Africans and denied them access to equal opportunities. Especially for the low-income earners among the group, these problems are more likely to cause additional deprivations and deterioration in their living conditions. We therefore call for intervention by all concerned to help address the situation faced by this group of new Canadians about whom almost nothing is known in Canadian society.

**Danso, R. and M. Grant (2000). "Access to Housing as an Adaptive Strategy for Immigrant Groups: Africans in Calgary." *Canadian Ethnic Studies* XXXII(3): 19-43.**

Although Africans have been present in Canada for at least a century and a half, very little is known about them. This may be partly attributed to the tendency for earlier censuses and immigration data to lump all "Blacks" into one category, and partly due to the fact that Africa has not traditionally been a source of immigrants to Canada. This paper examines how the residential circumstances of African immigrants in Calgary have impacted on their adaptation to their new society. Analysis of both quantitative and qualitative data reveals that, while a few Africans have managed to fit well into the socioeconomic structure of mainstream society, the majority continue to experience various forms of difficulties, including affordability. These difficulties are more pronounced in the housing and employment markets where factors such as discrimination, ethnicity, financial constraints, and recency of immigration have combined to disadvantage Africans and deny them access to equal opportunities. For low-income earners, these problems are more likely to cause additional deprivations and the propensity to experience core housing need. The study identifies discrimination in the housing

market to be the most formidable barrier faced by Black African immigrants in Calgary.

**Darden, J. (2004).** *The Significance of White Supremacy in the Canadian Metropolis of Toronto.* Lewiston, N.Y.: E. Mellen Press. Chapter 13, **Racial Discrimination in Housing**, pp. 384-433.

**Darden, J. T. and S. M. Kamel (2000).** "Black and White Differences in Homeownership Rates in the Toronto Census Metropolitan Area: Does Race Matter?" *The Review of Black Political Economy* 28: 53-76.

The objective of this paper is to analyze homeownership rates for blacks and whites who are Canadian citizens. Data were obtained from The Public Use Microdata Files for Individuals (PUMFI) drawn from the 1996 Census provided by Statistics Canada. The impact of race is examined using logistic regression models and controlling for socioeconomic and demographic characteristics of the black and white population of Toronto, CMA. Findings reveal that race is a barrier to black homeownership even when blacks have the same socioeconomic and demographic characteristics as whites. The findings have implications for Canadian anti-discrimination housing policies.

**Dion, K. (2001).** "Immigrants' Perceptions of Housing Discrimination in Toronto: The Housing New Canadians Project." *Journal of Social Issues* 57(3): 523-539.

The Housing New Canadians project investigated recent immigrants' perceptions of discrimination in finding rental housing since arriving in Toronto, Canada. Respondents from three immigrant communities Jamaicans, Poles, and Somalis indicated how much housing discrimination they had personally experienced and how much discrimination they perceived to have been directed toward their group. They also rated how much each of several factors, including race, income level, source of income, immigrant status, language, ethnic or national background, religion, and family size, contributed to each type of perceived discrimination. Jamaican and Somali immigrants perceived greater personal and group discrimination and also showed a greater discrepancy between personal and group discrimination than did Polish immigrants. Implications are discussed.

**Ekos Research Associates (1995).** *Survey of Issues Affecting Racial and Ethnic Minorities in the Housing Sector.* Ottawa: Canada Mortgage and Housing Corporation, Strategic Planning and Policy Development Division

**Engeland, J., R. Lewis, et al. (2005). *Evolving Housing Conditions in Canada's Census Metropolitan Areas, 1991-2001: Trends and Conditions in Census Metropolitan Areas*. Ottawa: Statistics Canada.**

[[http://www.cmhc-schl.gc.ca/en/homadoin/maintrst/stda/stda\\_008.cfm](http://www.cmhc-schl.gc.ca/en/homadoin/maintrst/stda/stda_008.cfm)]

Housing anchors quality of life by enabling its occupants to participate fully in society. Cities, to prosper and grow, need good housing. This report and a companion document of appendix tables paint a statistical picture of housing trends and conditions in Canada's census metropolitan areas (CMAs). Canada Mortgage and Housing Corporation undertook to produce the report with Statistics Canada for the Cities Secretariat of the Privy Council Office. It discusses the following points:

- Demographic and housing market trends, 1990-2003
- Evolution of housing conditions in CMAs, 1991-2001
- Core housing need in CMAs, 1991-2001
- Households at high risk of housing need
- The distribution of housing need within CMAs

**Feinella, J.G. (1999). *Destination, Housing and Quality of Life in the Migrant Experience from Larino (Molise, Italy) to Milano and Montreal*. Montreal: Unpublished PhD Dissertation, McGill University.**

Evidence on comparative quality of life and housing of Italians at origin and of emigrants in two destinations was gathered from field research and from three surveys: one, of residents of the town of origin, Larino, in the province of Campobasso, and the other two, of residents of major destinations of Larinesi emigrants -- Montreal and Milano. The main working hypothesis was tested that the best quality of life is found among emigrants living in Montreal. The research also explicated the historical connection between policies of migration and housing concerns in Canada and in Italy. Quality of life was measured using a battery of structural, objective and subjective indicators that were calibrated for relative comparisons between the two cities of destination by the re-analysis of two large surveys (Milano and Montreal), and by the use of official statistics. Multivariate analysis results showed that in comparison to the town of origin, Montreal produced the best and most distinguishable socio-demographic context and Milano the best geographic context. The objective indicators based on the ratios of income to need and those based on income relative to each city are most influential in Montreal. Subjective indicators such as attitudes and lifestyles are more consistently related to levels of education than to place of residence. High rates of house ownership among the Larinesi in Montreal, and changes in their patterns of use of space which accompany permanent resettlement -- especially those regarding the use of an extra kitchen -- were found to be explainable in terms of the "housing culture" of the town of origin.

**Ferdinands, S. (2002). *Sinhalese Immigrants in Toronto and their Trajectories into Home Ownership*. Toronto: Unpublished Master's Thesis, Department of Geography, York University.**

[[http://ceris.metropolis.net/Virtual%20Library/housing\\_neighbourhoods/spencer\\_thesis/frontpages.html](http://ceris.metropolis.net/Virtual%20Library/housing_neighbourhoods/spencer_thesis/frontpages.html)]

This research concerns the housing experiences of Sri Lankans in Toronto and particularly the less well known Sinhalese group. The primary objective is to analyse the housing trajectories of a sample of Sinhalese male home owners in the Toronto Census Metropolitan Area (CMA). The thesis begins by providing important background information about Sri Lankans in general and Sinhalese in particular. This is followed by an analysis of the spatial distribution of Sinhalese in the Toronto CMA. Based on uniquely defined surnames, the addresses of Sinhalese households were identified from the telephone directory and subsequently mapped. Analysis of the mapped information indicates that the majority of Sinhalese households are located in the suburbs. The major part of the research focuses on the housing trajectories of Sinhalese home owners in the Toronto CMA. A semi-structured questionnaire was administered to thirty respondents selected by reputational (snowball) sampling. A grid was used to capture the respondents' residential moves. The results from the questionnaire survey reveal that all respondents made upward trajectories in their housing career, based on housing structure, tenure and satisfaction. These upward trajectories were underscored by their desire to live in owner occupied, single-detached dwellings in the suburbs. The findings reveal that the acquisition of home ownership was influenced by immigration status. Respondents arriving as family and business class immigrants purchased their first house much faster than the refugees. As well, those arriving prior to 1980 achieved home ownership at a faster rate than those arriving after 1980.

**Germain, A., J. Archambault, B. Blanc, J. Charbonneau, F. Dansereau et D. Rose (1995). *Cohabitation interethnique et vie de quartier*. Rapport final soumis au ministère des Affaires internationales, de l'Immigration et des Communautés culturelles et à la Ville de Montréal. Québec: Les Publications du Québec, MAIICCQ, Direction des communications, *Études et recherches* no. 12.**

**Germain, A. (1997). *Case Studies of Research and Policy on Migrants in Cities - Montreal*. Utrecht, The Netherlands: European Research Centre on Migration and Ethnic Relations.**

The cosmopolitan character of Montreal possesses particular traits that make it a unique laboratory for the study of immigration and, in a broader sense, of ethnic groups in a metropolitan context. The specific traits are the product of a combination of three orders of phenomena: the attributes of the urban and social fabric of the population centre, the characteristics of international immigration to Quebec and its status as a metropolis in a divided society at the crossroads of the

French and Anglo-Saxon culture. Montreal therefore offers a particularly relevant case study for the Metropolis program.

The author sets out by briefly describing the basic components of the urban framework that forms the background for the immigration issue. The author then sketches a demographic portrait of international immigration to Quebec and examines the ethnic settlement of Montreal distinguishing two main periods: European immigration beginning at the turn of the century and the 'new immigration' since the middle of the 1970s.

The paper moves on to cover research on the economic integration of immigrants, strategic theme that until recently has attracted only limited attention from researchers. The author then deals with what she calls the urban integration of immigrants. We will see that although Montreal does not show any actual socio-geographical segregation, it does illustrate an integration by segmentation model.

Without tackling the theme of social cohesion, the author concludes this portrait of co-existence in a multiethnic Montreal by briefly addressing the language issues that fuel division in Quebec society. These issues lead to over-politicisation of immigration questions, and, by extension, Montreal is caught in the middle of a difficult national debate that largely extends beyond the city itself, but in which it is a central scene.

**Germain, A. (1997). "L' étranger et la ville." *Canadian Journal of Regional Science / Revue canadienne des sciences régionale* 20(1,2): 237-254.**

Abstract translated from the French version below :

In the lines which follow, I will recall the decisive contributions of Georg Simmel which, the first, proposed a reflexion on the transformations of the social bond in the modern society based on the case of the advent of the large city and allowed a privileged importance to "la figure de l'Étranger" to include/understand the dynamic news which form the basis of social interactions. I will continue this presentation by drawing from the work of Belgian sociologist Jean Remy who first worked with Simmel's ideas of the contemporary city by underlining the relevance of the mode of proximity/distance in our exchanges with others. These exchanges will be then approached in the context of public spaces, where the is used to explore contours of public sociability and, in a certain manner, to rehabilitate it vis-a-vis the tyrannies of intimacy, to paraphrase Richard Sennett. Lastly, starting from the concepts of urbanity and civility like attitudes of comfort towards l'Étranger, defined as unknown and strange. The topic of the cosmopolitan city will make it possible to put forth a series of problematiques raised by the interethnic cohabitation in the today's cities, and in particular in the metropolis region of Montréal.

Dans les lignes qui suivent, je rappellerai les contributions décisives de Georg Simmel qui, le premier, a proposé une réflexion sur les transformations du lien social dans la société moderne en partant du cas de l'avènement de la grande ville et a accordé une importance privilégiée à la figure de l'Étranger pour comprendre les nouvelles dynamiques fondant les interactions sociales. Je poursuivrai cette présentation en évoquant les travaux du sociologue belge Jean Remy qui a, le premier, actualisé la réflexion de Simmel sur la ville contemporaine en soulignant la pertinence du régime de proximité/distance dans nos échanges avec autrui. Ces échanges seront ensuite abordés dans le contexte des espaces publics, où la figure de l'Étranger est utilisée pour explorer les contours de la sociabilité publique et, d'une certaine manière, la réhabiliter face aux tyrannies de l'intimité, pour paraphraser Richard Sennett. Enfin, à partir des notions d'urbanité et de civilité comme attitudes de confort face à l'Étranger défini comme inconnu et comme étrange, le thème de la ville cosmopolite permettra de mettre de l'avant une série de problématiques soulevées par la cohabitation interethnique dans la ville d'aujourd'hui, et notamment dans la métropole montréalaise.

**Germain, A. and B. Blanc (1998). "Les quartiers multiethniques et leur vie de quartier." *Revue européenne des migrations internationales* 14(1): 141-158.**

This paper presents the results of a study carried out in seven multiethnic neighborhoods of the Montreal's Metropolitan region. The authors have systematic observations of the sociability of the main public places and analysed the perception and dynamic of local associations. The authors concluded on a peaceful but distant cohabitation and a triple segmentation of social interactions on these spaces based on ethnic, gender and age. The local ethnic association and grass-roots groups play an important role in reception and integration of immigrant in economic and social life. They are more and more an intermediary between government and cultural communities. With a weak economy and the political dispute that upset Quebec's political landscape, the authors can ask if they will be able to continue to play this role of keeper of social peace.

**Germain, A. (1999). "Les quartiers multiethniques montréalais: une lecture urbaine." *Reserches sociographiques* 40(1): 9-32.**

**Germain, A. and J. E. Gagnon (1999). "Is Neighbourhood a Black Box? A Reply to Galster, Metzger and Waite." *Canadian Journal of Urban Research* 8(2): 172-184.**

Does the neighbourhood have an impact on people's life chances, and if so, is this impact positive or negative? This question is increasingly becoming an object of investigation, with research focusing more and more on populations which could be referred to as socially fragile: children and adolescents, racial minorities and recent immigrants, and the economically disadvantaged. This type of research usually consists of quantitative analyses, which strive to establish a causal link between physical and social (usually local or neighbourhood) environments, and



specific behaviours or problems. An important body of work has developed along this axis, exploring the influence of the neighbourhood on child development, school readiness (Kohen, Hertzman and [J. Brooks-Gunn] 1998) and behaviour problems (Boyle and [Ellen L. Lipman] 1998). But, as researchers Ingrid Gould Ellen and Margery Austin Turner point out in their review of American literature on the subject, these studies are not entirely convincing, as the concept of neighbourhood is often used as a "black box" (Ellen and Turner 1997). It seems that researchers are having problems identifying exactly which neighbourhood attributes have an impact on the populations studied and how this impact is produced. Nor can quantitative research determine what pertains to family characteristics and what points to the local environment as a variable. These interrogations have serious implications, insofar as researchers are called upon to advise policy makers concerning potential intervention on either specific social groups (determined by family characteristics, for example single parenthood), or urban territories, in terms of localised populations.

In regards to immigration, public authorities (and undoubtedly many researchers) tend to believe that the dispersal of immigrants in residential environments, where they would come into daily contact with non-immigrants, would considerably increase their potential for social and economic mobility. Correspondingly, [George Galster] and his associates use exposure to white, non-Hispanic neighbours as a proxy for assessing "cultural assimilation" into the American mainstream. Much has been written about the spatial concentration and segregation of immigrants and ethnic groups, in Canada as in the United States. Several studies have revealed the extensive variations in the residential patterns exhibited by these groups, and have explored the strategies and constraints involved in their residential location process (Herberg 1989; [J. Charbonneau] and Germain 1998; Renaud et al. 1997). Numerous variables (economic, cultural, family-related) are involved in the formation of urban social landscapes, some of which can be ascribed to the individuals and groups themselves, others to wider socio-economic contexts, as illustrated by Galster's own work on Metropolitan Opportunity Structures. If some aspects of these variables can be measured, the ways in which they interact and how they affect residents are very complex and should involve qualitative fieldwork (Ellen and Turner 1997). Thus, to assume that residential concentration on the part of immigrant groups is necessarily tied to the degree to which they are embedded in an "enclave economy" seems overly simplistic. In the contemporary city, immigrants, or even disadvantaged groups who may be limited in terms of spatial mobility, cannot be thought of as confined to the immediate residential neighbourhood, even if it is homogeneous in class, cultural or linguistic terms.

Moreover, there seems to have been some confusion in terms of spatial scales if we are to consider the different dimensions associated with the concept of neighbourhood (Germain, Charbonneau and [Gagnon] 1998). For example, the census tract seems a somewhat inappropriate unit for evaluating the enclave hypothesis or theories pertaining to social networks. The economic niches created

by immigrants are not defined at such a small spatial scale, but are rather based on a larger territory referred to in French as "le quartier" (the neighbourhood). In the same way, community associations (which supply a variety of services to immigrant populations), as well as places of worship, are often important components of support networks and tend to operate at the wider neighbourhood level ([Richard Morin] and [M. Rochefort] 1998). Furthermore, these networks are often more dynamic in disadvantaged neighbourhoods, whether immigrant or not. In sum, the social reality measured at the census tract level is very different from the reality depicted at the neighbourhood level. "Neighbourhood data," a personalized product offered by Statistics Canada, can also be obtained, albeit at a fee. According to the client's specifications, a precise geographical area can be determined by combining the corresponding statistical units. This geographically determined area may or may not encompass the socio-spatial reality of the neighbourhood, the physical determination of which is but one of its methodological difficulties.

**Germain, A. and D. Rose (2000). 'Language, Ethnic Groups and the Shaping of Social Space.'** Chapter 7 in *Montréal: the Quest for a Metropolis*. Chichester, England: Wiley: 213-253.

**Ghosh., S (2006). 'We Are Not All The Same': The Differential Migration, Settlement Patterns and Housing Trajectories of Indian Bengalis and Bangladeshis in Toronto.** Unpublished PhD Dissertation, Toronto: Graduate Programme in Geography, York University. Chapter 7, "Housing Trajectories of Indian Bengalis and Bangladeshis in Toronto".

This dissertation examines intra-immigrant group similarities and differences in migration and settlement experiences, taking two south Asian subgroups in Toronto--Indian Bengalis and Bangladeshis--as a case study. Although Indian Bengalis and Bangladeshis speak the same language (*Bangla*) and share a colonial memory, they have evolved into two separate groups: belonging to two nation states (India and Bangladesh) and adhering to different religions (Hinduism and Islam). The research contributes theoretically and empirically to three areas of study: migration, settlement patterns, and housing trajectories. Theoretically, the study reveals the conceptual links between these topics, hitherto considered as separate themes, and highlights the impact of cultural identity, especially language and religion, on immigrant settlement experiences. It also sheds light on the interplay of various factors affecting the migration and settlement of immigrant groups at macro, meso, and micro levels. Empirically, the study adds new knowledge about a recently arrived immigrant group, and challenges the validity of homogenous migrant identities and their associated experiences.

**Grover, K. (1995). *The Social Organization of a High-Rise Neighbourhood: The Influence of Race, Culture, Socio-Economic Status and Tenure on the Community Sentiment of Kingsview Park*. Kingston: MA thesis, School of Urban and Regional Planning, Queen's University.**

As diverse groups have settled in urban centres, neighbourhoods have become restructured, distinguished by their ethnic, racial and cultural diversity. This thesis examines the effect of social diversity on social relations and community sentiment in contemporary neighbourhoods. In general, this thesis has three objectives: (1) to examine and describe the social relations among neighbours in a diverse urban neighbourhood; (2) to assess the impact of race, culture, socio-economic class and tenure on neighbourly relations in a heterogeneous population; (3) to examine the influence of the built environment in relation to social heterogeneity. Focusing on a six high-rise condominium complex, Kingsview Park, in the city of Etobicoke, this research is grounded within the case-study research method. Since the late 1980s this neighbourhood witnessed the settlement of Somali refugees and became heterogeneous in tenure, age, culture, race and socio-economic class. From 1989-1994, Kingsview Park became market by social diversity. This increase in social heterogeneity negatively affected both the neighbourhood's market and neighbourly relations. Review of Kingsview Park's rental and real estate market revealed that since the arrival of the Somalis the neighbourhood has decreased in its desirability. Moreover, regardless of spatial proximity or social characteristics, Somalis and non-Somalis did not interact; neighbourly relations were based on social homogeneity. Race, socio-economic class and tenure were found to be key inhibitors of neighbourliness. However, the high-rise environment negatively exacerbated the influence of heterogeneity on neighbourly relations. Factors specific to this neighbourhood, organizational policies and security also served as triggers to promote the eventual breakdown of community sentiment.

**Haan, M. (2005a). *Are Immigrants Buying to Get In? The Role of Ethnic Clustering on the Homeownership Propensities of 12 Toronto Immigrant Groups, 1996-2001*. Analytical Studies Branch, Research Paper Series. Ottawa: Statistics Canada.**

[<http://www.statcan.ca/cgi-bin/downpub/listpub.cgi?catno=11F0019MIE2005252>]

Numerous studies equate immigrant homeownership with assimilation into the residential mainstream, though only rarely is this claim verified by studying the ethnic character of neighbourhoods where immigrants actually buy homes. In this paper, the 1996 and 2001 Census of Canada master files and bivariate probit models with sample selection corrections (a.k.a. Heckman probit models) are used to assess the neighbourhood-level ethnic determinants of homeownership in Toronto, Canada. By determining whether low levels of ethnic concentration accompany a home purchase, it can be assessed whether immigrants exit their enclaves in search of a home in the 'promised land', as traditional assimilation theory suggests, or if some now seek homes in the 'ethnic communities' that

Logan, Alba and Zhang (2002) recently introduced in the American Sociological Review. Assessing the role of concentration under equilibrium conditions, evidence emerges that same-group concentration affects the propensity of several group members to buy homes.

**Haan, M. (2005b). *The Decline of the Immigrant Homeownership Advantage: Life-Cycle, Declining Fortunes and Changing Housing Careers in Montreal, Toronto and Vancouver, 1981-2001*. Analytical Studies Branch Research Paper Series. Ottawa: Statistics Canada.**

[<http://www.statcan.ca/cgi-bin/downpub/listpub.cgi?catno=11F0019MIE2005238>]

In the past, working-age immigrant families in Canada's large urban centres had higher homeownership rates than the Canadian-born. Over the past twenty years however, this advantage has reversed, due jointly to a drop in immigrant rates and a rise in the popularity of homeownership among the Canadian-born. This paper assesses the efficacy of standard consumer choice models, which include indicators for age, income, education, family type, plus several immigrant characteristics, to explain these changes. The main findings are that the standard model almost completely explains the immigrant homeownership advantage in 1981, as well as the rise over time among the Canadian-born, but even after accounting for the well-known decline in immigrant economic fortunes, only about one-third of the 1981-2001 immigrant change in homeownership rates is explained. The implications of this inability are discussed and several suggestions for further research are made.

**Henry, F. (1989). *Housing and Racial Discrimination in Canada: A Preliminary Assessment of Current Initiatives and Information*. Ottawa: Policy and Research, Multiculturalism and Citizenship.**

**Hiebert, D., S. D'Addario and K. Sherrell with S. Chan (2005). *The Profile of Absolute and Relative Homelessness Among Immigrants, Refugees, and Refugee Claimants in the GVRD*. Vancouver: MOSAIC. [[http://www.mosaicbc.com/The\\_Profile\\_of\\_Absolute\\_and\\_Relative\\_Homelessness.pdf](http://www.mosaicbc.com/The_Profile_of_Absolute_and_Relative_Homelessness.pdf)]**

There is little systematic knowledge about the extent of homelessness among immigrants and refugees in Greater Vancouver. This is due, in part, to the fact that marginalized populations are poorly recorded in key data sources. Basic social surveys, such as the census, do not necessarily include all groups. Some groups, including many Aboriginal people, may refuse to acknowledge the census. Others, including those without shelter, can easily fall below the notice of census enumerators. The purpose of this project was to develop a better understanding of the position of immigrants, refugees, and refugee claimants in Greater Vancouver's housing system. Three research goals were identified at the outset: 1) Generate basic knowledge, and if possible a realistic estimate, of the number of immigrants, refugees, and refugee claimants experiencing relative or

absolute homelessness in the Greater Vancouver Regional District (GVRD); 2) Understand the degree to which these communities provide in-group assistance to homeless individuals and families; and 3) Understand the ways that service organizations (NGOs) provide assistance to homeless individuals and families.

In approaching this research, and in light of the complexities in defining and enumerating homelessness, we adopted an evidence-based, multiple points of contact study combining both qualitative and quantitative methods. The project was composed of three sub-studies, each of which focuses on a particular aspect of homelessness. Sub-study 1 sought to examine those experiencing absolute homelessness by developing a portrait of the immigrant and refugee populations using emergency shelters and transition houses. This sub-study involved 12 semi-structured interviews with key informants from emergency shelters and second stage transition houses in the GVRD; and the compilation and analysis of data collected by shelter personnel over seven 24-hour periods between October and December 2004. In total, we received 261 completed shelter data collection forms. Sub-study 2 sought to explore the housing situation of refugee claimants who have recently received a positive decision enabling them to stay in Canada. Thirty-six individual interviews were conducted with successful refugee claimants (SRCs) in the GVRD. The interviews were semistructured and explored the housing situation of claimants both before learning of the positive decision, and in the first six months since learning of it. In addition, four interviews were conducted with settlement workers. Sub-study 3 sought to examine the profile and extent of relative homelessness among immigrants, refugees, and refugee claimants. In so doing, we hoped to generate a basic estimate of the 'sofa surfing' or 'camping out' population among recent immigrants, as well as to identify in-group systems of support through questions about the provision or receipt of housing assistance. This sub-study is mainly focused on the Immigrant and Refugee Housing Survey (IRHS), which was conducted on October 4-8, 2004. In total, we received 554 completed surveys.

The various parts of this project converge on the point that the housing situation of newcomers to Greater Vancouver is heavily influenced by the social capital of existing ethno-cultural communities. As a result, the extent of relative and absolute homelessness among immigrants, refugees, and refugee claimants is less than would be expected given the income levels of these groups. This is not to say that the delineated groups are well housed. Indeed, many individuals and families are living in crowded, sub-standard conditions. However, the social networks operating among immigrant, refugee, and refugee claimant communities appear to mitigate against the worst forms of homelessness, and the groups of people we studied are actually underrepresented in the population using homeless shelters.

**Hou, F. and G. Picot (2004). "Visible Minority Neighbourhoods in Toronto, Montréal, and Vancouver." *Canadian Social Trends* 72: 8-13.**

Within Canada's largest cities, ethnic neighbourhoods with a significant presence

of a visible minority group vividly reflect how successive waves of immigrants have adjusted to Canadian society. Unlike earlier cohorts of immigrants, recent immigrants have settled primarily in large metropolitan areas and many of these recent immigrants belong to visible minority groups. This article examines the expansion of visible minority neighbourhoods in Canada's three largest cities and explores how visible minority neighbourhoods are formed. Are they formed by non-visible minority residents moving out as large numbers of a visible minority group move into the neighbourhood? Visible minority neighbourhoods in Canada's large metropolitan areas rapidly expanded between 1981 and 2001 and were primarily concentrated among the Chinese and South Asians in Toronto and Vancouver. This rapid emergence of visible minority neighbourhoods is associated more with the increase in a group's share in the city population than with an increased concentration of the group in particular neighbourhoods. Most of the visible minority neighbourhoods were formed through an increase in the visible minority group in a neighbourhood, with a corresponding decline in the non-visible minority population. Although neighbourhoods with a large concentration of visible minorities tend to have poor economic status, in terms of high unemployment rates and low-income rates, this may be because about one third of visible minorities are recent immigrants.

**Hou, F. (2004). *Recent Immigration and the Formation of Visible Minority Neighbourhoods in Canada's Large Cities*. Analytical Studies Branch Research Paper Series, No 221. Ottawa: Statistics Canada.**  
[\[http://www.statcan.ca/english/freepub/11-015-XIE/immigration/221.htm\]](http://www.statcan.ca/english/freepub/11-015-XIE/immigration/221.htm)

**Hou F. and Picot, G. (2004). "Changing Colours: Spatial Assimilation and New Racial Minority Immigrants." *Canadian Journal of Sociology* 29(1): 29-58.**

The social complexion of Canadian cities have been irreversibly altered since the 1960s as new waves of visible minority immigrants have replaced traditional white, European, migrant flows. For Canada and other nations with little prior history of "racial" diversity, this development raises the prospect of racialized urban *ghettoes* along American lines. We address this question with "locational attainment" models estimated with census micro-data for Toronto, the only Canadian city with a large black population. Unlike previous studies, we conclude that residential settlement patterns among Blacks and South Asians, like those of recent non-English speaking white immigrants, conform rather well to the *immigrant enclave* model associated with conventional spatial assimilation theory. As anticipated by Logan, Alba and Zhang, however, early success in the housing market among Chinese immigrants is associated with the formation of more enduring *ethnic communities*.

**Myles, J. and F. Hou (2003). *Neighbourhood Attainment and Residential Segregation among Toronto's Visible Minorities*. Ottawa: Statistics Canada.**  
[\[http://www.statcan.ca/english/research/11F0019MIE/11F0019MIE2003206.pdf\]](http://www.statcan.ca/english/research/11F0019MIE/11F0019MIE2003206.pdf)

**Hunter, P. G. (1999) 'A Homeless Prevention Strategy for Immigrants and Refugees, October 1998' *Taking Responsibility for Homelessness: An Action Plan for Toronto, Background Reports for the Mayor's Homelessness Action Task Force*, Section 7. Toronto: City of Toronto.**

**Immigrant Services Society of B.C. (1993). *An Overview of the Needs of New Immigrants in the Lower Mainland and Fraser Valley*. Vancouver: The Immigrant Services Society of B.C.**

This study provides a snapshot of the settlement patterns of selected groups of newcomers in the Lower BC Mainland, Fraser Valley and Sechart Peninsula; highlights the basic adaptation needs, by sector and ethnic group, of these newcomers, as well as perceived gaps in services; identifies recent needs assessments and provides a conceptual framework for determining settlement program priorities and evaluating settlement services. For the housing component of the study, interviews were conducted with immigrant representatives and settlement workers. Assistance with finding affordable housing was one of the eight needs identified by a majority of newcomers. Refugees were deemed to be more vulnerable than immigrants.

**Junaid, B. (2000). *Housing Help Environmental Scan: Client Survey*. Toronto: Shelter, Housing and Support Division, City of Toronto.**

**Lam, K.-A. (1997). *Future Cities and Multiculturalism – Montréal Case Study*. Ottawa: Experts in Residence Program, Centre for Future Studies in Housing and Living Environments, Canada Mortgage and Housing Corporation.**

This report highlights homeownership decision-making by immigrants and explores the impact on the residential market within the Montréal metropolitan area. It also describes the effects of the integration of immigrants on the housing market and how immigrants' residential itineraries could influence urban sprawl. The study's conclusions are interesting from the perspective of growing multiculturalism in Canada. NOTE: Aussi disponible en français sous le titre: Les villes futures et le reflet du multi-culturalisme - Étude de cas de Montréal.

**Lapointe Consulting Inc. with R. Murdie (1996). *Housing and Immigration - Immigrants and the Canadian Housing Market: Living Arrangements, Housing Characteristics and Preferences*. Ottawa: Canada Mortgage and Housing Corporation.**

This report describes differences in housing choices of immigrants and non-immigrants in Canada and in Montreal, Toronto, and Vancouver. It also compares the housing choices of non-permanent residents to those of immigrants and non-immigrants. Based on an analysis of unpublished 1991 Census data, focus group discussions, and a review of literature, it updates a previous study completed for

CMHC using 1986 Census data [Clayton Research Associates, 1994]. The report focuses on age-specific average household size and household headship rates, as well as tenure and dwelling type choices. In addition, it also explores how immigrant housing choices vary by factors such as place of birth, period of immigration, and income, and includes a multivariate analysis of tenure choice. An assessment is made of the implications of identified differences in immigrant and non-immigrant choices for long-term projections of household growth. The study confirms some of the main findings of the previous study. The report concludes that housing is an important element in the integration of immigrants into Canadian society and that most immigrant groups have a strong attachment to owning their dwelling. Over time, headship and ownership rates of immigrants become more and more similar to those of non-immigrants. Eventually, immigrant ownership rates exceed those of non-immigrants for most age groups. Housing tenure is strongly related to income, household type, age of the household maintainer, place of birth, and period of immigration. The study finds that utilizing a projection methodology that accounts for differences in immigrant and non-immigrant housing choices does not result in major differences in projected household growth over the long term. NOTE: Aussi disponible en français sous le titre: Les Immigrants et le marché de l'habitation canadien modalités de vie des occupants, caractéristiques et préférences en matière de logement.

**Lapointe Consulting Inc. with R. Murdie (1995). *Immigrant's Housing Choices, 1991: Background Report*. Ottawa: Canada Mortgage and Housing Corporation.**

See description for preceding entry

**Lareya, S. (1999). *Housing Ownership Patterns of Immigrants in Canada*. Vancouver: Vancouver Centre of Excellence, Research on Immigration and Integration in the Metropolis.**  
[\[http://riim.metropolis.net/Virtual%20Library/1999/wp9919.pdf\]](http://riim.metropolis.net/Virtual%20Library/1999/wp9919.pdf)

This paper investigates housing tenure among immigrant groups in Canada's three largest cities using data from the 1991 Canadian Census Public Use Sample Tapes. Due to the dichotomous nature of the dependent variable (i.e. whether one owns a house or not), a logistic regression is estimated to capture the effects of socio-economic and demographic variables on home ownership. The results show a wide variation in home ownership amongst immigrant groups after controlling for age, marital status, education, household type, income and period of immigration. Ownership rates are highest among immigrants of European/USA origin but very low for those of African/Caribbean origin. Asian immigrants also recorded the highest predicted probability of home ownership in Vancouver. Finally, the results also indicate that it takes on average six to eight years for the foreign-born population as a whole to attain the same rate of housing tenure as that of Canadians. With the exception of Montreal, immigrants of



African/Caribbean origin in the other two cities, however, do not catch up with the Canadian-born population.

**Leloup, X. (2005). *Conditions de Logement des ménages immigrants au Québec: Une réalité contrastée*. Québec: Centre de Documentation de la Société d'Habitation du Québec.**

[<http://www.habitation.gouv.qc.ca/publications/M18366.pdf>]

This report is of use for those people working in the housing market and who wish to update their knowledge regarding the housing conditions of immigrant households. It is the product of discussions from research programme two of Montréal's Inter-University Research Centre for Immigration and Metropolis (centre interuniversitaire de recherche immigration et métropoles) that focuses on neighbourhood life, residential mobility, social networks, and the management of community resources. Through these discussions the importance of housing opportunities and conditions for immigrants, particularly newcomers, became apparent. During the discussions, the Société d'Habitation du Québec (SHQ) suggested that a monograph be published that would discuss the housing conditions of immigrant households. This suggestion generated the interest of four other collaborators: the City of Montreal, le ministère des Relations avec les citoyens et de l'Immigration du Québec (MRCI), CMHC, and Immigration and Metropolis (IM). As a result, these organizations became involved in a collaborative effort to create a research project and agreed to share research costs. Each also had a role to play in designing the project's framework. Lastly, the collaborators chose to place INRS-Urbanisation, Culture, and Society in charge of the project. In order to establish a factual picture of immigrants' housing conditions the analysis was based on the 1996 and 2001 census. Statistics Canada produced crosstabulated analyses for SHQ of census data based on the 20% sample of respondents who completed the 2B census forms. These data are available to the public at SHQ offices so long as the rules restricting access to such information are respected.

**Ley, D. (1999). "Myths and Meanings of Immigration and the Metropolis." *Canadian Geographer* 43(1): 2-19.**

A number of trends in recent immigration to Canada are discussed: the scale of contemporary movement; the transformation of national origins over the past generation; the diversity of entry classes and the lack of any singular immigrant condition; the remarkable contraction of immigrant destinations to a few large cities; the contribution of immigration to population growth and housing demand in these metropolitan areas; and the distinctive geography of the various entry classes, with higher-status arrivals disproportionately located in Vancouver.

**Ley, D., J. Tutchener and G. Cunningham (2002). "Immigration, Polarization or Gentrification? Accounting for Changing House Prices and Dwelling Values in Gateway Cities." *Urban Geography* 23(8): 703-27.**

Past research has identified immigration, social polarization, and gentrification as factors with significant impacts upon price movements and other housing characteristics in gateway cities. This study attempts to compare the effects of these three factors in Toronto and Vancouver, Canada's primary gateway cities, over the period from 1971 to 1996. The paper describes house price changes from Multiple Listing Service rolls and changes of dwelling values in census tracts, and interprets visual evidence for the effects of these three factors. The observed centralization of price gains is then sharpened in a univariate and multivariate analysis of changes in dwelling values for census tracts in each metropolitan area. While there is consistency in the spatial patterns of changes in housing prices and dwelling values between the two cities, there are differences in the importance of the three processes at different times and places. Moreover, strong effects at the metropolitan scale become much more blurred with spatial disaggregation.

Also available as full report:

**Ley, D., and J. Tutchener, et al. (2001). *Immigration, Polarization, or Gentrification? Accounting for Changing House Prices and Dwelling Values in Gateway Cities*. Vancouver: Working Paper Series. Vancouver Centre of Excellence, Research on Immigration and Integration in the Metropolis.**

**Ley, D. and J. Tutchener (2001). "Immigration, Globalisation and House Prices in Canada's Gateway Cities." *Housing Studies* 16(2): 199-223.**

This paper begins by examining house price movements in eight metropolitan areas in Canada between 1971 and 1996. At the start of this period there was considerable conformity in price levels among the eight centres, but by the mid-1990s wide disparity in the price structure had emerged, with Vancouver and Toronto (and their satellites) having broken away from the rest as a result of rapid price inflation after 1985. At the same time, the cities showing the most marked gains also suffered the heaviest losses during economic downturns. The geography and timing of rapid price inflation coincided with the onset of heavy and concentrated immigration in Toronto and Vancouver after 1985, and the remainder of the paper considers the relations in these cities between price change and globalisation in general, immigration in particular. In both cities, and especially Vancouver, aside from growth in the provincial GDP, conventional regional and national factors seem to have declining significance in accounting for price movements, while indicators of globalisation, including immigration, exert stronger effects. These effects are consistent not only with globalisation but also with economic polarisation in post-industrial cities.

**Ley, D., P. Murphy, K. Olds and B. Randolph (2001). “Immigration and Housing.”**  
**In D. Ley and P. Murphy, editors, *Immigration in Gateway Cities: Sydney and Vancouver in Comparative Perspective. *Progress in Planning* 55: 141-152.***

This chapter identifies key housing issues in immigrant gateway cities that are relevant to public policy, with reference to Sydney and Vancouver and secondary consideration to other metropolitan areas in Australia and Canada. First, we discuss suitability and tenure questions as they affect (particularly recent) migrants. Second, we analyse the vexing association between immigration and housing prices. Third, we draw attention to neighborhood impacts of migrants, expressed through their own housing preferences and how these influence their reception by ‘host’ communities. Finally, we consider relationships between immigration and poverty investment and development, with the insertion of local real estate into a global assets portfolio. Each of these four housing issues is mediated by the key demographic features of immigration to Australia and Canada, Sydney and Vancouver, noted in chapter 1. They include the shift away from European sources since the 1970s; the increased metropolitan orientation of newcomers, particularly in gateway cities; and the growing socio-economic diversity of new arrivals. The combined outcome of these demographic effects is that immigrants make a very significant contribution to housing demand, housing prices and changes in the built environment of gateway cities.

**Mattu, P. (2002). *A Survey on the Extent of Substandard Housing Problems Faced by Immigrants and Refugees in the Lower Mainland of British Columbia.***  
**Vancouver: MOSAIC (Multilingual Orientation Service Association for Immigrant Communities).** [<http://www.hvl.ihpr.ubc.ca/pdf/Mattu2002.pdf>]

This report highlights the findings of a community-based project that focuses on determining the extent of substandard housing problems faced by immigrants and refugees in the Lower Mainland. Although research that examines these particular issues does exist at a national and international level, no comprehensive local research had been compiled from which detailed secondary analysis could be maintained. This research therefore is groundbreaking in that it examines key issues in the Lower Mainland that had not yet been researched or documented. This research will function as a catalyst for future research projects by establishing a coherent foundation of current local knowledge and awareness. When discussing the issue of affordable housing in its entirety, it is important to note that all people with low incomes are affected by the cost of housing. This report examines whether immigrants and refugees are affected disproportionately by housing costs, given issues such as family size, unemployment, language issues, low incomes, discrimination and racism. A variety of methodological tools were implemented to adequately and efficiently meet the goals of the project. The key goals are as follows: to determine the extent of housing needs and substandard housing problems among immigrants and refugees; to analyze the factors contributing to immigrant and refugee homelessness; to determine the

necessary changes required for the short and long term reduction, prevention and elimination of homelessness; to propose solutions and strategies that address these problems and concerns. The Project Team was also requested to incorporate a national perspective into the research, focusing particularly on Toronto and Montreal. The Project Team aimed to compile the data and prepare a preliminary report (including recommendations for future directions) for review and ratification before submitting a final report to the Regional Homelessness Research Committee. The Project Team applied a community-based ethos to the research project. The compilation of information collected from various communities and organizations, contributed to the creation and application of solutions to local community issues. Please note that this report has attempted to incorporate key changes made by the current provincial government in relation to the specific details included therein. However, given the 'cut-off' interim period during which primary and secondary research is documented to produce a report, it becomes difficult to amalgamate all policy changes immediately leading up to the date of publication.

**Miraftab, F. (2000). "Sheltering Refugees: The Housing Experience of Refugees in Metropolitan Vancouver, Canada." *Canadian Journal of Urban Research* 9 (1): 42-60.**

Translated from the French abstract

Research on immigrant housing, despite slight progress in our understanding of the importance of equitable multiculturalism, remains young and does not yet allow us to apprehend the veritable variations within the immigrant population. Research on the housing conditions of refugees has been particularly understudied in Canada. This article delves into some of the specific obstacles encountered by refugees in their quest for housing and compares it to that of immigrants. The study was conducted in Vancouver and focuses on two refugee communities: the Kurds and the Somalis. The information collected regarding the housing experiences of refugees was collected through the use of questionnaires and focus groups. The aim of this study is to bring about an adaptation of housing politics as well as welcoming and 'integration' of refugees in order to ameliorate their access to quality housing.

La recherche sur l'habitation des immigrants, en dépit de quelques progrès dans la compréhension de cette importante dimension d'un multiculturalisme équitable, demeure très jeune et ne permet pas encore d'appréhender les véritables variations au sein de la population immigrante. Les conditions d'habitation chez les réfugiés en particulier ont été fort peu étudiées au Canada. Cet article se penche sur les obstacles spécifiques que rencontrent les réfugiés dans leur quête de logement comparé aux immigrants. L'étude a été menée à Vancouver auprès de deux communautés de réfugiés : les Kurdes et les Somaliens. L'information sur l'expérience résidentielle des réfugiés a été recueillie par le biais d'une enquête par questionnaire et de groupes de discussion (focus groups). Cette recherche vise

l'adaptation des politiques d'habitation ainsi que des programmes d'accueil et d'implantation des refugies de facon a ameliorer leur acces a une habitation de qualite.

**MOSAIC (1996). *Housing Needs of Ethno-Cultural Communities*. Vancouver: MOSAIC.**

This study identifies and documents the perceived housing needs of four ethno-cultural groups in Vancouver and the Lower Mainland: Kurdish, Polish, Somali, and Vietnamese. These groups face similar difficulties in obtaining/maintaining/improving their housing careers due to language barriers, low incomes, isolation and cultural differences. Some of the notable issues raised by the participants are related to difficulties in accessing existing services, the adequacy of these services. Suggestions are made for appropriate service provision to meet special needs.

**Murdie, R. (2005). "Pathways to Housing: The Experiences of Sponsored Refugees and Refugee Claimants in Accessing Permanent Housing in Toronto, Canada." Paper presented at the European Network for Housing Research Conference, Reykjavík, Iceland, July, 2005.**

**Murdie, R. (2003). "Housing Affordability and Toronto's Rental Market: Perspectives from the Housing Careers of Jamaican, Polish and Somali Newcomers." *Housing, Theory and Society* 20 (4): 183-96.**

A key housing issue in Toronto is affordability, especially in the rental market. Since the mid-1990s rents in the private sector have increased at almost twice the rate of inflation with the result that it is extremely difficult for new immigrant households with limited resources to acquire adequate housing. In this paper the rental experiences of three recently arrived immigrant groups – Jamaicans, Poles and Somalis – are evaluated using a housing career strategy. The paper focuses on changes through the housing career and between the three groups for a variety of characteristics related to affordability. The results show that the Poles experienced the least affordability problems and the Somalis had the greatest difficulty affording adequate accommodation. Reasons are suggested for these differences and conclusions reached about the importance of adequate and affordable rental housing in the immigrant integration process.

**Murdie, R. (2002). "The Housing Careers of Polish and Somali Newcomers in Toronto's Rental Market." *Housing Studies* 17(3): 423-443.**

This paper evaluates and compares the housing careers of two recent immigrant groups, the Poles and Somalis, in Toronto's rental market. Both groups first arrived in Toronto in the late 1980s but under different circumstances and with different outcomes in the housing market. The study is situated in a general conceptual framework focusing on factors affecting the housing careers of

households. The analysis is based on a questionnaire survey of 60 respondents from each group who arrived in Canada between 1987 and 1994. Information was collected about the search for three residences: the first permanent residence, the one immediately before the current one and the current residence. The analysis considers the individual and household characteristics that differentiate the Polish and Somali respondents, the characteristics of Toronto's rental market that potentially act as barriers in the search for housing, the housing search process and the outcomes of the search. The latter includes the nature of the dwelling and its surroundings as well as satisfaction with the dwelling and neighbourhood. The results confirm that the Poles have been more successful than the Somalis in establishing a progressive housing career. The reasons relate to differences in individual and household characteristics and the nature of the local housing market. Specific variables include socio-economic status, household size, community resources, the housing situation before coming to Canada, Toronto's tight rental market and perceived discriminatory barriers in that market. The paper concludes with a brief evaluation of the housing career concept as used in this study.

**Murdie, R. (1994). "'Blacks in Near Ghettos?' Black Visible Minority Population in Metropolitan Toronto Housing Authority Public Housing Units." *Housing Studies* 9(4): 435-57.**

Concern has been expressed in Toronto since the 1970s about the 'ghettoisation' of black tenants in Metropolitan Toronto Housing Authority (MTHA) public housing. Very little specific evidence exists, however, about the incidence of blacks in MTHA housing. The objectives of the present study are to provide a more detailed perspective on the incidence of blacks in MTHA housing compared to the rest of Toronto and the segregation of blacks within the MTHA system. The results indicate that the proportion of black tenants in MTHA housing increased from 4.2 per cent in 1971 to 27.4 per cent in 1986, a much greater increase than for blacks in the rest of Toronto. Explanations include the recent black Caribbean immigration to Toronto, income constraints, family composition and supply, cost and discriminatory constraints in Toronto's rental housing market. The evidence also suggests that there is some concentration of blacks within MTHA housing, especially in suburban high rise developments. The most likely explanation is a form of 'constrained choice'.

**Murdie, R. (1992). *Social Housing in Transition: The Changing Social Composition of Public Sector Housing in Metropolitan Toronto*. Ottawa: Canada Mortgage and Housing Corporation.**

The two main purposes of this study were (1) to document and evaluate differences in social composition between Metropolitan Toronto's public sector housing and the rest of the Toronto Census Metropolitan Area (CMA) for 1971 and 1986, and (2) to identify and analyse social variations within public sector housing in Metropolitan Toronto for 1971 and 1986. The study included six major

housing providers: the Metropolitan Toronto Housing Authority (MTHA), limited dividend projects, the Metropolitan Toronto Housing Company Limited (MTHCL) senior citizens projects, municipal non-profit projects, private non-profit projects, and co-operative projects. The main data source was census enumeration area information. Only housing projects that corresponded exactly with one or more enumeration areas were included. A supplementary analysis of all MTHA projects from 1990 was undertaken using data from the Unit-Tenant Master File of the Ontario Ministry of Housing. A wide spectrum of variables was included in the analysis and a variety of statistical analyses were undertaken.

The results from the study provide strong evidence that social differences between the public housing stock and the rest of the Toronto CMA grew larger between 1971 and 1986, particularly for MTHA and limited dividend housing. These differences were especially evident for single parent families, visible minorities, the unemployed and crowded households. Classification of the individual projects indicated a high level of social and spatial segregation within public sector housing. The 1986 classification was more complex than 1971 because of the addition of mixed income non-profit and co-operative providers. Classification of all MTHA developments for 1990 showed considerable segregation by family type and age of household head. The overall results, especially for MTHA and limited dividend housing, support findings from other industrialized countries where similar kinds of studies have been undertaken. The results also point to a number of possibilities for future research and action.

**Murdie, R., A. Chambon, et al. (1996). Housing Issues Facing Immigrants and Refugees in Greater Toronto: Initial Findings from the Jamaican, Polish and Somali Communities. In E.M. Komut (ed.) *Housing Question of the Others*. Ankara: Chamber of Architects of Turkey: 179-90.**

**Murdie, R. and C. Teixeira (2003). Towards a Comfortable Neighbourhood and Appropriate Housing: Immigrant Experiences in Toronto. Chapter 3 in P. Anisef and M. Lanphier (eds.) *The World in a City*. Toronto: University of Toronto Press: 132-191.**

**Nair, R. (1998). *Renegotiating Home and Identity: Experiences of Gujarati Immigrant Women in Suburban Montreal*. Montreal: Unpublished Master's Thesis, McGill University.**

This study examines the meaning of home for 19 Hindu Gujarati immigrant women living in the Montréal suburban municipality of Dollard-des-Ormeaux. Adopting a qualitative approach, this study redefines home as a multiple and dynamic concept, referring not only to the house but also the homeland, neighbourhood, home. While this study concentrates on the women's present homes and neighbourhoods, the idea of the home as being reinvented across a variety of spaces and social relationships is a central theme. Home-making is argued to be an evolving social process that begins in the childhood and marital

homes in India and continues with the transition into new homes in Montréal. The house and home spaces (the neighbourhood and cultural community) are sites where multiple dimensions of the women's identities are given a voice and reinvented. The women define the character of the home spaces, and also negotiate culture, ethnicity and identity within them. Through the construction of hybrid cultural identities, the women are able to make themselves and their families 'at home' between cultures. This study points to complex and sometimes paradoxical meanings of home, and emphasizes the significance of the suburban, rather than inner city, quality of home-making and adaptation processes among immigrant women in Montréal.

**Novac, S., J. Darden, et al. (2002). *Housing Discrimination in Canada: What do we Know About It?* Toronto: University of Toronto, Centre for Urban and Community Studies Research Bulletin 11.**

[<http://www.urbancenter.utoronto.ca/pdfs/researchbulletins/11.pdf>]

Housing policy should include consideration of equitable access to housing, but there is little information about housing discrimination in Canada. Research from the United States cannot be directly applied to the Canadian situation, since the U.S. has a different history of social relations and different patterns of segregation among ethno-cultural groups. This study, part of a larger review of the housing discrimination literature carried out for Canada Mortgage and Housing Corporation, identified what research has been done on housing discrimination in Canada in order to identify gaps that should be filled and to suggest a research agenda that could guide future housing policy. The study took the form of a literature survey and interviews with 40 key informants.

Also available as full report:

**Novac, S., J. Darden, et al. (2002b). *Housing Discrimination in Canada: The State of the Knowledge.* Ottawa: Canada Mortgage and Housing Corporation.**

[<https://www03.cmhc-schl.gc.ca/b2c/b2c/init.do?language=en&shop=Z01EN&areaID=0000000033&productID=00000000330000000014>]

This report is based on a review of research findings on housing discrimination in Canada, an assessment of the strengths and weaknesses of the research methods used, and a field consultation on current issues with informants from various stakeholder groups, e.g., landlord representatives, tenant advocates, real estate and financial representatives. Much of the research has focused on perceptions of discrimination among ethno-racial minority groups. Generally, the studies are small-scale, use survey methods, use measures of perceived discrimination, and are limited to a few cities and to the rental sector. Findings from quantitative studies conducted from 1957 to 1996 show that racial discrimination is a continuing problem. More recent studies have documented discrimination against women. Other legally prohibited grounds for discrimination, e.g., family status, receipt of social assistance, age, disabilities, and sexual orientation, have not been



part of any systematic research. Virtually nothing is known about discrimination in the housing sales market, mortgage lending, or home insurance. There is widespread agreement that the existing data on housing discrimination are inadequate for directing policy decisions. This report concludes with a research agenda that would address current knowledge gaps.

This report reviews the state of knowledge on housing discrimination in Canada drawing on English and French language literature as well as on that from the United States (US). For the purpose of this report, housing discrimination consists of any behaviour, practice, or policy within the public or market realm that directly, indirectly, or systemically causes harm through inequitable access to, or enjoyment of, housing for members of social groups that have been historically disadvantaged.

The term discrimination is used here in the sense of social justice. For discrimination to have taken place then involves two findings: the existence of differential treatment and the absence of justification for it, moral or legal. Denial of equal opportunity, denial of same treatment, or denial of equitable access to a disadvantaged group when compared to the dominant social groups, constitutes the main component of discrimination.

In the determination of discriminatory acts, human rights interests are often balanced against the vested economic and social interests of dominant groups. Since the late 1940s, when human rights legislation per se was first enacted in Canada, the practices that have been designated as discriminatory have altered and expanded. For tenants, the trend has been an expansion of legal protection. Illustrating this trend, some aspects of housing are being increasingly viewed as discriminatory. These include: the Ontario Human Rights Commission disallowance of arbitrary application of maximum rent-to-income ratios in Ontario rental housing; the Canadian Human Rights Act Review Panel's recommendation that a), the federal Indian Act and the First Nations Land Management Act (which deny women and their children access to reserve housing after separation or divorce) no longer be exempted from Human Rights legislation's), social condition be recognized as a prohibited ground.

The report includes a review of the research on housing discrimination in Canadian assessment of the strengths and weaknesses of the research methods used and, a field consultation on current issues with 40 informants from various stakeholder groups such as landlord representatives, tenant advocates, real estate and financial representatives in various communities across Canada.

**Oliveira, L. (2004). *Housing Trajectories into Homeownership: A Case Study of Punjabi Sikh Immigrants in the Toronto CMA*. Toronto: Unpublished Master's Thesis, Department of Geography, York University.**

This research evaluates the housing trajectories of a sample of Toronto's Sikh households by examining their structural/tenural, spatial and temporal access to homeownership. A conceptual framework patterned after the Housing Experiences of New Canadians in Greater Toronto study is adopted. The data are derived from a questionnaire survey of 30 Sikh homeowners residing in Toronto for 10 years or more. The migration and settlement patterns of both the Canadian Sikh diaspora and this sample of Sikhs are examined. The home ownership ideology of the Sikhs and their perceptions of 'home' in the context of homeownership are also considered. The trajectories are analysed for four stages on the housing ladder: 1) initial dwelling; 2) second dwelling; 3) dwelling before the current one; and 4) the current dwelling. Housing discrimination and other constraints are assessed as barriers to achieving an upward trajectory. The outcome of the search process is evaluated through the respondents' satisfaction with the dwelling and neighbourhood. The results demonstrate that Sikhs have been successful in establishing a progressive housing career (upward trajectory) into homeownership over a relatively short period of residency in Toronto. The reasons for this success relate to their comparatively high socio-economic status, family structure and lifestyle, cultural disposition, predilection for homeownership, perceptions of 'home', and the constraints that some Sikhs experienced in the rental market.

**Owusu, T. (1999). "Residential Patterns and Housing Choices of Ghanaian Immigrants in Toronto, Canada." *Housing Studies* 14(1): 77-97.**

This study examines the spatial distribution, intra-urban mobility, and housing choices of Ghanaians in Toronto, to illustrate the residential behaviour of a recent immigrant group in Canada. The study finds that the majority of Ghanaian immigrants live in the older and newer suburban districts of the Toronto CMA, with relatively few in the central cities. This finding is consistent with those of previous studies which indicate that the suburbs have become the primary reception areas for new immigrants to Canada. Within the suburbs, Ghanaians exhibit a high degree of concentration in specific enumeration areas and even individual buildings. Analysis shows that this suburban emphasis as well as the intense local concentration is largely due to their need for affordable housing the channelling effects of chain migration, the desire for proximity to fellow Ghanaians, and a housing search process that relies heavily on information and help from friends and relatives.

**Owusu, T. (1998). "To Buy or Not to Buy: Determinants of Home Ownership Among Ghanaian Immigrants in Toronto." *Canadian Geographer* 42(1): 40-52.**

Using information collected in a questionnaire survey, this study investigates the factors influencing the housing tenure of Ghanaian immigrants in Toronto. The study finds that Ghanaian immigrants have a low home-ownership rate compared to the Canadian-born population and other immigrant groups. This is partly attributable to the recency of their migration, their relatively low incomes, and their small household sizes.

**Owusu, T. (1996). *The Adaptation of Black African Immigrants in Canada: A Case Study of Residential Behaviour and Ethnic Community Formation among Ghanaians in Toronto*. Toronto: Unpublished PhD dissertation, Department of Geography, University of Toronto.**

This study examines the spatial and social dimensions of the adaptation of Ghanaian immigrants in Toronto. In terms of their residential behaviour, the study finds that most of them live in the older suburbs of Toronto. Within these suburbs, they are highly concentrated in particular neighbourhoods, and in particular buildings, often in Limited Dividend (privately owned, but publicly assisted) housing. Analysis showed that their residential concentration is attributable to their need for low-rent accommodation, the effects of chain migration, the desire for proximity to fellow Ghanaians, and the reliance on Ghanaians for information about housing. Only a small proportion of Ghanaians have experienced racial discrimination in housing. This is due, partly, to chain migration, and the reliance on fellow Ghanaians for information in seeking alternative housing. This tends to restrict the housing search to neighbourhoods with a significant Ghanaian population. Ghanaian immigrants also have a relatively low rate of homeownership. Analysis showed that this is due to the recency of their migration, their relatively low incomes, and their desire for homeownership in their homeland rather than in Canada. This, in turn, is related to their intentions to return permanently to their homeland in the future.

Ghanaian immigrants have also established associations which provide economic assistance, social fellowship, and enable them to express their culture. They also enable them to respond to political issues, and to mobilize financial and material resources for their homeland. In terms of social interactions, they maintain tight social networks involving fellow Ghanaians. Only a small proportion belong to non-Ghanaian associations, or maintain close friendships with non-Ghanaians. Lack of common social and cultural interests were cited as the principal reasons for the weakness of social relationships with non-Ghanaians. Racial discrimination was not explicitly cited as a factor, but the nature of their social networks must be viewed against the backdrop of the social distance between blacks and other ethnic groups in Canada. Overall, the findings suggest that the strength of kinship ties, strong back-home commitments, and return migration

intentions, are crucial factors shaping the adaptation of Ghanaian immigrants in Toronto.

**Pereira, I. (1998). *Ethnicity and Culture in Tenant Participation: An Assisted Housing Community in Toronto*. Ottawa: Canada Mortgage and Housing Corporation.**

This case study looks at possible barriers to community participation that are specifically related to cultural and ethno-racial diversity and suggests strategies that have the potential to enhance participation. The setting for the study is a government assisted housing project in Toronto where the residents include a large number of immigrant families from many different cultural backgrounds. The study showed that most barriers to participation were linked to: a lack of knowledge about rights in the community, a perception that meetings were not effective and that nothing would be done, feelings of isolation, and lack of confidence especially among newer or smaller groups. However, these factors were not specific to any particular ethnic group and were not directly related to diversity. Some barriers which did have their origins in diversity were also noted. The study concluded that, by and large, the main barriers resulted from different expectations among the actors (the residents' cultural groups, management, staff and youth) and the way an expectation of any one actor is perceived by the others. There were also many straightforward actions that could be taken that would help close the gaps in expectations, and that these could be combined into five strategic approaches centred on: meetings, information dissemination, relationship building, involvement of cultural groups, and involvement of youth.

**Pfeifer, M. E. (1999). *"Community", Adaptation and the Vietnamese in Toronto*. Toronto: Unpublished PhD Dissertation, Department of Geography, University of Toronto.**

In the late 1970s, in the midst of the "Boat People" crisis, Canada began accepting large numbers of Vietnamese refugees. Vietnam continued as one of the leading sources of refugees and immigrants arriving in Canada up until the early 1990s. This study is intended to provide a comprehensive overview of the adaptation of Vietnamese-origin individuals in the Toronto area. The research findings are organized into two main sections with the intention of focusing attention upon the intrinsic contributions of both the Vietnamese (as individuals and also as members of social collectivities) as well as the institutional actors of the host society within the process of adaptation as it has occurred in the spatial setting of the Toronto area. The first half of the study is concerned with the internal dynamics of the Toronto Vietnamese aggregate. The demography of the population, the internal social structure of the "community", residential trajectories, the relationship between residence and institutional participation, and the functional significance of ethnic institutions in the lives of Vietnamese are topics of individual chapters. The latter half of the study is concerned with the relationships of the Vietnamese population with the institutions of the host society

in Toronto. Chapters in this section address the insertion of the Vietnamese in the labor market, and the interactions between Vietnamese individuals and ethnic community organizations with the mainstream media and criminal justice representatives.

**Porter, B. (1989). "Discrimination in Housing: An Equality Rights Perspective on Canada's Rental Housing Problem." *Canadian Housing* 6 (1): 36-39.**

**Prairie Research Associates (1991). *The Relationship Between Newcomer Tenants and their Landlords*. Ottawa: Canada Mortgage and Housing Corporation.**

**Ray, B. K. (1998). *A Comparative Study of Immigrant Housing, Neighbourhoods and Social Networks in Toronto and Montréal*. Ottawa: Canada Mortgage and Housing Corporation.**

This study examines the relationships that exist between housing, neighbourhoods and social networks among visible minority immigrants living in metropolitan Toronto and Montreal. The importance of comparative research between cities and immigrant groups in order to dismantle the ideas of a singular "immigrant experience" is emphasized, as is the importance of intra-urban housing and neighbourhood-based processes within our largest cities in understanding the nature of settlement. The study focuses on Jamaican, Central American and Vietnamese immigrants living in Toronto, and the same groups, substituting Haitians for Jamaican immigrants, in Montréal. The objectives of the study are five-fold: 1. to examine where individual immigrant groups live in Toronto and Montreal and their degree of segregation; 2. to survey differences in housing conditions (tenure, dwelling type, cost, quality) between visible minority groups and to investigate factors which may account for such differentials; 3. to test the hypothesis that vertical immigrant enclaves in high-and low-rise buildings are replacing older inner city neighbourhoods as reception areas for immigrants; 4. to compare and contrast the housing experiences, residential satisfaction, perceptions of the city and neighbourhoods, and types of neighbouring between different immigrant groups; and 5. to probe the development of community through an examination of the ways in which immigrants have developed, use and gain support from social networks of kin and friends. The study draws upon two data sources: the 1991 Canadian census and a questionnaire survey of 173 individuals. Among the study's major findings are: significant suburbanization of some immigrant groups in a variety of styles of housing with important variations between the two cities; somewhat poorer housing conditions for immigrants relative to British/French Canadians and that these differences in status are not simply a function of time of arrival, household income or family type; generally strong levels of satisfaction with housing and neighbourhoods among individuals in both cities; and the critical roles played by friends and family in facilitating post-arrival settlement over a period of years.

**Ray, B. K. (1994). "Immigrant Settlement and Housing in Metropolitan Toronto." *The Canadian Geographer* 38(3): 262-265.**

The relaxation in immigration policy in Canada in the post-World War II era has resulted in a complex, diverse and suburbanized immigration in Toronto, where the immigrants are heterogeneous, differing in birthplace origin, culture and socioeconomic status. The immigrants in Canada do not restrict their settlement to inner-city areas and are more suburbanized, and compete with Canadians in terms of home ownership rates and type of housings. However, socioeconomic factors such as education, occupation, income and type of housing vary among the immigrant groups. The Italian and Afro-Caribbean settlers who are more suburbanized form an established section of the immigrant as well as the native population of Toronto.

**Ray, B. K. (1992). *Immigrants in a "Multicultural" Toronto*. Kingston: Unpublished PhD Dissertation, Department of Geography, Queen's University.**

This study examines the emerging social geographies of Italian and Caribbean immigrants in post World War II Toronto. With over 40 per cent of its population foreign born, Metro Toronto is Canada's pre-eminent city of immigrants and a fascinating locale in which to study the often contentious process of immigrant settlement. Exploring where both Italian and Caribbean immigrants live, it quickly becomes clear that each group is highly suburbanized, with a majority of individuals living in some of Metro's newest suburbs. It is argued that explanation of these patterns rests on a tripartite series of reflexive relationships between (a) the form, structure and social meaning accorded to areas within the city, (b) cultural norms and socio-economic factors inherent to individual immigrant groups, and (c) the socially influential Anglo-European population and its institutions. In essence, a model of immigrant settlement is developed which contends that the patterns we observe are not simply a natural manifestation of immigrant culture, but rather the outcome of an intricate combination of enabling and restrictive processes integral to the built and social environments of the city. Paramount among the inhibiting factors, and largely ignored or discounted in the context of multiculturalism, is the ideology of "race" and discrimination directed toward non-western European immigrants. The study combines both macro- and micro-scales of analysis, a variety of types of data and sources of evidence, as well as historical, sociological and spatial perspectives. In pursuing this argument, considerable attention is accorded to the differential housing status of Italian and Caribbean immigrants at both metropolitan and neighbourhood area scales. Housing emphasizes the degree to which each group forms distinctly different populations within the city, as well as the fact that spatial segregation is only one aspect of social segregation. It also reveals that the notion of immigrants magically dissolving into a harmonious multicultural city is too facile, for in both suburban and inner city locales housing inequality, segregation and conflict are very real aspects of immigrant life.

**Ray, B. K. and E. Moore (1991). "Access to homeownership among immigrant groups in Canada." *Canadian Review of Sociology and Anthropology* 28(1): 1-28.**

In recent years interest has grown in the post-arrival experiences of immigrants in North American society. In this paper we argue that housing, and more specifically tenure, is an important, though largely neglected, issue with respect to immigrant life in Canadian society. Using data from the 1986 census and a log-linear modelling framework, we examine housing tenure among immigrants in the regions of Canada. It is argued that immigrants are a culturally, temporally and spatially differentiated sub-population in regard to tenure, with more recent immigrants, especially those from the Developing World, having substantially lower rates of homeownership.

**Renaud, J. et al (2003). *What a Difference Ten Years Can Make! The Settlement Experience of Immigrants Admitted to Québec in 1989*. Québec: Les Publications du Québec. 222 pp.**

This study reports on the Settlement of New Immigrants survey that was launched to follow, for ten years, the first cohort of immigrants to be admitted to Québec and settle there after the Québec government took sole charge of integration programs in 1990. A total of 1,000 participants collaborated in the first interview held in 1990, while 729 took part in the second in 1991 and 508 in the third in 1992. A total of 429 respondents who participated in the first interview also took part in the last in 1999. With respect to housing, immigrants gained greater access to home ownership and experienced greater geographical dispersion Ten years after settling in Québec, over 36% of respondents were home owners. No difference was observed by gender, age or immigration class. Only education level seems to influence the speed of access to home ownership, which increases along with level of education. In terms of mobility, dispersal movements are observed from the third year of settlement to the 10th year. This dispersal was not limited to the Island of Montreal, but also occurred in Montérégie, Laval and the Lower Laurentians.

**Rose, D., X. Leloup and V. Ferreira (2004). *Le logement des immigrants récents dans la région montréalaise: tendances 1996-2001 et portrait géographique 2001* [The Housing Situation of Recent Immigrants in the Montréal Area: Trends 1996-2001 and Location Patterns in 2001], 7e conférence nationale Métropolis, Montréal, 25-28 mars, communication avec texte; fichier PowerPoint disponible au [[http://im.metropolis.net/pres\\_mars04/Rose,Leloup,Ferreira,ImmLogeMetropolismars2004\\_v\\_pour\\_affichage.pps](http://im.metropolis.net/pres_mars04/Rose,Leloup,Ferreira,ImmLogeMetropolismars2004_v_pour_affichage.pps)]**

**Rose, D. and F. Bernèche, eds. (2002). *L'insertion des Immigrants dans le Logement Social à l'Heure de la Reorganisation Municipale: Problematique et Enjeux.* (Actes du colloque tenu le 3 novembre 2000 dans le cadre du centre interuniversitaire montréalais Immigration et Métropoles). Montréal : Société d'habitation du Québec, Direction de la recherche.**  
[\[http://www.habitation.gouv.qc.ca/publications/fiches\\_fr/M0643805.html\]](http://www.habitation.gouv.qc.ca/publications/fiches_fr/M0643805.html)

Le Volet Vie de quartier, trajectoires résidentielles, réseaux sociaux et gestion des équipements collectifs d'Immigration et métropoles a organisé, à l'automne 2000, un colloque d'une demi-journée sur l'insertion des immigrants dans le logement social à l'heure de la réorganisation municipale en collaboration avec trois de ses partenaires, la Société d'habitation du Québec, l'Office municipal d'habitation de Montréal et la Ville de Montréal (Service de l'habitation). Près de 85 personnes ont participé à ce colloque qui s'est tenu le 3 novembre 2000 à l'Université de Montréal. Ces participants venaient de divers milieux: gouvernements fédéral, provincial et municipal, offices municipaux d'habitation, organismes communautaires, régies et centres du domaine de la santé, universités. Il nous fait plaisir de présenter les Actes de ce colloque sous la forme d'une publication conjointe de la Société d'habitation du Québec et d'Immigration et métropoles.

Le programme du colloque était organisé autour de quatre exposés de chercheurs et d'intervenants. Les deux premiers exposés, consacrés aux problématiques et aux expériences actuelles dans des HLM de la région montréalaise, abordaient la question de la qualité du milieu de vie pour les immigrants résidant en HLM. Les deux dernières présentations portaient sur les changements induits par les fusions municipales à Toronto et sur les scénarios à envisager pour l'île de Montréal. En guise d'introduction, Damaris Rose, professeure au centre de recherche Urbanisation, Culture et Société de l'Institut national de la recherche scientifique, a fait un tour d'horizon des recherches antérieures ou actuelles touchant la région montréalaise : cohabitation interethnique en HLM ; profils résidentiels des ménages immigrés et non immigrés ainsi que des jeunes immigrés ; situation particulière des requérants du statut de réfugié ; géographie résidentielle des immigrants. Des recherches ont ainsi permis de montrer que certains groupes d'immigrants (surtout les moins de 35 ans et les plus récents) dépendent essentiellement du marché locatif et d'identifier les principales barrières à la mobilité socio-économique ascendante des immigrants récents. Il n'est pas étonnant que les familles immigrantes à faible revenu composent une proportion de plus en plus importante des demandeurs et des accédants aux HLM, tant à Montréal que dans ses proches banlieues. Toute question concernant l'avenir du logement social touche donc aussi la question de l'accueil et de l'insertion des immigrants. Dans le contexte actuel de réorganisation en matière de logement social, de nouveaux enjeux sont soulevés, notamment l'incidence d'un système de guichet unique sur la répartition des immigrants en HLM et le maintien d'une approche d'intervention sensible aux problématiques locales.



**Rose, D. and B. Ray (2001). "The Housing Situation of Refugees in Montreal Three Years after Arrival: The Case of Asylum Seekers who Obtained Permanent Residence." *Journal of International Migration and Integration* 2(4): 493-527.**

This article presents the results of a secondary analysis of the housing-related variables contained in a survey of the settlement experiences of some 400 regularized refugee claimants living in Greater Montreal. It examines housing as a vector of settlement and integration, as well as the related neighbourhood context. The data indicate that the refugees are relatively well housed in terms of dwelling quality, but spend inordinately high percentages of their income on rent, essentially because of their low incomes. More optimistically, the refugees have access to social support from within their ethnolinguistic group, and in their neighbourhoods they are not isolated from the majority cultural groups of Quebec society.

**Ryan, L. and J. Woodill (2000). *A Search for Home: Refugee Voices in the Romero House Community*. Toronto: Romero House.**

[[http://ceris.metropolis.net/Virtual%20Library/housing\\_neighbourhoods/ryan1/ryan1.html](http://ceris.metropolis.net/Virtual%20Library/housing_neighbourhoods/ryan1/ryan1.html)]

This report is based on interviews with refugees and refugee advocates who are members of the Romero House community, and with refugee advocates affiliated with other organizations in Toronto. Forty nine refugee men and women, young and old, took the time to share their experiences of home and homelessness in their homeland and here in Canada, in a hopeful effort to contribute to a better world. The focus of the study is to identify determinants of homelessness, and to identify strategic interventions which nurture a sense of home, with a particular focus on key elements of successful transitional housing strategies using Romero House as a model.

**Scarborough Housing Education for Newcomers (1992). *Housing and New Immigrant Communities: A Consultative Forum*. Scarborough, Ontario: Ministry of Citizenship, Ontario Anti-Racism Secretariat.**

**Schellenberg, G. (2004). *Immigrants in Canada's Census Metropolitan Areas. Trends and Conditions in Census Metropolitan Areas*. Ottawa: Statistics Canada.**

[<http://www.statcan.ca/english/research/89-613-MIE/2004003/89-613-MIE2004003.pdf>]

This report is the third of a series that develops statistical measures to shed light on issues of importance for Canada's largest urban areas. Statistics Canada has worked on this project in collaboration with the Cities Secretariat of the Privy Council Office. The report paints a statistical picture of immigrants in Canada's metropolitan areas. It does so by examining the settlement patterns of recent immigrants across metropolitan areas as well as settlement patterns within those areas. Information on the characteristics of recent immigrants is presented, including their use of public transit, enrolment in educational institutions, and

entry into home ownership. Finally, the labour market experiences of recent immigrants are documented.

**Séguin, A-M, D. Rose et Jaël Mongeau (2003) *L'insertion résidentielle des jeunes issus de l'immigration à Montréal. Rapport réalisé dans le contexte d'un projet d'Immigration et métropoles et soumis à la Société canadienne d'hypothèques et de logement. Montréal : Immigration et métropoles, Publication IM – no 21. Version électronique disponible :***  
[\[http://im.metropolis.net/whatsnew/Documents/INS\\_RES\\_JEUNES\\_IMM-030807.pdf\]](http://im.metropolis.net/whatsnew/Documents/INS_RES_JEUNES_IMM-030807.pdf)

**Version abrégée, dans la série *Le point en recherche, Série socio-économique, 03-018 :***

English : <http://192.197.69.104/publications/en/rh-pr/socio/socio03-018-e.pdf>;

français : <http://192.197.69.104/publications/fr/rh-pr/socio/socio03-018-f.pdf>

This research is the result of cooperation between CMHC and the Immigration et métropoles interuniversity research centre as part of the Metropolis Project with which CMHC is associated as a federal partner. Back in 1996 in the Montreal metropolitan area, more than one resident in six (17.8%) was born outside Canada. The immigrant population is growing in both absolute and relative terms. Since 1986, the household formation rate is higher among immigrants than among non-immigrants. There is thus reason to believe that young immigrants are accounting for an ever-increasing share of the residential market in the Montreal area. The objective of this study is to paint a descriptive picture of the residential situation of young persons who are the products of immigration in Montreal in 1996 between 15 and 29. The research is based on a special compilation of census data from 1996 for the Metropolitan Montreal area (according to a 28-zone division) obtained from Statistics Canada. In this report, the authors deal with the following dimensions: the type of occupation (owner or tenant); the type of housing lived in; its location within the metropolitan area; and the affordability ration (i.e. the percentage of income earmarked to housing expenses). The report also contains financial status indicators of the households concerned -- median income and the frequency with which income is less than \$20,000.

**Skaburskis, A. (1996). "Race and Tenure in Toronto." *Urban Studies* 33(2): 223-52.**

The analysis of a number of Toronto sub-populations consistently points to differences in the home-ownership rates between visible minorities and whites. People of African or Caribbean origin have a much lower chance of being home-owners compared to whites after controlling for differences in income levels, housing preferences and household characteristics. Differences in tenure profiles are reduced at higher income levels but the home-ownership deficit remains. Economic factors explain only a small part of the large difference. Cultural and institutional factors may determine how the tenure options are perceived and valued by different groups of people living in the same city. Biases in perceptions matter as they affect the extent to which people can gain from the direct and

indirect subsidies offered to home-owners. The differences may be indicative of underlying problems some minorities face in gaining access to urban resources. Measures of home-ownership deficits among the black and Caribbean suggest the need for social policy that goes beyond income maintenance and housing subsidies groups to help equalise their social and economic opportunities.

**Smith, H. (2004). *The Evolving Relationship Between Immigrant Settlement and Neighbourhood Disadvantage in Canadian Cities, 1991-2001*. Vancouver: Vancouver Centre of Excellence for Research on Immigration and Settlement (RIIM), WP04-20**

While an array of research has established that immigrants to Canada are over-represented in the country's poorest and most multiply-deprived urban neighborhoods, there remains limited understanding of the complex and evolving geography of this relationship. The extent to which immigrant status correlates with residence in census tracts characterized by concentrated poverty and extreme levels of traditional deprivation markers vary across time, space and the immigrant population itself. Focusing on Canada's three largest cities, Toronto, Montréal and Vancouver, this paper charts the changing spatial and statistical relationship between immigrant settlement and various indicators of neighborhood based deprivation over the 1991 to 2001 decade. The paper highlights the evolving and increasingly divergent cases of these cities, emphasizes the need to pay closer attention to the contextual, temporal and spatial contingency of the relationship between concentrated urban disadvantage and concentrated immigrant settlement, and considers the continued appropriateness of assessing the immigrant experience with traditional rather than immigrant specific markers of deprivation and poverty.

**Statistics Canada (2005). *Longitudinal Survey of Immigrants to Canada: A Portrait of Early Settlement Experience*. Ottawa: Statistics Canada. 106 pp.**

By examining newcomers' progress over time, the LSIC affords the possibility of assisting researchers and policy-makers to go beyond existing descriptions of immigrant integration outcomes to an examination of how newcomers achieve these outcomes - in essence, the "how" and "why" dimensions. While the full value of the survey will be reached when the three waves of data collection are completed, this first wave of data provides important benchmark information.

The focus of this publication is on the early settlement experiences of immigrants, from pre-migration to the first six months after arrival. First an overview of the LSIC population is provided, looking at both pre-migration characteristics as well as those at arrival. This is followed by a comprehensive look at the first six months of the settlement process, looking at things such as health, housing and mobility; education and training taken since arrival; employment, income and the general perception of the immigrant's settlement experience. Finally, a more in-depth look at problems and difficulties newcomers experience in four key areas of

integration is presented: accessing health services, finding housing, accessing education and training and finding employment. Challenges to integration are examined in terms of what help was needed, received and from whom, or needed and not received.

**Teixeira, C. (1995). "Ethnicity, Housing Search, and the Role of the Real Estate Agent: A Study of Portuguese and non-Portuguese Agents in Toronto." *Professional Geographer* 47: 176-183.**

This study concerns the behavior and practices of real estate agents in the housing search process. The research investigates whether the information provided and houses recommended by agents working for Portuguese firms differ from the recommendations of agents working for firms owned by non-Portuguese brokers in the cities of Toronto and Mississauga (a western suburb of Toronto), Canada. Data for the study were obtained from a participant observation study of a sample of real estate agents. Empirical evidence indicates that the ethnicity of real estate agents (Portuguese versus non-Portuguese) and the brokers for whom they work (Portuguese-owned firms versus non-Portuguese-owned firms) determine to a considerable extent the marketing strategies of agents and the neighborhoods they recommend.

**Teixeira, C. and R. Murdie (1997). "The Role of Ethnic Real Estate Agents in the Residential Relocation Process: A Case Study of Portuguese Homebuyers in Suburban Toronto." *Urban Geography* 18(6): 497-520.**

This paper examines the search behavior of a sample of Portuguese and Canadian-born homebuyers in suburban Toronto, Canada. Attention is focused on the extent to which Portuguese homebuyers rely upon real estate agents from the same ethnic background and how this source can influence the homebuyer's housing search and ultimate choice of a residence. Data were obtained from a questionnaire survey that was administered to a sample of 110 Portuguese and 90 Canadian-born recent homebuyers in the city of Mississauga, a western suburb of Toronto. All were nonresidents of Mississauga at the time of purchasing the house. The evidence indicates that Portuguese homebuyers differ significantly from the Canadian-born in their housing search by relying more extensively on ethnic sources of information, particularly real estate agents from the same ethnic background. However, almost equal numbers of Portuguese purchased houses in Portuguese and non-Portuguese neighborhoods in Mississauga. In this respect, the evidence suggests that Portuguese realtors play a more limited role in reinforcing existing spatial patterns of Portuguese settlement in Mississauga.

**Teixeira, C. (1993). *The Role of 'Ethnic Sources' of Information in the Relocation Decision-Making Process: A Case Study of the Portuguese in Mississauga.* Toronto: Unpublished PhD Dissertation, Department of Geography, York University.**

The purpose of this study is to examine Portuguese household search behaviour, including the role and utilization of "ethnic" sources of information, and to evaluate the extent to which it differs from a group of Canadian-born English-speaking homebuyers. This study was based on the assumption that Portuguese--a relatively recent migrant group to Canada--will differ from Canadian-born homebuyers with respect to the housing search process and utilization of sources of information. Eight hypotheses dealing with interrelated aspects of housing search were formulated and tested. Data for this study were obtained primarily from a questionnaire survey administered to a sample of 200 Portuguese and Canadian-born recent homebuyers in the City of Mississauga, a western suburb of Toronto. Supplementary data were obtained from informal interviews with "key" members of the Portuguese communities in the Toronto area and a participant observation study of real estate agents (Portuguese and non-Portuguese). The primary conclusion from the study is that Portuguese homebuyers relied on "ethnic" sources of information more often than Canadian-born recent homebuyers in looking for and locating their present residence in Mississauga. Empirical evidence indicates that the two groups of homebuyers did not adopt the same housing search strategies, and that they were influenced differently by the various sources used during the search for a new residence. Portuguese real estate agents emerged as important "ethnic" filters and "key" actors in determining the Portuguese homebuyers' search strategies, and final choice of a residence, in Mississauga. This study expands on the existing literature by emphasizing the importance of ethnicity upon homebuyers' relocation process. Empirical evidence indicates that Portuguese homebuyers are more culturally predisposed than Canadian-born homebuyers to rely on sources of their own ethnic background. Therefore, Portuguese, more often than "Canadians", patronize sources who share a common ethnicity, language and cultural values. The findings point not only to group variations in housing search, but also to the importance of ethnicity and cultural attributes as significant variables in shaping the housing search strategies of a recent immigrant group.

**Tutchener, J. (1998). *Globalization and Residential Real Estate in Canadian Cities: A Spatial Approach.* Vancouver: Unpublished Master's Thesis, Department of Geography, University of British Columbia.**

**Walks, R. A. and L.S. Bourne (2005). *Ghettos in Canadian Cities? Racial Segregation, Ethnic Enclaves and Poverty Concentration in Canadian Urban Areas*. Paper presented at the Annual Meeting of the Canadian Association of Geographers, London, Ontario, June 2.**

Recent literature suggests a growing relationship between the clustering of certain visible minority groups in urban neighbourhoods and the spatial concentration of poverty in Canadian cities, raising the spectre of ghettoisation. This article examines whether urban ghettos along the U.S. model are forming in Canadian cities, using census data for 1991 and 2001 and borrowing a neighbourhood classification system specifically designed for comparing neighbourhoods in other countries to the U.S. situation. Ecological analysis is then performed in order to compare the importance of minority concentration, neighbourhood classification, and housing stock attributes for understanding the spatial patterning of low-income in Canadian cities in 2001. The findings suggest not only that ghettoisation along U.S. lines is not a factor in Canadian cities, but that a high degree of racial concentration is not necessarily associated with greater neighbourhood poverty. On the other hand, the concentration of apartment housing, and of visible minorities in general and a high level of racial diversity in particular, do help in explaining the neighbourhood patterning of low income. We suggest that these findings result more from growing income inequality within than between each visible minority group. This increases the odds of poor visible minorities of each group ending up in the lowest-cost, least-desirable neighbourhoods from which they cannot afford to escape, including in social housing in the inner suburbs. In contrast wealthier members of minority groups are more mobile and able to self-select into higher-status 'ethnic communities'. This has implications for housing policy.

**Wilson, A. M. (1992). *Housing Needs and General Well-Being of Immigrants and Refugees in Calgary*. Calgary: The Calgary Catholic Immigration Society.**

This research was designed to assess aspects of immigrant housing and satisfaction. From June 1991 - February 1992, 337 recently arrived immigrants were administered a survey that examined their: 1) housing characteristics, 2) perceived housing needs, 3) satisfaction with their housing and 4) ratings of life satisfaction. The respondents were from diverse regions of the world and had resided in Canada an average of 2.7 years (residing in Calgary an average of 2.6 years).

Some findings indicated that: 1) new immigrants tended to live in apartments, 2) they typically were renters, and 3) the most common living situation was that of a married couple with children. There were two differences with regard to the housing situation encountered in Calgary, compared to the housing situation that many of the new immigrants had left in their country of origin. One was that close to 30% of the new immigrants coming to Canada had been living as a dependent with their parents or other relatives, and almost none found themselves in this

situation in Calgary. The other is related to the first, that being new immigrants estimated that they used about 37% of their income for housing needs. Other indices evaluated in this study showed that the vast majority of new immigrant housing was within the acceptable range of crowdedness (suitability) and physical adequacy. The new immigrants reported that they were, in general, satisfied with the location, size and layout of their accommodation. Many of them expressed a desire to own their own homes.

The life satisfaction of these new immigrants leaves some room for improvement. However, the solution of improving of life satisfaction through improving housing was not able to be examined given the cross-sectional nature of this study. In order to adequately assess how new immigrants' life satisfaction changes over time, and the influence of housing at those points in time would require a longitudinal approach.

**Xie, J. (1991). *Housing Search Behaviour. A Case Study of Chinese New Immigrants in Metropolitan Toronto*. Kingston: Unpublished Master's Thesis, Queen's University at Kingston.**

The survey research method was employed to examine Chinese new immigrants' first housing search behaviour in Metropolitan Toronto. The survey was conducted in May 1989 and a total of 80 households were interviewed. The survey results indicate that housing search behaviour varies among Chinese new immigrants. Differences exist between independent immigrants who had previous search experience in a similar housing market and those who came directly from mainland China with no knowledge about this issue at all. Even among the latter, differences in search strategies are found between those who were able to establish a stable, shared living arrangement with their hosts for a period of time and those who cannot. The results of this work confirm the literature, which states that a greater search effort does not necessarily result in better search outcomes. In the search process by Chinese new immigrants, how familiar a person is with the local housing market and whom he knows appear to be more important than how diligently the search is conducted to find a unit. (Abstract shortened by UMI.)

**Zamprelli, J. (ND). *Metropolis: Centres of Excellence for Research on Immigration Issues*. Ottawa: Policy and Research Division, Canada Mortgage and Housing Corporation.**

CMHC and other federal departments provide ongoing financial support to stimulate and support policy-relevant research on immigration issues through a network of research centres in Canadian universities (Centres of Excellence). The results of the research will be used for the assessment of and development of policies and programs affecting immigrants and new Canadians. As an example, CMHC should benefit from research to be undertaken by the Centres in such areas as: 1) the effect of immigration on housing markets, demand and supply; 2)

the effect of immigration on urban development, including issues of renewal of the urban core; 3) the impact of immigration on housing need, affordability, homelessness and the demand for social housing; 4) the social and spatial mobility of immigrants as compared with the profiles of the Canadian-born; 5) the relationship between immigration and the formation of ethnic, cultural or religious enclaves; the dynamics of enclaves - their role in integration (bridging or isolating), their economic role, their effect on city life, on urban renewal, on public safety, and so forth; 6) the relationship between metropolitan infrastructure (the quantity, quality and distribution of housing and public space) and immigrant integration.

**Zine, J. (2002). *Living on the Ragged Edges: Absolute and Hidden Homelessness among Latin Americans and Muslims in West Central Toronto*. Toronto: Informal Housing Network.**

This examination of housing and homelessness in the Latin American and Muslim communities attempts to map the realities of those living on the unstable peripheries of our society. Research on homelessness among these particular populations is virtually non-existent. To date, few research studies have been attempted that examine how Latin Americans and Muslims are affected by homelessness. This exploratory study hopes to open the door to future research and community development focusing on the housing needs of these communities.

The purpose of this study was to 1) unpack the social, economic and political conditions that contribute to the marginalization and disenfranchisement of Muslims and Latin Americans living in West Central Toronto, 2) to analyze how the interlocking systems of oppression based on race, class, gender, religion, sexuality, age, mental health status and disability impact on their ability to access and maintain stable housing, 3) uncover the specific housing needs within these target groups, and 4) to explore the dynamics of informal housing networks.



## **Appendix B**

### **Immigrants and Housing: An Annotated Bibliography of Selected Canadian Literature from 1990 to 2005 by Theme**

#### **INTRODUCTION**

**Beavis, M. A. (1995). *Housing and Ethnicity: Literature Review and Select, Annotated Bibliography*. Winnipeg: Institute of Urban Studies, University of Winnipeg. [Out of Print]**

The study of housing and ethnicity is part of the urban literature on residential segregation and racial discrimination in Canada and the larger body of research on the Canadian ethnic mosaic. Housing for minority groups is also a human rights issue in that newcomers to Canada, as well as visible minorities, may experience impaired access to housing due to discrimination and lack of appropriate services. The purpose of this annotated bibliography and review of the literature on housing and ethnicity is to delineate the present state of research and to identify research needs. This publication gives an overview of more than 100 Canadian, American and British studies on (1) ethnic residential concentration; (2) ethnic discrimination in housing; and, (3) housing preferences and choices of immigrants and refugees.

**Canada Mortgage and Housing Corporation (2004). *2001 Census Housing Series Issue 7: Immigrant Households*. Ottawa: Canada Mortgage and Housing Corporation.**

This highlight presents information on the housing conditions of immigrant households in 2001, including changes in the incidence of core housing need between 1996 and 2001. Much of the research focuses on recent immigrant households, defined as households whose primary maintainers arrived in Canada during the last five years. In 2001, just under a third of recent immigrant households owned their homes, compared to two-thirds of non-immigrant households. In addition, recent immigrant households were larger, had lower incomes, and spent a significantly higher proportion of their incomes on shelter than non-immigrant households. A third of recent immigrant households were in core housing need, more than double the incidence for non-immigrant households. The research also shows that the housing conditions of immigrants, including the incidence of core housing need, improve the longer they have been in Canada. The highlight presents detailed data for Canada, provinces, territories, and Census Metropolitan Areas.

**Carter, T. and C. Polevychok (2004). *Housing is Good Social Policy*. Ottawa: Canadian Policy Research Networks Inc.**  
[\[http://www.cprn.com/documents/33525\\_en.pdf\]](http://www.cprn.com/documents/33525_en.pdf)

## **Objective**

The context for this report is the lack of leadership in the development and implementation of housing policy in Canada and the refusal of the profit making real estate industry to build much needed low cost housing. The authors examine the impact of this situation and draw attention to the link between housing policy and broader social and economic policy. Moreover, they see housing policy as “a platform for the success of other social policy areas” (v). Consequently, they contend that better housing policy would provide more affordable/suitable housing which in turn would lead to improvements in mental/physical health, higher academic performance in children, easier integration for immigrants into the receiving society, and lower welfare rates. They advocate higher accountability and a full commitment to providing/developing programmes that promote “the construction and maintenance of good quality apartments and homes designed for modest and low-income people” (iii).

The article is not focussed on immigrants or refugees. However, because they make up a significant proportion of low-income households, immigrants and refugees are included in some parts of the report. Immigrants with adequate, affordable and suitable housing have a higher degree of access to formal and informal supports and networks; this can facilitate and shorten the integration process. The immigrant class is also included in the report because housing policy needs to be linked to and part of broader social and economic policy – along with health, education, and social assistance. This review includes only information that pertains to immigrants and immigration.

## **Methodology**

This report is a policy review and does not include a methodology section.

## **Findings**

### **1. Demographic and Household Trends**

- a. Growth patterns are marked by an increasingly diverse Canadian population and have significant implications for both housing and social policy-making.
- b. The authors expect future demand for housing to be dominated by low-income families. Thus, because immigrants make up a large proportion of population growth, it is expected that they will generate a large part of this demand.
- c. Immigrants (along with Aboriginals and the elderly) are more likely to face discrimination in housing than other groups and to rely on social programmes. Consequently, in order to best deal with this problem housing policy ought to be developed in conjunction with social service provision and social policy.

## 2. Housing and Immigration

- a. “Although the housing experiences of immigrants and refugees converge over a period of 20 years, many studies illustrate that recent immigrants, and particularly single-parent immigrant families represent a high need group for supportive housing, and experience significantly higher levels of core need” (18).
- b. Twenty-five percent of immigrant households in Toronto are in core need compared to 17% for the general population. This proportion jumps to 45% for immigrants who arrived after 1990 compared to 18% for pre-1976 immigrants. Core need is generally more elevated in visible minority groups, particularly those from Africa, the Caribbean and parts of Latin America.
- c. The authors argue that obtaining proper housing is the ‘first step in the resettlement process because it leads to a higher chance of rapid integration into a new culture. However, they also argue that “marginalized people experience the ‘double impact’ of poor quality, unaffordable housing and unsatisfactory neighbourhood circumstance” (29).
- d. The authors contend that immigrants are less likely to be discriminated against in the public housing sector.
- e. The improvements/gains that could be brought about by better housing policy for immigrants would free up funds for health, education, social assistance, and employment insurance.

### Evaluation

The most important aspect of this report is the way in which it links housing policy with broader policies (including health, education, etc.) and reinforces the argument that suitable and affordable housing can facilitate the ‘integration’ of immigrants into the general population. However, the discussion concerning the effect of immigration on housing takes up only one of 40 pages in the report. Immigrants are not differentiated by type (business class, independent, refugee, family reunification), nor is there a description of adequate housing.

**Engeland, J., R. Lewis, et al. (2005). *Evolving Housing Conditions in Canada's Census Metropolitan Areas, 1991-2001: Trends and Conditions in Census Metropolitan Areas*. Ottawa: Statistics Canada.**

[[http://www.cmhc-schl.gc.ca/en/homadoin/maintrst/stda/stda\\_008.cfm](http://www.cmhc-schl.gc.ca/en/homadoin/maintrst/stda/stda_008.cfm)]

### Objective

The main aim of this joint CMHC/Statistics Canada report is to provide a comparative analysis of the extent to which Canadians lived in adequate, suitable, affordable and acceptable housing in 27 census metropolitan areas (CMAs). The data are primarily for 1991 and 2001. Engeland and his collaborators view housing as an indicator of quality of life in general, including, health, general well being, social interaction and community

participation, and therefore contend that this analysis of people's housing circumstances sheds light on their overall quality of life in Canada. The report contains 37 tables.

## **Methodology**

The project relies primarily on secondary data from the Canadian census, and includes information on the demographic and socio-economic conditions of households and housing market conditions, such as rates of housing construction, mortgage finance, home ownership trends, and rental vacancies in the CMAs.

## **Findings**

The research findings are organised under five main subheadings: Demographic and Housing Market Trends (1990-2003), Evolution of Housing Conditions (1991-2001), Core Housing Need in CMAs (1991-2001), Households at High Risk of Housing Need, and Distribution of Housing Need within CMAs.

### ***1. Demographic and Housing Market Trends***

In the 1990s Canadian CMAs did not experience uniform population growth. Population grew at a rapid rate particularly in Alberta (Calgary, Edmonton) and Ontario (Toronto, Oshawa, Kitchener), primarily through migration. In comparison, Montreal had below average population growth, largely due to substantial out migration in the latter half of the 1990s. In terms of household composition, there was a more rapid increase in one person (28.8%) and lone parent households (24.7%), compared to households containing couples with children (by 7.1%).

The impact of population growth and economic conditions was reflected in housing market trends. The number of new homes built per capita in all CMAs increased in the 1990s. In 2001, however, due to an increase in immigration, per capita housing construction increased particularly in Alberta and Southern Ontario. Corresponding to the growth in the economy and rising disposable incomes, and low and declining mortgage rates, the pace of housing construction also increased in the second half of the 1990s. At the same time, the rate of homeownership increased in almost all CMAs (from 63% in 1991 to 65.8% in 2001). The largest increases were in Calgary, Edmonton, and Toronto (particularly in the latter half of the 1990s). In addition to favourable employment conditions, lower mortgage rates, tight rental markets, and an ageing population may have contributed to increase in homeownership.

Although housing demand increased in most CMAs in the 1990s, the supply side remained inadequate. As a result, housing prices and rents increased, rental vacancies decreased, sales-to-listing ratios increased and new home inventories shrank. From 1996 to 2003 the average rent for a one-bedroom apartment in all CMAs increased at an annual rate of 2.6%. The average rent for a two-bedroom apartment increased the most in Edmonton (39%) and Calgary (35%). Toronto posted the highest average rent for a two-bedroom apartment, followed closely by Vancouver, whereas in Quebec City, rents remained relatively low. As a result, Quebec City had the lowest rental vacancy rates

(0.5%) followed by Montréal (1%). In comparison to the earlier part of the 1990s, resale house prices increased rapidly between 1996 and 2003 (by an average of 4.8% for all CMAs). Average prices were highest in Vancouver, followed by Toronto. Quebec City was below average.

Like house prices, average rents increased in the late 1990s, although there was no comparable increase in shelter costs (what households spend on shelter per month). In all CMAs the cost of shelter grew by 2% between 1991 and 1996. One reason for the limited increase in shelter costs was that in the latter parts of the 1990s, household incomes increased more rapidly than shelter costs (between 1995 and 2000, the household incomes of renters and owners grew by more than 20% in Calgary, Toronto, Ottawa-Hull and Edmonton), and households were spending proportionately less of their income (before tax) on rent. For homeowners the shelter-cost-to-income ratio was more variable between regions and CMAs.

### ***2. Evolution of Housing Conditions (1991-2001)***

Compared to 1996, the housing conditions for most households had improved by 2001. In terms of suitability, Toronto was the only CMA in which less than 90% of the population was living in suitable housing in 2001.

Lack of affordable housing on the other hand, was more common across all CMAs in the 1990s. Whereas rental housing was most affordable in Quebec and Montreal (70% of renters were living in affordable housing), it was most expensive in Vancouver, Abbotsford and Toronto. Although between 1991 and 2001, affordability had increased for owners and renters, owners were in more affordable housing than renters across all CMAs.

The issue of affordability varied considerably between the CMAs. Whereas the proportion of renters living in affordable housing increased in Montreal, Quebec, Sherbrooke, Winnipeg, Vancouver, Victoria and Abbotsford, the largest decreases occurred in Kingston and Thunder Bay. There was a slight increase in affordability among owners across all CMAs including Toronto and Ottawa-Hull.

Although the overall housing conditions of the CMA population declined in the early 1990s, in 2001 on average, 68.3% of CMA households were living in acceptable housing conditions--i.e., in adequate, suitable and affordable housing.

### ***3. Core Housing need in CMAs (1991-2001)***

Although in the mid to late 1990s there were some improvements in the overall housing conditions of Canadians in 2001, one in every six households in Canadian CMAs was in core housing need. In Toronto and Vancouver, one in five households were in core housing need. In Toronto, households were 23% more likely than the average CMA household to be in core need. Accessibility to acceptable housing deteriorated in this CMA more than all others except Hamilton, St. Catharines-Niagara and Kingston. Quebec City, on the other hand, had the lowest proportion of households in core need. Levels of core housing need were also low in Calgary and Edmonton. In seven CMAs

(Saint John, Sherbrooke, Trois-Rivieres, Montreal, Regina, Saskatoon and Vancouver) the proportion of households in core need decreased between 1991 and 2001. Renters were much more likely to be in core housing need than owners and lack of affordable housing in the CMAs was the main barrier towards accessing acceptable housing.

#### ***4. Households at High Risk of Housing Need***

Across all CMAs, renters in general, but especially aboriginals, lone parent households and people who live alone (seniors and women), unemployed or employed part time, dependents on government assistance, and recent immigrants were at risk of core housing need. The level of core housing need however differed from one CMA to another. Recent immigrants, especially renters, have a particularly high incidence of core housing need. For CMAs as a whole, recent immigrants were almost 40 percent more likely than non-immigrants to be in core need. In Toronto, 43.5% of recent immigrant renter households were in core housing need in 2001 and even in Montreal where housing costs are much lower, a third of recent immigrants were in core need. The incidence of core need for both owners and renters diminished according to length of residence in Canada but the rate of decline was less for renters. In 2001 immigrants paralleled Aboriginals with an above average proportion of households living in crowded conditions and dwellings in need of major repair.

#### ***5. Distribution of Housing Need within CMAs***

Within CMAs, households with highest need were found to be concentrated in particular census tracts, these were termed as “highest-need” neighbourhoods. For CMAs as a group, 20.8% of the households in the highest need neighbourhoods were in housing need. Although mostly near the center of CMAs, a variety of spatial patterns were observed in this regard and therefore difficult to categorise. Whereas Halifax, Hamilton, Calgary and Edmonton each had a principle cluster of highest need neighbourhoods and a handful of other census tracts adjacent to these areas, in Montréal, Ottawa-Hull, Toronto and Vancouver there were multiple clusters of widely scattered housing need neighbourhoods.

The highest-need neighbourhoods also differed from other neighbourhoods demographically, economically as well as physically. For instance, aboriginals, recent immigrants, lone parent families, and one-person households were over represented in highest-need neighbourhoods, and the median income was low in these areas. In terms of physical attributes, the highest-need neighbourhoods were more densely populated than other neighbourhoods with relatively fewer single detached homes. In 2001, the incidence of core housing need in highest need neighbourhoods was twice that in other neighbourhoods. Most of the neighbourhoods had houses that were crowded, or in need of repair. Rent was relatively low in the highest-need neighbourhoods, the unemployment rates were high in these areas, and more people relied on government assistance.

## Evaluation

1. Important and timely piece, extremely informative for cross-national comparison
2. Is there any housing segmentation?
3. Are all 'recent immigrants' in core housing need? Is this a universal immigrant experience?
4. The possible impact of removal of rent control and gentrification of the downtown core were not mentioned as possible causes
5. What is a neighbourhood?

**Hou, F. and G. Picot (2004a).** "Visible Minority Neighbourhoods in Toronto, Montréal, and Vancouver." *Canadian Social Trends* 72: 8-13.

Within Canada's largest cities, ethnic neighbourhoods with a significant presence of a visible minority group vividly reflect how successive waves of immigrants have adjusted to Canadian society. Unlike earlier cohorts of immigrants, recent immigrants have settled primarily in large metropolitan areas and many of these recent immigrants belong to visible minority groups. This article examines the expansion of visible minority neighbourhoods in Canada's three largest cities and explores how visible minority neighbourhoods are formed. Are they formed by non-visible minority residents moving out as large numbers of a visible minority group move into the neighbourhood? Visible minority neighbourhoods in Canada's large metropolitan areas rapidly expanded between 1981 and 2001 and were primarily concentrated among the Chinese and South Asians in Toronto and Vancouver. This rapid emergence of visible minority neighbourhoods is associated more with the increase in a group's share in the city population than with an increased concentration of the group in particular neighbourhoods. Most of the visible minority neighbourhoods were formed through an increase in the visible minority group in a neighbourhood, with a corresponding decline in the non-visible minority population. Although neighbourhoods with a large concentration of visible minorities tend to have poor economic status, in terms of high unemployment rates and low-income rates, this may be because about one third of visible minorities are recent immigrants.

NOTE: Also available as full report:

**Hou, F. (2004a).** *Recent Immigration and the Formation of Visible Minority Neighbourhoods in Canada's Large Cities*. Analytical Studies Branch Research Paper Series, No. 221. Ottawa: Statistics Canada.

[<http://www.statcan.ca/english/freepub/11-015-XIE/immigration/221.htm>]

**Hou, F. and Picot, G. (2004b). "Changing Colours: Spatial Assimilation and New Racial Minority Immigrants." *Canadian Journal of Sociology* 29(1): 29-58.**

The social complexion of Canadian cities have been irreversibly altered since the 1960s as new waves of visible minority immigrants have replaced traditional white, European, migrant flows. For Canada and other nations with little prior history of "racial" diversity, this development raises the prospect of racialized urban *ghettoes* along American lines. We address this question with "locational attainment" models estimated with census micro-data for Toronto, the only Canadian city with a large black population. Unlike previous studies, we conclude that residential settlement patterns among Blacks and South Asians, like those of recent non-English speaking white immigrants, conform rather well to the *immigrant enclave* model associated with conventional spatial assimilation theory. As anticipated by Logan, Alba and Zhang, however, early success in the housing market among Chinese immigrants is associated with the formation of more enduring *ethnic communities*.

NOTE: Also available as full report:

**Myles, J. and F. Hou (2003). *Neighbourhood Attainment and Residential Segregation among Toronto's Visible Minorities*. Ottawa: Statistics Canada.**

[<http://www.statcan.ca/english/research/11F0019MIE/11F0019MIE2003206.pdf>]

A major aim of the paper is methodological. Myles and Hou contrast results using the SST (Sen-Shorrocks-Thon) index with results produced by the more familiar low-income rate, the usual measure for indexing low-income trends. The low-income rate is embedded in the SST index, but unlike the index, the rate incorporates only partial information on the distribution of low-income. Consequently, the low-income rate is generally unable to detect the changes the authors describe and this is true irrespective of the choice of low-income cut-off. Compared to the low-income intensity measure, the rate is also relatively insensitive to changes in transfer payments and employment earnings.

To demonstrate the methodological points, the authors revisit trends in low-income among Canadian children by taking advantage of recent developments in the measurement of low-income intensity. Myles and Hou focus in particular on the SST index and its elaboration by Osberg and Xu. Low-income intensity among children declined in the 1980s but rose in the 1990s. Declining earnings put upward pressure on low-income levels over much of the period. Higher transfers more than offset this pressure in the 1980s and continued to absorb a substantial share of the increase through 1993. In contrast, between 1993 and 1996 employment earnings increased marginally, but government transfer declined more, no doubt due to both the slow recovery, when transfers typically decline, and program changes. The result was rising low-income intensity. The low-income rate alone is an important, but only partial, guide to these developments. The low-income intensity measure, by combining information on both changes in the rate and the gap (depth of low-income) provides a much more comprehensive view of trends, highlighting features often missed by trends in the rate



alone.

**Schellenberg, G. (2004). *Immigrants in Canada's Census Metropolitan Areas. Trends and Conditions in Census Metropolitan Areas.* Ottawa: Statistics Canada.**  
[\[http://www.statcan.ca/english/research/89-613-MIE/89-613-MIE2004003.htm\]](http://www.statcan.ca/english/research/89-613-MIE/89-613-MIE2004003.htm)

This report is the third of a series that develops statistical measures to shed light on issues of importance for Canada's largest urban areas. Statistics Canada has worked on this project in collaboration with the Cities Secretariat of the Privy Council Office. This report paints a statistical picture of immigrants in Canada's metropolitan areas. It does so by examining the settlement patterns of recent immigrants across metropolitan areas as well as settlement patterns within those areas. Information on the characteristics of recent immigrants is presented, including their use of public transit, enrolment in educational institutions, and *entry into home ownership*. Finally, the labour market experiences of recent immigrants are documented.

**Walks, R. A. and L.S. Bourne (2005). *Ghettos in Canadian Cities? Racial Segregation, Ethnic Enclaves and Poverty Concentration in Canadian Urban Areas.* Paper presented at the Annual Meeting of the Canadian Association of Geographers, London, Ontario, June 2.**

### **Objective**

This study explores the relationship between various indicators of wealth/income in visible minorities and the development (or lack of) of ghettos in Canadian cities, and briefly compared the Canadian experience with the U.S. and the U.K. It argues that income inequality may be more marked within than between ethnic groups. While American studies tend to focus on Black and Hispanic groups this study takes account of all visible minority groups, including Aboriginals. The aim of the study is twofold. First, using a neighbourhood classification system, it questions the process of ghetto formation in Canadian cities. Second, it offers suggestions for using the classification in understanding the spatial patterns of low-income neighbourhoods. It has implications for housing policy in Canada's major immigrant receiving areas, particularly Toronto.

### **Methodology**

This study uses data from Statistics Canada for 1991, 1996, and 2001 for all CMAs and CAs and from the Public Use Micro Data File for census years back to 1986. The authors use visible minority data while acknowledging that this indicator, as well as ethnic origin is problematic. By using visible minority data the study also accounts for the experience of Aboriginal peoples. It employs the dissimilarity index to examine changes in the segregation of visible minority groups from 1991 to 2001. It also uses Johnston, Poulsen, and Forrest's (2003) framework for defining 'ghettoization' in order to assess whether an increase in low income rates is related to the residential segregation of ethnic minorities.

This framework is then used to classify census tracts and to create and compare 'neighbourhood types' based on this classification. To compare income levels and residential segregation, the study includes other data from Statistics Canada such as unemployment, average income, and dependence on government transfers. "Then, OLS regression models are estimated using the ecological census tract data for the most segregated metropolises, with the dependent variable the rate of low income" (9).

## **Findings**

### **1. *Ghettos in Canadian Cities?***

Using Johnston et al.'s framework, the authors find that there are four types of Canadian urban areas based on their level of racial segmentation: segregated/segmented, single tract concentration, relatively integrated, and homogenous. Eighteen CMAs/CAs were considered 'isolated' (homogenous) with over 80% of their population white. These are mostly smaller CMAs and CAs. Sixteen were found to be isolated/non-isolated (20% to 50% visible minorities), these tended to be mid-sized urban areas and were considered to be relatively integrated. Last, nine areas were segregated/segmented. Of these nine, five were made up mostly of mixed minority tracts (79% or more mixed visible minorities) or polarized (70% or more visible minorities with one dominant group). Toronto, Montréal, Vancouver, and Winnipeg were the most segregated urban areas. The study showed that unlike the United States, Canada has no black polarized tracts and there is an absence of urban ghettos.

### **2. *Towards Integration or Ghettoisation? A decade of Change 1991-2001***

Here, the authors take a closer look at changes in residential concentration through time in Toronto, Vancouver, Winnipeg, and Montréal. Toronto contains the largest visible minority population and has the largest proportion of highly segregated tracts. However, on balance, it is less segregated than Montréal. The decade saw a sharp increase in pluralism, mixed, and polarized tracts. Polarized tracts, for example increased from zero to 27 (dominated by South Asians and Blacks). Vancouver is slightly less segregated than Toronto. The growth of visible minorities has had similar impacts in both cities although Vancouver moved towards polarized rather than mixed tracts. Polarized tracts increased from one in 1991 to 26 in 2001. Winnipeg offers a different picture due to its large Aboriginal population (largest visible minority group, followed by Filipinos). Winnipeg was far less affected by the growth of visible minorities than the other three cities and there is little evidence of ghetto formation for Aboriginals. Montréal has seen a decrease in isolated neighbourhoods while going through a new development (the first) of pluralist and mixed-minority neighbourhoods. Filipinos and South Asians are the most segregated groups followed by Chinese. Here, the Aboriginals are the least segregated visible minority group.

### **3. *Minority Neighbourhoods and Concentrated Poverty***

There seems to be a positive relationship between increases in low income and dependence on government income transfers and the concentration of minorities. Although there was an increase in both indicators in every CMA, it seemed to occur more

slowly in isolated tracts. Results also showed that polarized tracts were far less affected than mixed-minority tracts. There seems to also be a relationship between unemployment, housing affordability and neighbourhood type. The study found that the job rebound did not benefit isolated tracts as much as it did in non-isolated ones (with the exception of Montreal), pluralism and mixed minority neighbourhoods.

In conclusion, it appears that more concentrated visible minority areas are more affected by factors related to poverty but that the relationships are not evenly spread across and within CMAS. “This examination thus suggests that it may be the concentration of low-rent apartment housing (particularly high-rise apartments and social housing) and affordability problems among new immigrants, rather than the concentration of visible minority populations per se, that are most responsible for determining the patterning of neighbourhood poverty” (16).

### **Evaluation**

This paper clarifies the use of the term ‘ghetto’ in housing studies. It also includes a useful summary of recent literature on the relationship between the growth of visible minority populations, segregation, and concentrated poverty in Canada. The inclusion of Aboriginals, in addition to other visible minority groups, is interesting. The authors suggest that “a more nuanced appreciation of neighbourhood dynamics would [...] appear warranted for understanding the direction of social trends in Canadian urban areas.” The findings are provided in a straightforward and concise manner.

**Zamprelli, J. (ND). *Metropolis: Centres of Excellence for Research on Immigration Issues*. Ottawa: Policy and Research Division, Canada Mortgage and Housing Corporation.**

CMHC and other federal departments provide ongoing financial support to stimulate and support policy-relevant research on immigration issues through a network of research centres in Canadian universities (Centres of Excellence). The results of the research will be used for the assessment of and development of policies and programs affecting immigrants and new Canadians. As an example, CMHC should benefit from research to be undertaken by the Centres in such areas as: 1) the effect of immigration on housing markets, demand and supply; 2) the effect of immigration on urban development, including issues of renewal of the urban core; 3) the impact of immigration on housing need, affordability, homelessness and the demand for social housing; 4) the social and spatial mobility of immigrants as compared with the profiles of the Canadian-born; 5) the relationship between immigration and the formation of ethnic, cultural or religious enclaves; the dynamics of enclaves - their role in integration (bridging or isolating), their economic role, their effect on city life, on urban renewal, on public safety, and so forth; 6) the relationship between metropolitan infrastructure (the quantity, quality and distribution of housing and public space) and immigrant integration.

## HOUSING CHOICES, DEMANDS, AND NEEDS

**Clayton Research Associates (1994). *Immigrant Housing Choices, 1986*. Ottawa: Canada Mortgage and Housing Corporation.**

This report highlights differences in housing choices between immigrants and non-immigrants based on an analysis of unpublished 1986 Census of Canada data. The Analysis focuses on age-specific average household size and household headship rates, as well as tenure and dwelling type choices, for Canada as a whole, and to a lesser degree, the three major metropolitan areas of Toronto, Montreal and Vancouver. Variations in housing choices among immigrants due to such factors as place of birth, period of immigration and income are also examined.

**Lapointe Consulting Inc. with R. Murdie (1996). *Housing and Immigration - Immigrants and the Canadian Housing Market: Living Arrangements, Housing Characteristics and Preferences*. Ottawa: Canada Mortgage and Housing Corporation.**

This report describes differences in housing choices of immigrants and non-immigrants in Canada and in Montreal, Toronto, and Vancouver. It also compares the housing choices of non-permanent residents to those of immigrants and non-immigrants. Based on an analysis of unpublished 1991 Census data, focus group discussions, and a review of literature, it updates a previous study completed for CMHC using 1986 Census data [Clayton Research Associates, 1994]. The report focuses on age-specific average household size and household headship rates, as well as tenure and dwelling type choices. In addition, it also explores how immigrant housing choices vary by factors such as place of birth, period of immigration, and income, and includes a multivariate analysis of tenure choice. An assessment is made of the implications of identified differences in immigrant and non-immigrant choices for long-term projections of household growth. The study confirms some of the main findings of the previous study. The report concludes that housing is an important element in the integration of immigrants into Canadian society and that most immigrant groups have a strong attachment to owning their dwelling. Over time, headship and ownership rates of immigrants become more and more similar to those of non-immigrants. Eventually, immigrant ownership rates exceed those of non-immigrants for most age groups. Housing tenure is strongly related to income, household type, age of the household maintainer, place of birth, and period of immigration. The study finds that utilizing a projection methodology that accounts for differences in immigrant and non-immigrant housing choices does not result in major differences in projected household growth over the long term.

NOTE: Aussi disponible en français sous le titre: Les Immigrants et le marché de l'habitation canadien modalités de vie des occupants, caractéristiques et préférences en matière de logement.

**Leloup, X. with the collaboration of V. Ferreira (2005). *Conditions de logement des ménages immigrants au Québec: Une Réalité Contrastée*. Québec: La Société d'habitation du Québec.**

### **Objective**

This report is of use for those people studying the housing market who wish to update their knowledge regarding the housing conditions of immigrant households. It is the product of discussions from research programme 2 of the Inter-University Research Centre for Immigration and Metropolis (centre interuniversitaire de recherche immigration et métropoles) that focuses on neighbourhood life, residential mobility, social networks, and the management of community resources. Through these discussions the importance of housing opportunities and conditions for immigrants and particularly for newcomers became apparent. During the discussions, the Housing Society of Quebec (SHQ) suggested that a monograph be published that would discuss the housing conditions of immigrant households. This suggestion generated the interest of four other collaborators: the City of Montreal, le ministère des Relations avec les citoyens et de l'Immigration du Québec (MRCI), CMHC, and Immigration and Metropolis (IM). These organizations thus got involved in a collaborative effort to create a research project and agreed to evenly share research costs. Each also had a role to play in designing the project's framework. Lastly, the collaborators chose to place INRS-Urbanisation, Culture, and Society in charge of the project. In order to establish a factual picture of immigrants' housing conditions the analysis was based on the 1996 and 2001 census. Statistics Canada produced crosstabulated analyses for SHQ of census data based on a 20% sample of respondents so as to include variables that are only collected amongst households who respond to the 2B census forms. These data are available to the public at SHQ offices so long as the rules restricting access to such information are respected.

### **Findings**

1. Between 1996 and 2001, the proportion of immigrant household (households in which the main financial provider was born outside of Canada) remained stable in Quebec at roughly 11% of all households. However, the number of immigrant households, during this period, increased by 8.4% while the number of Canadian-born households (households in which the main financial provider was born in Canada) increased by 5.4%.
2. Immigrant households are unevenly spread through Quebec. However, the latest available data show that almost all of the immigrant households in Quebec (88.6%) reside in Metropolitan Montreal while 7 out of 10 immigrant households live on the island of Montreal.
3. Newcomers are more likely to settle in Montreal's suburbs than in the past. They no longer systematically choose areas that can be labelled as classic areas of initial settlement. This situation raises new questions regarding the integration of these populations into the receiving society and on the organization of public and community services geared towards them. Diffusion through metropolitan space therefore becomes a new process.

4. Few immigrant households leave Montreal for other parts of Quebec. Observations related to the mobility of these households shows that it is not likely that immigrant households will choose to settle in new areas. Rather, these observations suggest a status quo.
5. Between 1996 and 2001, the socioeconomic status of immigrant households improved. During this period, the rate of low-income immigrant households decreased from 39% to 33%.
6. According to the 2001 data, immigrant households on the island of Montreal were proportionately more likely to own their residence than Canadian-born households. However, immigrant households who arrived before 1981 seem to have benefited from a relatively easy ascent in their housing career in contrast to those from later waves of immigration. We observed a slower pace in ascent in housing careers towards home ownership in immigrant households who arrived after 1980.
7. Between 1996 and 2001, the proportion of immigrant households who devote more than 30% of their income on housing went from 38% to 31%. However, for newcomer households, 56% spent at least 30% of their income on housing in 1996, down from 45% in 2001.
8. A positive relationship exists between length of stay and increased accessibility to housing. This phenomenon varies between the country/place of origin of the main financial provider, the socioeconomic status of the household, and the type of housing. However, the socioeconomic context, the evolution of the housing market, and modifications applied in 1996 to the selection grid of workers could also have influenced housing accessibility for newcomers who arrived after 1996.
9. Generally, living conditions for immigrant households are less favourable than for Canadian-born households. Despite the improvements that occurred between 1996 and 2001, accessibility to housing can bring about more difficulties for immigrants, particularly when they are renters. For example, newcomers are often less aware of market conditions, average comfort levels (housing quality?) which they can expect to have, legislation and customary practices related to housing accessibility. These difficulties can be accentuated by insufficient knowledge of the receiving country's official language(s) and by individual or systematic discrimination; consequently, they can become victims within the housing market.

**Mattu, P. (2002). *A Survey on the Extent of Substandard Housing Problems Faced by Immigrants and Refugees in the Lower Mainland of British Columbia*. Vancouver: MOSAIC (Multilingual Orientation Service Association for Immigrant Communities). [<http://www.hvl.ihpr.ubc.ca/pdf/Mattu2002.pdf>]**

## **Objective**

This report explores the suitability of housing for immigrants in the Lower Mainland of British Columbia with the aim of increasing awareness and adding to the body of knowledge regarding this issue. The goals included: (1) uncover the housing needs and problems faced by immigrants and refugees, (2) examine the characteristics that lead to

immigrant and refugee homelessness, (3) determine strategies and solutions necessary to decrease the rate of short-term and long-term homelessness in immigrant and refugee communities, and (4) make recommendations to achieve the previous goal. The study also considers homelessness in Toronto and Montréal.

## **Methodology**

The project includes substantial community-based research. Various methods were used such as the compilation of a detailed literature review, questionnaire surveys (17), interviews with key informants (16), focus groups (providers, immigrants, and refugees). Participants came from one of the following ethno-cultural groups: African, African Francophone, Russian, Iranian, Chinese, Polish, Vietnamese, South Asian, Korean, Arabic, and Kurdish. The focus groups were dominated by women (72 women; 51 men). An additional 32 people took part in a Public Forum.

## **Findings**

The findings are presented in sections based on source of information. These are followed by a series of recommendations from service providers, immigrants, and refugees.

### ***1. Findings from Immigrants and Refugees:***

- a. Housing conditions are unsuitable. Housing tends to be over-crowded, unaffordable, substandard, unhygienic, unpleasant, and poorly maintained. Landlords generally ignore complaints. Immigrants and refugees are also frequently required to pay a six-month deposit and do not always get the security deposit back.
- b. Immigrants and refugees sense that case workers are overloaded and cannot manage their workload. Consequently, cases tend to be shuffled between workers. Language barriers are an issue when dealing with caseworkers.
- c. Landlords are often prejudiced and often resort to cultural/racial discrimination. This can lead to immigrant and refugee homelessness
- d. Large immigrant and refugee households face difficulties in obtaining proper housing.
- e. Immigration status and income levels (which tend to be lower than non-immigrants, particularly for refugee claimants) are a barrier to obtaining proper housing.
- f. Immigrants and refugees are often caught in a catch-22. They lack useful knowledge for obtaining housing, their credentials and work experience are unrecognized, and they lack important legal information for dealing with landlords. These factors are all interrelated.
- g. Immigrants and refugees feel susceptible to homelessness. This feeling is more frequent and stronger for women and children.
- h. Immigrants and refugees feel landlords who are unwilling to acknowledge their housing dilemmas often bully them.
- i. It takes immigrants and refugees up to three or four years to obtain suitable and/or long-term housing after arrival.

- j. Immigrants and refugees lack knowledge on the services they can contact to obtain housing information and thus feel they are more likely to end up homeless. Often the services they are aware of are not all very useful.
  - k. There is need for new housing developments to be built near services such as schools, shopping, public transportation, and ethnic communities.
- 2. *Findings from Service Providers (findings that mimic those above have been left out):***
- a. Women are more likely to seek assistance than men.
  - b. Newcomers' first concern when arriving in Canada is acquiring some form of housing. Second, they seek work, education, and a sense of community/belonging.
  - c. The portrayal of landlords is less negative among service providers. Some believe landlords can also be misinformed and may not always simply be mean-spirited.
  - d. A major barrier to obtaining housing is that one needs work to guarantee they can pay rent. However, the process of finding work is worsened by homelessness.
  - e. Although service providers are 'technically' equipped to assist immigrants and refugees they are not always able to do so in 'practice'.
  - f. The enforcement of an equitable and culturally sensitive provision of services is complicated by time and financial constraints.
  - g. Service providers feel that immigrants and refugees ought to engage themselves in public advocacy projects to tackle housing and homelessness issues.
  - h. Service providers need better training for workers and up-to date information to better assist immigrants and refugees in their quest for adequate housing.
- 3. *Suggested solutions by Immigrants, Refugees, and Service Providers:***
- a. A collaborative effort between the non-profit co-op sector, various levels of government, and the private sector is necessary to increase the availability of affordable and suitable housing for immigrants and refugees. "The housing strategy must initially encompass national objectives and enforce minimum standards in order to tackle the housing problem at the local level" (12).
  - b. There is a need for more short-term emergency accommodation. Furthermore, these centres should serve as information centres from which immigrants and refugees can obtain assistance for adapting and integrating into the new environment.
  - c. Alternative forms of housing need to be developed including equity co-ops, and rent-to-own properties.
  - d. Cross-cultural awareness and training is needed for service providers, landlords, and housing managers to minimize alienating and degrading experiences in immigrants'/refugees' search for and experience with housing.
  - e. Increased access to information is required to assist in the process of settlement. This information should, furthermore, be offered in numerous languages.



- f. Increased access to education, job training and counselling, information on services and housing is necessary to break the 'cycle of deprivation'.
- 4. Recommendations (recommendations that mimic suggestions have been left out):**
- a. The stock of affordable housing must be increased. New developments should take into account the large size of some immigrant households and should therefore include units with 4 or 5 bedrooms.
  - b. Security deposits should be handled by third parties rather than to landlords. The funds generated could then be used to establish a Trust Fund to ensure better enforcement of equitable housing practices.
  - c. Information databases should be compiled and made available to immigrants and refugees to avoid them 'being given the run-around'.
  - d. Housing developments that do not meet basic standards should be added to an inventory. A grading system (complete with report cards) should be devised to ensure that housing developments that have previously been deemed substandard either improve or be forced to close down. All suitable housing developments should be included in a housing registry that immigrants and refugees could use as a primary resource for finding housing options.
  - e. Considering continued encouragement by the Canadian government for high levels of immigration the government ought to inform people overseas about the reality and challenges that new immigrants and refugees face in finding appropriate housing (14).

### **Evaluation**

This study is quite thorough in its suggestions and recommendations, many of which are very interesting and ought to be recognized by various levels of governments. Some of the suggestions are original to this study, setting it apart from other/similar studies

**MOSAIC (1996). *Housing Needs of Ethno-Cultural Communities*. Vancouver: MOSAIC.**

### **Objective**

This study identifies and documents the perceived housing needs of four ethno-cultural groups in Vancouver and the Lower Mainland: Kurdish, Polish, Somali, and Vietnamese. These groups face similar difficulties in obtaining/maintaining/improving their housing careers due to language barriers, low incomes, isolation and cultural differences. Some of the notable issues raised by the participants are related to difficulties in accessing existing services, the adequacy of these services. Suggestions are made for appropriate service provision to meet special needs.

## Methodology

This study is based on focus groups and individual interviews with selected participants and MOSAIC community workers and counsellors. Interviews were conducted with 13 Kurds, 12 Poles, 35 Somalis, and 37 Vietnamese.

## Findings

### 1. Characteristics of the Sample

#### a. Family Characteristics

The average family size in the sample is greater than the Canadian average. Kurds and Somalis had the largest families. Somalis were much more likely to have extended families living under one roof (65%) and none of the Poles were in this situation. Newcomers are more likely to have immediate family members in their countries of origin.

#### b. Income

Though questions relating to income were left out of the study (a serious omission) MOSAIC believes as many as 90% are on welfare and that some obtain occasional short-term work.

#### c. Accommodation

Location was listed both as the best and worst thing in immigrants' housing conditions. Some of the worst things included size of dwelling, safety, mice/cockroaches, cost, cleanliness, and landlords. The best things included proximity to parks, playgrounds, health centres, daycares, community centres, and block watch. Location seems a crucial characteristic. Barriers to housing included the cost of housing (86.5%), discrimination because of children, language, race, and clothing.

#### d. Housing and Community

All Somali and 62% of Vietnamese respondents expressed a desire to preserve some of the housing characteristics that they were accustomed to in their countries of origin whereas no Kurds have this desire. Seventy percent of respondents lived in close proximity to their respective communities, 15% wished to live away from the community and another 15% expressed no preference.

### 2. Areas of Concern

Two problem areas are identified. (1) difficulties accessing existing housing options, and (2) lack of suitable services and options that provide adequate response to specific cultural needs.

Several specific areas of concern were identified: poor access to information, complexity of the application process, unclear selection criteria, reluctance to seek help from the system, communication barriers, discrimination, large families, cultural isolation, housing and health, landlord/tenant issues, housing and income, housing and communities.

### 3. Recommendations

- a. Make housing information available to ethno-cultural communities.
  - i. Increase availability of information material in different languages.
  - ii. Include a housing information package in the material given to newcomers at airports and other points of entry.
  - iii. Using ethnic media to transmit information to various communities regarding housing options and landlord tenant issues.
- b. Simplify the application process of subsidized housing.
- c. Improve housing advocacy for immigrant communities.
- d. Review current policy on large units.
  - i. Encourage the provision of large units in new housing developments.
  - ii. Increase flexibility in allocation of existing housing stock.
- e. Make co-op housing more affordable for low-income families.
  - i. Allow for alternatives to equity shares.
  - ii. Allow for more flexibility in the allocation of large units.
- f. Improve coordination between housing and other services.
  - i. Improve linkages between housing and social services.
  - ii. Capitalize on the Shelter Allowance.
- g. Encourage provision of space for home occupations and home training in housing developments.
- h. Increase provision and use of day care centres.
- i. Encourage community-based housing initiatives.
- j. Improve our knowledge and understanding of immigrant and refugee issues.

### Evaluation

The recommendations in this report are clear, useful and presented in an accessible manner. Perhaps the biggest drawback to the study is that the sample is not very representative of the immigrant population in Vancouver and the lower mainland. Consequently, similar studies should be conducted with other ethno-cultural groups. Also, given that the study was published in 1996 and keeping in mind the dynamics of Vancouver's immigrant population, an updated version needs to be undertaken.

**Owusu, T. (1999). "Residential Patterns and Housing Choices of Ghanaian Immigrants in Toronto, Canada." *Housing Studies* 14(1): 77-97.**

### Objective

Owusu examines the spatial distribution, intra-urban mobility and housing choices of Ghanaians in Toronto.

### Methodology

Immigration data for Ghanaians were obtained from three sources: 1) the Ethnocultural Data Base of the Ministry of Citizenship (Ontario); 2) a special Statistics Canada profile

of Ghanaians living in Metropolitan Toronto and Peel, used to define the demographic and socioeconomic characteristics of the study population; and 3) Bell Canada 1997 telephone directories for Toronto and Peel, in which persons with distinctly Ghanaian names were identified in order to construct a detailed geographic description of their distribution. Two thousand Ghanaian households were identified and their addresses were geo-coded and matched to census tracts. A frequency count of addresses was used to produce maps of Ghanaian's residential location. Owusu concedes that phone books omit people whose phone numbers are unlisted. Nevertheless, he maintains that this approach has yielded the most comprehensive list of Ghanaians in the Toronto CMA to date. Owusu also conducted 130 interviews; 100 with a random sample of Ghanaians from the Toronto and Peel region phone books and 30 with Ghanaians identified by reputational (snowball) sampling.

### **Findings**

Owusu first provides a description of the Ghanaians in the study. The average length of stay in Canada was six years. The average age of the respondents was 34.4 years. Seventy one percent of the respondents were married. The average household size was 2.8 persons. Sixty-five percent were employed as factory workers and 12% were employed in managerial, administrative or professional occupations. The remaining 23% were employed in service and clerical occupations. In 1991, the average employment income for the sample was \$20 350, representing 70% of the average income of the Toronto CMA as a whole.

The residential concentration of small groups such as Ghanaians is best captured at the micro-scale of enumeration and individual block levels, rather than at the municipal and census tract levels. At the municipal level, 12% of Ghanaians live in central Toronto, 68.4% live in the older suburbs of North York, Etobicoke and Scarborough, and 19.5% live in the newer suburbs of Mississauga and Brampton. Owusu views suburban residence as part of an overall coping strategy. In Toronto, the majority of Ghanaians are employed in manufacturing and the majority of manufacturing jobs are located in the suburbs. At the census tract level, Ghanaians are highly concentrated in specific neighbourhoods. In fact, 52% of Ghanaians are concentrated in 19 census tracts (the index of dissimilarity for Ghanaians is 54). However, Owusu warns that these numbers should be interpreted with caution, since the small number of Ghanaians renders a wide dispersion of the population unlikely. The most striking feature of the distribution of Ghanaian households is at the enumeration and individual block area - 10.6% of Ghanaian households live in four enumeration areas in the Chalkfarm district of North York. Another 8% of Ghanaians live in five enumeration areas in the Kipling / Finch corridor in Etobicoke. At the individual block level, Ghanaians are concentrated in a few high-rise apartment buildings. In the Chalkfarm district, Ghanaians account for 21% of the population in four apartment buildings.

Owusu draws on the interviews to account for the high concentration of Ghanaians. He notes that Ghanaians have a high degree of intra-urban mobility. Sixty- six percent of the respondents had changed residence once or twice, 26% changed residence three or four

times and 3% changed residence over five times. At the time of the survey, 26% of the respondents were living at a different residence from the one they occupied a year previous. The mobility of Ghanaians is due to a number of factors. First, many Ghanaians are still in the process of adjusting their housing and employment needs. Second, many new Ghanaians live with family or friends before finding their own accommodation. Third, the majority of Ghanaians are renters. Previous studies suggest that renters move more often than homeowners.

The decision to change residences is motivated by one or a combination of three main factors: 1) the desire for cheap rental accommodation (30% of respondents); 2) more dwelling space (19% of respondents); and 3) the maintenance of kinship ties (10%). Few of the Ghanaians in Owusu's study experienced discrimination in the housing market, because of their preference to live near family members and other Ghanaians. Ghanaians choose to live near fellow Ghanaians to maintain close ethnic and kinship ties. This strategy also helps them avoid discrimination in the rental market, since they perceive that they are less likely to experience discrimination in areas with high concentrations of visible minorities.

Owusu also examines the intra-group differences in Ghanaians' residential behaviour. Ghanaians are a diverse population in terms of length of residence in Canada, education, occupation, income and household size. Owusu found that 75.5% of Ghanaians living in Ghanaian neighbourhoods relied on other Ghanaians to secure their housing. In contrast, only 14% of Ghanaians living in non-Ghanaian neighbourhoods relied on fellow Ghanaians to secure housing. On average, Ghanaians living in non-Ghanaian neighbourhoods had lived in Canada longer and had higher incomes. This finding supports the view of assimilation theory that as immigrants improve their economic position, they may move away from ethnic concentrations.

### **Evaluation**

Owusu's study is timely and important because little is known about the growing numbers of African immigrants who are settling in several Canadian metropolitan areas. Additional case studies are needed to determine the extent to which the residential decisions of Africans and other newcomers are influenced by community-based social networks. More attention also needs to be paid to the links between residential location, local work, and the journey to work. Future research is needed to determine the extent to which local work and the journey to work affects immigrants' residential decisions.

**Wilson, A. M. (1992). *Housing Needs and General Well-Being of Immigrants and Refugees in Calgary*. Calgary: The Calgary Catholic Immigration Society.**

### **Objective**

This study highlights some of the problems faced by newcomers who entered Calgary's housing market during the early 1990s. The initial aim was fourfold. First, to document

the housing needs of immigrants and refugees. Second, to provide data on the services that offer assistance to newcomers during their search for housing. Third, to examine the relation between type of housing obtained and the well-being and life satisfaction of newcomers. Finally, to explore the psychological issues related to housing circumstances and how these may affect newcomers' level of integration and adaptation into their new environment. Due to time constraints the last two aims were not met.

## **Methodology**

The study was conducted between June 1991 and February 1992, and is based primarily on a structured questionnaire. The participants were chosen from a list of clients compiled by the Calgary Catholic Immigration Society in which every third person was chosen. The sample includes persons over 18 years of age who arrived in Canada between 1987 and 1990. The interviewees were first contacted by telephone while the actual interviews were conducted in person at the interviewees' home.

In total, 337 newcomers responded to the survey. The surveys were conducted in English (27%), Polish (26%), Spanish (25%), Iranian (Farsi, Dari, Kurdish), Vietnamese, and Chinese. The sample used was not very representative of the population, both in terms of place of origin and religious affiliation. Immigrants from Africa and the Middle East accounted for 20% of the sample but made up only 6% of Calgary's population. In contrast, immigrants from Asia were underrepresented (20% of sample, 49% of the total population). Because the sample was obtained from the Calgary Catholic Immigration Society, Catholics were over represented, accounting for 52% of the sample, with an additional 18% non-Catholic Christians. The participants had lived in Canada for an average of 2.7 years, and in Calgary for 2.6 years.

## **Findings**

### **1. General Housing Characteristics**

Results from this study show that the newcomers tended to live in or near the city core in "more crowded districts of Calgary", close to shops, businesses, and restaurants (14). Most participants lived in apartments (47%) single family dwellings (19%), and row houses (16%). Eighty-one percent were renters (12% rented a single room). About a fifth of the sample lived in subsidized housing. Half of the people in subsidized housing lived in public housing, about a fifth lived in private non-private housing, another fifth lived in co-operative housing and the rest either were receiving rent supplements, did not know the type of subsidized housing they occupied, or responded "other". Thus, most newcomers were renters living in non-subsidized housing and are quite mobile.

### **2. Income and Housing Affordability Characteristics**

The respondents' income level averaged \$1547 per month. Half of the respondents earned between \$1000 and \$1999 per month and 83% earned under \$2999. Most respondents were reluctant to answer the question; thus the author focused mainly on the percentage of total income that went towards housing. The average was 37 %, considerably above the upper limit of 30% set by CMHC. The author also tried to

compare newcomers' housing costs in Canada with their country of origin but found many difficulties in accomplishing the task. However, the author determined a rough figure of 16%. Thus newcomers in Calgary spend a considerably higher percentage of their income on housing than in their countries of origin. Wilson notes that this difference leads newcomers to underestimate the cost of housing in Canada before their arrival.

### **3. Household and "Crowdedness" Characteristics**

The major household structure was a married couple with children (61%). Other household structures included one person living alone, one adult with children, married with no children, married with children, two or more unrelated persons, and mixed family. Because many respondents lived in 'other' types of households, the author suggests adding categories in future studies to account for newcomers who live in extended family situations with sibling(s), cousin(s)/niece(s)/nephew(s), and other family members.

The households were not living in overcrowded dwellings; on average there were 1.5 people per bedroom. To be considered crowded there needs to be 2 or more persons per bedroom. Only 7% of the participants lived in crowded dwellings – the Canadian average is 9%.

### **4. Physical Adequacy**

The dwellings of the respondents tended to be adequate with the majority including facilities such as refrigerator, telephone, television set, and stove. Half of the dwellings also included a clothes washer and dryer, or a microwave. Only about one in five had a freezer or a dishwasher. Newcomers were generally pleased with the physical adequacy of their space though half wished they had a few more conveniences. Additional material on physical adequacy in the report is not included in this summary.

### **5. Client Satisfaction with Housing**

Fifty-eight percent of the respondents were satisfied with their overall housing situation, with an additional 8% were very satisfied. Some of the main areas of dissatisfaction included: noisy locations, high traffic, dirty, high-crime area, too expensive, and problems with bugs. However, 54% answered that they would like to move either to quieter areas, larger dwellings, closer to work, or to a dwelling with a yard. Moreover, most respondents expressed a wish to move to a single-family detached house.

## **Evaluation**

Although this study is dated it offers interesting insights into the situation of newcomers in Calgary during the early 1990s. The attempt to compare the shelter cost to income ratio of households in Canada and in their home country is a novel feature. The study is also based on a remarkably large sample. However, because the study is based on a sample of clients from the Calgary Catholic Immigration Society, both Catholic and non-Catholic Christians are overrepresented. Consequently, some of the results may be biased and not representative of the actual housing situation of newcomers in Calgary at that time. The

study also reflects the housing situation in Calgary during the early 1990s. Subsequently, Calgary's rental market may have become more difficult for tenants.

Recognizing that the original objectives of the project could not be reached, the author mentions that a longitudinal approach is required to properly assess the fluidity of newcomers' level of satisfaction with their housing situation through time. The report, thus, includes "descriptive data on two standardized Life Satisfaction scales [...] for information for future research" (iv).

## **HOUSING CAREERS AND SOCIAL NETWORKS**

**Abili, C. (1997). *Housing Experiences of African Immigrants: A Case Study of Ugandans in Toronto*. Toronto: Unpublished paper completed for the Department of Geography, Program in Planning, University of Toronto. 45 pp.**

### **Objective**

In this paper, Abili explores the housing experiences of Black Ugandan immigrants in Toronto. Viewing housing as an important indicator of people's general quality of life (e.g. their educational attainment, economic conditions and health) Abili lists five research objectives: 1) to understand the spatial distribution of Ugandan immigrants in Toronto, 2) to identify factors shaping the residential location decisions of Ugandans, the type of housing they occupy and their residential patterns, 3) to explore various barriers they face in the housing search process and the various strategies they adopt to overcome these barriers, 4) to contribute to the knowledge about an immigrant group that is little researched, and 5) to provide recommendations for planners and policy makers towards a socially sensitive housing policy. There are three hypotheses—1) Ugandans are residentially concentrated in the downtown core. This is because by living in the downtown area they are able to avail themselves of public transportation, employment, and affordable housing opportunities. 2) The residential location of this immigrant group is related to their period of stay in Toronto, prior contacts in Toronto before arrival, availability of affordable housing, availability of information regarding housing and the incidence of housing discrimination. 3) The homeownership rates among Ugandans were expected to be relatively low based on their recency of arrival and low incomes.

### **Methodology**

In this qualitative study, in-depth interviews were conducted with 15 Black Ugandans in face-to-face situations. The sample consisted of singles (6), divorcees (1), and married couples (8). Eleven respondents were males and four were females. Most were well educated and young and arrived in Canada in the late 1980s and early 1990s. Questions were asked on the housing search process for the first permanent residence; reasons for



changing residence; neighbourhood preferences; barriers to access housing and strategies adopted to overcome these barriers.

## Findings

1. Most Ugandans found their first accommodation through their social networks, and not through community organisations and/or government agencies
2. Upon arrival a high proportion lived in older residential areas, particularly Parkdale. Although most were living by themselves, others lived with their friends or relatives. Sharing accommodation with another Ugandan for more than six months and/or co tenancy was not common in this group as ‘culturally’ they value privacy
3. They lived in the downtown area because: 1) they found affordable accommodation, 2) there was a good public transportation system, 3) being new to the city they had limited mobility, 4) they had little knowledge with the housing dynamics of the Canadian society, 5) there was a lack of information regarding the location of suitable and affordable housing in Toronto, and 6) they had very little income
4. The above findings highlighted: 1) a lack of a coherent housing policy in Toronto for new immigrants; 2) a mismatch between the housing needs of Ugandans and the housing availability in Toronto; and 3) discriminatory practices by private landlords on the basis of their income, skin colour, and ethno-cultural factors
5. Ugandans were residentially mobile. Most respondents moved because they could not afford the place, needed larger accommodation, bought a house, or needed to be closer to place of work and other services such as transportation. Most Ugandans preferred to rent until they were able to own. The lack of affordable housing made the housing search process difficult
6. Most Ugandans prefer to own homes. Ugandan immigrants who have been in Toronto for a longer period of time have bought homes in the outer suburbs
7. Most Ugandans preferred to live in “mixed” neighbourhoods with good housing, good services, schools and security. Since most Black neighbourhoods do not have these qualities, Ugandans did not want to live in these areas
8. Ugandans were discriminated against by private landlords because of race (10/15), family size (5/15), being on social assistance (6/15), and accent. Other barriers included the requirement of private landlords for income statements, first and last month’s rent, smaller families or childless families. Ugandans were also forced to accept poor quality social housing in undesirable neighbourhoods, and pay more rent in the private sector
9. Renters generally found a place through their social networks and their own efforts. Owners found their homes through real estate agents
10. Recommendations: 1) develop government and community partnerships to deal with the housing crisis; 2) improve the level of information provided to new immigrants; 3) provide more affordable housing; 4) use the audit technique to identify racial discriminatory practices by private landlords and real estate agents, and 5) anti-discriminatory legislation should be developed by the government, Overall, the Ministry of Housing should be mandated to achieve racial equality,

develop a better flow of information on housing through ethno specific institutions, explore institutional and individual discrimination by public housing providers, keep records by ethno-racial group, conduct studies on racial discrimination and housing, and undertake comparative studies on people of African origin.

## **Evaluation**

The most important contribution of this study is that it provides information on the housing experiences of a little known visible minority group that has recently arrived in Canada. This study also adds new knowledge about the occurrence of racial discrimination in Toronto' private rental market, hitherto little reported by studies on immigrant housing careers. In this regard, the study makes important recommendations particularly with respect to government and community partnerships. The study is also important because it recognises that Africans are not a homogenous group, and that there are differences within Ugandans—based on language and distinct sets of cultural and social norms. There are however some limitations to the study: 1) the study does not highlight whether there are specific 'cultural' and social requirements of Ugandans pertaining to housing--do they want to live near Churches, or African businesses? 2) Are Ugandans performing better in the housing market than other Africans such as the Ghanaians (Owusu, 1999)? How exactly do their social networks assist them when they search for housing, --do members of these networks accompany them, help them financially, and/or act as a guarantor? When they purchase a home, do they prefer real estate agents from their own communities?

**Bezanson, R. Z. (2003). *Make Yourself at Home: Exploring Housing and Resettlement with Afghan Refugee Households in Kitchener-Waterloo, Ontario*. Waterloo: Unpublished Master's Thesis, Department of Geography, University of Waterloo. Chapters 4 and 5, pp. 83-151.**

## **Objective**

In her master's thesis, Bezanson compares the housing experiences of refugee claimants and government-sponsored refugees from Afghanistan in Kitchener-Waterloo (K-W)--a mid-sized Canadian city. In Chapter 4, the objective is to analyse the experiences of resettlement in a smaller urban area. In Chapter 5 two themes are explored: 1) the respondents' differential access to housing, and 2) their "feelings" about housing: i.e., house as home. Five research questions were examined: 1) what are the main barriers in the housing search process?, 2) what are the outcomes of these barriers?, 3) what strategies were adopted to overcome these barriers?, 4) to what extent were the respondents satisfied with their housing situation?, and 5) how do the respondents define and describe home.

## Methodology

Bezanson conducted structured and unstructured interviews with fifteen newly arrived Afghan refugees in K-W. Ten of the fifteen respondents were government-sponsored refugees, two were refugee claimants, and three were privately sponsored. Most respondents had been in Canada for less than one year.

## Findings

### 1. Settlement Patterns

- a. Eight of the ten government sponsored refugees were directed by the CIC to settle in Kitchener. As a result, most respondents settled in this city to fulfil the promises to the Canadian government. The other two government sponsored refugees were destined to Vancouver and Edmonton respectively.
- b. Other reasons for settling in K-W: more attractive than Toronto, safer, less costly rental accommodation, job opportunities, proximity to social networks
- c. Afghans were concentrated in one census tract in Kitchener.
- d. All respondents lived in low rent apartments, close to public transportation and shopping. Only one respondent lived in a subsidised dwelling.

### 2. Settlement Assistance

- a. Government sponsored refugees have access to the broadest range of services. Privately sponsored refugees and refugee claimants depended entirely on their social networks consisting of friends and family.
- b. Nine of the fifteen respondents expressed negative experiences with formal agencies for various reasons—such as, language, confusion regarding the waiting lists for affordable housing, difficulty in accessing the services provided by the agency.
- c. Positive experiences included, hospitality provided by staff members, congenial environment where the server and the served worked together, and the ability of the agency to address both structural and relational needs
- d. Positive aspects of informal settlement assistance included, structural and relational assistance provided by the social networks, accessible assistance, and cultural appropriateness.
- e. Structural assistance provided by the social networks included, providing transitional housing, offering financial help for other expenses, providing help with searching for a place to live, translating applications for affordable housing, interpreting conversations with landlords, orienting the respondents to the Canadian housing system, and offering rides for shopping and housing searches.
- f. Assistance with relational needs included, providing transitional housing, accompanying respondents on difficult trips, e.g., searching for a house; offering hospitality; introducing to other Afghans who could help in finding employment and rental housing; and building friendships with new arrivals, as a source of emotional support.

- g. Accessible assistance: Informal networks were deemed as a more accessible resource. Geographic proximity played an important role in this regard--those who helped respondents, most lived in the same building
- h. Cultural appropriateness: Eliciting assistance from friends and family is consistent with Afghan culture
- i. Negative aspects of informal settlement assistance included, access, relationship stress, and burnout
- j. Best Practices: supporting Afghan resettlement: The author suggests that since the assistance provided by the formal and the informal sector often blurs, it is at this blurry boundary that the two sides can work with each other to support Afghan refugees.

### 3. *Housing Experiences*

#### a. *Housing Outcomes*

- i. All respondents were in transitional housing before moving to the first permanent residence—government sponsored refugees stayed in reception centers, while others stayed with friends and family.
- ii. In some cases residential mobility indicated progress in the housing career, in others, evidence of mobility indicated impending absolute homelessness
- iii. Most respondents were living in their first permanent residence when interviewed
- iv. Young, single, government-sponsored Afghani men were able to access available housing relatively easily. Small government sponsored and privately sponsored households were also progressing in their housing careers. Low-income larger households, however, had to settle for inadequate, unsuitable and unaffordable housing. The two refugee claimant households were on the verge of homelessness

#### b. *Barriers to Housing*

Respondents found it difficult to find a house due to their limited income, but they were also discriminated against in the housing market based on their source of income and household size. Skin colour, ethnicity, language, religion, and lack of experience with the housing system were not regarded as barriers to accessing housing. Although the respondents did not explicitly indicate that they were discriminated against in the housing market because of their immigrant (refugee) status, evidence suggested that this factor played an important part in their access to housing. Health related issues also emerged as an important impediment in the housing search process.

#### c. *Strategies in the Search for Housing*

- i. Assistance from agencies and social networks was crucial in finding a house—particularly in the form of “accompaniment”. A staff person of the service agency accompanied the household while searching for a place to live
- ii. Limiting housing searches to buildings where landlords were “open” to newcomers

#### d. *Housing Satisfaction:*

Satisfaction was influenced by the state of the rental market, housing expectations, and pre-Canadian housing experiences.

#### **4. *House as Home:***

- e. Definition of home was held to the standard of home in Afghanistan. That is, home is in the country of origin
- f. Four Important aspects of home emerged: family, safety, hospitality, rebuilding the concept of home--multi-scalar (home as the city, nation, multiple homes)
- g. Implications for Settlement service agencies: Bezanson argues that the multiple meanings that her respondents attached to home have important implications for the settlement service agencies that provide the newcomers with emotional support and for the development of social networks.

#### **Evaluation**

In this research, Bezanson makes three important contributions to the existing literature. 1) By focusing on a medium-sized city like Kitchener-Waterloo important knowledge is added about the processes of immigrant settlement outside of the three gateway cities in Canada (viz., Toronto, Montreal and Vancouver). 2) By studying refugee experiences, the author fills a major gap in the literature, particularly regarding the differential access of refugees to adequate, suitable and affordable housing; 3) by comparing the experiences of sponsored and refugee claimants, the author demonstrates that even though they might come to Canada from the same country, 'refugees' are not a monolithic group, and do not face the same barriers in the settlement process.

The study is well organised and the use of qualitative methodology is appropriate. It is important to ask, however, whether the positionality of the author and her presence during the interviews had any impact on the respondent's answers, particularly when the author had "keenly felt" the linguistic and cultural distances between the participants and herself (paraphrasing Bezanson: 66-67). The most troubling part of this research pertains to the "strategy" (pp 67) adopted by the author to minimize the problems associated with 'outsider' research as well as the method of sample recruitment. The author claims that she solved the problem of being an outsider, not by learning the language, but rather, by hiring an Afghani research assistant (RA). Moreover, the RA was not recruited at random. She was the daughter of an employee of one of the service providers, and she was herself an employee and a previous client of the service provider. Being so "close" to the service providers raises some important questions about the 'interest' of the service providers in this research, and their active role in its results.

The author also reveals that the interviewees also knew the RA and her family. This suggests that apart from her institutional affiliation, the RA was familiar with the interviewees socially, which may have directly and/or indirectly affected the responses. In addition, the interviewees were known to Azada (the RA). They had contributed in another research project where Azada also participated (Bezanson 2003, 75). To what extent were the questions of that project similar to the one Bezanson administered? Did

the interviewees provide socially desirable answers? By participating in multiple studies the respondents could have gleaned ‘what the interviewer wants to hear’. I am also concerned about the fact that the RA’s father was asked to help in the recruitment process, and despite the small number of potential respondents, it was possible to recruit only three (out of 15) interviewees through a snowball sampling method.

Finding the sampling technique and recruitment highly problematic, I contend that the impact (direct/indirect) of the service provider on the RA, the interview process, and the respondents’ answers, may be problematic. As a result, the findings of this study, especially the “usefulness” of service providers, and the likelihood of immigrants accessing institutional settlement services need further scrutiny.

NOTE: The author seems to see language as different from culture. Also, throughout the document she uses the term ‘culture’ rather uncritically

**Ghosh., S (2006). *'We Are Not All The Same': The Differential Migration, Settlement Patterns and Housing Trajectories of Indian Bengalis and Bangladeshis in Toronto.* Unpublished PhD Dissertation, Toronto: Graduate Programme in Geography, York University. Chapter 7, “Housing Trajectories of Indian Bengalis and Bangladeshis in Toronto”.**

## **Introduction**

This dissertation examines intra-immigrant group similarities and differences in migration experiences, settlement patterns and housing trajectories, taking two south Asian subgroups in Toronto--Indian Bengalis and Bangladeshis--as a case study. Although Indian Bengalis and Bangladeshis speak the same language (Bangla) and share a colonial memory, they have evolved into two separate groups: belonging to two nation states (India and Bangladesh) and adhering to different religions (Hinduism and Islam). The focus of this review is Chapter 7 of the dissertation, “Housing Trajectories of Indian Bengalis and Bangladeshis in Toronto”.

## **Methodology**

To explore the housing trajectories of the Indian Bengalis and Bangladeshis in Toronto, semi-structured interviews were conducted face-to-face with 60 households selected through a reputational sampling method. It is argued that housing trajectory is a dynamic process, contingent upon space and time. To understand immigrant-housing situations (i.e., where they live and ‘what’ kind of housing they occupy), it is necessary to consider ‘why’ and ‘how’ they come to be there as interactive processes. Based on this conceptual framework, the housing trajectories of the sample households are analysed for three stages: Stage 1, the first residence upon arrival in Toronto (often a transitional location); Stage 2, the first permanent residence; and Stage 3, the current residence. For each stage of the housing trajectory, the influence of various factors (‘why’ and ‘how’) is analysed at different scales: individual (micro), group (meso), and structural (macro). The first residence was chosen for analysis as it reveals the distinct ways in which immigrant

households arrange a ‘roof over their heads’, often before arriving in the migrant city. In particular, this indicates the influence of transnational social and institutional networks in the initial phase of immigrant settlement. Another uniqueness of the first stage is that it is often a temporary situation. For most households the length of stay in this residence was short--less than six months. The first permanent residence (Stage 2) reveals the specific housing needs of immigrant households once they have arrived in the migrant city, and the information sources used (local and transnational), barriers encountered, and strategies adopted to overcome these barriers when searching for housing. The current stage (Stage 3) denotes whether any changes have taken place in the housing situation over time, and the households’ relative success in achieving a ‘progressive’ housing trajectory.

## **Findings**

The research shows that although the Indian Bengali and Bangladeshi respondents arrived in Toronto during the same time period and primarily under the same immigrant class they experienced different housing trajectories. Overall, Indian Bengalis developed a ‘progressive’ housing trajectory by experiencing considerable intra-urban mobility, moving from sharing an apartment to renting on their own and ultimately homeownership. They also moved into bigger apartments. Although some Bangladeshis progressed in their housing trajectories, about half did not change their housing situation for a prolonged period of time and experienced barriers in the housing market due to their level and source of income and discriminatory practices of private landlords. Compared to Indian Bengalis, many were living in unaffordable, inadequate and unsuitable housing. Although affordability often constrained the housing ‘choice’ of both groups, Indian Bengalis were primarily restricted in their choice of neighbourhood whereas Bangladeshis were most affected in terms of their need for a spacious dwelling.

The Indian Bengalis and Bangladeshis also differed in their perception of an ideal neighbourhood. Whereas most Indian Bengalis wanted to live in a “mixed” neighbourhood and send their children to a “mixed school”, Bangladeshis preferred to live closer to relatives and friends. As a result of these housing preferences, Indian Bengalis demonstrated more intra-urban mobility and moved to different parts of the city in search of affordable housing and employment, while most Bangladeshis moved from a non-Bengali area to a Bengali area or within a ‘Bengali area’, where their social networks were strongest.

At the micro-level all households wanted housing that was affordable and accessible (near amenities such as public transportation and schools). For most Indian Bengali households “close to amenities” included living near mainstream grocery stores and daycare facilities, whereas for most Bangladeshis this meant living near a mosque and a Bengali grocery store. Also, since Bangladeshi families were larger than Indian Bengali families, they normally required large dwellings with more bedrooms.

Partly because of their labour market positions, the two groups faced different levels of discrimination in the housing market. Compared to Bangladeshis, Indian Bengalis

reported less incidence of discrimination. This finding raises questions regarding Darden's (2004) assumption that all "visible minority groups" are racially discriminated against in Toronto's housing market. If 'race' were the *only* reason for discrimination, Indian Bengalis (as a visible minority group) would not be able to make similar progress in their housing trajectories as have European immigrant groups. More importantly, similarities in the housing conditions of the Bangladeshis and Somalis have raised the possibility of religious discrimination in the Canadian housing and labour markets, particularly in the post 9/11 period.

The research also revealed that discrimination, whether it is based on 'race', religion, immigrant status, and/or income is often difficult to prove and measure. This is primarily because it is often camouflaged in pretexts, based on which immigrant households are denied access to housing (Darden 2004). It is also realised that although immigrant households note that they were unfairly treated, they often "accept" these circumstances as a part of their settlement process in the Canadian society. As a result, they compromise their housing needs and seldom report these cases.

It was further recognised that homeownership -- i.e., a "progressive" housing trajectory -- does not readily translate into socio-spatial assimilation and/or integration of immigrants in the migrant society. although many Indian Bengalis own a home, they are not socially assimilated. In the same vein, even though many Bangladeshi households were found in unaffordable and inadequate housing, it would be presumptuous to argue that they are more socially excluded than Indian Bengalis. Also, regardless of the relative 'progress' they made in their housing trajectories, Bengali households expressed high levels of residential satisfaction. This is primarily because their housing trajectories are inextricably related not only to the differences in their economic circumstances ('class'), but also to their 'way of life'. Cultural identity was variously expressed and retained through housing trajectories. By living in mixed dispersed neighbourhoods, Indian Bengalis have expressed and retained their 'multicultural' and 'secular' identities, whereas by staying in the spaces of 'Bengaliness', Bangladeshis have been able to express and retain Bangla, and practice Islam.

## **Evaluation**

The research contributes theoretically and empirically to three areas of study: migration, settlement patterns, and housing trajectories. Theoretically, the study reveals the conceptual links between these topics, hitherto considered as separate themes, and highlights the impact of cultural identity, especially language and religion, on immigrant settlement experiences. It also sheds light on the interplay of various factors affecting the migration and settlement of immigrant groups at macro, meso, and micro levels. Empirically, the study adds new knowledge about a recently arrived immigrant group, and challenges the validity of homogenous migrant identities and their associated experiences.

In particular, this exploration of the housing trajectories of Indian Bengalis and Bangladeshis in Toronto demonstrates the importance of studying intra-immigrant group



settlement experiences. One part of this argument stems from the realisation that, despite being of the same ‘race’ and possessing similar human capital (demographic characteristics and educational attainment), the two Bengali groups have not achieved similar success in their housing trajectories. One reason for this is due to the differences in their economic circumstances, which has clearly affected their concept of affordability and access to adequate housing.

## Reference

Darden, J. (2004). *The Significance of White Supremacy in the Canadian Metropolis of Toronto*. Lewiston, N.Y.: E. Mellen Press. Chapter 13, “Racial Discrimination in Housing,” 384-433.

**Murdie, R. (2005). “Pathways to Housing: The Experiences of Sponsored Refugees and Refugee Claimants in Accessing Permanent Housing in Toronto, Canada.” Paper presented at the European Network for Housing Research Conference, Reykjavík, Iceland, July, 2005.**

## Objective

This study investigates the experiences of refugees in making their way from transitional accommodation to more permanent housing in Toronto, a city that in the 1990s absorbed about one-third of Canada’s refugees. It examines the pathways to housing, or housing trajectories, of a sample of refugees who began their housing career in a shelter or another form of transitional accommodation but are now beyond the initial stage of settlement. It also contrasts the housing experiences of sponsored refugees (selected abroad by the government or a private agency) and refugee claimants (asylum seekers). The basic hypothesis is that refugee claimants will experience a more difficult pathway to housing than sponsored refugees and will be less well housed, at least in the initial stages of resettlement.

## Methodology

The findings in this study are based on several interviews with key informants who provide services to refugees, a focus group session with members of the Immigrant and Refugee Housing Task Group (an interest group of housing workers, service providers and city officials), and detailed interviews with a sample of sponsored refugees and refugee claimants. For the latter, the aim was to obtain sixty completed interviews, thirty with sponsored refugees and thirty with refugee claimants. It was also hoped to obtain a gender balance and persons from a variety of ethno-racial backgrounds. Ideally, respondents would have lived in Toronto for at least a year in order to experience the local housing market. The original aim was to interview refugees who had lived in Toronto for at least three years, thus providing the basis for a more extended housing trajectory. This was not possible, however, because of the difficulties locating willing respondents who had been in Toronto for that length of time. As a result of these difficulties, fewer

respondents were recruited than originally anticipated, 44 in total of which 24 were refugee claimants and 20 sponsored refugees. Interviews lasted an hour or more using a semi structured questionnaire. Thirty-five interviews were tape-recorded and the responses were transcribed. The interview covered a number of themes, including the respondent's housing situation before coming to Toronto, expectations about housing in Toronto, arrival in Toronto, initial housing experience, a detailed summary of each housing situation in Toronto, several questions about the overall housing experience and questions about advice to refugees coming to Canada and for improving the housing opportunities for refugees and other newcomers.

## **Findings**

The respondents came from a wide range of countries, although more so for refugee claimants than sponsored refugees. This primarily reflects the limited range of sources used to recruit sponsored refugees. The sponsored refugees were from Afghanistan (10), Sudan (4), Columbia (2), Ethiopia (2), and Somalia (2). Refugee claimants came from Somalia (5), Sri Lanka (3), Eritrea (2), Iran (2), and twelve other countries. Not unexpectedly, most of the sponsored refugees came to Canada from a country other than their home country. Eighty percent of the sponsored refugees spent three years or longer outside of their home country compared to about one-quarter of the refugee claimants.

Upon arrival in Toronto, sponsored refugees were more likely to spend their first night and first few days with family or friends. Refugee claimants were more likely to be housed in a hostel or a shelter, or wherever else they could find shelter. In an extreme case, this was outside in a park. The difference between the two groups probably relates to the more extensive social support network of family and/or friends that was available to sponsored refugees.

Sponsored refugees found permanent accommodation much more quickly than refugee claimants, even though both groups faced many of the same barriers to housing such as lack of employment and the need for a guarantor. Again, the difference seems to result from the more extensive social networks available to the sponsored refugees. In contrast to refugee claimants, sponsored refugees were more likely to move to areas of the city occupied by people from the same ethnic background, an outcome that can be attributed to their stronger links with co-ethnics in the initial stage of resettlement.

By the current residence, more refugee claimants had moved to areas with members of their ethnic group but still lagged behind sponsored refugees in that regard. At both the first permanent residence stage and the current stage, most sponsored refugees lived in a high-rise flat and rented from a private landlord, Refugee claimants also rented from private landlords but lived in a variety of accommodation, including single rooms and basement apartments. By the current stage, the number living in high-rise apartments doubled and a minority had moved to social housing. Sponsored refugees occupied larger units than refugee claimants at both the first permanent and current stages although the gap between the two groups narrowed over time. Refugee claimants were much more likely to share accommodation, though the proportion sharing declined through time. The

satisfaction with their residence improved for both groups over time. Improved housing may have come at a cost, however, especially for sponsored refugees. The majority of both groups spent over fifty percent of their income on rent and had considerable difficulty paying rent. Most indicated that their expectations about housing in Canada had not been fulfilled, largely due to cost. Thus, housing affordability remains a major problem for both groups. Both are in the unenviable position of having to trade-off choices between shelter, food, clothing and other essentials.

Both groups are living in a precarious housing situation. As anticipated, refugee claimants experienced a more difficult pathway to housing than sponsored refugees, at least in the initial stages of settlement. On indicators such as dwelling type, size of accommodation and sharing, refugee claimants improved their position over comfortable arrangement time and narrowed the gap with sponsored refugees. In their search for housing, sponsored refugees made less use of government reception centres and housing help centres than anticipated. Both groups relied more heavily on informal sources, such as friends and relatives, for housing information and help. Reliance on friends and relatives is undoubtedly helpful in the initial search for housing but is this strategy a viable long-term solution for acquiring affordable, good quality rental housing? While internal support from the community is still important, most respondents from this study pleaded for more government involvement in housing. Although the specifics were not always identified, this presumably means some combination of newly constructed social housing, rent supplements for private rental housing, and a renewed tenant protection act that gives more power to tenants.

### **Evaluation**

Comparatively little Canadian research has focused specifically on access to housing by refugees. No other study has directly compared the experiences of sponsored refugees and refugee claimants. In that respect, although based on a limited number of respondents, this study is unique.

**Murdie, R. (2002). "The Housing Careers of Polish and Somali Newcomers in Toronto's Rental Market." *Housing Studies* 17(3): 423-443.**

### **Objective**

This paper compares the housing careers of two recently arrived immigrant groups in Toronto: Poles and Somalis. Both groups arrived in Toronto in the late 1980s and therefore faced similar housing market conditions. The focus is on the rental market where newcomers are most likely to experience difficulty accessing appropriate housing. The findings are part of the larger Housing Experiences of New Canadians in Greater Toronto study ([www.hnc.utoronto.ca](http://www.hnc.utoronto.ca)). The study provides a detailed conceptual framework for evaluating housing careers as well as an extensive empirical analysis of the housing careers of the Poles and Somalis. The summary results for three stages of the housing career are presented: the first permanent residence, the residence before the current one, and the current residence.

In his conceptual framework, Murdie indicates that based on their individual/household characteristics and resources (material and cognitive) immigrants may have specific housing needs and variable opportunities for satisfying these needs. In addition to household resources, external factors such as housing system realities, and existing social realities of the migrant city, potentially act as filters in the household's search for housing, variously regulating their access to housing. In order to overcome these structural and individual barriers immigrant households often adopt distinct strategies. The interplay of these factors (i.e. individual/household characteristics, household preferences and resources, filters in the housing search process, the housing search process itself--difficulties, barriers and strategies) ultimately results in their differential housing outcome in terms of the nature of the dwelling and the neighbourhood and the household's relative satisfaction with dwelling and neighbourhood. Over time, the housing outcomes give rise to housing careers.

## **Methodology**

Information on the housing situation of the Poles and Somalis was collected by means of a questionnaire survey containing closed and open-ended question. Using a reputational (snowball) sampling technique, 60 respondents were selected from each group. All respondents had arrived in Canada between 1987 and 1994. All the respondents were living in rental accommodation at the time of interview. To examine whether the households had made improvements to their housing careers, the respondents were required to have moved at least twice beyond the initial residence in Toronto. A grid system was used to record the housing circumstances of individual households as they moved from one residence to another. All interviews were conducted 'face to face' by trained Polish and Somali interviewers.

## **Findings**

### ***1. Individual and Household Characteristics***

The Polish and Somali sample households had different individual and household characteristics. Although Somalis had more command over English than the Poles, Poles had more success than Somalis in the labour market and consequently, had higher earnings. In part, this is because, the Poles had higher levels of education. The Poles also had smaller households than the Somalis. Most Poles (85%) and a majority of Somalis (73%) had prior-social contacts in Toronto, primarily of the familial type. The Poles however had more community organizations than Somalis. Both groups came from a large city, although more Poles (32%) than Somalis (5%) had prior-experience of living in apartments. In Somalia, most Somalis lived in close-knit family compounds.

### ***2. Housing Careers and Factors Responsible for the Differences in Housing Careers***

Although there were some similarities between the two immigrant groups in terms of their overall housing situations, the Poles had generally established a more progressive housing career in Toronto.

Upon arrival in Toronto, the Poles and Somalis faced similar housing realities (e.g., low vacancy rates in rental housing, expensive private rental housing, and long waiting lists for social housing), and had similar housing needs when searching for the first place to live and the current residence (e.g., cost of housing, accessibility to services and proximity to social networks). Also, most Poles and Somalis lived near members of their own ethnic group in all three stages of their housing career, and most lived in high-rise apartment buildings.

However, there were major differences between the two immigrant groups. For example, although most Poles lived in private rental apartments, Somalis increasingly moved into social housing. In addition, over time the Poles moved into larger and cleaner units, thereby indicating a progressive housing career, Somalis tended to move into smaller units in poorly maintained buildings with fewer amenities. The Poles and Somalis had similar satisfaction with their neighbourhoods, but the Poles were more satisfied than Somalis with their dwellings.

Murdie suggests that there are several reasons for these differences. First, Somalis had lower socio-economic status than Poles—relying more on social assistance. Second, Somalis had larger households and needed larger and more expensive apartments. Third, the Somalis had less well developed social networks and institutions in Toronto. Fourth, the Poles had more experience living in high-rise apartments than Somalis, and therefore had a better understanding of Toronto's rental market. As a result of these factors, the Somalis took a longer period of time than the Poles to find a suitable and affordable place to live in Toronto. They faced specific barriers in the housing market (due to their source of income, need for a guarantor, and larger household size) and perceived more personal and group discrimination (based on family size, source of income, income and race). Thus, they needed a relatively large dwelling because of family size, it was difficult financially to obtain and sustain a large apartment. To overcome these barriers the Somalis compromised on their housing needs by accepting smaller accommodation and living in overcrowded spaces.

## **Evaluation**

Although the two groups arrived in Toronto about the same time the Poles have developed a more progressive housing career than the Somalis. The numerous factors responsible have been identified above. This is one of the pioneer immigrant housing career studies in Canada. In addition to its empirical richness, the study provides an interesting conceptual framework and a unique methodological technique for researching immigrant housing careers. The study also demonstrates that immigrant-housing careers are created by the interplay of several factors, both internal and external to the household. Despite the importance of these research findings, this study has some limitations. First,

the author does not explicitly indicate that the factors responsible for differences in housing careers occur at diverse levels: structural, group, and individual. Second, it is not clear from the discussion, whether these immigrant groups had transnational social networks in Toronto before they arrived, or forged new social networks upon arrival, and to what extent these networks influenced their housing careers. Third, the extent to which religion (Poles being Christians and Somalis being Muslims) influenced the housing conditions of these immigrant groups was not explored.

**Ray, B. K. (1998). *A Comparative Study of Immigrant Housing, Neighbourhoods and Social Networks in Toronto and Montréal*. Ottawa: Canada Mortgage and Housing Corporation.**

### **Objective**

This research, funded by the Canada Mortgage and Housing Corporation (CMHC), was conducted in 1995-1996. The overarching aim is to understand the state of social cohesion and integration of visible minority immigrant groups in Canada's two largest CMAs: Toronto, and Montreal. Three immigrant groups were selected for this study: the Afro-Caribbeans, Vietnamese and Central Americans. Among Afro-Caribbeans, the Jamaicans and the Haitians were studied in Toronto and Montreal respectively.

Ray (1998) contends that housing experiences of immigrant groups (including housing tenure and choice of neighbourhood), and their spatial concentration ('how'), is reflective of their social cohesion ('what'). The researcher identifies differences in household income and period of immigration as two important determinants of housing tenure, and variations in the availability of social networks as an important factor influencing the immigrants' choice of the destination city and specific neighbourhoods ('why').

### **Methodology**

To explore the 'what' and 'how' aspects of the research problem, Ray uses special census tabulations and the Public Use Sample data from Statistics Canada for 1991, and to examine the reasons (i.e. 'why'), a questionnaire survey was administered to forty individuals from each group, selected by a snowball sampling method.

### **Findings**

1. Increased suburbanisation of immigrant groups is rapidly changing the suburban geography of Toronto and Montreal.
2. Ethnic segregation is no longer confined to the inner city, it is clearly visible in the suburbs.
3. Differences in housing tenure and choice of neighbourhoods not only exist between the mainstream population and immigrants as a group, but also between immigrant groups and between cities.

4. Inter-immigrant group differences in housing conditions are a function of variables such as household income, immigrant status, mobility history, family structure, age, and period of immigration, thus reflecting social and economic class diversity among immigrant groups.
5. In contrast to the charter group in each city (i.e. the British in Toronto and the French in Montreal), and other immigrant groups (such as the Chinese and European/Americans), the Afro-Caribbeans, Vietnamese and Central Americans were primarily renters and spatially segregated
6. Although immigrants had different perspectives on neighbourhood, they expressed a high degree of housing satisfaction.
7. Whereas choice of city was determined by economic factors, the choice of neighbourhoods was closely related to the socio-cultural backgrounds of the immigrants, and their strong and weak ties.

### **Evaluation**

The study is important for several reasons:

1. The study has problematised the use of categories such as “Black” and “Latino” that tend to homogenise otherwise distinct immigrant groups
2. The limitation of using census data has been highlighted
3. By adopting a “multiple approach”, the study is clearly an improvement upon segmented and issue-based research

The study has some limitations:

1. By comparing the experiences of a) immigrants as a group and the mainstream population, b) between immigrant groups and c) between cities, the study is far too generalised and less thorough
2. Despite recognising experiential differences between immigrant groups, Ray somehow tries to generalise immigrant housing experiences
3. The possible role played by various filters in the housing market, which may constrain housing choices, is not explored
4. The possible impact of the reasons for and processes of migration on housing and neighbourhood choices is not examined

**Rose, D. and B. Ray (2001). "The Housing Situation of Refugees in Montreal Three Years after Arrival: The Case of Asylum Seekers who Obtained Permanent Residence." *Journal of International Migration and Integration* 2(4): 493-527.**

### **Objective**

Residential location reflects people's social status. For refugees (asylum seekers), obtaining decent and appropriate housing is an important signifier of potential future integration vis-à-vis the receiving society. In this paper, Rose and Ray analyze the resources that refugees use to find housing and examine issues of housing affordability, housing quality, neighbourhood services and proximity to co-ethnics.

## Methodology

The research draws on data that were collected as part of a study commissioned by the Ministère des Relations avec les Citoyens et de l'Immigration du Québec. Although the data are detailed, the analysis is constrained by the limits of the information that were collected for other purposes. Information was available from a sample of 48 successful refugee claimants aged 18-25, 243 aged 26-40 and 116 aged 41 and over living in Montreal. The gender composition is 236 males and 171 females. Five household types are identified: single persons living alone, single persons sharing with related or unrelated persons, couples with no children, couples with children, and lone parents.

## Findings

### 1. *First Residence:*

- a. Although at the time of making their claim, i.e. within the first twenty-eight days of arrival in Québec, refugee claimants have the right to two weeks of free temporary shelter, in the sample, only a few (9%) refugees were in temporary shelter. Almost a third relied on family and friends (27%) and about two-thirds (64%) had moved into rental housing.
- b. There were some gender differences with respect to where the refugees lived when they first arrived. Women were more likely to be housed with family and men were more likely to be in temporary shelter or with friends.

### 2. *Social Networks:* Seventy percent of the respondents knew at least one person upon arrival in Canada.

### 3. *Information sources:* More than half (53.8%) of the respondents relied on family and friends. Those living alone were more likely to use newspaper ads and other media to find housing, perhaps because they lacked friendship and kinship networks. Approximately 60% received help from friends and relatives. Refugees with a university education were less likely to rely on friends or relatives to find housing. Lone parents sought the most help, while persons living alone sought the least help. After lone parents, couples without children are the most likely to seek assistance finding housing.

### 4. *Barriers:*

- a. The most frequent obstacle to finding suitable housing was cost (40.2% of respondents). The case study indicates that housing costs are a severe economic burden for refugee claimants, largely because of their low incomes. Even after they are socially integrated, their economic problems persist.
- b. The second obstacle to securing housing was lack of knowledge of the housing market (24.4%)
- c. The third issue was inadequate transportation for the housing search (19.7%),
- d. The fourth was lack of familiarity with the city (18.9%).
- e. Immigrant women, especially mothers, had more familiarity with the city, mainly because child-care responsibilities required them to use local services



and resources. 5.5% of men and 8.8% of women cited discrimination by landlords as a barrier to housing.

**5. Core Housing Need:**

- a. Many refugees were in core housing need. Only 17% of the refugees in this study spend less than 30% of their income on rent compared with 22.2% who spend 31-49% of their income on rent, and 60.9% who spend over 50% of their income on rent. Of those who spend more than 50% of their income on rent, women (63%) outnumber men (59%). Among refugees, older people spend more on rent than younger people, the reverse of the Canadian norm.

**6. Housing Satisfaction:**

- a. The respondents indicated a high degree of satisfaction with their housing, however, this finding should be interpreted with caution. This is because the standards by which refugees evaluate their present housing are not known. After a maximum of three years in Canada, their point of reference may still be housing conditions in their home countries.
- b. Housing costs were the main source of dissatisfaction (33%), followed closely by heating and size. Less than 20% of refugees were dissatisfied with cleanliness, security, and location.

**7. Neighbourhood:**

- a. A majority of respondents (75%) reported people of the same origin living in their immediate neighbourhood. With the exception of Asians, the presence of shopkeepers of the same origin in the immediate neighbourhood and the availability of services in the respondents' languages were low. Asians had a high degree of co-ethnic shopkeepers and services available in their language in their immediate neighbourhoods. This may indicate that Asian-origin refugees gravitate toward neighbourhoods with a high density of Asian specialty stores. Alternatively, the high levels of co-ethnic shopkeepers and services in their own languages may be due to the large number of Asian born proprietors of convenience stores.
- b. Close to half of all refugees, with the exception of Europeans and Asians, lived in mixed immigrant/non-immigrant neighbourhoods. In terms of language use, 38% of the respondents' immediate neighbours spoke French, 17% English and 13% another language. These findings suggest that in respect to housing and housing conditions, refugees are not isolated from mainstream society.

**Evaluation**

In this paper, Rose and Ray make an important contribution to the literature on the housing experiences of refugees in Canada. There are however some limitations:

1. The cross-sectional analysis reported here does not reveal how refugees' housing conditions change over time in Canada. It is expected that housing conditions will improve with longer residence in Canada, but this hypothesis

needs empirical investigation. The rate of progress is likely to vary among metropolitan areas and, possibly, among ethno-linguistic groups.

2. There is an implicit assumption in the study that geographical proximity to the host population reduces the chances of social segregation. This may not be true as refugees who share a residential space with other ethno-linguistic groups may not necessarily interact with them.
3. Moreover, refugees and immigrants may be subject to racism in their immediate neighbourhoods. The links between geographical inclusion and social exclusion require more investigation.

Comparative research in Toronto and other locations where refugee claimants concentrate is needed to evaluate the extent of the affordability problem. Rental housing costs were lower in Montreal than in Toronto and other metropolitan areas and rental vacancy rates were higher in Montreal than elsewhere, raising the possibility that refugee claimants in Toronto and other major urban centres may suffer even more severe affordability problems.

**Teixeira, C. and R. A. Murdie (1997). "The Role of Ethnic Real Estate Agents in the Residential Relocation Process: A Case Study of Portuguese Homebuyers in Suburban Toronto." *Urban Geography* 18(6): 497-520.**

### **Objective**

In this paper, Teixeira and Murdie examine the role of real estate agents in the residential relocation of a specific immigrant group in the urban milieu viz. Portuguese in Toronto. The main aim is to probe the extent to which Portuguese homebuyers in Toronto depend on real estate agents as a source of information about the home ownership market and how real estate agents influence their housing search process and their ultimate choice of residence. A sample of Portuguese homebuyers is compared to a sample of Canadian born English speaking homebuyers in the same study area--Mississauga, west of Metropolitan Toronto (current City of Toronto). The authors hypothesise that factors such as the recent period of residency of the Portuguese in Canada, their lack of language skills and knowledge of the complexities of the Canadian housing market will act as primary barriers in accessing housing. It is also hypothesised that strong networks of kinship among the community will influence them to choose and rely upon real estate agents of the same ethnic background as a primary source of information.

### **Methodology**

A questionnaire survey, administered by telephone was conducted for two samples of recent homebuyers in Mississauga--- Portuguese and Canadian-born English speaking households. The samples were drawn from TEELA, a private Canadian company that publishes information on real estate transactions registered in provincial registry and land titles offices twice every month. For both sample groups the new home was single-detached, semi-detached or town house, purchased in 1989 or 1990, at the time the

buyers were non-residents of Mississauga. For the sample of 110 Portuguese homebuyers, people of Portuguese ethnic origin with Portuguese as mother tongue were chosen. This information was collected by developing a list of Portuguese names from the Portuguese telephone directory and by checking these with all homebuyers listed in TEELA. For the 90 Canadian born homebuyers, those born in Canada and speaking English as a mother tongue were chosen based on a systematic sample drawn from TEELA. Details concerning the eligibility of respondents were ascertained by telephone interviews.

## **Findings**

### **1. Information Sources:**

- a. Both Portuguese and Canadian-born homebuyers use a wide variety of sources of information in their search for housing, including ethnic and non-ethnic sources. Both groups made most frequent use of "driving around" and "signs on property/open house". The Canadian-born however, preferred to drive around, walk, use non-ethnic friends and newspapers, while the Portuguese were more likely to rely on ethnic sources such as friends, relatives and real estate agents. Overall, about 56% of the Portuguese, compared to only 24.4% of the Canadian-born, used an ethnic source of information. The most important reason for Portuguese relying on an ethnic real estate agent was that they were often friends/family members (44.1%), with whom there was a history of transactions (25.4%), or they were of similar linguistic background, and a person they could trust (23.7%). While Portuguese found the real estate agent with the assistance of friends and family, the Canadian-born were less dependent on friends and family. About a quarter of the Canadian-born relied on newspaper advertisements to find out about the real estate agent compared to only a very small proportion of Portuguese (8.5%).
- b. During the search period, a majority (59.3%) of Portuguese depended on Portuguese agents for trust and "ethnic solidarity" while only 12.3% of Canadians responded in this way.

### **2. Role of Real Estate Agents:**

- a. The influence of Portuguese agents on Portuguese homebuyers was primarily in the selection of the neighbourhood and not as much on the type of house or the city in which to live.
- b. Portuguese agents stressed the suitability of the neighbourhood while Canadian real estate agents did not to the same extent.
- c. The marketing technique of the ethnic agents played an important role in shaping residential concentration. Realtors helped in the re-segregation and dispersal of Portuguese households to areas with fewer Portuguese.
- d. Three patterns of Portuguese settlement patterns developed in Toronto: first, the "nucleus" of Portuguese in the older city [the city of Toronto before amalgamation], second, homes bought in close proximity to the existing nucleus, i.e. in the "extensions" and third, homes widely dispersed within Mississauga. It was also found that while older homebuyers were likely to

relocate in non-nucleated areas new homebuyers often preferred to live in the core areas. The authors conclude that the role of real estate agents is somewhat ambiguous, as they are responsible for both the segregation and dispersal of Portuguese in Mississauga.

## **Evaluation**

Teixeira and Murdie point out that in order to make more more-conclusive remarks about the influence of Portuguese real estate agents it is necessary to probe the ethnicity of the listing agents of potential homes for sale. This study also highlights the need for further case studies exploring the role real estate agents and other gatekeepers in the housing market play in shaping ethnic settlement patterns in the city.

## **IMMIGRATION, HOUSING AND HOMELESSNESS**

**Access Alliance (2003). *Best Practices for Working with Homeless Immigrants and Refugees*. Toronto: Access Alliance Multicultural Community Health Centre. 63 pp. Executive summary and full report available at:**

[\[http://ceris.metropolis.net/Virtual%20Library/housing\\_neighbourhoods/AccessAlliance/Report.pdf\]](http://ceris.metropolis.net/Virtual%20Library/housing_neighbourhoods/AccessAlliance/Report.pdf)

## **Objective**

This study examines the extent to which shelters in Toronto lack resources to serve refugees. The needs of refugees in shelters are different than those of Canadian-born clients and often the experience of living in a shelter can prove traumatic for refugees. Some of the main areas of concern include help adjusting to a new language and culture, obtaining employment, and dealing with health and legal issues. Shelters lack time, skills, and resources to help newcomers settle in Toronto. Furthermore there has been little effort to develop programmes and shelters that would cater to refugees and provide them with the appropriate resources.

The objective of the project is threefold. First, to document the experiences of refugees in shelters as reported by the refugees themselves. Second, to work with shelter staff to develop methods and programmes that would better accommodate refugees. Third, to “facilitate the linking of shelters/drop-ins with health, settlement, legal, and community-based social services” (7).

The goals of the project were 1) to interview shelter/drop-in staff, and immigrants/refugees who have stayed/lived in Toronto’s downtown shelters, 2) to conduct focus groups with various services agencies, 3) to analyze the roles and practices that restrain immigrants’/refugees’ access to services, 4) to develop a series of recommendations and 5) to make public the results of the study.

## Methodology

A steering committee that included agency staff, immigrants, and refugees provided advice on the project, including methodology. The study is based on data from three main sources. First, semi-structured interviews were conducted with 30 homeless immigrants/refugees who had lived in shelters and 27 shelter/drop-in staff. Second, focus groups were held with 19 informants from settlement, legal and health (community) service representatives. Third, the recommendations suggested by the authors were reviewed and discussed in community reference groups (staff, immigrants, and refugees) for feedback.

## Findings

1. Social factors make immigrants and refugees vulnerable to homelessness. These factors include poverty, decreasing social programmes, unrecognized work and education, delays in work permit, mental health. Various levels of government and agencies should address these problems/issues.
2. Toronto's housing market cannot meet the housing needs of immigrants and refugees, particularly due to cuts in social housing programmes. A National Housing Strategy should be developed through a collaborative effort of the three levels of government. Funds should be transferred from higher levels of government to the municipal government to address immigrant/refugee housing issues. Not-for-profit housing services should provide equitable access to services for immigrants/refugees. Public/community pressure groups should demand an amendment to the Tenant Protection Act and reinstate rent control.
3. The needs of homeless immigrants/refugees are not consistently met by conventional shelters/drop-ins. The City of Toronto's Shelter, Housing and Support Division (SHS) should evaluate the extent to which this is the case, particularly for women. The federal/provincial governments should provide funds to remedy this situation.
4. Conventional shelters and drop-in centres are uncomfortable and culturally awkward for immigrants/refugees. SHS and the Ontario Association of Hostels should work together to produce a description of 'culturally appropriate services' (*should immigrants/refugees not be involved in defining what is appropriate for them?*). The federal government should fund this effort.
5. Language barriers prevent immigrants/refugees from accessing shelters/drop-ins. These services should work in conjunction with SHS and build on existing guiding principles within Shelter Standards to develop programmes to remedy this situation. The municipal government should allow sufficient funds to ensure appropriate and accessible interpreter services for homeless immigrants/refugees.
6. Immigrants/refugees face several types of discrimination in attempting to obtain proper housing. The most common factors include race, immigrant/refugee status, gender, and income. Awareness efforts are needed to reduce all forms of discrimination through community legal clinics and other community-based agencies. Research should be carried out by the Supporting Communities

- Partnership Initiative (SCPI) to identify the rate and nature of immigrant/refugee evictions in Toronto. In-house anti-discrimination and anti-racist policies should be established in shelters/drop-ins. SHS should ensure compliance to such policies.
7. Shelter/drop-in services, settlement organizations, community legal clinics and health centres should coordinate their services to better serve the needs of immigrants/refugees. These agencies should work with governments and key stakeholders to develop coordinated system structures.
  8. Up-to-date information regarding immigration services should be given to and understood by staff; as well, staff should be able to help refugees fill claim forms. Shelters/drop-ins and community-based agencies should devise plans to offer proper staff training.
  9. Shelter/drop-in staff should generally be more aware of cultural/religious differences and of the history of immigrant/refugee groups. SHS and agencies that work on education staff should ensure that the knowledge is transferred into proper services for immigrants/refugees.
  10. Increased awareness on the scale of visible and in particular hidden homelessness is required to provide adequate broad policy and programme initiatives to systematically address the needs immigrants and refugees. The SCPI and other funding agencies should investigate the extent of hidden homelessness in Toronto's immigrant/refugee community.
  11. More research is needed to further investigate the key issues and challenges identified above. Funds for further research should be provided by all three levels of government and channelled through the SPCI.

## **Evaluation**

This project report is extremely well written and presented. The acknowledgement of the limitations of the project (pages 22-23) is of particular interest. However, the authors do not include a definition of 'homelessness'. It is assumed that the term includes only those immigrants/refugees who do not have a room/apartment/house (i.e., the absolute homeless). Nevertheless this is an important and highly useful document. It provides specific and achievable action plans for each recommendation. Though there may be too many recommendations in terms of the funding that would be required to undertake each of them, it is better to ask for more knowing that you will get only part of what you demand.

**Hiebert, D., S. D'Addario and K. Sherrell with S. Chan (2005). *The Profile of Absolute and Relative Homelessness Among Immigrants, Refugees, and Refugee Claimants in the GVRD*. Vancouver: MOSAIC.**

[\[http://www.mosaicbc.com/The\\_Profile\\_of\\_Absolute\\_and\\_Relative\\_Homelessness.pdf\]](http://www.mosaicbc.com/The_Profile_of_Absolute_and_Relative_Homelessness.pdf)

## **Objective**

Hiebert *et al* evaluate the existing literature on Canadian immigration and its impact on housing, poverty, and homelessness and note the lack of research on immigrants and homelessness. This study highlights the importance of research on immigrants and homelessness in light of the lack of information available through census data. This study attempts to incorporate the needs of groups (including Aboriginal people) who may not easily be reached or may refuse to acknowledge the census, thereby causing them to be unnoticed by census enumerators. The project includes three goals. (1) to generate knowledge on the numbers of homeless immigrants and refugees in the Greater Vancouver Regional District (GVRD), (2) to understand how respective ethno-cultural groups assist their homeless counterparts, and (3) to understand the role of NGOs in assisting homeless individuals and families.

## **Methodology**

The methodology is framed so as to acknowledge varying definitions of ‘homelessness’ in the literature. Consequently, it is threefold.

Sub-Study 1 investigates ‘absolute’ homelessness by including those homeless immigrants/refugees who use shelters and transition houses. It is based on 12 semi-structured interviews with emergency shelter and transition house workers. Data were collected between October and December 2004 and include reports in seven 24 hour periods; 261 surveys were collected.

Sub-Study 2 explores the housing situation of recently admitted refugees. This sub-study includes 36 semi-structured interviews in which living arrangements before and after the respondents received a positive decision regarding their refugee status are discussed. Additional interviews were conducted with key informants working in settlement services.

Sub-Study 3 contrasts the extent of ‘relative’ homelessness experiences between immigrants, refugees, and refugee claimants. It “hoped to generate a basic estimate of the ‘sofa surfing’ or ‘camping out’ population among recent immigrants”. It also explores support systems by questioning respondents on the provision or receipt of assistance in obtaining housing. This sub-study includes 554 completed surveys.

## **Findings**

Sub-Study 1: Newcomers are more likely to live with their extended families and/or rely on their ethno-cultural community than to stay in shelters. The larger one’s ethno-cultural community in the receiving country/city the less likely the newcomer will become homeless. Shelter clients often go through a cycle of obtaining unsuitable housing in remote areas of the city only to return to the shelter again, thereby perpetuating the causes

of homelessness: financial, substance abuse, mental health, family issues, and physical or emotional abuse. The most important factors that lead immigrants to become homeless are physical/emotional abuse, family issues, and mental state. Most immigrants, including those living in shelters, reported having some form of employment. Shelter workers point to the importance of barriers that affect all clients; particularly transportation allowances and time limits on stays in shelters.

Sub-Study 2: Newcomers allocate a large share of their monthly income towards rent. Of the 36 respondents in this study, 32 were spending between 50% and 74% on rent, and 4 spent more than 75%. The financial aid successful refugee claimants (SRCs) receive is insufficient to cover average costs of renting an apartment in Vancouver. This situation is compounded by the fact that SRC's credentials from their country of origin are often not recognized by Canadian organizations/employers, and by a lack of Canadian work experience (which most employers require from prospective employees) making it difficult for SRCs to obtain employment and be less reliant on social assistance. Lack of fluency in English is also a barrier in obtaining both employment and adequate housing. Moreover, "the vulnerability associated with refugee status as well as the macro and micro barriers faced by all immigrants, results in a high degree of homelessness, in one form or another".

Sub-Study 3: Sixty-four percent of the respondents in the Immigrant and Refugee Housing Study (IRHS) were women and 52% of them were from either China (19.1%), India (13.2%), South Korea (10.5%), and Iran (9.2%). The study found that newcomers in Vancouver no longer settle in the traditional immigrant receiving area and that the refugee claimant population tends to be quite dispersed compared to other immigrant classes. Newcomers often turn to their community for assistance, however, "the socioeconomic profile of respondents who are providing assistance does not differ significantly from those who are receiving assistance". More alarming yet is the fact that of the immigrants who provide assistance, 61% are in core housing need themselves and 26% are in critical housing stress. Consequently, newcomers often expect they will require assistance for a longer period than those who provide it are capable of doing so. Last, there is a disconnect between the perceived type of help received and that which is offered. Newcomers say they are getting help with paying rent whereas those who provide support say they are helping newcomers find housing.

The results of the study point towards the importance of recognizing 'hidden homelessness' in the SRC population. The initial entry of SRCs into housing is a confusing period marked by high anxiety as they enter in the cheapest available housing in poor residential areas. Housing accommodations are often shared and crowded. SRCs when they can avoid homelessness often do so by relying in social organizations and/or other members of their ethno-cultural community (bottom-up self-help). Most of this type of help goes unnoticed by the Canadian welfare system. Thus, the study has found that social/shelter assistance is insufficient and that while help is available it does not reach some of the most vulnerable newcomers. Finally, the authors note that "as we increasingly come to understand the fact that homelessness is a spectrum of conditions,



rather than a single absolute state, it is logical that there also needs to be a spectrum of policy responses to homelessness”.

### **Evaluation**

This report is thorough and well-written. It makes a clear distinction between absolute and relative homelessness, a distinction that is missing in much of the literature. The report would have been enhanced by more details on each sub-study and a series of recommendations and steps to be taken for future research.

**Hunter, P. (1999). A Homeless Prevention Strategy for Immigrants and Refugees. In *Taking Responsibility for Homelessness: An Action Plan for Toronto, Background Papers, Volume I*. Toronto: Mayor’s Homelessness Action Task Force.**

### **Objective**

This report was written as a background piece for the [Toronto] Mayor’s Homelessness Action Task Force report. It focuses on the challenges faced by refugees in accessing good quality housing in Toronto and thereby preventing homelessness.

### **Methodology**

The report is based primarily on a focus group session with the Immigrant and Refugee Housing Task Group.

### **Findings**

The report first addresses the causes of homelessness among immigrants and refugees. These include:

1. A critical shortage of affordable housing
2. Costs for individuals and families who apply (landing fee)
3. Systemic barriers to employment
4. Settlement support reduction
5. Lack of knowledge of the system
6. Lack of available support to prevent crisis
7. Business class immigrants who lose everything

The report then focuses on causes that may be specific to refugees, including:

1. Lack of support during the determination process
2. Discrimination in housing
3. Increased stress over the well-being of loved ones left behind
4. The conditions under which refugees were forced to leave their home country

5. Insufficient medical treatment – hospitalisation not covered
6. Reluctance by some employers to hire those who have been granted a temporary work permit
7. High costs of seeking landing status
8. Sudden reunification with families
9. Inadequate allowance (while in shelters)

Finally, the report offers a number of recommendations (preventative measures): Several relate to the specific needs of refugee claimants. Only those that specifically relate to housing are included.

1. Settlement services should be made available to all refugees
2. Provide adequate and stable funding for the housing help centres
3. New immigrants and refugees should be provided with information on their rights as tenants
4. The City of Toronto should be included more directly in the discussions and planning around immigrant and refugee issues
5. Governments must intervene to create an adequate supply of affordable housing
6. Expand the shelter system for refugees
7. Allow accessory apartments in the City of Toronto
8. Consult with communities on developing affordable housing that may require less government dependency (e.g., Habitat for Humanity model)

The report concludes by noting that not much progress has been made on improving the housing situation for low resourced immigrants and refugees since the 1992 City of Toronto Refugee Housing Study.

### **Evaluation**

Although brief, this report effectively lays out the issues faced by low resourced immigrants and refugees in accessing appropriate housing in Toronto. It has credibility because it reflects the views of front line service workers who are members of the Immigrant and Refugee Housing Task Group.

**Ley, D. and J. Tutchener (2001). "Immigration, Globalisation and House Prices in Canada's Gateway Cities." *Housing Studies* 16(2): 199-223.**

### **Objective**

This article uses housing data for the period 1971-1996 to evaluate the impact of globalization/immigration on the Canadian housing market. Drawing from Sassen's (1991) speculation that 'globalization of the land market' has been dominated by large developments such as hotels, office buildings, condominium projects, etc. in central

business districts the authors question the repercussions of this process on the housing market in Canadian metropolitan areas. Consequently, the authors seek to determine the relationship between immigration as a component of globalization and house price movements in Vancouver and Toronto.

### **Methodology**

The authors use a multitude of studies to gather evidence and support their claims. They also use CMHC house price data for the period 1971-1994 for 27 Canadian urban markets. Additional data for 1995-1996 were obtained from the Multiple Listing Service for domestic property, including both real and nominal average house prices (the summary below will consider only the discussion on real averages as little is said in the article of the nominal averages). Analyses were designed to compare the outcomes of regional, national and, international processes on the housing market (with a focus on prices) in Toronto and Vancouver. The analyses are based on Pearson's correlation coefficients. Further analysis of the data was carried out using multivariate analyses; however, the results do not seem important in the context of the 2005 CMHC study.

### **Findings**

The principal finding regarding the effects of immigration states that "population growth and the associated rise in housing demand have been achieved primarily through immigration, with net domestic migration declining, and negative in absolute terms in Toronto after 1987, [is] a situation that dissolves arguments favouring a simple thesis of ascending home-grown demand" (220). Immigration, thus, is part of a 'constellation' of interacting factors that affect housing prices in 'global' cities such as Toronto and Vancouver. Other factors include regional growth, internationalization, and rising house prices.

#### **1. General Trends**

- a. The introduction of the investor category in 1986 coincides with a rise in housing prices, particularly in Vancouver (with the arrival of immigrants from Hong Kong and Taiwan). By the mid 1990s Toronto and Vancouver had broken away from the other 25 large urban markets in the country in terms of house prices.
- b. Data from Bourne's (1998) study are used to show the high degree of correlation between immigration and average house prices (0.67), and between immigration and the population size of urban areas (0.73).

#### **2. Housing Price Change in Toronto**

- a. There is a positive relationship between nominal house prices and net international immigration in Toronto.
- b. The business immigrant class did not have a significant impact on housing prices in Toronto. This is due to the fact that business migrants make up only a small percentage of new arrivals.

- c. Immigration accounts for 78% of net population gain for the period 1986-1991 and 93% for 1991-1996. Toronto receives a significant number of refugees.
- d. “While immigration was the principal new demand impulse during this period, it shows only a low positive correlation against price changes in the housing market, continuing at a high level despite the correction in the market after 1989” (211). The collapse of housing prices would have been worse without strong levels of immigration.

### 3. Housing Price Change in Vancouver

- a. There is a strong positive relationship between the proportion of business immigrants, the size of the quaternary workforce and housing price increases.
- b. Immigration accounts for 54% of net population gain for the period 1986-1991 and 79% for 1991-1996. Vancouver receives few refugees.
- c. In the early 1990s immigrant Chinese households are more likely to own homes than the Canadian-born population. They purchase homes in Vancouver’s wealthiest areas and buy the highest proportion of \$1-million homes. Niche markets develop with transnational sales connections. Realtors travel to Singapore, Hong Kong, and Taipei to host property fairs.
- d. “The steady upward march of immigration corresponds almost exactly with the inflating housing market (0.98). Almost as strong a relationship exists against immigration as a proportion of population growth, indicating that the years when this share was high corresponded with price inflation” (214).
- e. Vancouver has seen a downturn in housing prices as fewer migrants are arriving from Hong Kong and some are returning from Vancouver to Hong Kong in light of an easier transition to Chinese sovereignty than had been expected.

### Evaluation

The article seems to place too much emphasis on business migrants, thereby giving the impression that they are the immigrant class that has the highest level of impact on housing prices in Canada. Too little importance is given to other categories such as the refugee class or family reunification. Moreover, not enough importance is given to explaining or highlighting the differences between Toronto and Vancouver house prices in relation to the proportion of business migrants in the two cities. The article would have been enhanced if the authors had included a short section on the effect of immigration in Montreal (and perhaps even Calgary). Although they do refer to other cities included in the data set the comments do not relate well to the discussion on the effects of immigration in the housing market. Also, the authors do not provide sufficient explanation or support for their use of a second data set for 1995-1996. Differences in data collection for these two years may impact the results; however, no note is made of this. Perhaps the article should have been titled “Business Immigration, Globalisation...”

NOTES: Findings part of the summary considers only those findings that relate to the effects of immigration on the housing market. Also available as full report:

**Ley, D., and J. Tutchener, et al. (2001). *Immigration, Polarization, or Gentrification? Accounting for Changing House Prices and Dwelling Values in Gateway Cities*. Vancouver: Working Paper Series, Vancouver Centre of Excellence, Research on Immigration and Integration in the Metropolis.**

**Ryan, L. and J. Woodill (2000). *A Search for Home: Refugee Voices in the Romero House Community*. Toronto: Romero House. [[http://ceris.metropolis.net/Virtual%20Library/housing\\_neighbourhoods/ryan1/ryan1.html](http://ceris.metropolis.net/Virtual%20Library/housing_neighbourhoods/ryan1/ryan1.html)]**

### ***Objective***

This study highlights the principal characteristics of homelessness and makes recommendations for ‘strategic intervention’ with the ‘home’ as a central way of providing assistance for refugees. Romero House is a ‘home’ that provides transitional housing with a sense of community for refugee claimants. An important feature of Romero House is that volunteers and workers ‘live-in’ with the refugees. The study includes five sections: 1) defining ‘homelessness’ in the context of the refugee experience, 2) forced displacement, 3) homelessness in Toronto and housing difficulties, 4) a closer look at the Romero House model, and 5) recommendations. Ryan and Woodill broaden the definition of homelessness to include ‘feeling as though one has no home’ even if the individual has a house/apartment. Thus homelessness can be characterized as having little to no contact with one’s cultural group, separation from family, isolation, lack of security, etc. The causes of homelessness in Canada are discussed in detail as reported by refugees and key informants.

### **Methodology**

This study is based on interviews with 49 current and former refugee residents at the Romero House who discuss their experiences with various characteristics of ‘homelessness’ and the role of Romero House in helping them overcome these obstacles. Fifteen key informants and Romero House staff members were also interviewed. Focus groups were conducted with the City of Toronto Refugee Housing Task Group, the Coalition of Shelter Providers for Refugee Claimants, and Members of the refugee community at Romero House. The study provided ample room for refugees and refugee claimants to voice their opinions in an environment where they felt comfortable. The authors list some of the key obstacles faced by refugee claimants and use them as the basis for their recommendations (see Findings section, below).

Key Obstacles for Refugee Claimants:

1. Refugee claimants feel unsafe in normal shelters because of alcoholics, drug abusers, etc. Also, shelters are often full and refugees are unable to obtain a space. Refugees are misinformed and lack information about shelters.
2. Refugee claimants lack information and help in filing their claims forms. This can complicate the process and leave them without access to health care, the education system, etc.
3. Refugee claimants are vulnerable to scoopers and depend on strangers for information upon arrival. They are often taken in by con artists and lose what little money they had.
4. Refugees lack information regarding when/where/how to file a refugee claim. Some refugees do not know that they have to make a claim, and are unaware that they ought to make their claim at the Port of Entry. Making an inland claim is more complicated and slower to process.
5. Refugee claimants are given 28 days to file their claims. This does not allow enough time to find a lawyer and/or interpreter, particularly during such a traumatic time.
6. The welfare system should provide more than financial assistance, and should be more consistent (two refugees with highly similar experiences can very different allowances – up to \$200/month difference). Dealing with welfare workers can be traumatic for refugees who feel that the workers put them down and are insensitive towards their needs and concerns.
7. Immigration officers lack proper training and are often unable or unwilling to answer refugee claimants' question thereby complicating their claims. There is also a lack of direct communication between officers and claimants.
8. Legal aid provides at most 12 hours of paid consultation with a lawyer. This is insufficient for the lawyers to build a proper defence for their clients. Some claimants receive no legal aid whatsoever.
9. Refugee claimants often do not know which documents they will need to bring to Canada to make a refugee claim. Moreover, obtaining these documents can be difficult, and in some cases impossible.
10. Processing and Landing fees are expensive and often times refugee claimants do not have sufficient funds (after rent, bills, and food they are left with little to no money). Lack of funds to pay the fees is a huge barrier to obtaining landed status. Without landed status refugees are unable to apply for family reunification and are more likely to end up homeless.
11. The main obstacles refugees faces include: finding housing and work, language proficiency, culture shock, racism, anti-refugee sentiment, and mental and emotional health problems. The implications of these barriers are briefly considered.

**Findings** (the findings are presented in the form of recommendations)

Drawing from interviews and discussions with members of the Romero House community (volunteers, refugees, and refugee claimants) the authors have compiled a list of recommendations. Together, these will help to reduce and/or remove factors that can lead to homelessness in Toronto, as well as provide long-term support for refugees.

General recommendations are made and then divided into tasks to be accomplished by the three levels of government: federal, provincial (Ontario), and Municipal (GTA). Each recommendation includes a short explanation of why the service is needed (based on interview and focus group results), what the role of the service ought to be, and what/how it will provide to/for refugees and refugee claimants.

**1. *General Recommendations:***

- a. Provide ‘Arrive Right Information’ at the Ports of Entry.
- b. Resource centres for refugees in downtown areas of major cities.
- c. Provide more transitional housing for refugee claimants.
- d. Develop ‘faith based’ services for refugee claimants.
- e. Provide more public education services for refugee claimants.
- f. Provide “Network to Work” assistance in obtaining employment.

**2. *The Federal government should:***

- a. Fund the ‘Arrive Right Information’ programme.
- b. Make the Application for Landing Status free of charge.
- c. Provide financial assistance to refugee claimants who do not qualify for government support or a work permit all while reducing the processing time of refugee claims.
- d. Design a complaint system for refugees who have seen their claims denied, and increase accountability for the CIC.

**3. *The Provincial Government of Ontario should:***

- a. Fund housing programmes for refugees.
- b. Maintain financial assistance in the form of legal aid for refugee claimants.
- c. Increase financial assistance for housing and provide housing options that can house large and/or extended families.
- d. Restore Rent Control legislation.
- e. Develop programmes to better the training of immigration consultants.

**4. *The Municipal Governments of the GTA should:***

- a. Fund a multilingual resource centre in downtown Toronto to provide settlement and housing information to refugee claimants.
- b. Fund the HEART proposal. This proposal aims at creating refugee specific shelters that feel like ‘homes’ (much like Romero House does).
- c. Fund interpreter services to aid refugee claimants navigate through welfare, legal aid, and medical services.
- d. Fund daycare services during ESL classes.
- e. Provide refugee specific psychological/psychotherapeutic treatment.
- f. Include community based accompaniment initiatives which seek to develop relationships of solidarity and support between settled Canadians and marginalized individuals in proposal call for access to Homelessness Initiatives Funds.

**Evaluation**

This article, while interesting and helpful, ought to be supplemented with two studies. The first would highlight the changes and improvements that have been put in place since publication of the report. The second would consist of an action plan for initiating some of the recommendations. The model presented in the article is very different from the suggestions in other research reports reviewed for this project. It requires a high level of help to refugees, one that may make them so dependent on assistance that they may be quite confused when they no longer have access to all of the support. Furthermore the funds needed to put even half of the recommendations into effect would be exorbitant and any government who tries to implement such programmes is likely to face strong opposition. Nevertheless it is useful as a guide to areas of concern as perceived by those refugees and refugee claimants who require assistance. The definition of homelessness is interesting and should be given more attention throughout the literature, as the usual North American idea of homelessness is very much different than the one given by refugees.

**Zine, J. (2002). *Living on the Ragged Edges: Absolute and Hidden Homelessness among Latin Americans and Muslims in West Central Toronto*. Toronto: Informal Housing Network.**

### **Objective**

This report has three main objectives: 1) to document and analyse the interplay of multiple factors causing hidden and absolute homelessness in Latin American and Muslim communities in Toronto; 2) to explore the dynamics of informal housing networks in these communities and develop means to provide support to these networks; and 3) to identify the specific need for services in these communities. The first objective concerns the development of a holistic framework for understanding homelessness as a social phenomenon. Zine argues that it is important to conceptualise homelessness as a continuum--ranging from living in overcrowded spaces (i.e., hidden homelessness) to being on the streets (i.e., absolute homelessness)--because, several structural and individual factors intersect in various ways causing heterogeneous conditions. For instance, the lack of affordable housing in Toronto, which is a structural factor, may be mediated by a person's characteristics such as immigrant status, race, class, ethnicity, gender, and personal circumstances (such as mental health issues, domestic abuse). Therefore, depending on the way in which these factors interplay, persons or households belonging to specific immigrant or refugee groups may be positioned at specific points on the homelessness continuum and experience the effect of homelessness differentially. Zine also contends that it is important to study informal networks, as it is through these networks that people gain information about housing. It is also important to note that although most immigrants and refugees turn towards their informal support system, not all can access a social network. It is therefore necessary to chart possibilities of intervention so that both informal and formal housing help strategies can be strengthened.

### **Methodology**



The study was sponsored by several partner agencies, including Islamic Social Services and Resources Association, York Hispanic Centre, Syme Woolner Neighbourhood and Family Centre and Community Resource Consultants of Toronto. In order to reflect the service area of the sponsoring partner agencies, a specific part of Toronto was selected for study. The resulting “catchment area” was bounded by Hwy 401 in the North, Dundas St. in the South, Bathurst St. in the East, and Kipling Avenue in the west.

Both quantitative and qualitative techniques were used in the analysis. Based on a survey of housing needs (in consultation with the project’s advisory committee), a self-administrated questionnaire was developed in English and translated into Spanish, Somali, Urdu, Arabic, Farsi and Dari. This survey instrument was distributed to potential respondents in LINC classes at ethno-specific settlement agencies. By using a purposeful sampling method and snowball sampling techniques, 300 participants were recruited between October 2001 and March 2002. In addition to the survey, qualitative interviews and focus groups were conducted with three categories of informants: I) Muslims (7) and Latin Americans (3) experiencing absolute or hidden homelessness in Toronto; II) service providers in agencies dealing with homelessness among these communities (5 Latin Americans, 3 Muslims); and III) people involved in informal housing networks such as family or friends, or members of faith groups.

## **Findings**

The findings of the report are wide-ranging and unsystematically presented. For our purposes, the main findings are categorized under the following subheadings: reasons for migration, difficulties in finding housing, at risk of homelessness, reasons for being at risk and recommendations.

### ***1. Difficulties Finding Housing:***

- a. A majority of the respondents indicated that it was ‘very difficult’ for them to find a place to live (62%).
- b. A majority of the respondents indicated that they faced some form of housing discrimination (68%).
- c. Lack of income and being on social assistance, were the main difficulties.
- d. Other reasons included the number of children, need for a reference, ‘race’ and religion (i.e. islamophobia), age (particularly negative stereotyping against Latin American youths and seniors), sexuality (i.e. homophobia), gender (particularly single mothers), and disabilities.
- e. People with mental health problems due to the stress of displacement also found it difficult to find a place to live
- f. Latin American service providers indicated that gambling and other addictions (e.g. substance abuse) impeded the economic progress of many Latin Americans. The issue of substance abuse was also prevalent in the Muslim community.

### ***2. At Risk of Homelessness:***

- a. More than half of the respondents indicated they were at risk of being homeless.
- b. Close to half of the respondents who claimed that they were at risk of homelessness were refugee claimants (48%).

### **3. *Reasons for being at Risk of Homelessness:***

- a. The majority fearing homelessness indicated that cost of housing was the most important reason (42%).
- b. For those living on the street and in shelters, not having a fixed address was an important barrier.
- c. Lack of cultural insensitivity in shelters was a major problem, especially for Muslims. Overcrowding was also another issue
- d. For youths who began living in a shelter after being released from prison faced specific problems in their successful incorporation.
- e. A third of the respondents felt that they were inadequately housed, most living in places in need of major repairs, improper heating and ventilation, appliances in disrepair and infested with insects and mice.
- f. Most (71%) of the respondents also indicated that they were unable to meet basic needs. This included, food, clothing, education, and social support.

### **4. *Recommendations:***

A number of recommendations are made in this report, some of which are presented below.

- a. There is a need for community development among Latin American and Muslim groups. A culturally accessible framework of community development should be adopted in order to support informal housing networks, promote capacity building, and provide funding for youth initiatives.
- b. Affordable, accessible and supportive housing should be built. Housing providers must not only cater to people of low income but also persons with serious mental health problems. Housing should also be culturally sensitive and wheel chair accessible. Social housing connections should prioritise people with disabilities. Shelters must meet UN standards for occupancy. Fair tenant rights and anti-housing discrimination measures base on Ontario Human Rights Policy should be put in place
- c. Policy frameworks should be holistic and based on the interlocking systems of oppression model. Employment equity, service equity and fair accreditation practices should be encouraged. Economic equity is also another important issue, particularly an increase in social assistance benefits.
- d. The federal government must also provide services for immigrants and refugees to ensure that newcomers have access to affordable housing, language support, food, employment and self-defined support.
- e. An alternative model of decentralized service delivery including mobile housing clinics hat can provide training and workshops in the areas of housing support as well as housing referral services need to be developed.

## **Evaluation**

Zine has made an important and timely contribution regarding absolute and hidden homelessness among immigrant and refugee groups in Toronto. There are several problems, however, associated with the research design:

1. Why categorise diverse people of distinct linguistic and national backgrounds as “groups”?
2. What is the commonality on the basis of which the experiences of the Latin Americans (people belonging to a region) may be compared to Muslims (people adhering to a religion)?
3. People from various Latin American countries may not have similar experiences. Similarly, all Muslims do not face the same barriers? How does ‘race’ intersect with country of birth in this regard? Are black Muslims the most disadvantaged?

The report is not clearly written or well organised. This is in part because the author attempts to address a wide variety of issues (although related) in one report. As a result, the document is lengthy and at places confusing. The recommendations are also disjointed.

## **BARRIERS and DISCRIMINATION in the HOUSING MARKETS**

**Alfred, A. and B. Sinclair (2002). *'It's too Expensive and too Small': Research Findings on the Housing Conditions of Newcomers*. Toronto: St. Stephen's Community House. 15 pp.**

### **Objective**

This report is a summary of the housing conditions of the clients of St. Stephen's Community House for Newcomers Services in Toronto.

### **Methodology**

After consultation with community service agencies and organizations that serve the Chinese community in Toronto, the project manager devised a methodology that incorporates questionnaire surveys, focus groups, and an interview (time constraints made it impossible to conduct more interviews). All of the participants in this project were students at ESL and LINC classes at St Stephen's.

The questionnaire survey included: personal information, housing history, landlord relations, housing conditions, housing costs, expectations and housing layout. The questionnaires, in English and Mandarin, were self-conducted. The response rate was 55%. More than half chose the Mandarin version. Focus groups were also conducted in English (12 participants) and Mandarin (10 participants).

## Findings

### 1. *Personal Information:*

- a. 64% of the respondents were females.
- b. 81% of the respondents were born in China.
- c. 43% had lived in Canada for less than one year and 24% for more than three years.
- d. 42% were landed immigrants, 28% were refugee claimants, 17% were Canadian citizens, and 11% were convention refugees.
- e. All (100%) were enrolled in ESL or LINC classes.

### 2. *Housing History:*

- a. 87% pay rent.
- b. 71% have lived in two or more places since moving to Canada.
- c. The most common reason for moving was high rental costs, location, maintenance problems, and eviction.
- d. 85% found it difficult to find housing. 28% received assistance in their search for housing. Help included: friends, family, newspaper ads, housing companies.
- e. 68% agreed that their second (or more) place was better than the first. 14% found it to be worse.
- f. 8% were homeless at one point since arriving in Canada.

### 3. *Landlord Relations:*

- a. 70% speak their first language with their landlord. 24% communicate in English.
- b. 86% have good relations with their landlord. 10% have bad relations with their landlord. Bad relations are caused by one or more of the following: cost, strict landlord, refusal by landlord to pay back safety deposit, landlord criticizes tenants' decorating style.
- c. 70% say landlords are quick to make necessary repairs to the housing unit.
- d. However, only 51% feel comfortable talking to their landlord.
- e. 76% are unsure or unaware of tenant rights.
- f. 59% did not sign a lease/contract for their current housing unit.
- g. When facing problems with their landlord, tenants turned to one or more of the following: friends, Community Centre, family, or lawyer. 14% did not seek help.

### 4. *Housing Conditions:*

- a. Housing units in Canada are of the same size as single rooms in China. Chinese immigrants thus tend to feel that living conditions are bad and rent is too high for the relative size of the unit.
- b. 79% think their housing unit is satisfactory or poor. 19% think it is good or excellent.

- c. Reported problems include: rats and roaches (59%), poor ventilation (46%), bad smell, electricity problems, lack of hot water, not enough heat, broken doors and windows, etc.
- d. 58% live in a house, 38% live in an apartment.
- e. 45% live in crowded conditions (2 or more people per bedroom).
- f. 65% share a kitchen or bathroom with non-relatives.
- g. 30% lack living space, 39% lack privacy, 26% lack quiet work (study/homework) space. However, 58% reported that there is never conflict over space and privacy in their housing unit.
- h. 75% feel safe in their housing unit. 25% say either that it depends or that they do not feel safe.

**5. *Housing Cost:***

- a. When moving into a new housing unit 84% paid both first and last months rent. 24% paid for either security or key deposits.
- b. All pay rent monthly, 24% struggle to pay on time.
- c. 93% spend 30% or more of their income on rent. 66% pay 50% or more, 47% pay 60% or more, 18% pay 70% or more.
- d. 40% use up savings to pay rent and 36% have to borrow money.

**6. *Expectations:***

- a. 69% find housing conditions worse in Canada than in their country of origin. 20% thought it was better in Canada and 11% said it was of similar quality.
- b. There is an even (50/50) split between those who think their housing conditions are suitable and those who are dissatisfied.
- c. More than half (58%) do not know when they will move again. 29% want to move as soon as possible. Only 12% plan to stay in the same place for more than one year.
- d. Positive aspects of housing include: location/convenience, noise level (quiet), cleanliness, natural light, large kitchen/bathroom, price, safety, sufficient space, privacy, etc.
- e. Negative aspects of housing include: shared space (kitchen/bathroom), noise level (too much), rats and roaches, inconvenient location, size, price, safety, landlord's behaviour, not enough natural light, etc.

**7. *Solutions:***

- a. Address financial problems.
- b. Increase access to information.
- c. Provide assistance in the form of interpreters to alleviate problems related to language barriers.
- d. Increase employment accessibility/information centres for newcomers.
- e. Provide list of standard housing prices as a guide for finding suitable housing.
- f. Increase the role of governments/communities in helping newcomers find and access suitable housing (this was not suggested by participants).

### 8. *Conclusion:*

- a. St. Stephen's Community House should share the results of this study with various groups who work with/in immigrant housing and homelessness in Toronto.
- b. St. Stephen's Community House should offer seminars/information on tenant rights.
- c. St. Stephen's Community House should work in collaboration with other service and affordable housing providers and public education organizations to assist newcomers find housing and "raise awareness of the risk of homelessness for newcomers" (15).

### **Evaluation**

The sample is drawn largely from the Chinese community in or around Kensington Market and Chinatown in downtown Toronto. In that respect, the study provides a good assessment of St. Stephen's Community House clients but not of Toronto's immigrants in general or even Toronto's most vulnerable immigrants. This isn't to say that the study has no value. Rather, it could be used as a basis for comparing those immigrants who have access to such an organization and to language courses to those who do not have this opportunity.

**Chao, J. (1999). *The Private Market Rental Housing Experience of Ghanaian Immigrant Households in Metropolitan Toronto: A Qualitative Analysis*. Toronto: Master's Research Paper, Social Work, York University. 135 pp.**

### **Objective**

Chao argues that immigrants should have access to housing of the same quality as the Canadian-born. That is, housing should be "stable in tenure, affordable in proportion to income, suitable to the functional requirements of the household and accessible to employment, schools, health care, social networks and other relevant services" (7). Research has shown that immigrant housing tends to be of lesser quality. The author uses Levy's (1991) 'systems' model to examine the housing experiences of Ghanaian immigrant households in Toronto's private housing market focusing on the Jane Street and Wilson Avenue area. While the literature on immigrant housing is extensive, the Ghanaian community has been largely overlooked (save for Opoku-Dapaah, 1993; and Owusu, 1998).

### **Methodology**

Data were collected from 88 client files at the North York Housing Help Program and through semi-structured interviews with 6 key informants. Both quantitative and qualitative data were gathered from client files dated from December 1<sup>st</sup> 1993 to June 30<sup>th</sup> 1999. Interviews were conducted in July and August 1999. The participants were contacted through snowball sampling. The key informants were either community

workers or members of Ghanaian households. Each group was asked a different set of questions. A translator and interpreter assisted the author in recording the data.

## **Findings**

Several barriers have prevented Ghanaian immigrants from obtaining suitable housing in Toronto's private rental market. Some of the more important include: "discrimination based on race and culture, income; unfair rental requirements and practices of landlords, housing providers and rental agents; and policies pertaining to social assistance (G.W.A.) and Employment Insurance (E.I.)" (10). Language barriers not only prevented Ghanaians from obtaining housing but also made it difficult to communicate with landlords about repair and maintenance difficulties. Ghanaian households tend to turn to extended family networks and friends when facing housing difficulties and/or homelessness; proximity to the community therefore abates these problems. Housing services are not well known and infrequently used by the Ghanaian community.

Housing affordability is a major area of concern, and as a result many Ghanaian households are at risk for homelessness. A third of the households had difficulty meeting rental requirements of first and last months' rent. Financial barriers are compounded by the fact that landlords, housing providers, and rental agents sometimes harass immigrant households and conduct fraudulent financial activities. Thirteen percent of Ghanaian households had no source of income and were therefore unable to obtain housing in the private rental market. Ghanaian immigrants often enter co-tenancy and shared housing to relieve financial strains of rental payments.

The participants did not report problems due to gender or family structure/size discrimination. However, youth had difficulties obtaining housing because of family breakdown. "Change in household size and/or structure was a main reason identified by Ghanaian households for changing residences" (102). Twenty-one percent of Ghanaian immigrants in Toronto live in crowded conditions (two or more persons per bedroom). Homelessness is a serious concern for Ghanaian immigrants. The study found that as many as 69% of Ghanaian households in Toronto are homeless (no definition is offered). These issues increase adjustment and integration problems for newcomers.

Below is a list of recommendations made by the author based on the (perceived) needs of Ghanaian households in Toronto's private rental market.

### ***1. Policy Recommendations***

- a. Adjust government assistance to reflect the costs of housing and basic necessities (food, transportation, childcare, etc.)
- b. Increase Toronto's affordable housing stock to meet the needs of the immigrant community.
- c. Create/increase programmes at all levels of government to deal with homelessness.
- d. "Establish mechanisms or processes by which tenants or housing seekers in the private rental housing market may seek redress in a timely manner; when

they have experiences discrimination or encountered discriminatory rental requirements” (104).

- e. Improve and enforce building, health, discriminatory practices (lower), and safety standard legislation. “Educate landlords, housing providers, and rental agents about racism and discrimination” (105).
2. ***Programmes and Services*** (recommendations made in this section that mimic those listed above have been left out):
    - a. Improve the availability and accessibility of housing-related information for the Ghanaian community.
    - b. Offer seminars and assistance programmes to help Ghanaians obtain employment, job and language training.
    - c. “Establish a co-tenancy or shared accommodation registry within the Ghanaian community” (105).
    - d. “Expand eviction prevention and crisis intervention services to the Ghanaian immigrant community” (105).
  3. ***Future Research:***
    - a. Production of community needs assessments and feasibility studies for ethno-specific programmes.
    - b. Uncover factors that contribute to immigrant homelessness and its impact on settlement and adaptation.

## **Evaluation**

This study is a thorough description of the Ghanaian community’s problems and issues in obtaining/securing housing in Toronto’s private rental market. It provides important information on Toronto’s Ghanaian community and highlights key areas of need and further research. I would like to see more discussion about how the results could be extended to illustrate the concerns of immigrants as a whole, or of Black/African immigrants more specifically. I am wary of programmes aimed specifically at one group, as it could further isolate them from other ethno-racial groups with whom they cohabit. Furthermore, limited funding options and availability make it difficult to create ethno-specific programmes that reach all of Toronto’s vulnerable immigrant groups. Therefore, it would be necessary to pick and choose which groups get assistance. This would further reinforce the discriminatory practices that Chao advocates moving away from.

**Danso, R. and M. Grant (2000). "Access to Housing as an Adaptive Strategy for Immigrant Groups: Africans in Calgary." *Canadian Ethnic Studies* XXXII (3): 19-43.**

## **Objective**

This paper explores the housing experiences of Sub-Saharan Africans in Calgary. In line with the approach of Murdie *et al*’s (1996) study, Danso and Grant conceptualise the



residential experiences of African immigrants as having three facets: 1) access to housing—i.e. the physical housing unit; 2) house as home—i.e. the social, psychological and cultural aspects of housing; and 3) house as community—the house and the home in the neighbourhood. The authors contend that it is important to research the housing experiences of immigrants in general, and their access to housing more specifically, since these factors play a crucial role in immigrant life by regulating access to other resources and opportunities such as labour markets and social services. Based on previous research, the authors point out that there are several determinants of housing accessibility, including, ‘race’, income, age, gender, education and language ability, period of immigration, immigrant status, marital status, household composition, government policy, personal motivations, and social values and preferences.

### **Methodology**

1. Black Africans in Calgary were chosen as the target group for this study.
2. With the help of telephone directories for 1995/1996 and 1996/1997, 103 respondents were selected, originating from 15 sub-Saharan countries—8 East African, 4 West African and 3 Southern African.
3. Two sets of survey instruments were used: questionnaire and semi-structured interviews.
4. The questionnaire was administered to all respondents. Semi-structured in-depth interviews were conducted with 10 selected respondents.
5. Almost all interviews were conducted face-to-face, at the respondents’ choice of venue. Most respondents spoke English, therefore very few language problems were encountered.
6. Three quarters of the sample were males.

### **Findings**

1. Even though Africans are a small proportion of the total Canadian population, their numbers have gradually increased in the 1990s. The authors contend that immigration policy is the most important factor for this.
2. Most respondents were well educated (a result of the point system of immigrant selection).
3. Despite their education levels and high rates of employment (73% of the respondents were employed), most Africans had low earnings. On average the household income was only \$31,200, well below the average household income in Calgary in 1991
4. Most respondents were in core housing need, living in inadequate, unsuitable and unaffordable housing. A little over a third of the respondents were living in houses with structural problems, the average room occupancy ratio was 1.3 persons (over three times higher than the City of Calgary average of 0.4.), and more than half faced affordability problems spending more than 30% of their income on housing. Renters (72% of all respondents) more than owners were living in housing that they could not afford.

5. The authors identified three main factors creating a housing crisis among the Sub-Saharan Africans: 1) low income; 2) language problems and 3) discrimination in the housing market based on 'race'.
6. Of these factors, discrimination in the housing market was the most formidable. It was related to their low income and underemployment and significantly limited their housing choices.
7. Renters faced more discrimination than owners.
8. Only a few respondents were able to escape these limitations.

### **Evaluation**

1. The study makes an important contribution to the growing body of literature on the residential experiences of immigrant groups.
2. It is of particular important since little is known about the experiences of recently arrived immigrant groups outside of the three largest cities of Canada—viz., Toronto, Montréal and Vancouver.
3. The study provides new knowledge about an understudied group—the Africans.
4. By relying primarily on quantitative data, supplemented by qualitative research, the authors have used 'mixed methods' quite effectively.
5. At the end of the paper, the limitations of the study are clearly identified and future research avenues stated.

**Darden, J. (2004). *The Significance of White Supremacy in the Canadian Metropolis of Toronto*. Lewiston, N.Y.: E. Mellen Press. Chapter 13, Racial Discrimination in Housing, pp. 384-433.**

### **Objective**

Throughout this book Darden maintains that the 'white' majority, based on their supremacist ideology, racialises visible minorities in Toronto. By discriminating against the minorities structurally and institutionally, the majority is able to preserve racial inequality and create residential, occupational, and school segregation, on racial lines. Starting from this point of departure, the main objective of Darden's research is to provide an assessment of the extent to which immigrants of colour are separated from the 'whites' in the Toronto CMA.

In Chapter 13, the focus is on racial discrimination in Toronto's housing markets. Darden argues that although historically people have been discriminated against in the housing market for various reasons (e.g., race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, age, marital status, handicap or the receipt of public assistance), racial discrimination, based on skin colour, has been the most persistent and difficult to eliminate. This is primarily because the practice of discriminating on the basis of skin colour is ingrained in the culture of 'white' societies and closely tied to their supremacist ideology.

By combining Yinger's (1979, 1987) earlier contentions that housing discrimination is caused by "customer prejudice" and "agent prejudice", Darden hypothesizes that overall, housing discrimination is caused by the "ideology of white supremacy". Yinger had previously hypothesized that 'white' landlords and real estate agents discriminate against visible minorities because of "customer prejudice" i.e., because they did not want to alienate their 'white' customers. They also discriminated against people of colour because of their own prejudices (i.e. "agent prejudice"). Darden believes that personal prejudice on the part of 'white' customers and 'white' agents and landlords is in fact based on a mutually held belief, i.e. the ideology of 'white' supremacy, and it is this ideology that is the main cause of housing discrimination in Toronto.

To substantiate his argument, in the first part of the chapter, the author presents a number of cases where racial discrimination occurred in Toronto's housing market, both before and after the adoption of the Human Rights Code (1962). In the latter part of the chapter, the author reviews the various methods of measuring racial discrimination in housing.

### **Methodology**

To unravel the nature of housing discrimination in Toronto, Darden presents a number of reported cases. For cases prior to the creation of the Human Rights Code (1962), the author uses archival records from the Toronto Labour Committee for Human Rights. For cases after 1962, the author relies primarily on scholarly research.

### **Findings**

1. Before the adoption of the Human rights Code (1962), there was no protection against housing discrimination. Seven cases are presented where White landlords and real estate agents discriminated against households of 'colour'. Of these cases, five victims were Black and two were Jewish. The victims were from respectable backgrounds (e.g., medical students and executive officers) and most were employed. The author claims that these facts clearly demonstrate that the households were discriminated against for their racial backgrounds (i.e. for being Black or Jewish).
2. Although many people assumed these incidents were isolated occurrences, the Toronto Labour Committee for Human Rights disagreed, and based on its research in the early 1960s, including conversations with visible minority groups, the committee recognized that racial discrimination was a growing problem impeding the successful integration of new Canadians. It was also noted that incidents of discrimination were seldom reported. One reason for this was that minorities simply resigned themselves to their unfortunate situation. Thus, despite the dismissive attitude of Canadians, the committee continued to pursue the problem, and by conducting surveys and providing leadership to protests and demands was ultimately able to persuade the federal government (along with Alan Borovoy, a lawyer and the then Director of the Toronto District Labour Committee) to create the Ontario Human Rights Code. Dr. Daniel G. Hill, a 'black' scholar from the United States, became the first director of the Ontario

Human Rights Commission. Under Dr. Hill's leadership housing discrimination remained at the forefront of the commission's agenda.

3. Generally there have been three major ways of collecting evidence on housing discrimination: i) collection of complaints method; ii) survey method; and iii) audit method.

The collection of complaints method is widely used by human rights and civil rights commissions. It allows for uncontrolled and voluntary participation by complainants. There are however three main problems; i) the victims of discrimination may not be aware that they have been discriminated against and therefore may not complain; ii) the victims may not complain by filing the complaint in a formal sense; and iii) the method underestimates the extent of discrimination. As a result, the first method is weak and ineffective.

The second method has two components: surveys of i) housing providers and ii) consumers. The survey of housing providers is not very effective because although it allows the respondents to state how they would behave if a member of a protected group applied for housing, there is no way to measure their actual behaviour. The survey of consumers on the other hand, is moderately effective. There are two advantages: a) the participants are selected on the basis of research design; and b) perceived discrimination based on group characteristics can be assessed. There are however some limitations to this technique. For instance, interpretation of discrimination can be variable; the threshold or tolerance of discrimination may be individualistic; and incidents of discrimination can often remain under reported. As a result of these conditions, it may not be possible to gather conclusive proofs of discrimination.

The audit or paired testing method has been used in Britain since 1973 and in Canada since 1959. In this method, two auditors, one 'white' and one 'black' with similar characteristics are sent to the same landlord posing as renters. At the end of the experiment, the behaviour of the landlords is recorded verbatim. The results from these tests show that coloured people are often racially discriminated against in the housing market. According to Darden, audit or pair testing is the strongest and most effective method of exploring racial discrimination in housing as in this method the participants are selected through a controlled experiment; the actions of the discriminating person/institution can be measured and the nature of discrimination determined. The experiment is conducted in an objective way thereby there is greater clarity and issues concerning misinterpretation and misperception may be eliminated. Since these are actual cases, they can be used for legal court cases as well as policy planning. Moreover, since the incidence of discrimination is tested at the beginning i.e. when making initial enquiries about a residence, and not at the end of the housing search process i.e. when credit checks are conducted, this method provides clearer evidence of racial discrimination.

Despite its effectiveness, the audit method has not been commonly used to examine racial discrimination in Canada. Besides cost, SSHRC may be opposed to this kind of testing on ethical grounds. Ironically, however, some research institutes are known to use

the paired testing method regularly for market research (e.g., the Prairie Research Associates in 1995). Darden concludes that the issue concerning audits is more political than ethical, suggesting ‘white’ ideology. He therefore emphasizes that it is through auditing that problems associated with housing discrimination in Toronto, can be best examined and solved.

## **Evaluation**

The book in general makes an important contribution in terms of exposing the presence of racial discrimination in Toronto’s housing and labour markets. Chapter 13, in particular, is a necessary read for researchers seeking to measure housing discrimination. The research is somewhat limited, however, conceptually and methodologically.

Conceptually, for Darden, ‘whiteness’ (white is a colour just like Black) is an ideology, connected to the idea of racial supremacy. I have several problems with this perspective.

1. By recognizing ‘white’ as a ‘race’—i.e. using skin colour to label and categorise a certain group of people and their “inherent” characteristics--the author reinforces racialisation processes.
2. By trying to prove that ‘whites’ are racists, the author himself popularizes a racist vocabulary.
3. Associating a ‘race’ with an ideology is also highly problematic. In my view the author violates the fundamental principles of a non-racist belief system, in which it is commonly understood that ‘race’ does not make ideologies, but rather, ideologies create ‘races’. In that sense, what Darden proclaims as a ‘white ideology’, may exist in a Black person, who discriminates against non-Blacks. Also, on what grounds the author concludes that racial supremacy is an inherent culture of “predominantly white societies” is not clearly stated.
4. The author is ambivalent about who constitutes the ‘white’ majority, consisting of 68% of Toronto’s population? Are they a monolithic group? The author seems to assume that there is no distinction within the ‘Whites’--i. e., Canadians of British origin and first generation immigrants from Britain, or between and within Italians, Portuguese, Greeks, and the charter groups (British or French Canadians).

Methodologically, the study is weak as it assumes all visible minorities to be ‘coloured’ people. Are Russian Jews coloured? Moreover, who are ‘visible minorities’—why are they more visible than whites? Are they a minority in Toronto? The author also fails to assess whether all visible minorities are similarly discriminated against in Toronto’s housing market. Furthermore, he does not engage in a discussion of whether other axes of social identities such as economic class, and migrants’ social networks have a role to play in alleviating housing discrimination. It is important to ask whether visible minorities have any ‘agency’, and adopt specific strategies to overcome racial discrimination.

**Dion, K. (2001). "Immigrants' Perceptions of Housing Discrimination in Toronto: The Housing New Canadians Project." *Journal of Social Issues* 57(3): 523-539.**

### **Objective**

This article discusses some of the implications of the Housing New Canadians (HNC) project. The HNC research is an investigation of the housing experiences of newly arrived immigrants in Toronto (also see Murdie, 2002). The results reported here form part of the HNC study, focusing particularly on perceived personal and group discrimination within and between three groups, Jamaicans, Poles and Somalis. The forms of discrimination that are considered include race, income level, source of income, immigrant status, language, ethnic or national background, religion, and family size. The author suggests that understanding perceived discrimination by immigrants and immigrant communities is a good way to gauge the rate of acceptance and incorporation of immigrants by the receiving community.

In addition to evaluating the results of the HNC study, Dion reviews existing research on housing discrimination, especially the use of 'audits', a quasi-experimental method that has been used extensively in the US but very little in Canada. This method allows for two auditors from different backgrounds to act as interested renters/buyers in order to see if they receive equal or differential treatment by landlords, leasing agencies, and realtors. The results of audits are not entirely reliable because they are based on personal experiences and reported stories. Consequently, it is difficult to judge the objectivity of the evidence and the *actual* housing discrimination. In Canada, only small-scale audits have been carried out. Results show that, in Montreal, French-speaking Haitians faced more discrimination than Black Anglophones. In general, studies have shown that Black and First Nations people faced the highest levels of discrimination in the Canadian housing market.

### **Methodology**

Dion first considers the HNC framework of (1) primary barriers in housing discrimination: ethnicity/culture/religion and gender, and (2) secondary barriers: level and source of income, language/accent, knowledge and experience of the housing system. Primary barriers are not likely to change during the housing career whereas secondary barriers can and most likely do vary through time. He then considers the research themes and objectives of the HNC. The first theme is changes in the housing career through time for the three groups. The second theme is the "nature, extent, and impact of any housing-related discrimination encountered by newcomers to Canada during their initial years of settlement in Toronto, by assessing perceived discrimination in the housing sector" (531). Assessment of the latter is based on interviews with about 60 respondents for each of the three groups. Responses to the personal and group discrimination questions were recorded on a scale of 1 (none at all) to 5 (very much) and the data were compiled and analyzed in 3 x 2 univariate analyses of variance (ANOVA). The latter was designed to explore the effects of immigrant group (Jamaican, Polish, Somali) by gender (male, female). Mean discrimination scores were calculated for eleven discrimination measures

(e.g., race, sex, income, income source ... family size) for each group (Jamaican, Polish, Somali).

### **Findings**

Regarding perceived personal discrimination, Jamaicans and Somalis were the most discriminated groups, whereas Poles reported much lower levels of perceived discrimination. Overall, Somalis reported the highest level of discrimination on the basis of income level/source, religion, and overall personal discrimination, followed by Jamaicans and Poles. Jamaicans reported higher levels of gender-based discrimination while Somalis reported higher levels of discrimination based on ethnic background and immigration/refugee status. Perceived group discrimination results were similar to those for perceived personal discrimination. Here too Somalis reported the highest overall level of discrimination followed by Jamaicans and Poles. The author includes a short section on gender and perceived discrimination. Gender differences were strongest for Somalis. Polish women also reported group discrimination on the basis of income level/source, immigration/refugee status, and language/accent. No information is given regarding Jamaican women.

These results are consistent with those obtained from similar studies and audits in the U.S., Canada, and other immigrant-receiving countries and “offer insights into the specific problems that... newcomers confronted in the rental housing market” (535). The author warns that audits can be misleading because members of auditing teams have to report similar life characteristics (e.g. type of employment, income, etc.) while these similarities are not present in actuality (but see Darden 2004 for a contrary view). In-group differences may also exist whereby immigrants who arrived several years earlier may have a better understanding of the housing market, language, etc. and may therefore have an easier experience than newcomers.

The findings have implications for immigrant and housing policy because housing discrimination “creates and maintains residential segregation of Blacks and Whites” and consequently re/creates racial inequality, reduces contact between ethnic communities and may further worsen inter-group relation (536). The author advocates the publication and presentation of findings on housing discrimination in different milieus to help improve the effectiveness of housing services for immigrants.

### **Evaluation**

This article presents the findings from the Housing New Canadians study in a clear and concise way. It also highlights a) the multi-dimensional aspect of housing discrimination and b) the importance of disaggregating immigrants by ethno-racial group when studying discrimination. Given its positivistic approach it raises issues about the most appropriate way to measure housing discrimination. It also raises some important contrary views concerning the effectiveness of housing audits in identifying discrimination.

**Miraftab, F. (2000). "Sheltering Refugees: The Housing Experience of Refugees in Metropolitan Vancouver, Canada." *Canadian Journal of Urban Research* 9(1): 42-60.**

### **Objective**

In this paper, Miraftab compares the housing experiences of two refugee groups in Vancouver—the Kurds and the Somalis. The overarching aim of the project is to develop a housing policy oriented to the needs of refugees. In addition to this general aim, there are two more specific objectives: 1) to identify the obstacles faced by immigrants in general in finding a place to live in Vancouver, and 2) to analyse where and in what way these obstacles are specific to refugee groups and differ from other immigrant groups.

### **Methodology**

The study was conducted in collaboration with MOSAIC, a Vancouver non-profit settlement agency. In total, 113 recent immigrants and 75 refugees participated in the study. Among the refugees, 30 were Kurds and 45 were Somalis. Information on housing experiences was collected through interviews and focus groups in workshops. The workshops were promoted by distributing flyers at community meeting places such as temples, churches and support groups, and also through personal contacts within the communities.

In each workshop, the participants were asked two questions: how they felt about their current housing conditions and what can be done to improve their housing conditions. The qualitative insights gained through these workshops were supplemented by quantitative information collected from questionnaire surveys administered to 13 Kurdish and 35 Somali households. Census data could not be used, as no data were available for these recently arrived groups.

### **Findings**

#### ***1. Profile***

Most Kurds and Somalis came to Canada as refugees, Kurds in the aftermath of the Iraq war and Somalis following a civil war in their home country. Kurds only arrived in Canada recently while Somali presence in Canada dates to the early 1980s. In Vancouver and the Lower BC Mainland there are about 1500 Kurdish families and about 5000 Somalis. Most Somalis came to BC from Ontario. Being recent immigrants, both Kurds and Somalis have not yet established a strong support network in Vancouver. They have also not established social and economic integration

Compared to Somalis (2.7 children) Kurds had large households (4.5 children). Household fragmentation was common in both groups--85% of the respondent households had at least one missing member. As a result, relatives and friends often lived with the refugee households on a transitional basis. This led to an increase in the size of the households.



## **2. Current Accommodation**

About two-thirds of refugees were living in illegal basements (63%), a third were in apartments (32%) and about a quarter were in houses (24%).

## **3. Housing Obstacles**

These refugees faced four main barriers:

- a. *High rent*: 91% of all respondents indicated high rent as an important barrier. This included all Kurds and most Somalis (83%)
- b. *Household size*: 82% of the respondents indicated this issue. This included 85% of Kurds and 80% of the Somalis.
- c. *Language*: About two thirds of the respondents felt the language barrier. Compared to almost all Kurds (92%), a little over a quarter of the Somalis (28%) indicated this factor.
- d. *Discrimination due to racial or cultural prejudice*: only 14% of the respondents stated that they faced racial or cultural discrimination. More Somalis than Kurds identified this issue.

## **4. Problems Faced by Refugees**

The problems faced by the refugees were classified into four dimensions:

- a. *Social Barriers*:
  - i. Relationships with landlords in the private housing sector
  - ii. Limited familiarity with tenant rights, and landlords' maintenance obligations
  - iii. Difficulty in finding a guarantor/reference
  - iv. Refused rental units, or charged a higher rent in reaction to the refugees' cultural difference. This included racism, discrimination against cooking and clothing, source of income (welfare dependency)
- b. *Social Strategies*:
 

As a strategy, respondents avoided identifying their source of income
- c. *Administrative Barriers*:
  - i. Public sector and assisted housing
  - ii. Lack of information about available options and channels for housing assistance
  - iii. Invisible obstacles, such as ambiguity of housing assistance schemes, application procedures, and selection criteria. This problem was further exacerbated by the refugees' lack of knowledge of English.
  - iv. Spatial Mismatch in size and configuration of the private and public rental housing stock and the characteristics of the refugee households. Compared to size of dwelling, households are relatively larger. Larger apartment units are scarce so most households lived in overcrowded conditions. This causes numerous family tensions.
  - v. 63% live in illegal basements. Although affordable, these are illegal and therefore households do not have tenancy rights.
- d. *Cultural Barriers*

Culturally acceptable behaviour differs by communities. In some cases neighbours complained about Kurdish refugee households. Also, the spatial juxtaposition of different cultures varies according to the boundaries of private and public places. As a result, most respondents declared they would prefer to live among people of their own cultural background (73%)

**5. *Are these Barriers Specific To Refugees?***

- a. The psychological dimension of displacement and relocation is different for immigrants and refugees. For immigrants migration is planned, voluntary and involves some choice. For refugees like the Kurds, migration is not necessarily a choice and they often lack a support system that is available to many other immigrants.
- b. Some obstacles faced by refugees are common to most recent immigrants. These include cultural differences between ethnic groups and their definitions of home and public and private space, discrimination by private landlord on the basis of racial and cultural differences, language, unfamiliarity of tenants' rights, and housing options in the public sector.
- c. Refugees are economically more disadvantaged than immigrants. As a result, they face more barriers in the housing market.
- d. Thus, although immigrants and refugees share social, administrative, spatial, and cultural barriers, the situation is more acute for refugees.

**6. *Recommendations***

- a. Effective dissemination of information on housing options within both the public and private rental sectors is essential
- b. The criteria and application procedures for public housing should be made transparent
- c. In order to avoid households living under overcrowded conditions and in illegal basements the occupancy standards must become flexible
- d. Build more affordable housing. Furthermore, as alternatives to affordable housing, community based housing and co-operative housing should receive more attention.
- e. Recognise the complex interconnections between refugee housing experiences and other dimensions of settlement such as education, health and employment
- f. Build closer links between housing authorities, non-profit service organisations and social service providers so that a holistic understanding is obtained of refugee settlement experiences and provide necessary assistance so that these households are able to contribute socially, economically and culturally to the new society.

**Evaluation**

1. A timely comparative study on the housing experiences of immigrants and refugees
2. Makes an important contribution particularly in the view of the fact that little is known about the housing discrimination of refugees and immigrants in Vancouver

3. Methodologically, this study demonstrates the utility and importance of focus groups prior to the formulation of a questionnaire survey
4. Conceptually, the study does not recognise that immigrants and refugees may choose to live near their social networks, for instance, to preserve their linguistic and religious identities
5. It is also not true that refugees have no choice about where to live in Canada. For instance, this study has shown that most Somalis came to Vancouver from Toronto, thus demonstrating their 'choice' of settlement. How and why this decision was made is not clear. Is it because they had social networks in Vancouver? Or they expected to get employment? Or affordable housing was more readily available in Vancouver?
6. Miraftab also assumes that most refugees do not have social networks in Canada, whereas all immigrants do. What is the basis of this belief?

**Murdie, R. (2003). "Housing Affordability and Toronto's Rental Market: Perspectives from the Housing Careers of Jamaican, Polish and Somali Newcomers." *Housing, Theory and Society* 20(4): 183-96.**

### **Objective**

Since the mid 1980s, the rents of private rental apartments in Toronto have been extremely high. As a result, many new immigrants to Toronto, especially those with limited resources, have found it extremely difficult to acquire adequate housing. Using a housing career strategy Murdie specifically focuses on the issue of affordability--a key *constraint* affecting the housing careers of many new immigrants in Toronto's private rental sector. By studying the rental experiences of three recently arrived immigrant groups, viz., Jamaicans, Poles and Somalis, Murdie attempts to evaluate: a) the changes in average rent through the housing career and between the immigrant groups, b) difficulties faced by the immigrants in paying rent, and c) the extent to which excessive housing costs precipitated their residential mobility. The findings are part of the larger Housing Experiences of New Canadians in Greater Toronto study ([www.hnc.utoronto.ca](http://www.hnc.utoronto.ca)).

### **Methodology**

Information on the housing situation of the Jamaicans, Poles and Somalis was collected by means of a questionnaire survey containing closed and open-ended questions. Using a reputational (snowball) sampling technique, 60 respondents were selected from each group. All respondents had arrived in Canada between 1987 and 1994. All the respondents were living in rental accommodation at the time of interview. To examine whether the households had made improvements to their housing careers, the respondents were required to have moved at least twice beyond the initial residence in Toronto. A grid system was used to record the housing circumstances of individual households as they moved from one residence to another. All interviews were conducted 'face to face' by trained Jamaican, Polish and Somali interviewers.

## Findings

Poles experienced the least affordability problems and the Somalis had the greatest difficulty affording adequate accommodation.

Four major factors are identified that determine the housing outcomes of the Jamaicans, Poles and Somalis: a) assistance from formal and informal social networks, b) educational background and household income, c) household size and d) discriminatory practices in the housing market. It is argued that households with the weakest social networks, low incomes and large household sizes were likely to experience the greatest difficulty in finding appropriate housing. These factors may be exacerbated by discriminatory practices in the housing market.

1. ***Assistance from formal and informal social networks:*** compared to Jamaicans and Poles, Somalis did not have an existing community in Toronto when they first arrived. Despite that, a majority of the households of all three groups had some social connections in Toronto. These social connections (relatives and friends) were the most helpful in finding the first accommodation. Except for the Poles, few immigrants sought the help of community organizations in finding a place to live upon arrival.
2. ***Educational background and household income:*** When they came to Canada, all three groups were well educated. Despite that, they were unable to acquire jobs in Toronto that matched their educational background. Among the three groups, the Poles fared the best and Somalis the worst. As a result, the average household income of Poles was higher (25% earning more than \$40,000) compared to Jamaicans (16%) and Somalis (2%). Moreover, the source of income varied among the immigrant groups. Compared to some Jamaicans (20%) and few Poles (12%), many Somalis were on social assistance (40%). Over the stages of their housing career, the proportion of Somalis on social assistance decreased only slightly. As a result, compared to the other two groups, Somalis likely faced greater affordability problems.
3. ***Household size:*** Compared to Jamaicans (2.2) and Poles (2.3), Somalis had larger households (4.4. persons). As a result, the latter group needed larger apartments, which were more expensive. Over the housing career, Somali households decreased in size whereas Polish and Jamaican households increased in size. When searching for a place to live, in desperation, many Somalis resorted to hiding the children.
4. ***Discrimination:*** Jamaicans and Somalis experienced more perceived personal discrimination than Poles. Income was ranked as the highest measure of perceived discrimination by Poles and Somalis and second highest by Jamaicans. The importance of income thus further reinforces the issue of affordability. Jamaicans and Somalis identified race and accent as other discriminatory factors.

**5. *Tenure, monthly rent and rent to income:***

- a. Monthly rent depended on changes in tenure and housing consumption. Somalis in general, paid higher rent than the other two groups. Though Polish and Jamaican households also paid high rents throughout their housing careers, they increased their housing consumption over time--moving from smaller to relatively larger apartments. Over time, as the Somalis and Jamaicans increasingly entered social housing, they paid relatively less rent.
- b. Rent to income ratios suggest that among the three groups, Somalis were the most disadvantaged. While in private rental housing, a higher proportion of Somali households paid about half of their household income on rent compared to 35% of Jamaicans and 30% of Poles.
- c. Jamaicans and Poles appear to be making progressive housing careers, spending more on rent and occupying larger units. Somalis on the other hand were able to decrease the cost of housing but they had to compromise their housing consumption, particularly with respect to the size of the apartment.

**6. *Difficulty Paying Rent:***

- a. Poles experienced the least difficulty in paying rent. For Jamaicans the number of households facing affordability problems fluctuated during the housing career—more households faced this problem in the residence before the current one, than in the first and the current residence. Somalis however continued to face difficulty even though they changed tenures, i.e. from private rental to subsidized housing.
- b. High rent was a dominant reason why many Jamaicans and Poles moved from one residence to another. Few Poles mentioned this factor. Somalis also moved because the house they were renting was sold.

**7. *Implications for a Successful Housing Career***

- a. The progressive housing careers of Poles and Jamaicans and the regressive careers of Somalis imply that Somalis as a group will continue to face affordability issues. As a result, they will have less to spend on other aspects of subsistence such as food, clothing and transportation.
- b. In the short run, it is possible that the Somalis will be forced to live in poor quality and unsuitable housing. In the long run, even if desired, they may not be able to achieve homeownership. In addition, the waiting list for social housing is long and even if successful the housing may not be located in a neighbourhood of their choice.
- c. Many Somalis are moving to cities where they are able to afford dwellings. In doing so, Somalis are less likely to be able to live near their co-ethnics and build ethnic enclaves and social networks
- d. Their current housing conditions suggest that Somalis will not be able to achieve social integration any time soon.

## Evaluation

The evaluation of affordability as a constraint factor using a housing career strategy and the demonstration of intra-immigrant group differences in housing careers makes this study original and effective. The author usefully demonstrates the interplay of several factors, both internal and external to the household, that affect their housing careers.

**Murdie, R. (1994). "'Blacks in Near Ghettos?' Black Visible Minority Population in Metropolitan Toronto Housing Authority Public Housing Units." *Housing Studies* 9(4): 435-57.**

## Objective

This research paper was written in view of the concerns expressed by the Reference Group, a black advocacy organisation in Toronto. According to the Reference Group, a large number of blacks were housed in high-rise public housing developments in ten 'high risk' communities—characterised by unemployment and drug abuse problems. On the basis of observation and experience, the group believed that blacks account for 50 to 70 percent of the population in these developments, and like Britain, this was due to institutional discrimination. At the time, the Metropolitan Toronto Housing Authority (MTHA), now known as the Toronto Community Housing Corporation (TCHC), provided public housing in Toronto. There are two main objectives of this paper: o evaluate 1) the incidence of blacks in MTHA housing compared to the rest of the Toronto CMA and 2) the segregation of blacks within the MTHA system.

## Methodology

The study is based on information from several sources: the 1971 census, the 1986 Public Use Micro Data File, 1990 Unit-tenant Master File of the Ontario Ministry of Housing and a special tabulation of black visible minority population by census enumeration areas for 1986

## Findings

1. The proportion of black tenants in MTHA housing increased from 4.2% in 1971 to 27.4% in 1986.
2. The percentage of blacks in MTHA housing in 1986 was about 5.5 times the percentage of blacks in the CMA—this figure is close to the percentage of black population in MTHA estimated by the Reference Group
3. Between 1971 and 1986 (i.e. 15 years) MTHA developments became a home for the most impoverished in society—single parent families, mostly female led, low income households, unemployed, and a relatively large number of blacks many of whom entered Canada in the 1970s, thus possibly Caribbeans.
4. Spatial variability of blacks within MTHA housing is not as extreme as popular perceptions suggest. Both the coefficient of variation and index of segregation

- indicate that although a high proportion of blacks are concentrated in MTHA housing, they are not highly segregated within the MTHA system.
5. An index of black occupancy in all MTHA developments show that developments with an above average proportion of black tenants tend to be located in the suburbs, outside of the former City of Toronto, East York and York. Most of these developments are located in Etobicoke, North York and Scarborough.
  6. The reasons for the concentration of blacks in particular areas are not evident. This is because from the available data it is difficult to evaluate the possibility of institutional discrimination.
  7. Blacks are found in a mixture of housing structures, including high and low rises, walk up apartments, and row houses.
  8. It is also argued that since public housing is allocated on the basis of household size, this may have had some impact on the residential location of blacks in particular housing developments.
  9. The author contends that it is possible that many Caribbeans entering Canada in the 1960s and 1970s lacked the resources to buy a house or move into private rental stock. Since most of them had small households, they were allocated the available units in the suburbs, built between 1968 and 1974. Most of these buildings were high-rises containing two bedroom units. Over the years, many blacks, unable to improve their economic conditions, have remained in these buildings, moving from smaller to larger units due to an increase in family size. Many white tenants may have moved away from these developments that were increasingly becoming black.

### **Evaluation**

This is an important article as it addresses the issue of race and housing in public housing developments in Toronto. Through data and informed speculation the author demonstrates that popular ideas propagated by interest groups are not always close to reality. However, several issues emerge from this analysis that need further research, some of which are identified by the author in the conclusion, particularly relating to the long term effects of the concentration of black women and children in these developments. With respect to methodology it would have been useful to supplement the statistical data with interviews or focus groups with MTHA officials and tenants. This might have firmed up the author's speculations concerning 'choice'/'constraint' and 'constrained choice' in residential location and housing.

**Novac, S. et al. (2002a). *Housing Discrimination in Canada: What do we Know About It?* Toronto: University of Toronto, Centre for Urban and Community Studies Research Bulletin 11.**

[<http://www.urbancenter.utoronto.ca/pdfs/researchbulletins/11.pdf>]

## **Objective**

This report reviews the state of knowledge on housing discrimination in Canada drawing on English and French language literature as well as on that from the United States (US). Novac *et al* contend that there is little information about housing discrimination in Canada. Since the US has a different history of social relations and different patterns of segregation among ethno-cultural groups, these studies cannot be used to understand the discriminatory practices in Canadian housing markets. In order to identify the possible gaps and suggest a research agenda that can guide future housing policy, the authors primarily focus on reviewing previous research on housing discrimination in Canada.

Conceptualizing the term discrimination in the sense of social justice, the authors argue that discrimination can take many forms and housing discrimination is one of them. They define housing discrimination as any behaviour, practice, or policy within the public or market realm that directly, indirectly, or systemically causes harm through inequitable access to, or enjoyment of, housing for members of social groups that have been historically disadvantaged.

## **Methodology**

In addition to the review of relevant literature, the researchers conducted interviews with 40 key informants from various stakeholder groups, e.g., landlord representatives, tenant advocates, real estate and financial representatives in various communities across Canada.

## **Findings**

1. Much of the research has focused on perceptions of discrimination among ethno-racial minority groups.
2. Most studies are small-scale. Discrimination is measured through surveys, limited to a few cities and to the rental sector.
3. ***Landlord Behaviour:***
  - a. Studies suggest that resident landlords tend to behave differently from absentee landlords, and resident landlords are over represented in human rights cases on housing discrimination and harassment
  - b. Some studies distinguish between informal (those who own one or a small property) and commercial landlords. The informal landlords tend to control their property more closely and ignore tenant's rights
  - c. Some Canadian quantitative studies have found evidence that discrimination is a continuing problem in housing



- d. The changing profile of tenants may have affected landlords' attitudes. Many landlords reject tenants on the basis of their low income and source of income. Since they prefer working couples, single mothers with small children are in a disadvantageous position.
- e. Despite the law, landlords in Toronto continue to refuse to rent to particular tenants. Moreover, they often apply more stringent financial screening when vacancy rates are low and there is competition for housing.

#### **4. *Racial Discrimination***

- a. Studies conducted from 1957 to 1996 show that racial discrimination is a continuing problem in Canada's housing markets.
- b. Blacks, followed by South Asians, face the highest levels of discrimination.
- c. Immigrants deal with racial discrimination by relying on their social networks.
- d. There are discrepancies between individual and group perceptions of discrimination. People tend to notice higher levels of discrimination against their group than against themselves as individuals.
- e. Although many recent studies have documented racial discrimination, compared to Britain, this issue has not been systematically studied in Canada or the USA.
- f. Discrimination can take the form of neighbourhoodism—i.e. against people living in a particular part of the city.

#### **5. *Sex and Gender Discrimination***

- a. Feminist analyses of housing have determined male bias in designing and planning housing.
- b. Several studies have also shown that women renters are often harassed or intimidated by housing providers.
- c. Single parent women headed households are often discriminated against.
- d. Sexual harassment of women by landlords and superintendents is little reported.
- e. Although many recent studies have documented racial and gender discrimination, the extent to which racial minorities are discriminated against as a result of family status, source of income (social assistance), age, disabilities, sexual orientation, and social status, has not been systematically researched such as through paired testing
- f. Discrimination through land use planning such as the NYMBY syndrome also needs to be studied
- g. Discrimination in the housing sales, mortgage lending, or home insurance markets has not been studied.

#### **6. *Stake holders View:***

- a. *Defining Housing related discrimination*
  - i. Most stakeholders were aware that there was discrimination in the housing market based on race but they held differing opinions about its prevalence.
  - ii. Many stated that income discrimination was common, and youths, the homeless, immigrants, and people with disabilities and psychiatric

problems often found it difficult to find a place to live. Families with children had similar experiences.

iii. Landlords demand information at various levels (personal and professional) from potential tenants

*b. Institutionalized Discrimination*

Informants provided many examples of institutionalized discrimination e.g., “man of the house rule”, criteria for obtaining priority on a housing waiting list, lack of physical access to housing due to disability, government policies that favour homeowners over renters, zoning practices excluding some households from some areas of the city.

*c. Discrimination in housing purchase and finance*

Some real estate agents avoid doing business with particular social groups, steer clients towards particular neighbourhoods, and give lower service to some clients.

### **7. Signs of Change**

Some informants suggested that racial discrimination was decreasing, but most felt that landlords were cautious about overt expressions of racism and that discrimination continued in more subtle ways. Moreover, discrimination fluctuated according to vacancy rates, tenant evictions, type of landlord, and portrayals of certain groups in the media

### **8. Ineffective Legislation**

Many informants felt that although there were rules, they were not always enforced. Some informants pointed out that higher vacancy rates would minimize discrimination. Landlord advocates in particular emphasized the need for education on rights and responsibilities in the housing system. Tenant advocates wanted a more streamlined human rights process, so that tenants do not give up on cases because they are dragging on. Several informants called for more research, particularly housing audits to document discrimination.

Based on the literature review and interviews with stakeholders the authors conclude that there is widespread agreement that the existing data on housing discrimination are inadequate for directing policy decisions.

### **Evaluation**

For several reasons this report is of prime importance in the arguably conspicuous literature on housing discrimination:

1. The article is methodologically sound—the authors not only reviewed the literature, but also collected information from front line workers and other stakeholders
2. The term discrimination and its various forms are clarified
3. The authors recognize that housing discrimination occurs not just on the basis of race, but for various other reasons through overt and covert processes

NOTE: Also available as full report.

**Novac, S., J. Darden, et al. (2002b). *Housing Discrimination in Canada: The State of the Knowledge*. Ottawa: Canada Mortgage and Housing Corporation.**  
[\[https://www03.cmhc-schl.gc.ca/b2c/b2c/init.do?language=en&shop=Z01EN&areaID=0000000033&productID=00000000330000000014\]](https://www03.cmhc-schl.gc.ca/b2c/b2c/init.do?language=en&shop=Z01EN&areaID=0000000033&productID=00000000330000000014)

This report is based on a review of research findings on housing discrimination in Canada, an assessment of the strengths and weaknesses of the research methods used, and a field consultation on current issues with informants from various stakeholder groups, e.g., landlord representatives, tenant advocates, real estate and financial representatives. Much of the research has focused on perceptions of discrimination among ethno-racial minority groups. Generally, the studies are small-scale, use survey methods, use measures of perceived discrimination, and are limited to a few cities and to the rental sector. Findings from quantitative studies conducted from 1957 to 1996 show that racial discrimination is a continuing problem. More recent studies have documented discrimination against women. Other legally prohibited grounds for discrimination, e.g., family status, receipt of social assistance, age, disabilities, and sexual orientation, have not been part of any systematic research. Virtually nothing is known about discrimination in the housing sales market, mortgage lending, or home insurance. There is widespread agreement that the existing data on housing discrimination are inadequate for directing policy decisions. This report concludes with a research agenda that would address current knowledge gaps.

This report reviews the state of knowledge on housing discrimination in Canada drawing on English and French language literature as well as on that from the United States (US). For the purpose of this report, housing discrimination consists of any behaviour, practice, or policy within the public or market realm that directly, indirectly, or systemically causes harm through inequitable access to, or enjoyment of, housing for members of social groups that have been historically disadvantaged.

The term discrimination is used here in the sense of social justice. For discrimination to have taken place then involves two findings: the existence of differential treatment and the absence of justification for it, moral or legal. Denial of equal opportunity, denial of same treatment, or denial of equitable access to a disadvantaged group when compared to the dominant social groups, constitutes the main component of discrimination.

In the determination of discriminatory acts, human rights interests are often balanced against the vested economic and social interests of dominant groups. Since the late 1940s, when human rights legislation per se was first enacted in Canada, the practices that have been designated as discriminatory have altered and expanded. For tenants, the trend has been an expansion of legal protection. Illustrating this trend, some aspects of housing are being increasingly viewed as discriminatory. These include: the Ontario Human Rights Commission disallowance of arbitrary application of maximum rent-to-income ratios in Ontario rental housing; the Canadian Human Rights Act Review Panel's recommendation that a), the federal Indian Act and the First Nations Land Management Act (which deny

women and their children access to reserve housing after separation or divorce) no longer be exempted from Human Rights legislation's), social condition be recognized as a prohibited ground.

The report includes a review of the research on housing discrimination in Canadian assessment of the strengths and weaknesses of the research methods used and, a field consultation on current issues with 40 informants from various stakeholder groups such as landlord representatives, tenant advocates, real estate and financial representatives in various communities across Canada.

**Jing Xie (1991). *Housing Search Behaviour: A Case Study of Chinese New Immigrants in Metropolitan Toronto*. Kingston: Unpublished master's thesis, School of Urban and Regional Planning, Queen's University**

### **Objective**

The objective of this thesis is to describe and explain the search behaviour of (Mainland) Chinese new immigrants in Metropolitan Toronto. Most of these new immigrants came from a socialist country where housing is controlled by the public sector and therefore these immigrants have limited knowledge of how to conduct a housing search particularly in a large housing market like Toronto. They also had limited financial resources because people in China are low paid and currency flows are tightly controlled by the govt.

There are four major research questions:

1. What housing search strategies do new Chinese immigrants use?
2. What socio-economic and household characteristics determine differences in the search strategies?
3. What difficulties did new Chinese immigrants face in their search for housing?
4. How did the search strategies affect the outcomes?

### **Methodology**

1. Chinese immigrants are defined as those who left Mainland China in the period 1986 to May, 1989 and later settled in Metro Toronto. To recruit respondents for a questionnaire survey the author used two methods: (1) "Snowball" Technique: only worked well with well-educated immigrants. For others, the best way to avoid trouble in a new society is to keep quiet. Therefore, the sample is drawn from the same socio-economic group (2) It is a nonprobability sample of ESL classes and community agencies in East and West Chinatowns. The problem is spatial bias. People who live nearby tend to attend ESL classes.
2. Tried to interview the person most responsible for conducting the housing search.
3. Questions related to general household characteristics, the first housing search, moving histories, and conditions of the first house or the present house if they still live with sponsors.

4. Problems: (1) fear of giving personal information (2) sometimes could not recall details of the first move (3) did not want to admit to living in poor housing conditions. (4) income and rent-to-income were difficult questions.
5. 80 completed face-to-face interviews (advocates face-to-face over telephone – ability to explain questions, greater richness of information, can observe body language).

## **Findings**

Subdivided by four major groups

1. ***Independent well educated immigrants who worked or went to school in the US for a period of time*** (15 respondents):
  - a. Had housing market experience in cities similar to Toronto
  - b. Used wide array of formal sources Eng. Newspapers (73%), Chinese newspapers (47%), housing service centres (33%).
  - c. One-third experienced rejection from landlords during the search. Rejected by Chinese landlords because they did not understand Cantonese and some landlords did not like Chinese tenants.
2. ***Group who did not establish successful shared living arrangement with sponsors and wanted to (forced to) move out as quickly as possible; tight time constraint for finding a residence*** (22 respondents):
  - a. Did not have search experience or good personal relationships
  - b. Majority found accommodation through Chinese newspapers, many tried personal contacts and vacancy signs/cards on bulletin boards but these were not very effective.
  - c. One-quarter experienced rejection but only 14% thought Chinese landlords discriminated against them because they did not speak Cantonese.
  - d. One-half moved into rooming houses; about half were paying more than 25 percent on rent, the highest of all groups; had particular problems with poor housing conditions – plumbing/heating, falling plaster, dirty units, poor ventilation.
3. ***Group who successfully established a shared living arrangement with their host. Existing housing arrangement was secure and had a longer period to search for a new residence*** (22 respondents).
  - a. Little search experience but good personal relationships, search delayed for up to a year after arrival when they lived with hosts.
  - b. Used friends and relatives, also Chinese newspapers but success rate was low – had built up a good personal network.
  - c. Rejected because of low income and/or children or elderly in the household
4. ***Did not search for their own accommodation. Still lived with sponsors*** (21 respondents).

- a. Did not move, older and had difficulty finding employment, most contributed to the household (child caring, laundry). Most said it was too expensive to seek independent accommodation or they were afraid to live alone.

### 5. *Problems for All Groups*

- a. Housing search decisions delayed. More than half of the respondents had to live with sponsors before finding accommodation of their own; could not afford their own housing; not familiar with housing search procedures/fear factor.
- b. Limited awareness of information sources – low income groups are more likely to use inefficient sources (walking around, cards on bulletin boards)
- c. Search difficulties – cost of search: where and transportation difficulties; limited choice: financial constraints, discrimination, language difficulties
- d. Housing Problems – dwellings chosen were inadequate, not affordable and crowded – almost all dwellings had some physical problem; 80% lived in dwellings with less than 1 room per person; 30% paid more than 24% of income on rent

### 6. *Recommendations*

- a. Make it easier for new immigrants to enter the housing market
  - i. Settlement allowance for those sharing with hosts for more than 6 months – include search expense/moving costs/perhaps rent supplement.
  - ii. Establish housing service centres for Chinese – staff should be able to speak English, Cantonese, Mandarin
  - iii. Reduce difficulties in search costs. Chinese social workers should be available to accompany the applicants and act as interpreters and advisors
  - iv. Chinese newspapers should be used to bring the issue of discrimination by Chinese landlords to the attention of everyone in the community.
  - v. Provide affordable housing and upgrade neighbourhoods in Old Chinatown

## **Evaluation**

Although dated, this is an excellent study that highlights a number of issues concerning the housing problems of low income Mainland Chinese in Toronto. The division of the sample into four groups underscores the differentiated nature of the Mainland Chinese and is a reminder that not all Chinese are sufficiently wealthy to purchase housing immediately upon arrival in Toronto. Interestingly, the Alfred and Sinclair study of the housing conditions of Chinese newcomers in the downtown area of Toronto suggests that conditions have not improved dramatically in the intervening decade (Alfred, A. and B. Sinclair (2002). *'It's too Expensive and too Small': Research Findings on the Housing Conditions of Newcomers*. Toronto: St. Stephen's Community House).

## HOME OWNERSHIP

**Balakrishnan, T. R. and Z. Wu (1992).** "Home Ownership Patterns and Ethnicity in Selected Canadian Cities." *Canadian Journal of Sociology* 17: 389-403.

### Objective

This research is an extension of Ray and Moore's (1991) study. In this well-organised paper, Balakrishnan and Wu consider the issue of ethnicity and its impact on homeownership. The authors hypothesize that 1) ethnic groups further away from the charter groups have a greater propensity to buy homes; 2) visible minorities do not have the same rate of homeownership; and 3) in metropolitan areas, homeownership differs among immigrant groups.

### Methodology

The authors use Public Use Sample tapes from the 1986 Canadian census. Household maintainers between the ages of 25 and 64, living in Canadian Metropolitan Areas (CMAs) were the focus of this study. The CMAs included: Toronto, Montréal, Vancouver, Ottawa-Hull, Winnipeg, Regina, Saskatoon, Calgary and Edmonton.

### Findings

1. Homeownership varied by CMA. Homeownership was lowest in Montréal (49.4%) as a result of a) housing stock consisting of a large proportion of duplex and triplex structures and b) lower preference among immigrants for homeownership. Homeownership was high in Toronto (61%) and Vancouver (58%), especially considering the high house prices in these two cities. The CMAs in the Prairie region had the highest homeownership rates (66% for Winnipeg, Regina, Saskatoon and 62% for Calgary and Edmonton).
2. Housing tenure depended on demographic and socio-economic characteristics. Most people above the age of 35 owned homes. More men (65.5%) than women (38%) were in this cohort. Husband/wife families (72%) were more likely to buy homes than single parent or single/widowed households (50%). Education however did not have a major effect on homeownership. Those with university education were marginally more likely to be homeowners than the less educated. Income was strongly connected to homeownership. Most households earning more than \$50,000 were homeowners, while those earning between \$10,000 and \$29,000 were primarily renters. The foreign born population was more likely to own a home (65%) than the Canadian born (55%). Ethnic origin played an important role in immigrant homeownership. Whereas most Italians (83%) and Chinese (74%) and many British (58%) and French (49%) were homeowners, few Black (34%) and natives (16%) were likely to buy a home. The authors contend

- that cultural norms and discrimination in the housing markets may have been the main causes of these differences.
3. Multivariate analysis further revealed that sex and marital status did not have a significant impact on the homeownership rate. The results show that
    - a. In Toronto, the older population (age 55 to 64) is more likely to own a home than the younger group (ages 25-34).
    - b. Married couples with children had a greater propensity to be homeowners than non family households
    - c. Households with more income were likely to buy a home
    - d. When other factors are controlled, education had a weak impact on homeownership
    - e. Recent immigrants had a lower probability to become homeowners. The patterns were less clear among earlier immigrants.
    - f. After controlling for demographic and socio-economic factors it was found that there were large differences in the homeownership rates of immigrant groups. In Toronto, more Italians than Blacks were likely to buy a home. Western and Northern European groups were close to the British Canadians in terms of homeownership rates.
    - g. In all CMAs except Montréal the British were most likely to buy a home. This may have to do with the issue of Quebec separation. Except in Ottawa/Hull and Montréal, the French have lower propensities to buy a home. Italians have the highest probability to buy a home in all CMAs except Vancouver, where the Chinese have the highest odds. Blacks are less likely to buy a home in all CMAs. Aboriginals or natives are also less likely to buy a home in all CMAs except Montréal. Minority groups who have a sizeable population seem to be more likely to buy a house. This includes Italians in Toronto and the Chinese and South Asians in Vancouver.
    - h. Logit coefficients revealed that, in Toronto, 98% of Chinese households where the household maintainer is male, between 55 and 64 years of age, who came to Canada before 1955, has a university education, earns \$50,000 or more, and has a wife and children, are likely to be homeowners. In contrast, a black household who came to Canada in the 1970s, with less education, earns \$10,000 or less, is most unlikely to own a house.

### **Evaluation**

Balakrishnan and Wu make an important contribution by comparing the homeownership rates of immigrant groups by ethnic origin and CMA. They also speculate that ethnic social identity impacts homeownership rates. This finding has inspired many subsequent studies in this area of research (see e.g., Owusu 1998).



**Darden, J. T. and S. M. Kamel (2000). "Black and White Differences in Homeownership Rates in the Toronto Census Metropolitan Area: Does Race Matter?" *The Review of Black Political Economy* 28: 53-76.**

### **Objective**

The authors believe that discrimination in the housing market is independent of demographic and socio-economic characteristics and essentially a function of 'race'. As a result, homeownership rates differ among racial groups. Based on this hypothesis, the main objective of the paper is to analyse homeownership rates among 'blacks' and 'whites' in the Toronto CMA who had been Canadian citizens for at least five years.

### **Methodology**

Darden and Kamel use the 1996 Census Public Use Micro Data File for Individuals (PUMFI). To test the hypothesis—i.e. race is a significant predictor of the probability of homeownership--the data were limited to a universe of white and black non-institutional residents between 25 and 64 years of age who had been Canadian citizens for at least five years. In order to control for the economic conditions of the sample, only people living above the low income cut off were included in this study.

The authors tested the following model:

$$\text{Homeownership} = f(\text{Race, Age, Marital Status and Family Size, Immigrant Status, Educational Level, Occupational Status, Income})$$

### **Findings**

1. Even when blacks have the same socioeconomic and demographic characteristics as whites, blacks are less likely to be homeowners.
2. Therefore 'race' has a strong effect on the chances of homeownership.
3. The findings have implications for Canadian anti-discrimination housing policies. The authors recommend housing audits (paired testing) as an important tool for examining racial discrimination in housing.

### **Evaluation**

1. Darden and Kamel make an important point by emphasizing the issue of racial discrimination in Toronto's housing market. I am suspicious, however, whether racial discrimination occurs only among 'blacks' and 'whites'—as binary opposites.
2. I find the concept of 'race' highly problematic, and its use in academic papers unacceptable as it reinforces racial stereotyping. In this case the 'whites' are stereotyped.
3. The authors are also ambivalent about who constitutes 'blacks' and 'whites'? Do all Caribbeans consider themselves 'blacks'?

4. Do other visible minority groups also discriminate against 'blacks'? If so, what is the cause of such racial profiling? To what extent do the media play a role in this regard?
5. Do 'blacks' discriminate against other immigrant groups and restrict them from renting units in particular apartment buildings?

**Ferdinands, S. (2002). Sinhalese Immigrants in Toronto and their Trajectories into Home Ownership. Toronto: Unpublished Master's Thesis, Department of Geography, York University.**

[[http://ceris.metropolis.net/Virtual%20Library/housing\\_neighbourhoods/spencer\\_thesis/fronpages.html](http://ceris.metropolis.net/Virtual%20Library/housing_neighbourhoods/spencer_thesis/fronpages.html)]

### **Objective**

This study examines the housing experiences of Sri Lankan Sinhalese in the Toronto CMA. It focuses on homeowners. The Sinhalese are a small but successful immigrant group who have integrated into Canadian society fairly easily. The rapid pace of their integration is reflected in high rates of home ownership in suburban areas. The focus is on the following factors which influence and/or are involved in housing trajectories: "residential moves in relation to location, duration of stay, household size, occupation, and housing satisfaction" (74).

### **Methodology**

Ferdinands uses Owusu's (1999) 'telephone directory method' for building a sample of Sinhalese immigrants in Toronto using common/known surnames. A key informant was consulted to compile a list of Sinhalese surnames. The selected individuals were identified using canada411.com and/or reputational (snowball) sampling: 30 respondents were interviewed. The research questionnaire had six parts; the first five are based on predefined responses while the last part provided respondents with an opportunity to provide more qualitative information.

Initial information about the respondent included

1. Employment/housing/education history before coming to Canada, reasons for migrating to Canada, and initial housing situation in Toronto.
2. Trajectories into home ownership – "the housing trajectory grid." Refer to pages 85-6 for the grid.
3. Satisfaction with the current dwelling neighbourhood.
4. Demographic profile questions.
5. Open-ended questions. Questions relate to notions such as: "importance of home ownership", 'difficulties and barriers in the housing market', 'satisfaction with dwelling and neighbourhood', and 'perceived level of advancement in the housing career'" (89).

Interviews were conducted with the male head of household, under the assumption that in this cultural context male heads would be reluctant to let their wives speak for them.

## **Findings**

The Sinhalese are “highly suburban in nature” (147). Ninety percent of the households interviewed lived in the suburbs (49% inner, 41% outer). Though they are not concentrated in a particular location, 60% lived in Scarborough, Mississauga, and North York. Ferdinands notes that the Sinhalese avoid areas that are typically Tamil, as the tensions seem to have carried over to Canada. It is not clear, however, whether this applies to existing areas of Tamil settlement in Scarborough, although it can be noted that the Tamils tend to live primarily in rental apartments while the Sinhalese are predominantly homeowners.

Like many recent immigrant groups, the Sinhalese avoid downtown areas upon arrival, preferring to settle directly in suburban areas. Their subsequent transition into suburban housing is a result of their initial settlement and the fact that most lived in single-family detached housing in Sri Lanka. Most often they will first live with family and friends but rarely stay there for an extended period of time, preferring to move into rented dwellings in high-rise apartment buildings. The ultimate housing goal of most Sinhalese in Toronto is to own a single detached, owner occupied dwelling in suburban areas.

Mobility in the housing trajectories of the Sinhalese is generally a result of one of more of the following factors: occupation, income, culture, age and gender, and barriers such as discrimination in the housing market. Motives for dwelling changes were principally affected by improved occupation and income.

The respondents did not perceive the same barriers in the housing market that dominate the literature. Instead of discriminatory barriers, the most common issue was an unstable second income, which in turn made it difficult to obtain sufficient mortgage financing.

Future areas of research ought to look into “the reasons behind the Sinhalese avoidance of spatial clustering” (152). Comparative studies between the Sinhalese and Tamils as well as between various other ethnic groups would also be useful in understanding the ‘terms in housing attainment’. Furthermore, studies ought to investigate the meaning of home in relation to tenure, structure, and satisfaction in immigrant populations.

A series of clear data tables/charts are presented on pages 97, 100, 103, 111, 113, 115, 120.

## **Evaluation**

This study is a clearly presented overview of Sinhalese immigrants’ experience in housing from the time of their arrival in Toronto to the point where they own a house. The study provides a very good example of immigrant housing trajectories in which newcomers settle in the suburbs and quickly move to homeownership. It also avoids the homogenization of immigrant housing experiences (e.g., Sri Lankans as a single group) that so often characterizes other studies. However, the results may be biased by reliance

on male respondents, with the result that a women's perspective is missing. Also, because of the focus on a very specific immigrant group it is difficult to generalize to all immigrants in Toronto.

**Haan, M. (2005a). *Are Immigrants Buying to Get In? The Role of Ethnic Clustering on the Homeownership Propensities of 12 Toronto Immigrant Groups, 1996-2001*. Analytical Studies Branch, Research Paper Series. Ottawa: Statistics Canada.**  
[\[http://www.statcan.ca/cgi-bin/downpub/listpub.cgi?catno=11F0019MIE2005252\]](http://www.statcan.ca/cgi-bin/downpub/listpub.cgi?catno=11F0019MIE2005252)

### **Objective**

Haan starts by agreeing with the critiques of the spatial assimilation theory proposed by Douglas Massey and his colleagues in the 1980s. As is well known, the spatial assimilation theory suggests that when immigrants first arrive in the migrant city they rent apartments in 'poor' neighbourhoods, usually ethnic enclaves. Over time, by improving their socio-economic conditions, immigrant households buy homes and disperse into mainstream society.

Critiques of this thesis suggest that in the past two decades, the economic and social conditions of developed and sending countries have changed. As a result, recent immigrants seldom restart their lives in the host country from the lowest rungs of the social and economic ladder. In the post 1980s, recent immigrants do not always rent in poor ethnic neighbourhoods. Some locate in high quality owner occupied neighbourhoods and remain residentially segregated, while others purchase a house and merge directly with mainstream society. Still other groups may follow the pattern of earlier immigrants by first renting and concentrating spatially and then when their economic position improves buying a house and assimilating.

The main research question that arises from this discussion is whether enclaves have an effect on the homeownership patterns of recent immigrant groups in Toronto. Haan's hypotheses are built upon two arguments put forward Borjas (1998): 1) highly skilled immigrants of groups with higher 'ethnic capital' (i.e. than the average human capital of the group) will want to live beside co-ethnics, and 2) High and low skilled immigrants of groups with lower 'ethnic capital' (i.e. than the average human capital of the group) will not want to live beside co-ethnics. Haan hypothesizes that:

1. If a group has either above-median income or more members with a University diploma than the city average, the members of this group will buy a home within the ethnic enclave
2. If a group has both below-median income and smaller proportion of members with a University diploma than the city average, the members of this group will buy a home outside of the ethnic enclave

## Methodology

Haan uses data from 1996 and 2001 Census of Canada master files for Toronto. The unit of analysis was 'economic families' defined as either an unattached individual or a union of two or more persons living in the same dwelling and related by blood, marriage, common-law or adoption. Permanent residents of Canada, between the ages of 25-65, and living in non-institutional homes were included in the study. For analysis, the characteristics for the head of the household were used to represent the family.

For the study, Haan considers the number of enclaves each ethnic group had in Toronto in 1996 and 2001, and calculates the percentage changes. In addition to considering group level characteristics in each enclave, Haan also takes into account several demographic and economic characteristics of the head of the households of each group (e.g. age, educational attainment, period of immigration) in Toronto and characteristics of the family (size, composition, marital status and income). In order to test his hypotheses, Haan uses various statistical models such as probit and Heckprob.

## Findings

Among the 12 immigrant groups (Chinese, Indian, Iranian, Italian, Jamaican, Jewish, Filipino, Polish, Portuguese, Sri Lankan, Ukrainian and Vietnamese), Haan found that three groups (Chinese, Italians and Jamaican) were consistent with the patterns predicted by Borjas. The homeownership rates of the Chinese and Italians were higher in their ethnic enclaves, meaning that, consistent with hypothesis one, members of these groups (with high ethnic capital) may be buying to get into their neighbourhood. Jamaicans on the other hand, with lower ethnic capital, were more likely to buy a house outside of their ethnic enclaves. For most other groups the differences in the enclave effect between the two models were minor, i.e., there was a minimal effect of ethnic enclave on homeownerships.

## Evaluation

This study adds little to our knowledge of Canadian immigrant settlement for several reasons:

1. The study does not shed new light on the existing literature on settlement patterns and homeownership. It is well known from previous studies that the Chinese (e.g. Markham, Richmond Hill, Scarborough) and Italian (e.g. Woodbridge) enclaves in the Toronto CMA contain a high proportion of homeowners. This was also evident in Teixeira's (1997) study regarding the re-segregation of the Portuguese in Mississauga.
2. The study uses 'theory for theories sake'. Haan adopts Borjas (1998) hypothesis on immigrant homeownerships in the USA and uncritically tests it in Toronto.
3. Before conducting bi-variate probit models, the author does not ask whether American and Canadian housing markets are similar. The author also fails to explain whether Borjas's arguments are based on his study of one US city or various US cities.

4. As at the beginning, at the end of the study the research question remains conceptually weak.

**Haan, M. (2005b). *The Decline of the Immigrant Homeownership Advantage: Life-Cycle, Declining Fortunes and Changing Housing Careers in Montreal, Toronto and Vancouver, 1981-2001*. Analytical Studies Branch Research Paper Series. Ottawa: Statistics Canada.**

[<http://www.statcan.ca/cgi-bin/downpub/listpub.cgi?catno=11F0019MIE2005238>]

### **Objective**

In this study Haan compares the homeownership rates of immigrant groups and the Canadian born in Canada's three largest CMAs (viz., Toronto, Montreal and Vancouver). Between 1981 and 2001, the homeownership rate among immigrants in general declined in Toronto and Montreal. Since homeownership is an indicator of the social and economic well being of families and reveals social stratification, it is important to ask whether homeownership rates are declining among recent immigrants and if so, for what reasons. Is it because of changes in income, labour market characteristics, educational attainment, family composition, recency of arrival, and/or locational choices?

Researching each of these explanatory variables, Haan found that:

1. Immigrants in general and recent immigrants in particular earn less than the Canadian born, thus having a lower inclination to buy a home. The income disparity between the Canadian born and immigrants grew from 8% in 1981 to 30% in 2001
2. As a result of recent changes in the Canadian labour market, both immigrants and Canadian born young adults have experienced depressed earnings. The 'casualisation' of jobs since the 1990s, has particularly affected immigrants. As a result of these insecurities they are not confident of investing in a house
3. Homeownership is often delayed when households obtain higher education and/or retrain. It is however argued that after they have achieved higher human capital, these households generally 'catch up' with the rest of the population and are able to buy homes. Haan argues that since both the Canadian born and immigrants have increased their educational attainment in tandem, this factor will have little effect on their homeownership rates
4. Between 1981 and 2001, Canadian households underwent important changes in their composition. In particular, the number of "family" households declined. As a result they have lower propensities to buy a house. In comparison, most immigrant households are comprised of married couples with children, thus, having greater propensity to buy a house.
5. Every CMA has its own housing market. As a result, Toronto, Montreal and Vancouver provide unique barriers or advantages to Canadian born and immigrants with respect to homeownership. In Montreal most people remain renters because of the "friendly" rental market, whereas in Toronto people tend to buy homes due to high rents.

Based on these findings Haan hypothesizes the following:

1. CMA choice, particularly immigrant movement from Montreal, will decrease the pace of declining homeownership rates
2. Declining economic resources of immigrants will impact negatively on their homeownership rates
3. Due to their household composition, immigrants will purchase more homes than the Canadian born, which will arrest the rate of decline in their homeownership rates
4. An increasing share of recent immigrants will reduce the immigrant propensity for homeownership

## **Methodology**

For this study the 20% sample data file from the Canadian census (1981-2001) was used. The unit of analysis was 'economic families' defined as either an unattached individual or a union of two or more persons living in the same dwelling and related by blood, marriage, common-law or adoption. Permanent residents of Canada, between the ages of 25-54, and living in non-institutional homes were included in the study. For analysis, the characteristics for the highest earner were used to represent the family.

Several variables were used for the analysis. These included life cycle indicators (such as demographic characteristics and household composition), CMA indicators (i.e. affordability and availability of housing stock), socio-economic variables (e.g., income, employment status), and immigration characteristics (e.g. length of stay in Canada, knowledge of local languages). The data were analysed using logit and probit models.

## **Findings**

1. The housing careers of the Canadian born and immigrants are not evolving in the same fashion. Immigrants had an advantage over the Canadian born in 1981, but by 2001 the immigrant rate of homeownership declined dramatically, which could not be explained by standard tenure models (that is by accounting for age, education, income and labour market composition, family composition, and CMA choice).
2. CMA choice did not have a major impact on the homeownership rates of the Canadian born and immigrants.
3. Decline in labour market conditions was related to homeownership rates.
4. Family characteristics of the immigrants prevented further decline in overall homeownership rates, but irrespective of their family type, the Canadian born are buying homes.
5. Because most immigrants are newcomers this has somewhat negatively affected homeownership rates.
6. Despite accounting for age, education, labour market outcomes, location and family type, it was not possible to explain 2/3 of the changes in homeownership among the Canadian born and the immigrants.

Based on the results, the author concludes that there is a lot of scope for future research with respect to the reasons for declining immigrant homeownership rates in Toronto, Montreal, and Vancouver. Reasons, other than those mentioned above may relate to changes in immigrant aspirations towards homeownership, and specific discriminatory practices in the housing market, which did not exist in the past.

### **Evaluation**

The advantage of this study over others is the use of the 20% sample master file from Statistics Canada, rather than the much more restrictive public use file, and more recent 2001 data. The study is important in highlighting the slight decline in immigrant home ownership rates between 1981 and 2001. The disadvantage is that Haan only uses immigrants as a whole in his analysis rather than subgroups of immigrants. Other studies have shown considerable differences in homeownership rates by immigrant group (e.g., Murdie et al 1999, Murdie 2002, 2003; Darden 2004; Ferdinands 2003; Oliveria 2004). The review of this article has clearly shown that statistical data may be an important starting point for this kind of research but they cannot explain the lived experiences of people. By using secondary data Haan is only successful when it comes to speculation and concludes that most of these speculations have little explanatory power. Thus there is room for considerably more research in explaining the trends.

**Lam, K.-A. (1997). *Future Cities and Multiculturalism – Montreal Case Study*. Ottawa: Experts in Residence Program, Centre for Future Studies in Housing and Living Environments, Canada Mortgage and Housing Corporation.**

### **Objective**

This report highlights homeownership decision-making by immigrants and explores the impact on the residential market within the Montréal metropolitan area. It also describes the effects of the integration of immigrants on the housing market and how immigrants' residential itineraries could influence urban sprawl. The report is divided into three parts: (1) an analysis of the residential behaviour of immigrants using 1986 and 1991 census data; (2) a case study based on a survey with eight target groups of tenant immigrants who would like to become homeowners and two target groups of tenant immigrants who would like to become homeowners; and (3) the role of immigration in Montreal's urban fabric at the end of the 20<sup>th</sup> century and beginning of the 21<sup>st</sup> century. The study's conclusions are interesting from the perspective of growing multiculturalism in Canada.

### **Methodology**

1. Census data for 1986 and 1991 and the dissimilarity index were used to identify immigrant residential concentration.
2. Two surveys, one with homeowner couples and the other with tenant couples wishing to become homeowners. For homeowners, eight ethnic groups were



- selected (Arab, Chinese, Eastern European (excluding Polish), Greek, Haitian, Indian, Pakistani, Polish). Eighty couples or singles (10 per group) were interviewed. For tenants two focus groups were held with South-East Asians and Black francophones.
3. Recruiting was conducted using telephone listings provided by cultural associations. Respondents were selected from different parts of Montréal.

## **Findings**

### **1. *Immigrant Homeowners and their Socioeconomic Characteristics***

- a. Overall immigrant homeownership rate between 1986 and 1991 increased from 52% to 53%. The non-immigrant ownership rate also increased, from 43% to 46%, but remained lower than immigrants.
- b. Recent immigrants have much lower levels of homeownership. Only 16% of immigrants arriving between 1986 and 1991 owned a house. Ownership rates increase for those who have been in the country longer.
- c. Homeownership rates are strongly related to family structure and age of the main wage owner. Immigrant households are more likely to be in family households, thus higher ownership rates.
- d. Immigrants prefer duplex/triplex properties (common in Montréal) because they offer rental income possibilities. Immigrants also opt for older dwellings.
- e. Homeownership rate was higher for immigrants than non-immigrants at all income levels, in spite of the fact that immigrant incomes are lower than non-immigrants.
- f. Shelter-to-income ratios are higher for immigrants than non-immigrants. In 1991, 27% of homeowner immigrant households had shelter-to-income ratios greater than 30% compared to 17% of non-immigrant households and 11% of immigrant households had shelter-to-income ratios greater than 50% compared to 5.6% of non-immigrants.
- g. Recent immigrants (1986-91) from East Asia have the highest homeownership rates. Immigrants from Latin America, Eastern Europe, Caribbean have the lowest rates. Overall, immigrants from Southern Europe and East Asia exhibit the highest rates while immigrants from Haiti and Latin America have the lowest rates regardless of period of immigration. (Is this a result of income, needs or an integration problem?)

### **2. *Immigrants and Spatial Dispersion***

- a. Immigrants have remained concentrated in the City of Montréal, in spite of a more general outflow of the population to suburban areas. Nevertheless, some homeowner immigrant households have moved to the South Shore and Laval.
- b. Territorial dispersion is not related to the number of years immigrants have lived in Canada, Québec or Montréal.
- c. Immigrant spatial mobility increases once homeownership has been attained.
- d. There is a trend among recently arrived homeowner immigrants to settle directly in the suburbs.

- e. Recently arrived immigrant homeowners tend to opt for the South Shore because of lower housing costs (or perhaps steering by real estate agents?).
  - f. Overall, Arabs, Chinese, Indians, Pakistanis and Polish are more spatially concentrated than Greeks, francophone Caribbeans, Latin Americans and Eastern Europeans.
- 3. *Immigrants' Residential Behaviour and their Homeownership Decisions***
- a. Decision to purchase a house is a household decision taken by the couple. Therefore, it is important to get the view of both partners. In over 80% of the cases, couples filled out the questionnaire.
  - b. New immigrants were underrepresented in the sample because of the time that it takes to acquire homeownership. Only a group of Chinese respondents had less than six years of residence.
  - c. The homeownership experience of most respondents is relatively recent even if they had been in Canada for over 10 years.
  - d. Residential background in their home countries: 45% homeowners, 31% lived with families, 24% tenants
  - e. Proximity to work was not mentioned as a major reason in the choice of residence although many respondents work in the same municipality as their residence.
  - f. *Decision to become a homeowner:*
    - i. Family Reasons and Privacy: main reason was "to have one's own unit". This was the most important reason overall and no major differences were observed between groups.
    - ii. Economic Reasons: second priority was for investment value. There were differences between groups. The Haitian and European groups ranked this factor highly, the Greeks, Chinese and Arabs not as high. It is speculated that this may be because the last three groups are generally merchants and investors where investment potential has more to do with business value than shelter value. A follow-up question related to the "value of houses as investment goods". The Chinese and Arab groups did not give this factor much importance but all other groups, including the Greeks, did. For the Greeks, their first priority in purchasing a house was to obtain more space but over time investment value took on more importance.
    - iii. Cultural Reasons: immigrants who were homeowners in their home countries were quicker to purchase homes in Canada. This is expected because previous homeowners have more assets.
    - iv. Reasons for Integration: Purchasing a house is often seen as a stage in the integration process. The respondents in this study did not perceive this factor as significant, perhaps because they have never considered the issue. Integration is a vague concept and not easily grasped.
    - v. Social Status Dimension: homeownership as a realization of a dream and an enhancement of self worth. For these respondents, this did not seem to be an issue.
  - g. *Choice of Residential District*

- i. **Social and Ethnic Cohesion:** most respondents chose their districts based on their own knowledge assisted by family (22%) and friends belonging to the same ethnic group (46%). Haitians were the only group who used real estate agents not from the same ethnic origin. (Does this explain the wider spatial dispersion of this group?). Although social relations dictated choice of district, they did not necessarily want to live near friends, family or ethnic community services.
  - ii. **Discrimination:** not part of the questionnaire but was discussed in follow-up focus groups. Interestingly, for some, “having one’s own unit” means the elimination of discrimination that they felt as tenants. They often received “complaints about noise, cleanliness of the units and kitchen odours” from janitors or owners.
  - iii. **Linguistic Element:** no significant relationship, in contrast to earlier studies that indicated a correlation between the concentration of certain immigrant groups and the districts where Anglophones are a majority. If anything, there was a desire to take advantage of Canada’s bilingual system.
  - iv. **Economic Reasons:** affordability was the prime factor in choosing a district and house. Virtually all respondents from Eastern Europe, Poland, Latin America and Haiti ranked this factor first. Greeks, Chinese, Arabs, Indians and Pakistanis gave less importance to this factor. A related factor was the desire to find neighbourhoods where house prices are escalating rapidly and therefore there is potential for capital gain.
  - v. **Personal or Pragmatic Reasons:** “Peace and quiet” was a particularly important factor. This factor is closely related to suburban quality, especially for Eastern Europeans, Arabs, Indo-Pakistanis and Haitians.
  - vi. **Overall:** “In light of the average weighting of the replies, the choice of a residential district is based first and foremost on the affordability of housed and the investment potential that these houses represent for the homeowner immigrants. Secondly, the specific characteristics of the district; peace and quiet and the quality of community services are noted”. Ethnic groups offer similar reasons based on their social cohesion and residential experiences in their home country. Chinese, Greeks, Arabs and Indians have stronger community cohesion and past experience as homeowners.
- h. Market Constraints*
- i. **‘Protected’ District and Discrimination:** discrimination is perceived as a much greater problem in the rental market than the home ownership market. Ability to afford the house is the major factor in the ownership market.
  - ii. **Financial Constraints:** two-thirds of respondents said that access to mortgage funding was not a problem. Arab, Latin American and Eastern European expressed the greatest difficulty. However, this difficulty is related primarily to insufficient financial resources.

- iii. Financial Institutions: most respondents obtained loans with banks and financial institutions (banks and Caisses Populaires). Only the Polish used private financing.
- iv. Real Estate Agents: two-thirds purchased their house through a real estate agent. Agent is mainly suggested by family and friends. Greeks showed a particular tendency to use co-ethnic realtors.

#### **4. *Immigrants Wanting to Become Homeowners and their Reasons***

- a. 20 interviews with two groups of tenants: Southeast Asian and Black francophone. Most have been in Canada for over 10 years and most were homeowners in their home country.
- b. Reasons for Purchasing Property
  - i. Family and Pragmatic Reasons: to have one's own unit; "peace and quiet", more space, lack of maintenance in rental
  - ii. Economic Reasons; investment factor, means of saving,
- c. Type of Property Sought
  - i. Clear preference for duplexes and triplexes (especially amongst Southeast Asians), perhaps because this is what they know as tenants.
- d. Choice of Residential District
  - i. Based on affordability and good investment; proximity to ethnic services not important; do not want to live in suburbs unless they have been in Canada for a long time (suburbs = North American concept)

#### **5. *Conclusions***

- a. Residential concentration of ethnic groups results from social and pragmatic decisions: affordability, proximity to family/friends, and familiarity with the area.
- b. Immigrants favour central areas, partly because of availability of public transit.
- c. Residential concentration is stronger among ethnic groups wishing to retain their religion, language of origin and customs. (especially Jews, Armenians, Greeks).
- d. "Homeownership is a harmonious solution for a better integration of immigrants and lesser segregation. Immigrants seek tranquility and security above all when buying a home." Immigrants sacrifice more to become homeowners resulting in a higher shelter-to-income ratio.

### **Evaluation**

Although somewhat dated, this is an important study. It is well conceived and carefully executed, using both census data and questionnaire surveys. It is a useful complement to the more statistical analyses of immigrant homeownership. It is also useful in that it points to the specifics of the Montréal housing market that impact on immigrant settlement patterns and housing choices and constraints. The differences between ethnic groups are also well documented with some interesting conclusions. For example, immigrants who are engaged in small businesses do not place as high priority on the

investment considerations of their residence. Finally, the author raises a number of interesting questions or hypotheses concerning the results.

NOTE : Aussi disponible en français sous le titre : Les villes futures et le reflet du multiculturalisme – Étude de cas de Montréal.

**Lareya, S. (1999). *Housing Ownership Patterns of Immigrants in Canada*. Vancouver: Vancouver Centre of Excellence, Research on Immigration and Integration in the Metropolis. [[http://www.riim.metropolis.net/research-policy/research-policy2/Papers\\_e1.html](http://www.riim.metropolis.net/research-policy/research-policy2/Papers_e1.html)]**

## **Objective**

This paper compares homeownership patterns of immigrants in Canada's three largest CMAs—viz., Toronto, Montréal and Vancouver. It is important to note that the paper was written within a specific context. The 1996 census data had shown that immigrants spent a significant proportion of their income on housing (about 27%). Although this was an important issue, most studies had focused on their performance in the labour market. As a result, the experiences of immigrants in the housing markets of Canadian cities were understudied.

The author contends that since immigrants are not a homogenous group (i.e. they come from different countries with different tastes in housing, embody specific financial conditions, and face different kinds of discrimination in the housing markets), it is likely that they have differential propensities for housing tenures. Thus, the primary objective of this paper is to identify and examine the main factors influencing immigrant homeownership. The author argues that after controlling for demographic and socio-economic variables such as age, education, income, period of immigration and family composition, homeownership will differ by place of birth.

## **Methodology**

Lareya uses secondary data from the 1991 Canadian Census Public Use Sample tape for individuals. Since the relationships between independent variables were complex, multivariate techniques were used to unravel the effect of the independent variables on homeownerships, while controlling for other factors. Due to the dichotomous nature of the dependent variable (i.e. whether one owns a house or not), a logistic regression is estimated to capture the effects of socio-economic and demographic variables on home ownership.

## **Findings**

1. After controlling for age, marital status, education, household type, income and period of immigration, the results show a wide variation in home ownership amongst immigrant groups.

2. Overall, ownership rates are highest among immigrants of European/USA origin but very low for those of African/Caribbean origin.
3. Immigrants of African or Caribbean decent were relatively more likely to buy a house in Montreal than in Toronto or Vancouver. European and USA immigrants were more likely to buy a home in Toronto and Montreal. In Vancouver, the Asian immigrants had highest probability of home ownership
4. It takes on average about 8 years for the foreign-born population to attain the same rate of housing tenure as the Canadian-born. This figure however varies by immigrant group. For immigrants from Europe/USA it takes about 3 years to catch up with the native population, Asians take about 6 years, and Africans take a longer time. In Vancouver, however, the foreign born population have higher homeownership rates than the Canadian born.
5. The results of this study show that in all three CMAs, immigrant homeownership is a complex phenomenon influenced by various demographic and socio-economic factors, thus, corroborating the findings of previous studies by Balakrishnan and Wu (1992) and Ray and Moore (1991).

### **Evaluation**

As the author notes, the findings of this study corroborate previous research. In that sense immigrant homeownership did not undergo radical change between 1991 and 1996. The main limitations of the study are:

1. Census defined immigrant categories are used, with the result that the conclusions are extremely generalised.
2. Although the author recognizes that a complex interplay of variables influence immigrant homeownership by controlling for some of the main factors—such as, demographic and socio-economic characteristics of immigrants he is unable to provide additional insight on why and how homeownership is attained.
3. The study thus remains extremely descriptive.

**Oliveira, L. (2004). *Housing Trajectories into Homeownership: A Case Study of Punjabi Sikh Immigrants in the Toronto CMA*. Toronto: Unpublished Master's Thesis, Department of Geography, York University.**

### ***Objective***

This study concerns the housing careers of Sikh households in Toronto using a conceptual framework based on the 'Housing Experiences of New Canadians in Greater Toronto' study. Four stages of the home ownership 'ladder' are considered: initial dwelling, second dwelling, dwelling before the current one, and current dwelling. It focuses on search processes and outcomes, discrimination and other constraints, the degree of success in Sikh housing careers, and their conception of 'home'.

## Methods

Quantitative and qualitative data were collected through semi-structured questionnaires containing both closed and open-ended questions, and a 'housing history grid'. It was divided into six sections that reflect the topics of interest in the study. Interviews were conducted with 30 Sikh households (in which both the wife and husband are of Sikh origin) either at home or at the workplace. All the participants were homeowners, had been in Toronto for a minimum of 10 years, and were born outside of Canada. The sample was developed through a reputational (snowball) sample using six key community informants from different areas of employment and residence. The data were analyzed using three techniques: descriptive statistics (tabulations and cross-tabulations), thematic qualitative analysis, and mapping.

## Findings

Accessibility to homeownership in Toronto's Sikh community is primarily influenced by economic status. The Sikhs have been particularly successful in Toronto's housing market. They are highly educated and affluent. The majority arrived from India for financial reasons and family reunification, between 1960 and 1980. For the Sikh community in Toronto, owning a home is seen as an investment creating increased wealth, autonomy, and security. Other factors include family structure and lifestyle. Sikh households tend to include more than two generations that is reflected in a need for housing units with three or more bedrooms and sufficient living space.

Feelings regarding home ownership are related to the respondents' understanding/conception of 'home'. Understanding the construction and meaning of 'home' "is an important factor determining homeownership and immigrant integration in the host country" (105). The meaning of 'home' is marked by three stages that are correlated to length of stay. First, home is seen as the country of origin and a connection/attachment to it. Second, the attachment to one's country of origin becomes more psychological. Third, respondents expressed an evolving sense of belonging to the new country. Though some respondents felt that Canada was their home, the majority still owned a house in India. Moreover, Oliveira argues, "the predilection towards homeownership is important in understanding whether the preferences expressed by the Sikhs are the product of dominant societal ideologies or if there is a cultural link to their choice of housing" (105).

Sikh spatial trajectories include varying distances (short/long), sectoral and cross-city suburban movements. Though the trajectories include a mix of experiences Sikhs tend to move from one Sikh enclave to another thereby reinforcing spatial concentration. Sikh enclaves are located in the outer suburbs. All of the respondents had an upward housing career/ level of satisfaction and it took them an average of 4.6 years to become homeowners.

Constraints and discrimination were more frequent during the period of arrival when newcomers either lived with relatives or in rented units. About half of the respondents

faced discrimination in their quest for housing, often due to a lack of income or established credit in Canada. Other perceived barriers include an inability to pay security deposits, first/last months rent, and show proof of employment, a lack of knowledge about Toronto's housing market upon arrival, and family/household size.

### **Evaluation**

This study is a good example of an immigrant community that has experienced a generally successful housing trajectory. The majority of Sikh households in Toronto have progressed through an upwards housing trajectory with few lateral moves. It also offers insights into a community that has a few pockets of residential concentration throughout the city as opposed to one centralized pocket. The study allowed for women's voices to be raised, thereby showing that men's and women's values and understanding of home varies slightly. It is concise and well written.

**Owusu, T. (1998). "To Buy or Not to Buy: Determinants of Home Ownership Among Ghanaian Immigrants in Toronto." *Canadian Geographer* 42(1): 40-52.**

### **Objective**

In this study, Owusu focuses on the homeownership of Ghanaians in Toronto. The main purpose is to demonstrate that the housing tenure strategies of immigrants are shaped by a complex interplay of several factors. Some factors pertain to immigrants themselves and their country of origin, while others emanate from the host society. There are two objectives of this study: 1) to account for the low level of homeownership among Ghanaians relative to other immigrants and ethnic groups and the Canadian born. 2) To determine factors affecting housing tenure decisions. In this regard, the author takes into consideration the immigrants' reasons for migration, their personal and societal preferences towards homeownership in the migrant city, back-home ties, and economic circumstances.

### **Methodology**

Information was collected by administering a questionnaire survey to 130 Ghanaian immigrants in Toronto. Two sets of interviews were conducted in increasing detail. The first set of 100 respondents was randomly selected from a list of 2000 households, representing sixty percent of the Ghanaian population in Toronto. In the second set, 30 individuals were interviewed in detail. These respondents were selected through informal but purposive sampling. All respondents had Ghanaian parents, they were born and raised in Ghana and migrated to Canada as adults. Information collected from the questionnaire survey was supplemented by data from Statistics Canada (special statistical profile of Ghanaians in the Toronto CMA).



## Findings

The findings of this study can be classified into three themes: 1) migration of Ghanaians to Canada, 2) demographic and socio-economic profile of Ghanaians in Toronto, and 3) their tenure experiences. The findings of the third theme are summarised below.

1. Most Ghanaians were renters in Toronto (89%), only 11% were homeowners
2. Europeans, Asians and the immigrant population as a whole was four times more likely than Ghanaians to be homeowners
3. Rate of homeownership among Ghanaians is even lower than African immigrants as a whole (44.3%) and Black Africans in particular (19.2%)
4. Ghanaians were concentrated in limited dividend housing
5. The causes of low homeownership rates were varied, including, economic demographic, social, cultural and personal factors, as well as circumstances in the host society.

### *a. Economic and Demographic Factors:*

- i. Most respondents were relative newcomers to Toronto (less than six years) and as a result they not only had lower incomes but also had less time to accumulate capital necessary for homeownership.
- ii. It is speculated that the economic circumstances of the respondents were also dependant on their time of immigration. Since many Ghanaians came to Toronto during the recession of the early 1980s, this may have impacted their labour market conditions and as a consequence, they could not purchase a home.
- iii. The temporal variations in the housing market, especially the escalating house prices in Toronto may have also determined homeownerships.
- iv. Since about a third of the Ghanaians did not have family in Toronto, most of them lived in rental accommodation, sharing with other Ghanaians.

### *b. Migrants' Motives, Back-home commitments and Return Migration Intentions:*

- i. In depth interviews revealed that irrespective of their immigrant class and legal status in Canada, most Ghanaians consider their stay in Canada as temporary (85%).
- ii. Lack of financial resources was not the most important factor shaping their tenure decisions. In fact, their desire to return back to Ghana permanently was linked to the intentions of buying a home.
- iii. Respondents who bought homes revealed that their decision was based on their household size (i.e. they needed a larger dwelling) and high rent. Some also viewed purchasing a home to be an investment--to be sold when they permanently returned to Ghana.
- iv. It could not be determined whether racial discrimination played a role in Ghanaian homeownership.
- v. Ghanaian immigrants were seriously committed to investing in home ownership in Ghana. A third had completed projects, and close to two thirds intended to invest in Ghana during their stay in Canada.

- vi. The author also found that most Ghanaians, especially the Akans, cherish homeownership. Among the Akans, most Ashantis who measure wealth and success in terms of landed property, wanted to buy a home in Ghana.

## **Evaluation**

This is an important study for several reasons:

1. Prior to this study, little was known about the homeownership trends of immigrants from Africa.
2. The study emphasises that immigrants also have a dream of owning a home, but this dream is not necessarily influenced by American values, but rather, their own 'culture' and immigrants do not always dream about buying a home in the migrant country
3. In particular, this research demonstrates the socio-psychological aspects of homeownership, hitherto understudied in Canada
4. The article also revealed intra-immigrant group differences with respect to homeownership aspirations.

**Ray, B. K. (1994). "Immigrant Settlement and Housing in Metropolitan Toronto." *The Canadian Geographer* 38(3): 262-265.**

## **Objective**

In this paper Ray examines the experiences of several immigrant groups in Toronto by focusing on their location within the city and their housing conditions. Two immigrant groups, the Italians and the Afro-Caribbeans, are given particular attention, because, although they arrived in Toronto in the post-World War II period, these immigrant groups have had distinct experiences in Toronto's housing market.

## **Methodology**

The author uses data from the 1986 census

## **Findings**

1. In contrast to the pre-World War II period, in the post-World War II period the social geography of Toronto has diversified. The number of immigrants increased dramatically and they no longer come from traditional source countries such as Britain. Primarily as a result of Canada's immigration policy, immigrants are a heterogeneous group, distinct by place of birth, culture and socio-economic status. This heterogeneity is mirrored in the social geography of Toronto—immigrant settlement patterns and housing conditions.
2. Suburban location of immigrant groups: Immigrants in general locate in the suburbs. Compared to the figures for the [former] City of Toronto (40.9%), immigrants constitute 45.5% of York's, 44.3% of North York's and 38% of

- Scarborough's population. Therefore, unlike the popular idea that immigrants primarily settle in inner city areas, the Italians and Afro-Caribbeans are both located primarily in the suburbs. More than 40% of the Italians live in North York and more than a third of the Afro-Caribbeans live in Scarborough.
3. Whether they live in the inner city or the suburbs immigrants do not enter the housing markets in the same way. The socio-economic characteristics of immigrants affect their place of settlement within Metro Toronto as well as the type of housing they occupy and their tenure status.
  4. Although there is little difference between immigrants as a group and the Canadian-born in terms of homeownership rates and type of dwellings occupied, there are considerable variations between immigrant groups. Compared to Afro-Caribbeans, more Italians are homeowners. Among recently arrived immigrant groups, Afro-Caribbeans tend to stand out in terms of their occupancy of apartments in high-rise buildings.
  5. The author contends that the reason Italians are prone to homeownership may be due to their cultural norms, while the over representation of Afro-Caribbeans in the rental sector (private and public) may result from the recency of their arrival in Toronto, household composition (primarily female headed and lone parent), racial discrimination, and the cost of homeownership in Toronto
  6. The immigrant settlement pattern in Toronto is thus diffuse and more complicated than the traditional invasion-succession model would suggest.

### **Evaluation**

The conclusions of this paper are similar to an earlier study by Ray (Ray and Moore 1991). The importance of this paper is that it relates specifically to Toronto.

**Ray, B. K. and E. Moore (1991). "Access to homeownership among immigrant groups in Canada." *Canadian Review of Sociology and Anthropology* 28(1): 1-28.**

### **Objective**

Housing, especially tenure, is an important issue in immigrant life. The authors argue that although scholars have explained the effects of economic, socio-psychological and structural factors on housing tenure of the general population, the experiences of immigrants have not been studied much. Contending that immigrants are a subpopulation of the Canadian society, and therefore their experiences may not commensurate to that of the general population, the main objective of this study is to examine factors impacting immigrant homeownership in different regions of Canada.

### **Methodology**

Secondary data from the 1986 Census were used for this study. In the absence of Public Use Sample tapes for individuals, a series of special tabulations, obtained from Statistics

Canada were used. Several variables were cross tabulated, including, region of residence, birthplace, period of immigration, age, and level of education.

## Findings

Most immigrant groups displayed a strong propensity to live in owner occupied housing. Homeownership however depended on several socio-economic factors such as place of birth, age and period of migration, region of residence and period of stay in Canada, and immigrant characteristics.

1. **Place of Birth:** Southern Europeans had the highest rate of home ownership and Caribbeans had the lowest rate.
2. **Age and Period of Immigration:**
  - a. Homeownership was higher among those who arrived in Canada before 1968 compared to those who came between 1968 and 1975.
3. **Region of Residence and Period of Stay:**
  - a. Rate of homeownership was the highest in the Atlantic region, and lowest in Quebec. This is primarily a result of the nature of the housing stock in these regions.
  - b. In Ontario there was a dramatic decline in homeownership rates for recent immigrants. Homeownership rates increased in the Prairies and British Columbia for immigrants arriving in the late 1970s, but declined in the 1980s
4. **Immigrant Characteristics:**
  - a. *Economic status:* Immigrants from economically depressed areas (e.g., Latin America and the Caribbean) were less likely to own homes.
  - b. *Education:* In general, immigrants with higher levels of education were more likely to be homeowners, but this relationship was reversed among Southern Europeans. Eighty percent of Southern European homeowners had secondary level education
  - c. *Household Structure:* Immigrant groups with a higher proportion of husband/wife families with children were more likely to buy homes than singles or single parent households.
  - d. *Culture:* Controlling for age and period of immigration, it was found that homeownership rates were low among Asian and Caribbean immigrants living in Ontario and Quebec. This raises important questions regarding their experiences in the housing market and their cultural views towards homeownership. Thus, it is possible that some immigrant groups such as the Southern Europeans are more likely to buy homes than Caribbeans because owning a home is a part of their social norm.

## Evaluation

1. This research was undertaken when little was known about the housing tenures of immigrant groups in Canada. As a result, the paper is of immense importance in the immigrant settlement literature.
2. The authors have effectively demonstrated that the experiences of immigrants are different from the general population.

3. Moreover, there is no overarching immigrant experience –i.e. there are inter-immigrant group differences in settlement experiences.

The study has limitations, however, primarily for the following reasons:

1. The study relies entirely on secondary data. Questions raised by the authors, specifically those pertaining to ‘culture’ and housing tenure, might be answered if interviews had been conducted with the immigrant households.
2. Ray and Moore view homeownership as a sign of immigrant integration into the Canadian society. Though a popular perspective, I argue that this concept is highly problematic.
  - a. Although homeownership may mean that immigrant groups have achieved some economic stability, there is no reason to think that immigrant households forge social relationships with their neighbours as a result of being homeowners. It is also not certain that the charter groups would make special efforts to establish social contacts with immigrant households just because they bought a home in the same neighbourhood. In fact, they might resent the fact that immigrants have entered their well-guarded territories.
  - b. Ray and Moore also argue that by buying homes immigrants are pursuing the “American dream”. Throughout the paper the authors make many essentialist arguments alluding that the societal norms of immigrants *vis a vis* housing tenure may be different from Americans—i.e. by ‘culture’ they may not be prone to homeownership. This argument has two fallacies: 1) uncritical use of the term “culture”, and 2) a baseless assumption that buying a home is somehow only a norm of American society (and by default a Canadian dream), and not that of the immigrant societies.
3. The paper is not well organised. It would help if the general factors affecting immigrants as a group, and those affecting specific immigrant groups were discussed separately and clearly.

**Skaburskis, A. (1996). “Race and Tenure in Toronto.” *Urban Studies* 33(2): 223-252.**

### **Objective**

Remarkable differences exist in the rates of home ownership between the white and black populations in Toronto, even when the usual economic and demographic determinants are controlled. In comparison to 62% of whites, only 34% of blacks owned homes in Toronto in 1991. In this light, Skaburskis suggests that cultural and perhaps institutional conditions may have shaped the way in which tenure types are perceived by minorities. He further argues that such conditions may have kept visible minorities from the intangible benefits that are usually associated with home ownership as well as the indirect government subsidies offered to homeowners through preferential income and property tax treatment. Seeing the study of tenures as a study of access to urban resources, he argues that such study helps to understand a group's failure to move up the housing career ladder as well as its failure to integrate with the prevailing value system, shared by most others in the host society. The paper is clearly premised on the view that home ownership

is the most desirable and sought after tenure in Canadian society. The author discusses the factors affecting tenure decisions as developed in the literature and uses them in a series of multiple regression models to demonstrate tenure differences between major sub-populations within the visible minority group and the other residents of Toronto.

### **Methodology**

Data for the Toronto CMA were obtained from the 1991 Canadian Census Public Use Micro Data File for individuals. The data set included primary household maintainers who had positive income during 1990 and were between 25 and 65 years of age. The dependent variable was tenure (homeowner or renter). A vast array of independent variables was used including household type and size, income, education, age, and period of immigration. Although it is not clear in the article, race categories appear to have been constructed using ethnic origin data. Three categories were used: black, Chinese and other visible minorities. Several proxy variables were constructed using multiple regression analyses. For example, to obtain an estimate of permanent income levels, values of current income were regressed against variables describing the factors affecting long run income prospects. The predicted value was taken as permanent income and the residual as a transitory component. Mobility was computed indirectly by knowing the person's last place of residence one year and five years ago. The analysis was based on a complex set of multiple regression models.

### **Findings**

1. The results showed that 60% of Toronto's household maintainers owned their homes in 1991.
2. A person drawn at random had 1.5 times (0.6/0.4) the chance of being a homeowner in comparison to their chance being a renter whereas a black person drawn at random had only 0.5 times the chance of being a homeowner compared to renting.
3. Even when income, demographic characteristics and housing preferences were controlled black persons were found to have lower chances of owning homes in comparison to whites. Compared to whites, the odds ratios of homeownership were .21 for blacks, .62 for other visible minorities and 2.33 for Chinese.
4. The propensity for home ownership by blacks increased with rising personal income of the household but still did not reach the level of whites at relatively high-income levels, even though the ownership deficit was reduced. Stepwise regression was used to test the robustness of the analysis. The results showed that blacks had about a 30% chance of homeownership when no other variables were entered into the analysis. The odds of ownership for blacks increased to upwards of 45% when age, income and period of immigration were entered.
5. When income levels were increased to over \$80,000 differences between blacks and white decreased. The odds of a black person achieving homeownership was still only .82 that of a white but this was the only sub-population for which there was no significant difference with the white population.

6. Renters were more likely to move and blacks were more mobile than other people, when other variables were controlled. Thus, Boehm's (1981) argument that black people experienced less mobility because of perceived racial discrimination that encouraged them to remain as renters did not hold for blacks in Toronto.
7. The regression of income spent on housing showed that blacks, other visible minorities and Chinese spent a larger proportion of their income on housing than whites. For blacks, the difference declined with income as it did for whites who earned less than \$40,000 a year. The black population that had the greatest homeownership deficit spent more on housing than their white counterparts.
8. The financial efforts households were willing to make to obtain housing did not explain tenure differences. By inference, the study determined that black households earning under \$40,000 showed at least as great a preference for housing as whites. The author argued that if they did not, they would not be spending a larger proportion of their income on housing. Thus, these findings countered other studies, which concluded that blacks had lower housing preferences.

The author speculates that blacks are primarily renters and live in public housing because:

1. Blacks form a sub-culture. Moreover, since many of the same community lived in public housing many blacks were attracted to rental tenure.
2. Blacks could perceive themselves as having fewer housing options and such perceptions might limit their search to certain parts of the city.
3. Blacks might not have information about ownership options.
4. Time-preference rates, impatience, remittance payments, family instability and risk aversion might reduce their propensity to own.
5. Knowledge of tax relief might be inadequate.
6. Non-abundance of liquidity being higher among low-income blacks, not much money was available for investment.
7. Non-human wealth gained through inheritance, lucky investments or careful savings might be lower in the black community and hinder people from making the down payment needed to buy a home in Toronto.
8. Expectations of future housing price changes might keep some people from being homeowners.
9. Direct and indirect discrimination might also be an important factor.

## **Evaluation**

This study employs sophisticated statistical procedures to document the tenure deficit between blacks and whites in Toronto. However, the data set and the techniques that were used provide little opportunity for explanation.

The author suggests that further research be conducted using qualitative methods to examine the way in which minorities perceive the two tenure options. This might provide further explanation for the apparent housing tenure deficit between blacks and whites. It might also shed light on the relative importance of cultural background

characteristics compared to institutional barriers such as discriminatory practices in the home ownership market.

It is not clear in this study how visible minority status was measured. Since blacks in Toronto are not a homogeneous group consideration needs to be given to the differentiation of the black population by ethnic origin and/or place of birth.



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