



# **The Housing Needs of Immigrants and Refugees in Canada**

A Background Paper for the Canadian Housing and Renewal Association

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## **Executive Summary**

The overall purpose of this background paper is to build on what is known about immigration and housing in order to find ways of better linking housing policy and newcomer settlement policy. Based on a literature review, findings from the 2001 census and 2001 Longitudinal Study of Immigrants to Canada (the first longitudinal study of newcomers in Canada since the 1970s) and interviews with individuals knowledgeable about various aspects of immigration and housing, this paper provides an overview of immigrant housing experiences; an overview of housing-related services for newcomers; and a policy review. Lastly, it makes recommendations for improving the links between immigration and housing policies and programs.

### ***Overview of immigrant housing***

At least 220,000 persons have immigrated to Canada each year since 2001, with a high of 262,000 persons entering Canada in 2005. Newcomers arrive under various immigration categories, and are broadly grouped by the government into Economic Class immigrants, Family Class immigrants, and Protected Persons or Refugees. Over the past several decades, newcomers to Canada have come from a wide range source countries, are increasingly well-educated, and have overwhelmingly settled in Canada's urban centres. Almost three-fourths of newcomers arriving between 1996 and 2001 settled in Toronto, Vancouver or Montréal.

Immigration is crucial to Canada's population growth: according to recently-released Census data, net international migration fuelled two-thirds of Canada's population growth between 2001 and 2006. Despite being more highly educated and skilled than previous cohorts, today's newcomers have not fared as well as their predecessors in terms of employment and earnings. They are more likely to live in poverty, and to depend on social services. Their settlement is undermined by a web of interconnected legal and policy barriers that hamper their access to employment and vital services.

The poor outcomes experienced by many recent newcomers is reflected in their housing situations. According to 2001 census data, 36% of recent immigrant households were living in unacceptable housing conditions (called "core housing need"), as defined by Canada Mortgage and Housing Corporation, compared to 13.7% for non-immigrant households. Core housing need is greatest among recent immigrants, renters, and those living in large metropolitan areas. Individuals who direct 50% or more of their income towards housing are deemed "vulnerable" and are at particular risk of homelessness. According to data from the Longitudinal Study of Immigrants to Canada (LSIC), close to four in ten respondents reported difficulties finding housing during the first six months after becoming permanent residents.

For most newcomers, core housing need declines with length of time in Canada, and access to home ownership increases. Within this general pattern, there is wide variation in housing experiences that can be correlated with immigration class, country of origin, and other variables.

Family class immigrants have the least difficulty finding housing, skilled workers and business class immigrants fall somewhere in the middle, and refugees report the greatest difficulties finding housing. In addition, the divergent housing experiences of ethnic and national groups stem from factors such as social status, economic resources, cultural norms about homeownership, household size, and the presence of social networks.

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

A range of barriers affect newcomers' experiences finding housing:

- **Primary barriers** (defined as unchangeable characteristics of a person): skin color ("race"), ethnicity/ culture/religion, gender, age, and disability.
- **Secondary barriers** (defined as those that can and often do change over time): level of income, source of income, family size, language/accents, household type and size, experience with dominant institutions and culture, knowledge of institutions and culture, knowledge of the housing system, and knowledge of own rights and responsibilities under the law.
- **Macro-level barriers** (defined as broader contextual factors that are generally not within a person's ability to change): the structure of housing markets (housing prices, availability of different types of housing), state policies regarding housing (including the construction and maintenance of social housing and non-profit housing), and societal-level social constructions of difference (racialisation, culture).

Newcomers are likely to experience multiple aspects of disadvantage resulting from these barriers. Different immigrant and refugee groups are impacted by these factors in a variety of ways, leading to a variety of experiences of housing-related discrimination.

### ***Overview of immigrant services***

This section inventories what services exist to help newcomers find and maintain housing. These include settlement services as well as other services and resources aimed at the general public. More specifically, services are categorized into the following: settlement services, printed and web-based materials, general housing services, accommodation for refugees, tenant supports, and organizations and networks with longer-term housing objectives.

**Settlement services.** In Canada, settlement policy is administered through various public and nonprofit service providers, referred to as the "settlement sector." Settlement services are funded

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

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

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

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

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

**Accommodation for refugees.** Government-assisted refugees (GARs) receive financial and other support for one year from their date of arrival in Canada. During this time, GARs are given some general orientation to living in Canada and may receive direct accompaniment assistance in their housing search. Privately-sponsored refugees are also selected abroad and supported in their resettlement by various private groups. However, most of Canada's refugees are not recognized as such until after they have been living in Canada for months or even years

after they file a claim for refugee status on Canadian soil. The considerable housing needs experienced by refugee claimants and persons living without official status in Canada have been met to a small degree by refugee-oriented housing facilities funded by religious communities, municipalities, and other stakeholders. One of them is Sojourn House, a home for refugees in downtown Toronto that since May 2006 has been housed in a brand-new building purchased with funding from the federal SCPI program. Sojourn House now includes shelter space for about 50 persons plus 52 units of transitional housing.

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

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

It is extremely difficult to assess the impact of the housing-related services. Returning to the framework or typology of housing-related disadvantages presented above, one can say that housing and settlement services are primarily focused on eliminating secondary or changeable barriers, namely by increasing knowledge of newcomers about the housing system and rights within a Canadian framework. Advocacy by service providers is also crucial to eliminating the macro-level or systemic barriers that are beyond the control of newcomers.

### ***Policy Review***

Direct and immediate connections exist between immigration status and housing outcomes in Canada. At the policy level, however, there is very little connection between housing and services to newcomers. Current immigrant settlement policies do not attempt to address housing needs in any systematic fashion. The primary means by which affordable housing policies attempt to address immigrant settlement needs is through shelter and transitional housing for refugees. These are few in number. Social housing providers have directed some supports towards newcomer populations. The Community Health Framework developed by the Toronto Community Housing Corporation includes initiatives in the areas of the social investment, anti-racism, community safety, youth initiatives, and employment.

Finally, one must consider the range of housing-related legal and policy barriers that prevent newcomers from rapidly settling in Canada. These include the lack of non-market housing alternatives; lack of internal complaint mechanisms for social housing providers regarding the selection of tenants; and ineffective landlord-tenant dispute mechanisms.

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

Most new arrivals in Canada find housing through the private rental market, and as a whole their biggest housing-related problem is affordability. Housing help centres in large urban areas are limited in their ability to assist clients when the broader context is one of little availability of affordable rental units. Thus, the biggest challenge for Canadian housing policy is to ensure the availability of more affordable housing. The lack of available social housing is also a concern. Though newcomers comprise a majority of residents of some social housing complexes, there are no coherent strategies aimed at newcomers.

## ***Key Findings***

### Immigration and housing experiences

1. Affordability is the biggest housing-related barrier facing newcomer populations.
2. Declining relative incomes of newcomers feed directly into constrained choice of housing and neighbourhood and rising concentrations of low-income newcomers in certain neighbourhoods.
3. Affordability problems are exacerbated by relatively declining availability (i.e. relative to rising need) of non-market or assisted housing, including social housing, rental assistance and other means of assisting low income households.
4. The idea of a progressive housing trajectory remains true for most newcomer populations, but there is wide variation in housing outcomes when broken down by immigration category and national origin. Visible minorities fare worse in terms of housing than do immigrants of European origin, yet there are wide discrepancies within each of these categories.
5. Best practices for high-needs individuals such as government-sponsored refugees involve immediate and comprehensive supports followed by integration into broader community. Group housing with close proximity to services, even services offered on-site, is ideal.

### Immigration and housing policies and services

1. One's status as a newcomer and affiliation with an immigration category (skilled immigrant, family class, refugee) and housing outcomes are closely linked, yet there are very few explicit linkages between housing policy and newcomer settlement policy.
2. Likewise, service providers – though often highly committed to their work and to

service users -- operate under constraints imposed by funders that make it difficult to forge intersectoral ties or step back to see the “big picture.”

3. Given the increasing reliance on private rental housing which often involves high rent-to-income ratios, services in the sphere of housing help, eviction prevention and rent banks are increasingly important to newcomers, and there is potential for better integration of these with settlement services.
4. The existence of housing help services is not widely known to the persons who are most in need of them. Most newcomers obtain housing-related information through social networks of family and friends rather than through formal housing or settlement services.
5. Housing help services are largely inaccessible to newcomer populations who lack capacity in an official language.

### ***Next steps and recommendations***

Jeffrey Reitz (1998) found that the immigrant settlement experience was determined not so much by immigrant selection and short-term settlement policies but rather by large institutional structures such as educational systems, social assistance, and the labour market in receiving states. This finding poses particular challenges for policy-makers who, wanting to improve settlement outcomes, find it considerably easier and more straightforward to adjust immigrant selection and settlement policies as opposed to tackling broader institutional contexts. However, it is precisely to this challenge that policy-makers must rise.

### **Coordinating policy responses**

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

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

As such, it is recommended that:

1. Inter-ministry coordinating groups be established between housing and settlement agencies at the federal level and in each immigrant-receiving province, to develop better links between housing and settlement policy and programs, including a policy framework and specific actions.

2. Representatives from the private sector are also included in the public discussion and consultation on affordable housing policy vis-à-vis immigrant settlement in Canada.
3. The housing help/tenant-support sector and the settlement sector in major immigrant-receiving cities establish processes to explore the potential for enhanced collaboration, with the support of relevant government funding agencies
4. Further research be undertaken to identify specific steps to enhance co-ordination between affordable housing and immigrant settlement policy, in order to improve housing and settlement outcomes.

#### Improving housing affordability

The primary housing-related need for newcomers relates to affordability. Thus, increasing the supply of affordable housing should be a top priority of any housing policy aimed to meet the needs of immigrants and refugees. Particular attention should be given to private rental housing, home to more newcomers than any other type of housing. Initiatives in this area are not targeted at newcomers per se, but rather to all low-income persons. However, given current demographic and economic trends, they will be disproportionately useful to newcomers.

As such, it is recommended that:

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

example by helping the repair of less expensive older homes, creating secondary units, and ensuring the good repair of moderate-cost private rental apartment buildings.

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

#### Improving housing-related supports for high-needs populations

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

As such, it is recommended that:

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

#### Better connecting information and services to newcomers

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

As such, it is recommended that:

15. The federal government (CIC) post more comprehensive and accurate housing-related information on its web portal, aimed at reaching immigrants and refugees prior to arrival.
16. Federal and provincial authorities provide more housing advice and assistance for newcomers at the time of arrival. These should include multilingual materials available at points of entry into Canada and better messaging about the difficulties of entering metropolitan housing markets.
17. Federal, provincial and municipal authorities work with service providers to better

- educate newcomers about existing laws regarding landlord-tenant issues as part of the settlement process; provide better information on how to search for housing; and educate newcomers about rules of living in high rise units, perhaps in video form.
18. Federal authorities (CIC, CMHC, Department of Justice) undertake a national initiative to translate basic housing documents into a number of languages which could be used across the country (with some leeway for provincial and territorial differences). The Family Children and Youth Section of the Department of Justice has recently conducted a needs assessment of family law information for newcomers.
  19. Funders of housing help services place a priority on providing housing assistance in close proximity to those who need it – perhaps via creation of mobile housing help centres -- and on coordination between immigrant settlement and housing help and related services.

#### Encouraging partnerships between housing and settlement agencies, including with housing providers

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

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

As such, it is recommended that:

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

## Purpose of Study

The overall purpose of this study is to build on what is known about immigration and housing in order to find ways of better linking housing policy and newcomer settlement policy. Specifically, the purpose of the study is:

1. to summarize the diverse challenges faced by new immigrants and refugees with respect to housing;
2. to identify the implications of such housing issues for successful settlement and integration; and
3. to identify the gaps between housing policy and programs and immigrant settlement policy and programs/services, as a foundation for roundtable discussions on better linking these.

## Description of Research

### *Literature search and definitions*

This project gathered and synthesized the growing Canadian literature that links immigration and housing. Of particular importance to this research was the five volume series of CMHC reports written for the project *The Housing Situation and Needs of Recent Immigrants in the Montréal, Toronto, and Vancouver CMAs* (Hiebert, Mendez, and Wylly 2006; Murdie, Preston, Ghosh and Chevalier 2006; Preston, Murdie, and Murnaghan 2006; Rose, Germain, and Ferreira 2006). This series included a literature review of immigrants and housing for the period 1990 to 2005 (Murdie et al 2006). As such, our own literature review focused on the period 2006 to the present. It consisted of searching journal articles and Metropolis websites using relevant key words.

Particular focus was given to recent immigrants who are living in rental housing (both social and market) as they are among the most inadequately housed in Canada. **Recent immigrants** were defined as persons, including refugees, arriving in or obtaining permanent residency status within the past ten years or, in the case of CMHC data, the past five years. In effect, because much of the most recent macro-level data we have about immigrants is based on the 2001 Census, it focused on persons arriving in the 1990s.<sup>1</sup> **Newcomers** is a more generic term that includes immigrants, refugees, refugee claimants and other foreign-born persons who are living in Canada

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<sup>1</sup>In the census, “immigrant population” refers to “people who are, or have been, landed immigrants in Canada. A landed immigrant or permanent resident is a person who has been granted the right to live in Canada permanently by immigration authorities” (Statistics Canada, 2006 Census Dictionary, online). Thus, references to “immigrants” and “recent immigrants” in Census and CMHC data includes refugees whose claims for refugee status have been accepted and have become permanent residents.

and who intend to reside here for the long-term.

Wherever possible, more recent data has been included, most notably findings from the Longitudinal Study of Immigrants to Canada (LSIC), the first longitudinal study of newcomers in Canada since the 1970s. The LSIC survey interviews the same group of immigrants at three points in time or “waves” after becoming permanent residents of Canada in 2000-2001. An analysis of wave 1 was released in September 2005 (Statistics Canada 2005). LSIC enriches our knowledge of circumstances in the first months of arrival, but the survey data should be interpreted with some caution as it excludes about 35% of arrivals in the period of arrivals covered, including many of the most vulnerable newcomer groups: persons who made successful refugee claims from within Canada, who applied for permanent residency from within Canada, and minors. Moreover, failed refugee claimants and other persons living in Canada without legal status are excluded from LSIC and most other surveys such as the Census. Most of these persons are believed to live in Canada’s largest cities, half of them in Toronto alone, and to be precariously housed. Estimates of their numbers range from 50,000 to 200,000 (Khandor et al 2004: 5; Zine 2002).

In addition to the large-scale studies such as the Census and LSIC, much of our knowledge of the housing situation of newcomers to Canada is based on small-scale, city- and group-specific research. These are referenced here as well.

### ***Interviews with key informants***

Interviews with key informants supplemented the knowledge gained through written materials. These were identified and arranged in consultation with the CHRA Steering Committee with the objective of better understanding the “on-the-ground” effects of housing and immigration policy. Key informants were located in Toronto, Vancouver, Montréal, Winnipeg and Hamilton. A standard set of open-ended questions were used to guide interviews within each relevant sector (e.g., housing provider, service provider, funder).

## **Overview of Immigrant Housing**

### ***Recent immigration to Canada***

At least 220,000 persons have immigrated to Canada each year since 2001, with a high of 262,000 persons Canada in 2005. Newcomers arrive under various immigration categories:

1. Economic Class: skilled workers, business immigrants, provincial and territorial nominees, and live-in caregivers. [As noted in Table 2, more than half of those admitted in the Economic Class category are actually dependents of the Principal Applicants.];
2. Family Class: spouses, partners, children, parents and grandparents sponsored by family members already in Canada;

3. Protected Persons (Refugees): government-assisted refugees, privately sponsored refugees, protected persons in Canada (inland determination), and dependants abroad. (These distinctions are further described in the “Housing situation by immigration category” section below.)

Table 1, taken from Citizenship and Immigration Canada’s Annual Report to Parliament, provides a breakdown of numbers in these categories for the year 2005. Please note that references to “immigrant population” in government data such as census figures refer to all foreign-born persons who have become permanent residents of Canada, whether they arrived as immigrants, refugees, or refugee claimants.

[Tables 1, 2, 3 about here]

Europe is no longer the primary source region of immigration to Canada. As shown in Table 3, more than half of permanent residents admitted in 2005 were from Asia and the Pacific, and another 19% were from Africa and the Middle East. Close to 30% of newcomers came from China and India alone, Canada’s two largest source countries. Three-quarters of immigrants to Canada throughout the 1990s were visible minorities, and almost three-fourths of newcomers arriving between 1996 and 2001 settled in Canada’s three largest Census Metropolitan Areas: Toronto, Vancouver and Montréal (CMHC 2004: 2).

Immigration is crucial to Canada’s population growth: according to recently-released Census data, net international migration fuelled two-thirds of Canada’s population growth between 2001 and 2006. It has also increased Canada’s ethnic and racial diversity, particularly in Canada’s largest cities. According to the 2001 Census, almost one in five persons living in Canada was born outside of this country, with much higher figures in some metropolitan areas.

Newcomers to Canada are increasingly well-educated: 55% of immigrants surveyed for LSIC had a university degree, and another 17% reported completion of some higher education (Statistics Canada 2005). At the time of arrival, newcomers report better health than Canada’s native-born population. According to government data, among the permanent residents admitted in 2005, 64% spoke French, English, or both official languages (CIC 2006). However, 90% of newcomers spoke neither English nor French as a first language.

### ***Declining economic outcomes for newcomers***

Newcomers to Canada in the 1990s have not fared as well as their predecessors in terms of employment and earnings, despite that they are more highly educated and skilled than previous cohorts. A gap in employment rates between immigrants and the Canadian-born population first emerged in the early 1980s and became more pronounced in the early 1990s. According to 2001 Census data, despite strong economic growth in the late 1990s, the gap in labour market conditions between recent immigrants and the Canadian-born persisted. Past patterns of immigrant earnings show convergence with native-born counterparts over the years, with estimates ranging from ten to thirty years for convergence to occur. Some analyses have questioned whether today’s recent immigrant cohorts will ever catch up with their native-born counterparts (Hum and Simpson 2004: 54-7)

Relying on different sets of data and defining employment in different ways, researchers have varying interpretations for the employment-related barriers newcomers face (Alboim, Finnie and Meng 2004; Aydemir and Skuterud 2004; Reitz 2005; Teelucksingh and Galabuzi 2005). These barriers can be grouped into three broad categories: poor macro-economic conditions overall, changing characteristics of immigrants and related factors such as discrimination, and diminishing returns to foreign experience (Foreign Credentials Recognition), an important subset of which is restrictions on access to regulated professions and trades. What virtually every study does agree upon is that the poorest labour market outcomes are experienced by foreign-trained members of racialised communities.

As a result of declining labour market outcomes, the overall economic well-being of newcomers is declining as well. From 1980 to 2000, increasing low income rates were observed across all immigrant groups, at all education levels, all age groups, all family types, no matter what language spoken (Picot 2004: 32). Canada's foreign-born population comprises 18% of Canada's overall population, but it makes up 28.5% of the country's low-income population and is growing in proportion (Picot 2004: 36). In one of the few studies to include data since 2001, and the first study to address low-income dynamics among immigrants, Picot, Hou and Coulombe (2007) found low-income rates for immigrants entering Canada between 2000 and 2004 were higher comparatively than those who had entered even in the late 1990s – despite an improved economy and higher levels of education. By the early 2000s, skilled immigrants were more likely to become low income – and to be in chronic low income situations – than their counterparts in the family class. Within the foreign-born category, socioeconomic disadvantage disproportionately affects certain groups, notably recent immigrants and members of racialised communities.

In brief, today's immigrants are more likely to live in poverty, and to depend on social services (Picot 2004; Omidvar and Richmond 2003). Skilled immigrants and members of racialised communities have particularly poor outcomes. Their settlement is undermined by a web of interconnected legal and policy barriers that hamper their access to employment and vital services (Wayland 2006a).

Immigration is a complex phenomenon that cannot be reduced to simple cost-benefit calculations made by migrants and their households. Nonetheless, declining economic outcomes experienced by recent immigrants overall may impact Canada's potential to continue attracting the skilled immigrants it needs. Kinship networks will continue to attract immigrants in the family class, just as political stability and tolerance will serve as beacons to refugees. Housing-related factors are only one consideration among many in the migration decision, but they have a significant impact on the settlement experiences of newcomers.

### ***Housing situation of newcomers in Canada overall***

The poor outcomes experienced by many recent newcomers directly impact their housing situations. Between 1981 and 2001, homeownership rates of immigrants declined steadily, in contrast to a steady increase in homeownership rates of Canadian-born households (cited in Farrell 2005: 119). According to 2001 census data, 18.3% of immigrant households were living

in unacceptable housing conditions (called “core housing need”), as defined by Canada Mortgage and Housing Corporation, compared to 12.4% for non-immigrant households.<sup>2</sup> Among recent immigrants (defined as arriving between 1996 and 2001), renters, and those living in large metropolitan areas, core housing need was considerably greater. Fully 36% of recent immigrant households were in core housing need in 2001. Among renter households in Toronto, half of recent immigrant households were in core housing need, compared to 27.7% of non-immigrant households (CMHC 2004). Recent immigrants are most likely to live in “vulnerable” housing conditions, defined by 50% or more of income spent on housing (Murdie et al 2006: 58). These figures indicate that recent immigrants are at particular risk of homelessness.

The Longitudinal Study of Immigrants to Canada (LSIC) considers housing as one of four indicators of settlement. In the study, 80% of respondents were living in rental housing six months after becoming permanent residents. In the first wave LSIC data, close to four in ten respondents reported difficulties finding housing in Canada (Statistics Canada 2005).

In brief, finding suitable housing is more of a challenge for immigrants than it is for Canada’s native-born population. With the development of an immigration and housing literature in Canada over the past two decades, however, researchers have increasingly become aware that today “There is no such person as the average immigrant” (Ley and Smith 2000: 59). Rather, differences in outcomes are likely attributable to variables such as the category of admission, ethnic group, and place of residence. These are considered below.

### ***Housing situation by immigration category***

Overall, core housing need declines with length of time in Canada, and access to home ownership increases. This section considers the effect of immigration class on the housing experience in Canada. Indeed, admissions class appears to be closely linked to housing outcomes.

According to LSIC, by six month mark 76% of newcomers had attempted to find housing, ranging from 41% of Family Class to 82% of refugees to 90% of arrivals in the Economic Class. In view of these differences, it is not surprising that that Family Class immigrants were the least likely to report difficulties finding housing. They were also the most likely to live in multiple-family dwellings, perhaps as part of a savings strategy. Skilled workers and refugees were two to three times more likely to report difficulties finding housing (Bergeron and Potter 2006).

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2 These figures are down slightly from 1996 census data which found 20% of immigrant households and 14.4% of non-immigrant households living in core housing need. The evidence for trends in core need is fragmentary as the data from 1991 looks at families rather than households. CMHC data is broken down in terms of length of residence in Canada, but not by other variables thought to be important such as country of origin or visible minority status.

The core housing need model used by Canada Mortgage and Housing Corporation (CMHC 2004) identifies three components of appropriate housing: adequacy (physical quality), suitability (appropriate for size and type of household), and affordability (relation of shelter cost to income). When a household falls below the standards set by the CMHC -- defined as housing in poor repair, housing too small, or housing costs are above 30% of income -- and the household cannot afford to meet the standards locally, they are considered to be in “core housing need.”

Measuring housing stress based on data from the LSIC survey, 45% of refugees claimed extreme housing stress and another 41% indicated moderate to high housing stress (Mendez, Hiebert and Wylly 2006). In Toronto the figures were even higher: 91% of refugees experienced some level of housing stress (Preston, Murdie and Murnaghan 2006: 74). Smaller-scale qualitative studies have also suggested that refugees have the most difficulty finding appropriate housing (Renaud 2003; Rose and Ray 2001; Murdie 2005; Bezanson 2003).

As noted above, there are three main categories of refugees in Canada. The category under which a refugee is admitted to Canada has a major impact on his or her settlement and housing experience. As shown in Table 1, most refugees become permanent residents based on claims made from within Canada, known as “inland protection.” If their claim is deemed eligible, then it heard by a member of the Immigration and Refugee Board. The average time to complete this process is twelve to eighteen months, but some cases take much longer. Throughout the process, the applicant is known as a “refugee claimant.” Refugee claimants can apply for temporary permits to work and study, and they are eligible for social assistance in most provinces. However, their insecure status makes it more difficult for them to find employment and rental accommodation.

Government-assisted refugees (GARs) are selected by the Canadian government abroad, resettled into Canada with permanent resident status, and given financial and other support for one year from date of arrival. Their monthly allowance for food and shelter is based on provincial social assistance rates (below the poverty line in most cases) and ceases if the refugee finds a job before the year has passed. The federal government funds 22 reception houses and motels across Canada to accommodate the transitional housing needs of GARs (interview). The length of residence varies but is usually ranges from a few days to up to six weeks. During this time, GARs are given some orientation (how to use a stove, ride a bus, use laundry facilities, etc.) and may receive direct accompaniment assistance in their housing search.

Privately-sponsored refugees are also selected abroad and supported in their resettlement by humanitarian organizations, family members, faith communities and ethnocultural associations who commit to providing assistance in the form of accommodation, food, clothing and settlement assistance for one year. This category of refugees is the smallest in number and usually experiences the lowest levels of need due to the sponsorship support. However, sponsors themselves may struggle with finding affordable housing for those they are assisting.

Among refugees, the housing-related challenges facing refugee claimants (who makes claims after arriving in Canada) are greater than government- and privately-sponsored refugees, who arrive in Canada already deemed to be Protected Persons (Murdie 2005b). The LSIC data cited at the top of this section does not include refugee claimants or those whose status is determined after arrival in Canada. Given their high levels of need, it would be reasonable to assume that housing stress would be even higher among refugees if they were included in the data.

### ***Housing trajectories by national origin, including access to home ownership***

Newcomers to Canada experience wide variation in their housing trajectories. The LSIC wave 1 results illustrate this:

- Only six months after landing, close to one-fifth of newcomers are living in owner-occupied homes, including 4% of newcomers who lived in owner-occupied homes that were mortgage-free.
- Seventy-four percent of those surveyed were renters, and close to half of them either live in affordable accommodations or have a savings reserve equivalent to more than a year's rent payments.
- Nearly one-fourth of all newcomer tenants face severe housing stress, paying more than half of family income for rent and possessing savings totaling less than three months' rent (Mendez, Hiebert and Wyly 2006: 100).
- Visible minorities were in general less likely to be home owners than were non-visible minorities, though South Asians, Southeast Asians, and Filipinos had higher levels of home ownership than did immigrants overall (Mendez, Hiebert and Wyly 2006: 92).

In brief, we see bifurcated housing classes featuring immediate home owners at one extreme and financially vulnerable renters at the other. The divergent housing experiences of ethnic and national groups stem from factors such as social status, economic resources, cultural norms about homeownership, household size, and social networks.

In postwar Canada, most immigrants to Canada experienced "progressive" housing trajectories in which the size, quality and condition of their housing improved over time (Murdie and Teixeira 2003). Southern Europeans, notably Italians and Portuguese, who immigrated to Canada after World War II prized homeownership and made tremendous sacrifices to achieve it. Newer arrivals such as Hong Kong Chinese not only place a premium on home-ownership but have the resources to purchase houses (Ray et al 1997). In contrast, many immigrants from the Caribbean and, more recently, from Africa and Asia are experiencing difficulties making the transition from rental accommodation to homeownership (Engeland, Lewis et al 2005; Leloup and Ferreira 2006). Research on groups such as Bangladeshis and Sri Lankan Tamils found that many desire home ownership but find the high costs beyond their means (Ferdinands 2002, Ghosh 2006, Haan 2005). Other groups such as Ghanaians appear to be more interested initially in purchasing property in the country of origin rather than in Canada (Owusu 1999). Disproportionate numbers of newcomers from Asia and Africa are also living in unaffordable or inadequate housing (Murdie and Teixeira 2003; Hou and Picot 2003).

In one of the few comparative studies of the housing experiences of newcomers in Canada, the Housing New Canadians study interviewed immigrants from Somalia, Poland, and Jamaica. These immigrants had all arrived between 1987 and 1994, but the groups were divergent in terms of social status, household size, and the presence of co-ethnic enclaves. The Somalis experienced the greatest challenges in terms of housing, even showing evidence of a "regressive" trajectory (Murdie 2003: 195). Poles were more successful, with differences attributed to individual and household characteristics as well as the nature of the local housing market (Murdie 2002). Many respondents believed that they had been victims of discrimination in the housing market, but discrimination based on income level as opposed to skin color.

The complexities of the housing trajectories can be illustrated by considering homeownership rates in Montréal. Based on 2001 census figures, 60% of households of European origin were homeowners, compared to 32% of visible minority households. Among visible minorities, however, persons from China and Southeast Asia had homeownership rates that exceeded the overall average for immigrants. Latin Americans had the lowest ownership rates of any group (Rose, Germain, and Ferreira 2006: 38). A study of immigrant populations and homeownership in Montréal found various contextual factors rather than affordability alone to be very significant in predictions of access to homeownership (Leloup and Ferreira 2006).

Lastly, it should be noted that -- from a strictly financial perspective -- homeownership may not be the best way for low income households to accumulate wealth (Mendelson 2006). Housing may be a poor investment in that it entails a single large expenditure and high transaction costs within the context of a volatile market. Assisted homeownership programs may mitigate some of the risks for low income home buyers, but inducements such as grants and forgivable loans may actually encourage poor decision-making about the purchase of homes by low income households eager to become homeowners (Mendelson 2006). However, the vast majority of immigrant households are located in Canada's largest urban centres where housing prices have increased significantly over the past decades. As such, more research that addresses the particularities of homeownership acquisition by newcomer households is needed.

### ***Housing situation of newcomers in Canada's largest immigration cities***

**Toronto** receives more immigrants than any other Canadian city, and it is a very diverse population. As shown in the Table 4, consistent with figures for Canada overall China and India are the two most common birthplaces of immigrants to Toronto. Most newcomers immigrated under the "Skilled Workers" category, but Toronto is also home to the largest refugee claimant population in the country. It has large household size; first generation immigrants are more likely to live in multifamily households, as are immigrant homeowners (Preston, Murdie, and Murnaghan 2006). Housing prices in Toronto are among the highest in the country, and vacancy rates for rental housing were quite low for the period 1996 to 2001, through they have improved significantly since then (Preston, Murdie, and Murnaghan 2006: 22).

[Table 4 about here]

Data from 2001 indicates that some immigrants still enjoy progressive housing careers, but that persons arriving in the 1990s had lower rates of home ownership than their predecessors. Among renters, recent immigrants were much more likely to spend at least half of their income on rent than were the Canadian-born or earlier cohorts of immigrants. According to LSIC data, at the six month mark after arrival in Canada, 56% of non-home-owning newcomers were spending more half or more of their income on housing (Preston, Murdie, and Murnaghan 2006: 81). Immigrant homeowners and renters not only had lower income levels, but they were also paying higher housing costs than other homeowners in 2001 (Preston, Murdie, and Murnaghan 2006: 40).

**Vancouver** received the second largest number of immigrants to Canada in the 1990s. In

Vancouver, immigration is characterized by a lower degree of ethnic diversity than in Toronto or Montréal and is defined by its particularly strong connections to Asia. More than one-third of Vancouver's total immigrant population was born in Eastern Asia. Vancouver is also distinct in terms of admissions class of immigrants: it has the highest ratio of business immigrants who actually settled in the CMA (Hiebert, Mendez and Wyly 2006: 14) and also by far the smallest ratio of refugees, as shown in Table 4. Vancouver has the most expensive housing market in Canada and had a consistently low vacancy rate in the rental market between 1996 and 2001.

Vulnerable tenants spend at least half of their household income on rent. Among tenants in Greater Vancouver, 22.3% of renters fall into this category, and 28.9% of immigrants arriving 1991 to 2001 (Hiebert, Mendez and Wyly 2006: 67). Whether owners or tenants, immigrants are more vulnerable in the housing market than are Canadian-born (Hiebert, Mendez and Wyly 2006: 2). Not only do at-risk and high-risk households experience lower incomes, but on average they also have highly monthly payments and rents. Immigrants, especially recent immigrants are disproportionately represented in these categories (Hiebert, Mendez and Wyly 2006: 60). According to LSIC data, at the six month mark after arrival in Canada, more than 50% of non-home-owning newcomers were spending more half or more of their income on housing (Hiebert, Mendez and Wyly 2006: 84).

In brief, the immigrant experience varies widely, but the idea of a progressive housing career remains valid for most immigrants to Vancouver. For some, these patterns begin quite early: according to the LSIC data, 20% of newcomers own homes after only six months in Canada, likely with savings transferred into Canada. However, immigrant households are much more likely to spend at least half of their income on housing. By almost every measure, immigrants of European origin have better housing situations than visible minorities, though again there is much variation within each of these broad categories (Hiebert, Mendez and Wyly 2006: 88-90).

**Montréal** receives fewer immigrants than either Toronto or Vancouver, yet its newcomer population comes from more diverse regions, including from those with a French colonial past (Rose, Germain and Ferreira 2006). The Montréal Metropolitan Area is home to 90% of immigrants to Quebec, and 70% live on Montréal Island alone. Newcomers to Montréal "are younger, more likely to be alone and less likely to be part of a multi-family household" (Rose, Germain and Ferreira 2006: 2). During the 1990s, overall immigration levels were lower in the latter half of the decade, while the share of refugees increased. Regarding immigration class, Montréal receives a higher portion of refugees and lower rates of business immigration.

In Montréal, the residential integration of immigrants varies widely. The Montréal housing market is characterized by medium-density housing stock, relatively high vacancy rates, relatively low costs compared to Toronto and Vancouver, and a predominance of renters until recently. Vacancy rates plummeted between 1996 and 2001, while average rents rose significantly during this period. Among recent immigrants, homeownership rates have remained low and fall below those of Toronto and Vancouver. They are lower in the general population as well, just over 50% compared to over 60% in Toronto and Vancouver (Rose, Germain and Ferreira 2006: 23).

According to the 2001 Census, 23% of homeowner immigrants and 40% of renter immigrants

spend at least 30% of their pre-tax income on housing. Among them, 18% of renters spend 50% of income on housing. According to LSIC wave 1 data, 88% were tenants, 4% owned with a mortgage, and 1% owned without a mortgage (cited in Rose, Germain and Ferreira 2006: 69). Among non-home-owning newcomers, 74.2% spent more than 30% of income on rent.

Both Vancouver and Montréal have experienced rapid increase in rents since 2001, likely to create increased housing difficulties for the most recent immigrants who tend to have much lower than average incomes.

Given the extremely high portions of income some newcomers are spending on housing, it is reasonable to think that many may be supplementing their earned incomes with savings. Using data from the LSIC survey, housing researchers have developed a special housing stress index for renters that includes the role of income as well as savings. Table 5 shows these categories of housing stress.

[Table 5 about here.]

Table 6 presents incidence of housing stress in the three cities discussed above. These reveal the complexities of immigrant settlement experiences. Vancouver has the highest housing costs in the country, but its levels of extreme stress are only half those of more moderately-priced Montréal. This likely reflects the higher proportion of refugees coming to Montréal. In Toronto, more than half of all refugees surveyed experienced extreme housing stress. The largest concentrations of populations experiencing extreme stress in Toronto were Latin American and Black newcomers (Preston, Murdie, and Murnaghan 2006: 74). The extent to which this stress is temporary will be further understood with the release of LSIC data chronicling the experiences of newcomers at subsequent lengths of stay.

[Table 6 about here.]

Those under “extreme housing stress” are of particular concern because they are at risk of homelessness, the subject of the following section.

### ***Homelessness among newcomers***

Homelessness can be defined in various ways, ranging along a continuum from absolute or visible homelessness to hidden or relative homelessness to those living in core housing need. No national data on homelessness among newcomers exists, but newcomers are believed to have high levels of the least visible types of homelessness. Above, we have seen the data on core housing need. Beyond that, many immigrants and refugees are believed to experience hidden homelessness in which they are not living on the streets per se but are living in crowded conditions within extended family and social networks. In their study of homelessness among newcomer populations in Greater Vancouver, Hiebert et al (2005) found the extent of absolute homelessness to be lower than expected considering the income levels of the groups studied. This research pointed to the importance of social networks in this regard.

For immigrants who do experience absolute homelessness, conventional shelters and drop-ins do

not consistently meet their needs (Access Alliance 2003). Toronto and Ottawa-based studies of shelter usage suggest that newcomers represent between 13 and 14% of those using shelters in those cities (cited in Farrell 2005: 119). In the Ottawa study, the vast majority of foreign-born respondents were women, and most were female heads of families with children. Their homelessness was largely attributable to external barriers such as lack of affordable housing, inadequate child care supports, and inability to find suitable employment rather than to the health or substance abuse issues that were more prevalent among Canadian-born respondents. Family conflict and domestic abuse were also significant factors (Klodawsky et al 2005: 124). More broadly, social factors such as poverty, lack of access to social programs, lack of recognition of foreign education and work experience, processing times for work permit applications, and mental health concerns make immigrant and refugee populations vulnerable to homelessness (Access Alliance 2003).

In brief, most homelessness among newcomer populations appears to be relative rather than absolute. In view of the rising poverty rates and the high levels of core housing experienced by many immigrant households, however, homelessness is likely to increase in the absence of solutions to housing affordability problems.

### ***Neighbourhood impacts and concentrations of poverty***

Where one settles can have long-term implications: housing is not only a basic need, but it also provides a status that impacts present and future relations. Moreover, a neighbourhood provides the context for daily activities and interactions long before a resident develops deeper roots in the broader municipality or society. According to Annick Germain, “Urban integration takes place before social integration” (2000, cited in Suttor, forthcoming: 131). Social networks formed in neighbourhoods and within kinship and ethnic groups seem very important in this regard (Ray 1998). For children and youth in particular, neighbourhoods and the opportunities that exist within them are important sources of socialization. As expressed in the Introduction to a recent special issue of *Canadian Journal of Urban Research* on diverse cities, “...secure housing and inclusive neighbourhoods establish the circumstances for access to a range of other formal and informal supports and networks that facilitate the resettlement and integration process” (Carter, Vachon, Biles, Tolley and Zamprelli 2006: vi).

The housing choices of immigrants and refugees are mostly constrained by affordability, and thus the result of declining economic outcomes experienced by newcomers has raised concerns about the concentration of poverty within certain neighbourhoods in Canada’s immigrant-receiving cities. A study of 1996 Census data revealed that immigrants are more likely than non-immigrants to live in neighbourhoods with high rates of poverty (Kazemipur and Halli 2000). Compared to other households in core housing need, recent immigrant households are far more concentrated spatially (Engeland, Lewis et al 2005: 6).

Several large-scale studies have examined the growing concentration of certain visible minority groups in urban neighbourhoods. Hou (2004) found a rapid increase in the number of visible minority neighbourhoods and exposure to “own-group” neighbours between 1981 and 2001 in large cities (from 6 to 254). The three largest groups (Chinese, South Asian, and Black) experienced an increase in residential concentration during this period, yet concentrations

remained relatively low. The data suggests that increasing concentration was due mostly to immigration, not due to increasing residential concentration of existing visible minorities. Hou did find an increased level of concentration for each successive cohort of immigrants at the time of entry and that, contrary to the traditional spatial assimilation model which predicts that ethno-racial concentration will decline over time, visible minorities are not dispersing even after ten to twenty years in Canada.

In Toronto in particular there is evidence of both a racialisation of poverty (Ornstein 2006) and increasing concentrations of poverty. The Poverty by Postal Code report (United Way and CCSD 2004) found that the number of neighbourhoods in which at least 40% of families were living below the Low Income Cut Off mark rose from 4 in 1981 to 9 in 1991 to 23 in 2001. By 2000, recent immigrants comprised 40% of persons living in the poorest neighbourhoods though they were only 5% of the general population (Heisz and McLeod 2004: 64-65).

By themselves, ethnic concentration and living in ethnoracial enclaves are not necessarily undesirable. Indeed, ethnic concentration can be helpful in terms of social network formation and preventing feelings of isolation and alienation experienced by many newcomers. More concretely, ethnic businesses may provide opportunities for job training and use of skills; interpersonal loan networks may assist those who cannot borrow from banks; and denser networks for job-related information and other aspects of settlement may exist. (Suttor forthcoming: 41, 131). In the study discussed above, Hou pointed to little evidence showing that living in visible minority neighbourhoods “significantly hinders the economic performance of minority group members in the mainstream labour market” (2004: 25).

Similarly, in their own study of racial segregation, ethnic enclaves and poverty concentration in Canadian urban areas, Walks et al (2006) concluded that a high degree of racial concentration is not necessarily associated with greater neighbourhood poverty. They explained the emerging pattern in Canadian cities by the growing income inequality within visible minority groups, a gap which increases the odds that poor, visible minorities will end up in the lowest-cost, least desirable areas with high concentrations of apartment housing. Likewise, looking at Canadian cities in the 1980s and 1990s, Hou and Picot (2003) found only weak correlations between living in neighbourhoods with more members of one’s own group and success in the labour force. However, there were exceptions for some groups such as Blacks.

Nonetheless, when the concentration is accompanied by high levels of poverty, as exists in Toronto and other metropolitan areas, there are serious causes for concern. Negative effects may include low proximity to employment and other opportunities, the failure to develop skills and connections useful in the mainstream economy, and exploitation of workers in minority businesses (Suttor forthcoming: 41, 131). Some groups appear to be more adversely affected by spatial concentration than others.

In conclusion, residential patterns “are the result of overlaying systems of choice and constraint,” varying from group to group and also from city to city (Hiebert 2000: 14). Further research is needed to better understand the impact of choice and constraint. In particular, research that disaggregates newcomer and visible minority categories is warranted.

### ***Impact on landlords and housing providers***

The spatial concentration of immigrants and refugees in certain neighbourhoods and buildings creates new challenges for landlords and housing providers. Most newcomers find accommodation in private market housing, but social housing in Canada's largest cities is increasingly occupied by immigrant populations. By 2000, in Montréal a majority of families at the top of waiting lists and newly installed in public housing were newcomers (Rose and Bernèche 2002: 15). In Toronto, newcomers also comprise a majority of residents in social housing. As such, any debates about the future of social housing in immigrant-receiving cities should take into consideration the arrival and settlement needs of newcomer populations.

Very little research exists on the effects of settlement patterns on landlords and housing providers, but a number of challenges can be identified. These include language barriers between tenants and management, and among tenants themselves; tensions between immigrant and Canadian-born tenants, between tenants of various ethnic groups, and between different generations of residents; social isolation of residents; and the need by residents to access settlement and other social services as well as to feel connected to the broader neighbourhood. Housing providers sometimes have to provide orientation to high-density living and to high-rise apartment living, outlining acceptable practices and discussing safety issues. Another challenge in terms of housing supply is need for larger unit sizes to accommodate larger, sometimes multigenerational, newcomer families.

Scholars and practitioners have debated the merits of multiethnic versus monoethnic housing facilities, particularly regarding cooperative housing in particular (Rose and Bernèche 2002: 15). Seniors who lack capacity in an official language may be well-suited to monoethnic models of cooperative housing.

### ***Framework of housing-related disadvantages***

Most studies on housing-related barriers and discrimination are small-scale and based on perceptions of those surveyed or interviewed (Murdie et al 2006: 13). Nonetheless, we can identify a range of barriers that affect newcomers' experiences finding housing. The following is slightly modified from a framework developed in the Housing New Canadians study (Chambon et al 1997) and resonates with the research findings outlined above:

- **Primary barriers** (defined as unchangeable characteristics of a person): skin color ("race"), ethnicity/ culture/religion, gender, age, and disability.
- **Secondary barriers** (defined as those that can and often do change over time): level of income, source of income, family size, language/accents, household type and size, experience with dominant institutions and culture, knowledge of institutions and culture, knowledge of the housing system, and knowledge of own rights and responsibilities under the law.
- **Macro-level barriers** (defined as broader contextual factors that are generally not within a person's ability to change): the structure of housing markets (housing prices, availability of different types of housing), state policies regarding housing (including the

construction and maintenance of social housing and non-profit housing), and societal-level social constructions of difference (racialisation, culture).

Newcomers are likely to experience multiple aspects of disadvantage resulting from these barriers. Different immigrant and refugee groups are impacted by these factors in a variety of ways, leading to a variety of experiences of housing-related discrimination (Hulchanski 2000: 12). In the Housing New Canadians study, immigrants and refugees with better extended support systems were more successful than others in overcoming these barriers (Chambon et al 1997: 20).

A similar framework developed by Access Alliance Multicultural Community Health Centre in Toronto goes on to assert that differential access to housing impacts not only a person's housing situation but also their broader health, including circumstances that stem from living in certain neighbourhoods (Access Alliance 2005: 5). The Access Alliance study also points to barriers arising from the lack of linguistically appropriate services in the settlement and shelter sectors.

## **Overview of Immigrant Services**

In the first wave LSIC data, more than 40% of those who had difficulty finding housing, including more than half of refugees, reported that they received assistance in their housing search. More persons received assistance finding housing than in finding employment, or accessing health care or education or training. However, in this case, "friends" were the largest source of assistance, not community services or immigrant settlement agencies (Statistics Canada 2005). LSIC provides the only macro data available on this subject, but other research indicates that a relatively small number of newcomers ever access formal housing services (cited in Living on the Ragged Edges 2003: 10).

In this section, we will examine what services do exist to help newcomers find and maintain housing. These include settlement services as well as other services and resources aimed at the general public. More specifically, services are categorized into the following: settlement services, printed and web-based materials, general housing services, accommodation for refugees, tenant supports, and organizations and networks with longer-term housing objectives.

### ***Settlement policy and services***

In Canada, settlement policy consists of "a variety of programs and services designed to help newcomers become participating members of Canadian society as quickly as possible" (CIC 2002). It is administered through various public and nonprofit services providers, referred to as the "settlement sector." Most federally-funded settlement programs are delivered by immigrant-serving agencies (ISA's). These are nonprofit organizations and are often located in the communities in which newcomers live. Many ISA's feature staff who speak a variety of languages, are trained in anti-racism and cultural sensitivity, and often have personal experiences of immigration themselves.

Settlement services are funded by the federal government (Citizenship and Immigration Canada) and provincial governments, and some municipalities offer specific programming supports as well. Quebec assumed responsibility for its own settlement services in 1991, but the services must be deemed equivalent to those provided by the federal government elsewhere in the country. Since 1995, the federal government has attempted to devolve responsibility for immigrant settlement to the private sector as well as to provincial governments, calling this “settlement renewal.” British Columbia, Manitoba, Alberta, and most recently Ontario have negotiated their own agreements with the federal government.

As such, the exact services vary across the country, but the range of services offered generally includes the provision of information to new arrivals, orientation and counseling, language instruction in English or French, and employment services. In addition, some ISA’s have specifically programs aimed at assisting refugees or other groups with specific needs, such as trauma victims.

Under the Immigrant Settlement and Adaptation Program (ISAP), funded by Citizenship and Immigration Canada, immigrant-serving agencies assist newcomers through the provision of information and orientation, translation and interpretation, referral services, para-professional counseling, and employment-related services. With regard to housing, agencies offering ISAP services have an obligation to assist clients by filling out forms, providing referrals, helping to get on waiting lists for social and other housing. However, ISAP has no specific mandate to address housing-related needs. Moreover, ISAP has eligibility requirements that target permanent residents and protected persons only. ISAP services exclude refugee claimants and Canadian citizens.

In Quebec, the government funds not-for-profit organizations to provide a range of settlement services for new arrivals. On the government website, mention is made of housing-related services, specifically: directing newcomers to resources, services and programs pertaining to housing; information sessions on housing; housing search support; and related front-line services. These services are offered to permanent residents, those authorized to apply for permanent residency, and those whose refugee claims have been accepted. Eligibility extends five years, after which individuals can access the services provided to the general population (<http://www.immigration-quebec.gouv.qc.ca>).

Outside of Quebec, few ISA’s are explicitly mandated to deliver housing-related services to the general immigrant population. One exception is the North York Housing Help Centre. It is not mandated to deal with newcomer populations only, but its location with an ISA (COSTI) and situation within an area of Toronto featuring lower-cost housing means that newcomers comprise the bulk of the Help Centre’s clientele. The Housing Help Centre assists about 10,000 persons each year with services such as housing stabilization and advocacy for clients and outreach to landlords (vacancy postings, long term intervention, client mediation, and conflict management). Because of the agency’s relationship with COSTI, the Centre can offer interpretation in about 20 languages. The Centre contains many resources that target low-income persons, including rent bank and seasonal subsidies for utilities. These supports are critical to the majority of clients who lack assets and are one pay cheque away from homelessness. The one-stop service model is highly regarded by people working at the COSTI/North York Housing Help Centre.

On an informal level, settlement services provide assistance in the form of orientation to various neighbourhoods and types of accommodation, tenants' rights education, and the like. However, these services are generally not offered in any systematic fashion. And ISA staff may be too overworked to be able to take time off for much formal training. This was the case recently when a tenant advocacy group recently approached a large settlement agency in the same city with a proposal to train the settlement staff in tenants' rights issues (interview).

Some ISA's provide roommate matching services to help newcomers reduce housing expenses by sharing accommodations. In Hamilton, SISO (the city's settlement agency) and the Francophone Community Health Centre each provide these matching services.

### ***Printed and web-based materials***

A number of web-based and printed housing-related materials are specifically aimed at newcomers to Canada. These include:

- *Fact Sheet: Finding a Place to Live, Information for Newcomers*, available on CIC website and Going to Canada portal. This document contains some very basic information about types of housing, finding housing, signing a lease, purchasing a house, and housing-related rights. This is the only housing-related document on either website, and its tone is a bit optimistic in its references to *Charter* protections and housing costs. On the CIC website, persons can find links from this document to "immigrant serving agencies" (organized by province), but not to any housing help centres.
- *The Newcomers Guide to Canadian Housing* (1999, revised 2005), a CMHC publication available online. This plain-language publication contains information on types of housing, housing customs, types of ownership, renting, tenant-landlord relations, and purchasing a home.
- *The Tenant Survival Guide (BC)*, billed as "BC's most read legal publication." It has been translated into Chinese, Vietnamese, Spanish, Punjabi, Korean and French. Pamphlets with highlights from the guide are also available and have been reproduced by ISAs as well as in the ethnic media. Available at: <http://www.tenants.bc.ca/factsheets/> (A *Landlord Guide* is under development and will be available in English, Chinese and Punjabi.)
- *Red Cross First Contact* booklet for refugee claimants arriving in Toronto. It includes tips and addresses for many of the resources available in the city. The booklet is supplemented by a 24-hour emergency telephone service for use by new arrivals to the city who need immediate assistance and a drop-in centre where refugees can access services, obtain information, make local phone calls and access the internet. (Funding for these services may no longer be in place.)

The above materials may be useful to various newcomers seeking housing information. However, most are offered in Canada's official languages only, and many are only available on

the Internet, so they may not help the most vulnerable newcomers who need immediate housing assistance. One key informant interviewed for this project expressed the view that expectations of computer literacy were too high and asked to bring back printed materials available in a variety of languages. The informant suggested having multilingual and plain language materials widely available, including at Canadian consulates, ports of entry, libraries, schools, hospitals, and settlement agencies.

To this end, Community Legal Education Ontario (CLEO) has recently launched the Six Languages Text and Audio Project. This project will improve access to legal information by low-income people in the Chinese, Arabic, Tamil, Urdu, Spanish and Somali linguistic communities across Ontario. Materials will be available on online text and audio formats and distributed through community newspapers, radio, and settlement agencies. These materials are under development and are likely to include some coverage of “landlord and tenant” issues.

### ***General housing services available to newcomers***

In addition to services offered via the settlement sector or aimed at specific populations such as refugees, newcomers are of course eligible to access most general housing-related services. As detailed below, some housing services offer interpretation services for persons who lack adequate speaking skills in English or French. Services may be grouped into two broad categories: information services and conflict management services, though there may be overlap between the two. Most of these services are “tenant supports,” though they may be relevant to homeowners as well.

**Housing help centres** offer services such as the provision of housing information (finding housing, types of accommodation, etc.), referral to other housing assistance sources or housing agencies, rights education, rent banks, and seasonal subsidies. These services are generally available through housing help centres. Unless a newcomer visits a housing help centre, he or she is unlikely to know about any supports such as provincial rent banks to assist them if they fall behind on their rent. The extent to which housing help centres are accessed by newcomer populations is unknown, but it likely varies across cities and even neighbourhoods. Interestingly, in Toronto, there are no housing help centres located downtown.

**Tenant help lines.** These are free telephone counselling services for tenants in various municipalities. Counsellors can provide referrals to community or city agencies, legal clinics, or other resources, and they can mail, fax or email relevant information to callers.

The Federation of Metro Tenants' Associations operates the Tenant Hotline, a free telephone counselling service for tenants in Toronto. For callers who are not comfortable speaking English, assistance in 150 languages is offered through a telephone interpreting service. In Vancouver, a similar service is offered by the Tenant Resource and Advisory Centre (TRAC) in English only, though TRAC has applied for funding to offer telephone interpreting services (unsuccessfully). TRAC receives such a high volume of calls per staff member that it does not even advertise its services.

**Advocacy and legal assistance.** These services are provided by legal aid clinics and related

agencies. In British Columbia, the Legal Services LawLINE is a telephone service that provides general legal information and, in some cases, advice about legal issues. According to its website, it is a service for people with low incomes who do not qualify for a legal aid lawyer to represent them. Callers to the LawLINE first hear recorded messages describing legal aid services. These messages are available in nine languages: Arabic, Cantonese, English, Farsi, French, Mandarin, Punjabi, Spanish, and Vietnamese. The messages also explain that if you need service in a language other than English, the staff person who answers the phone can arrange immediate access to a telephone interpreter. Interpreters are available for over 100 languages.

Legal assistance is also available to newcomers in Vancouver through the Para-Legal Advocacy Project operated in a large immigrant-serving agency called MOSAIC. Funded by the Law Foundation of British Columbia, the Para-legal Project provides summary advice, legal representation, and referrals to immigrants and refugees concerning a variety of issues of which one is housing.

### ***Accommodation for refugees***

Government-assisted refugees (GARs) have often lived some or even all of their lives in refugee camps overseas. Forty percent of GARs are actually children and youth. As such, this is a high-needs population that on the whole requires basic orientation to living in modern, urban areas and has a low capacity in either official language. GARs receive financial and other support for one year from their date of arrival in Canada. They receive a monthly allowance for food and shelter that is based on provincial social assistance rates, the shelter portion of which – depending on where they are resettled in Canada -- may be directed towards transitional housing for up to six weeks. During this time, GARs are given some general orientation to living in Canada and may receive direct accompaniment assistance in their housing search.

Citizenship and Immigration Canada provides funding to 22 reception houses across the country, though in some cases GARs are actually billeted in public hotels rather than in non-profit facilities. Immigrant Services Society of BC (ISS), Vancouver's largest immigrant-serving agency, has a twelve-apartment Welcome House facility that provides temporary accommodation to GARs destined to British Columbia. Welcome House can only accommodate new arrivals for 15 days. Due to the high levels of need, in 2005, ISS created a "Housing Assistant" position to assist the residents in their search for permanent accommodation.

Privately-sponsored refugees are also selected abroad and supported in their resettlement by various private groups. Due to the sponsorship commitment, their immediate needs for housing are lower, but they often still struggle with finding affordable housing in the long-term.

As described above, most of Canada's refugees are not recognized as such until after they have been living in Canada for months or even years after they file a claim for refugee status on Canadian soil. Refugee claimants are eligible for social assistance in most provinces with some restrictions, but the shelter component of social assistance is in most cases considerably lower than actual housing costs. In Quebec, the only settlement services for which newly-arrived refugee claimants are eligible pertains to housing: the province will help them look for housing and assist them in signing the lease and moving in (MICC website, Government of Quebec).

The considerable housing needs experienced by refugee claimants and persons living without official status in Canada have been met to a small degree by refugee-oriented housing facilities funded by religious communities, municipalities, and other interested parties. One of them is Sojourn House, a home for refugees in downtown Toronto that since May 2006 has been housed in a brand-new building purchased with funding from the federal SCPI program. Sojourn House now includes shelter space for about 50 persons plus 52 units of transitional housing. The shelter space has operated at capacity since opening last year and operates on per diem funding mostly from Hostel Services of the City of Toronto. Sojourn House employs two housing workers, one case supervisor, and outreach worker who sees former residents, and five shelter workers who are essentially settlement counsellors. The latter help residents navigate the refugee determination process and assist with other settlement needs. The transitional housing offers specific supports to help more traumatized clients with their settlement. Persons in this category, referred to as “tenants,” direct the shelter portion of their social assistance to Sojourn House. Transitional housing is staffed by a coordinator and a trauma counsellor, and there are plans in place to hire a child and youth worker to work with the many separated youth (age 16-24) who live at Sojourn House.

At Sojourn House, success is measured when residents or tenants move out into the community and do not return to Sojourn House to live. The addition of the trauma counsellor has helped in that regard. Since its creation in 1987, the staff at Sojourn House have seen that, with refugees, early intervention in the settlement process is often the key to success.

Other temporary accommodation for refugees exists across Canada on a small-scale level. These residences house small numbers of individuals and families and are the product of faith-based initiatives. Examples include Romero House (Ryan and Woodhill 2000), FCJ House and Matthew House in Toronto, Micah House in Hamilton, and others in Vancouver, Fort Erie, Windsor and the prairie provinces. These rely on considerable volunteer support and private fundraising rather than government funding.

### ***Tenant supports and linking to community services***

Tenant supports refer to programs such as tenant meetings, newsletters, providing access to community information, and providing access to services on-site to increase utilization of services. Tenants are frequently referred to community partners to ensure they have access to any necessary supports. Some examples of tenant supports were outlined in the above discussion of services available to residents of Sojourn House.

Another initiative that can be included here is the Community Health Framework being followed by the Toronto Community Housing Corporation, the not-for-profit housing corporation that operates 57,000 units or two-thirds of all social housing in the City of Toronto. These do not target newcomers per se, but newcomers comprise a large portion of TCHC residents. Community health initiatives have been piloted in the areas of the social investment, anti-racism, community safety, youth initiatives, and employment. Each community housing unit has a health promotion officer who works to develop partnerships with a variety of service providers.

In Winnipeg, the Immigrant and Refugee Organization of Manitoba operated within a 67-unit apartment building owned by Manitoba Housing and Renewal (MHR). The Organization ran the housing unit for newcomers and provided counselling, language classes, and other programs on site. This arrangement worked well because the Organization had expertise dealing with newcomers. For example, residents received orientation to apartment living that included fire and safety requirements such as not using open fires for cooking. Residents could stay for a maximum of three years before being transitioned into normal housing or put on MHR waiting lists. One objective underlying this project was to integrate newcomers as quickly as possible so as not to encourage them to rely upon settlement services too much. This project was funded for three years by Manitoba Housing and Renewal, the City of Winnipeg and other sources. It ceased early in 2007.

Social housing providers often provide community space for public use. The provision of programs on-site is both convenient and visible to residents, thus boosting participation rates. Housing providers may work with agencies and tenants to offer programs that tenants request.

### ***Housing-related organizations and networks***

Lastly, some organizations are working to improve housing prospects of newcomers in the long-run, including through the development of new housing. This section focuses on two examples.

In Montréal, there are four technical resource groups (*Groupe de Ressources Techniques --GRT*) that act as housing managers in the city. First created in the 1970s, these are nonprofit organizations that provide technical input for building and overseeing various housing projects. Almost all of their funding is generated through the rents and other fees. Each of these is multiethnic and works in neighbourhoods with diverse populations. (The provincial association is the *l'Association des groupes de ressources techniques du Québec*.) One of the four GRTs of Montréal is ROMEL (*Le Regroupement des organismes du Montréal ethnique pour le logement*), an umbrella organization dedicated to housing services for newcomers. Created in 1986, it has grown to 40 organizational members. In addition to the GRT function described above which has included the construction of more than 1100 units of social housing, it offers a wide range of services:

- property management service that includes purchasing, rehabilitating and renovating homes as well as managing more than 400 housing units with government and community partners;
- temporary accommodation for up to 28 men and 15 women;
- housing help services and rent bank;
- seminars on topics such as the housing search, discrimination, social housing, the real estate market, and home ownership;
- multilingual information pamphlets on housing;

- community services such as support for victims of discrimination, assistance with applications, and public education campaigns; and
- innovative projects such as the development of new housing services and community banking initiatives.

The GRT/ROMMEL model appears unique in Canada for its explicit mandate to deal with housing issues for ethnic communities and its wide range of services.

There are also multisector initiatives such as the Immigrant and Refugee Housing Task Group (IRHTG) in Toronto. IRHTG helps develop strategies to deal with housing-related issues for refugees and vulnerable immigrants. The IRHTG membership includes representatives from community-based organizations working with immigrants and refugees, academics, community members, and City of Toronto staff. Immigrant and Refugee Housing Task Group meetings are a valuable forum for information sharing and community capacity building. Membership is open to service providers, researchers, academics, and community members that have a professional interest and experience in housing-related matters for refugees and vulnerable immigrants. The IRHTG was behind the development of the Red Cross First Contact Project.

One could also look more specifically at governance of the organizations that provide settlement and housing services. Some housing help centres, tenants' rights organizations, refugee resettlement homes have representation from the settlement sector on their Boards of Directors, and vice versa. The extent of formal and informal networks between the two sectors varies across municipalities and provinces, ranging from nonexistent to the fostering of highly integrated approaches. The COSTI/North York Housing Help Centre stands out as an example of bridging the sectors. It is a good model and is well-located geographically to serve newcomers who need housing assistance.

### ***Assessment of immigrant services***

It is extremely difficult to assess the impact of the housing-related services described above. This would better be achieved by in-depth program evaluation examining the numbers of persons served and outcomes for each. Given the great importance of social networks regarding all aspects of the housing experience, some comparison outcomes based on accessing formal services and informal networks is also warranted.

In the absence of the ability to undertake such an evaluation, we can return to the framework or typology of housing-related disadvantages, assessing the extent to which housing-related services help persons overcome relevant barriers.

Primary barriers were defined as unchangeable characteristics of a person such as skin color, ethnicity, and gender. By definition, then, services cannot reduce these barriers, though advocacy around them – such as raising awareness of the particular barriers faced by racialised individuals or single-parent families -- would seem especially important.

Secondary barriers were defined as characteristics that do change over time, e.g., level of income, source of income, family size, language/accent, household type and size, experience with dominant institutions and culture, knowledge of institutions and culture, knowledge of the housing system, and knowledge of own rights. The housing services described in this paper appear to be especially useful in terms of the latter: increasing knowledge of newcomers about the housing system and rights within a Canadian framework. This is the primary focus of most settlement and housing services.

Lastly, macro-level barriers were defined as broader contextual factors that are generally not within a person's ability to change: the structure of housing markets (housing prices, availability of different types of housing), state policies regarding housing (including the construction and maintenance of social housing and non-profit housing), and societal-level social constructions of 'racial' and cultural difference. Here is where the advocacy aspect of housing and settlement services is crucial. Working to improve housing policy and to draw attention to the effects of difference such as discrimination are essential components of any effort to overcome barriers facing newcomers in the housing market. These are not services per se but rather their complement, communicating front-line experiences to policy-makers. In some places such as British Columbia, constraints are placed on advocacy by ISA's. Advocacy for policy change is further explored in the following section.

## **Policy Review**

According to Citizenship and Immigration Canada, the aim of settlement policy is to assist newcomers in becoming participating members of Canadian society as quickly as possible. The objectives of housing policy are less clear: Canada has the dubious distinction of being the only OECD-member country without a formal housing policy (interview). Certainly, the policy objective is to for all residents of this country to be adequately housed, not living in core housing need. Of particular concern is the increasing connection between poverty and housing tenure. The objectives of both, then, would be that all newcomers live as independently as possible, owning their homes if so desired, in neighbourhoods of their own choosing. To this end, they should receive supports that mitigate disadvantages in the housing market as well as be able to access non-market housing options.

Current immigrant settlement policies do not attempt to address housing needs in any systematic fashion. Rather, policies focus on the provision of general orientation to living in Canada, including one's rights and responsibilities, and referrals to other agencies with more specialized knowledge such as housing help centres. The paucity of services uncovered in this research is indicative of the gaps that exist between the areas of settlement and housing.

### ***How housing policy impacts settlement***

How, in turn, do current affordable housing policies attempt to address immigrant settlement needs? For the most part, they do not. One exception is shelter and transitional housing for refugees, but only a handful of these exist across the country. Yet we have seen that housing is a

crucial component of the settlement experience for newcomers, and that the presence of significant supports in the short term can lead to improved settlement returns in the long term. The costs of ineffective housing policy are real. As David Hulchanski asserts,

The lack of affordable housing cuts significant numbers of Canadians off from supportive communities, access to employment and, indeed, from the exercise of their citizenship rights. Quite apart from the morality of the situation, this represents an enormous waste of human potential with serious consequences for the community at large (2003).

One must consider the range of housing-related legal and policy barriers that prevent newcomers from rapidly settling in Canada (Wayland 2006b: 115-128). Most important among these is the lack of non-market housing alternatives. Although it is increasingly apparent that market forces will not supply adequate, affordable rental housing – especially in Canada’s largest cities that receive the vast majority of newcomers -- federal housing initiatives have been small, requiring matching funding from the provinces which has not been forthcoming, except from Quebec. Any solution to the problem of core housing need for newcomers and other disadvantaged groups in Canada must involve the creation of housing alternatives such as new social housing or cooperative housing. Other barriers include a lack of internal complaint mechanisms for social housing providers regarding the selection of tenants (OHRC 2005a), ineffective landlord-tenant dispute mechanisms (Novac et al 2002); and a lack of accommodation for language barriers. For example, under the *Ontario Tenant Protection Act*, a tenant served with an eviction notice has only five days to file a response, and lack of proficiency in English or French does not constitute a recognized reason to be granted an extension.

### ***Gaps in policy and programming***

The research on immigration and housing summarized in this paper makes direct links between immigrant admissions policy and outcomes in the housing market. All research on this topic indicates that immigrants are more vulnerable in the housing market than are their Canadian-born counterparts. This holds true for renters as well as homeowners. Recent arrivals are the most vulnerable.

In broad terms, with the exception of Quebec, immigration policy (selection) is a federal responsibility, and housing is a provincial and municipal responsibility. The federal government has assumed some limited policy jurisdiction over the housing needs of government-sponsored refugees, but only for shelters and transitional housing. Settlement policies are administered by the federal and provincial governments. Municipalities also have programs that address both housing and settlement needs.

In specific terms, this translates into a disconnect between housing policy and settlement policy. Research indicates that ISA staff may lack systematic knowledge about housing issues simply because housing falls outside their mandate. On the other hand, housing agencies and help centres often lack the language skills and cultural sensitivity training to deal with newcomer populations. As a result, newcomers are more likely to access settlement services because of language services. The paucity of policies and programs that simultaneously address immigration and housing is evidence in and of itself that a gulf exists between these two areas.

Most new arrivals in Canada find housing through the private rental market, and as a whole their biggest housing-related problem is affordability. Housing help centres in large urban areas are limited in their ability to assist clients when the broader context is one of little availability of affordable rental units. Thus, the biggest challenge for Canadian housing policy is to ensure the availability of more affordable housing. This can be achieved through providing incentives for maintenance and rehabilitation of existing stock, and for the construction of new stock. Working with owners of small and medium-sized complexes to ensure they receive sufficient returns on their investments is also important. Affordability problems affect all low-income households, not just ones comprised of immigrants and refugees. However, given the plethora of recent research pointing to declining economic outcomes among newcomers, the need for better affordable housing policies is urgent.

The lack of available social housing is also a concern. There are a variety of models of social housing: managed by provincial or municipal housing corporations, private non-profit organizations (sometimes ethnic groups; sometimes religious; and others), and co-op housing pursuant to CMHC agreements is a special type of affordable housing in very limited supply. Though newcomers comprise a majority of residents of some social housing complexes, there are no coherent strategies aimed at newcomers. In Ontario, social housing providers are encouraged (but not required) to allocate one of every seven residences to an immigrant or refugee. However, in places such as Toronto where the numbers of immigrants and refugees far exceeds the one-in-seven ratio anyway, the policy is meaningless. In Hamilton, a new policy provides persons on the waiting list for social housing with a \$200 voucher to use towards paying rent in private accommodations. This helps to bring their actual rent costs in line with the shelter allowance provided by social assistance. These are small steps that affect only a fraction of newcomers.

Housing and settlement are each areas of considerable policy complexity. As a result, different levels of government can “pass the buck” instead of funding and implementing responsible policies. However, this is an opportune time for change: immigration levels into Canada are expected to remain constant or grow, and there is growing awareness of the declining outcomes for newcomers in this country. Governments are directing more funding into settlement services, and there is increased interest in viewing settlement as a longer-term process as opposed to what happens in the early days after immigration only.

## **Key Findings and Recommendations**

### ***Key findings***

#### Immigration and housing experiences

6. Affordability is the biggest housing-related barrier facing newcomer populations.
7. Declining relative incomes of newcomers feed directly into constrained choice of housing and neighbourhood and rising concentrations of low-income newcomers in

certain neighbourhoods.

8. Affordability problems are exacerbated by relatively declining availability (i.e. relative to rising need) of non-market or assisted housing, including social housing, rental assistance and other means of assisting low income households.
9. The idea of a progressive housing trajectory remains true for most newcomer populations, but there is wide variation in housing outcomes when broken down by immigration category and national origin. Visible minorities fare worse in terms of housing than do immigrants of European origin, yet there are wide discrepancies within each of these categories.
10. Best practices for high-needs individuals such as government-sponsored refugees involve immediate and comprehensive supports followed by integration into broader community. Group housing with close proximity to services, even services offered on-site, is ideal.

#### Immigration and housing policies and services

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

#### ***Next steps and recommendations***

In his seminal book *The Warmth of the Welcome* (1998) comparing the immigrant experience in Canada, the United States, and Australia, Jeffrey Reitz found that the immigrant settlement experience was determined not so much by immigrant selection and short-term settlement

policies but rather by large institutional structures such as educational systems, social assistance, and the labour market in receiving states. This finding poses particular challenges for policy-makers who, wanting to improve settlement outcomes, find it considerably easier and more straightforward to adjust immigrant selection and settlement policies as opposed to tackling broader institutional contexts. However, it is precisely to this challenge that policy-makers must rise. Changes to immigrant selection policies made in the 1980s and 1990s have not had the desired outcome: newcomers are increasingly well-educated, but they are also more likely to live in poverty after arriving in Canada (Picot, Hou and Coloumbe 2007). At present, more money is being poured into settlement services, but it remains to be seen whether outcomes will improve.

#### Coordinating policy responses

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

In view of the declining economic outcomes experienced by many newcomers to Canada, what is urgently needed is dialog at the highest levels of government. With regards to housing, there must be an articulation of common housing and settlement goals. The Metropolis project provided a good beginning for linking immigration and housing researchers across the country to each other and to policy-makers. It is now time to link policy-makers more explicitly. We must see more interchange of services and information across levels of government, and across government sectors.

In view of the fact that only a fraction of persons in Canada live in social housing, the private sector must also be engaged: housing associations, landlord associations, real estate developers, and the like.

As such, it is recommended that:

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

and settlement outcomes.

#### Improving housing affordability

The primary housing-related need for newcomers relates to affordability. Thus, increasing the supply of affordable housing should be a top priority of any housing policy aimed to meet the needs of immigrants and refugees. Particular attention should be given to private rental housing, home to more newcomers than any other type of housing. Initiatives in this area are not targeted at newcomers per se, but rather to all low-income persons. However, given current demographic and economic trends, they will be disproportionately useful to newcomers.

As such, it is recommended that:

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

#### Improving housing-related supports for high-needs populations

The federal government has an obligation stemming from its own admissions policies and

humanitarian commitments to refugees, especially to government-assisted refugees. Regional dispersion initiatives that direct newcomers to smaller population centres have not worked: newcomers want to live where they have social networks, and where multilingual, culturally-sensitive services are available. As a result, in British Columbia, for example, government has gone back to resettling government-assisted refugees to the Vancouver area only. However, placing extremely low-income and vulnerable populations into one of the most expensive cities in the country must be accompanied by additional supports from the government.

As such, it is recommended that:

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

#### Better connecting information and services to newcomers

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

As such, it is recommended that:

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

proximity to those who need it – perhaps via creation of mobile housing help centres -- and on coordination between immigrant settlement and housing help and related services.

Encouraging partnerships between housing and settlement agencies, including with housing providers

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

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

As such, it is recommended that:

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

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In conclusion, this paper has highlighted direct and immediate connections between immigration status (skilled immigrant, family class, refugee, refugee claimant or non-status), settlement experiences and housing outcomes in Canada. As Suttor states: “Housing is an immigrant settlement issue. The impact of narrowing housing choices, rising housing stress, and neighbourhood fallout is mostly on new immigrants” (forthcoming: 168).

Most newcomers have experienced progressive housing trajectories. In many cases, they cannot help but be progressive because they start out at such a vulnerable level. The objectives of settlement and housing policies should be to enable newcomers to enter the housing market without experiencing such vulnerability.

In the past few decades, the “on the ground” realities of poverty have changed dramatically. Housing provision is an essential component of the solution, but it is not sufficient in and of itself. Rather it must be accompanied by the creation of more economic opportunities, greater civic inclusion, and other means of empowering increasingly marginalized populations.

## Tables

**Table 1: New Permanent Residents in 2005, by Immigration Category (Compared to the Immigration Plan)**

	Plan 2005 Target Ranges	Admitted	
		Number	%
<b>ECONOMIC CLASS</b>			
Skilled Workers	112,500 – 124,500	130,242	49.67%
Business Immigrants	9,500 – 10,500	13,469	5.14%
Provincial/Territorial Nominees	8,000 – 10,000	8,047	3.07%
Live-in Caregivers	2,500 – 3,000	4,552	1.74%
<b>Total Economic Class (including Dependants)</b>	<b>132,500 – 148,000</b>	<b>156,310</b>	<b>59.61%</b>
<b>FAMILY CLASS</b>			
Spouses, partners, children and others	46,000 – 50,000	50,881	19.40%
Parents and Grandparents	5,500 – 6,800	12,471	4.76%
<b>Total Family Class</b>	<b>51,500 – 56,800</b>	<b>63,352</b>	<b>24.16%</b>
<b>PROTECTED PERSONS</b>			
Government-Assisted Refugees	7,300 – 7,500	7,416	2.83%
Privately Sponsored Refugees	3,000 – 4,000	2,976	1.13%
Protected Persons in Canada	16,500 – 17,500	19,935	7.60%
Dependants Abroad	4,000 – 4,800	5,441	2.07%
<b>Total Protected Persons</b>	<b>30,800 – 33,800</b>	<b>35,768</b>	<b>13.64%</b>
Humanitarian and Compassionate Grounds / Public Policy	5,100 – 6,200	6,653	2.54%
Permit Holders	100 – 200	143	0.05%
Category Not Stated		10	0.01%
<b>Total Others</b>	<b>5,200 – 6,400</b>	<b>6,806</b>	<b>2.60%</b>
<b>TOTAL</b>	<b>220,000 – 245,000</b>	<b>262,236</b>	<b>100</b>

Source: Citizenship and Immigration Canada, *Facts and Figures 2005*.  
(copied from Annual Report to Parliament 2006)

**Table 2: Permanent Residents in the Economic Class in 2005, by Principal Applicant and Dependants**

<b>Economic Class</b>	<b>Total</b>	<b>Percentage</b>	<b>Principal Applicants</b>	<b>Dependants</b>
Skilled Workers	130,242	83.32	52,266	77,976
Business Immigrants	13,469	8.62	3,642	9,827
<i>Entrepreneurs</i>	2,848	1.82	751	2,097
<i>Self-Employed</i>	1,014	0.65	301	713
<i>Investors</i>	9,607	6.15	2,590	7,017
Provincial/Territorial Nominees	8,047	5.15	2,643	5,404
Live-in Caregiver	4,552	2.91	3,063	1,489
<b>Total Economic Class</b>	<b>156,310</b>	<b>100</b>	<b>61,614</b>	<b>94,696</b>

Source: Citizenship and Immigration Canada, *Facts & Figures 2005*  
(copied from Annual Report to Parliament 2006)

**Table 3: Permanent Residents Admitted in 2005, by Source Area**

<b>Region</b>	<b>Number</b>	<b>Percentage</b>
Africa and the Middle East	49,277	18.79
Asia and Pacific	138,057	52.65
South and Central America	24,638	9.40
United States	9,262	3.53
Europe and the United Kingdom	40,909	15.60
Source Area Not Stated	93	0.04
<b>TOTAL</b>	<b>262,236</b>	<b>100</b>

Source: Citizenship and Immigration Canada, *Facts & Figures 2005*  
(copied from Annual Report to Parliament 2006)

**Table 4: Immigration and Housing Data, Canada's Largest Census Metropolitan Areas**

	Montréal	Toronto	Vancouver
Housing Costs in city overall	moderate	extremely high	extremely high
Immigrant pop (%), 2001	18.4	43.7	37.5
Top three birthplaces, Immigrants arriving 1991-2001	Haiti (6.6%) China (6.4%) Algeria (5.8%)	China (10.8%) India (10.3%) Philippines (6.9%)	China (18.0%) HongKong(15.1%) Taiwan (11.7%)
Refugees, as percentage of total newcomer arrivals, 2001*	16.3	8.0	5.8
Average household size, Immigrants arriving 1991-2001	3.0	3.5	3.4
% living in multifamily households, Immigrants arriving 1991-2001	2.6	8.2	8.3
% living in core housing need among renter households, Immigrants arriving 1996-2001 (parentheses indicates need among non-immigrant renter households)	50.0 (27.7)	37.2 (22.6)	44.5 (27.8)

Sources: CMHC 2004; Statistics Canada; Hiebert, Mendez, and Wyly 2006; Preston, Murdie, and Murnaghan 2006; Rose, Germain, and Ferreira 2006

\*CIC Facts and Figures 2001, cited in Hiebert, Mendez, and Wyly 2006: 14

**Table 5: Construction of Housing Stress Index (for non-home-owners only)**

	Proportion of income spent on housing	And/or	Savings remaining at time of interview
No housing stress	0 to 30%	OR	Savings equal at least 12 months of housing costs
Moderate to high housing stress	30 to more than 100%	AND	Savings equal less than 12 months of housing costs
Extreme housing stress	50% or more	AND	Savings equal less than 3 months of housing costs

Copied from Hiebert, Mendez, and Wyly 2006: 85; also found in Preston, Murdie, and Murnaghan 2006; and Rose, Germain, and Ferreira 2006.

**Table 6: Housing Stress Relative to Income and Savings (Non-Home-Owners only), LSIC Newcomers 2001**

City	Number	No Housing Stress	Moderate to High Housing Stress	Extreme Housing Stress
Montréal CMA	18,100	40%	26%	34%
Toronto CMA	49,650	43%	33%	24%
Vancouver CMA	16,000	58%	25%	17%

Source: LSIC 2001, adapted from Hiebert, Mendez, and Wyly 2006; Preston, Murdie, and Murnaghan 2006; and Rose, Germain, and Ferreira 2006.

## **Persons Interviewed**

Azar Farahani, Agency Review Coordinator, City of Toronto

Alina Chatterjee, Director of Development and Community Engagement, Scadding Court Community Centre (TCHC), Toronto

Mwarigha M.S., Housing Manager, Toronto Community Housing Corporation

Carolina Gajardo, COSTI - North York Housing Help Centre, Toronto

Debbie Hill-Corrigan, Executive Director, Sojourn House, Toronto

Wei Young, Executive Director, Canadian Immigrant Settlement Sector Alliance, Ottawa

Martha Lewis, Executive Director, Tenant Resource and Advisory Centre, Vancouver

Suzanne Laférrière, Conseillère en développement - habitation, City of Montréal

Stéphan Reichhold, Directeur, Table de concertation des organismes au service des personnes réfugiées et immigrantes, Montréal

Allan Wise, Past Executive Director, Immigrant and Refugee Community Organization of Manitoba

Paul Millar, Director, Micah House, Hamilton

Jeff Wingard, Senior Social Planner, Social Planning and Research Council of Hamilton

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