

# Hidden in Plain Sight:

housing challenges of newcomers in Calgary

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# Executive Summary

## Intensifying Housing Challenges

Increasing numbers of newcomers to Canada are experiencing significant difficulties finding and maintaining affordable, appropriate housing. The trend is visible in Calgary where 42 per cent of immigrant-led renter households and 24 per cent of immigrant-led owner households are in need of affordable housing (City of Calgary 2008a). Findings from the Newcomers' Housing Survey, conducted to inform this report, confirm this:

- The average after-tax income spent by survey participants on housing was 50 per cent; this places them at high risk for experiencing homelessness.
- On average, renters spent a total of \$991 per month on their housing needs - \$896 on rent, \$156 on utilities, and \$124 on other housing-related costs. Homeowners spent an average of \$1,899 per month - \$1,492 on mortgage payments, \$354 on utilities, \$262 on condominium fees, and \$244 on other housing costs.
- A considerable proportion lived in housing in need of repairs. Approximately 34 per cent reported their housing was in need of minor repairs and 9 per cent were in need of major repairs.
- Respondents experienced difficulties with housing for multiple reasons. Among these were: low income (33 per cent); no job (21 per cent); language barriers (24 per cent); age of children (20 per cent); lack of references (18 per cent) and identification documents (17 per cent); family size (16 per cent); ethnicity/race (13 per cent); and a lack of credit history or bad credit (13 per cent).
- The majority of respondents did not know about landlord and tenant laws. 37 per cent were familiar with these laws and 13 per cent knew where to find out about them.
- The farther into the future respondents were asked to consider their housing options, the likelier they were to report insecurity. About 31 per cent did not know if they had a place to stay in one year; 18 per cent were uncertain about their housing in the coming three months.



- Respondents worried about their housing situation. In fact, 23 per cent worried about housing all the time, while only 10 per cent never worried. More than 25 per cent were not happy with their current housing situation. More than 50 per cent felt housing in Canada was worse than their home.

The survey findings were complemented by the interview responses of newcomers and service providers:

Barriers to formal rentals led to reliance on inadequate, inappropriate, informal housing.

- By seeking inadequate housing such as basement suites or room rentals, newcomers' housing was more likely to be insecure, unsafe, and fraught with health risks.

Service improvement requires additional resources, linguistic and cultural competency, and inter-sectoral collaboration.

- Service providers reported the lack of qualified service delivery personnel as a significant barrier to service quality for newcomers. This issue was precipitated by labour shortages experienced in all sectors.
- Service providers noted that they were unable to offer culturally relevant supports to increasing numbers of diverse clients, in part because of the human resource shortfall.
- Many noted that there simply was not sufficient communication within and between the homeless and settlement sectors.

## Unexpected Findings

There were fewer reports of co-habitation with extended families than expected. Most respondents resided with spouses (60 per cent) and children (58 per cent); only 4 per cent lived with parents, 3 per cent with siblings, and 2 per cent with in-laws. House sharing was very common: 44 per cent of respondents were sharing or had shared housing with non-family members.

Friends were more likely to help newcomers find housing than were communities or agencies. When asked about where they received help finding housing, the most common response was from friends (60 per cent), followed by several indicators that point to relying on one's own capacities, including internet searches, newspaper ads and fliers/postings. A small percentage reported receiving help from settlement and homeless serving agencies.

Living close to faith and ethno-cultural communities was less important than expected. Rather, respondents preferred having access to transit, shopping and schools in safe neighbourhoods. Their neighbourhood dislikes were primarily concerned with housing un-affordability and distance from work.

Informal networks have both benefits and strains. Many interviewees relied on friends and family to find housing. In the latter case, a host-guest relationship develops where the recent arrivals are temporarily housed with a friend, family member or acquaintance until they are able to establish their own household. This relationship is by no means without strains; respondents felt they were a burden to the host, there was a lack of privacy for both parties, and some hosts expected payment or services in return for housing.

Being female and single increased a newcomers' vulnerability. Interviewees, particularly single women, reported abuse and isolation caused by family members or acquaintances. The situation was further complicated when women had children with them.

## Implications and Recommendations

The findings of this research project raise questions about the assumption that ethno-cultural communities buffer homelessness for newcomers. Although reliance on friends was very common, the strains of these informal arrangements should not be ignored. Research into the negotiation of assistance and the provision of informal housing by friends and family is necessary. Diversity in informal housing should also be explored, including beliefs about relying on mainstream assistance.

These findings have implications for policy and programming; recommendations are made generally and in relation to the 10-Year Plan to End Homelessness's implementation areas of prevention, re-housing, data and research, and the non-profit sector. The possible impacts of the global recession on the housing situations of newcomers are also discussed along with recommendations for future research.

### **Key recommendations include:**

1. Increase the number of affordable housing options that are appropriate for newcomers in terms of size, location, and proximity to amenities.
2. Review current policies and practices that prevent those most in need from receiving mainstream supports.
3. Ensure settlement funding recognizes housing as critical to settlement and provides adequate resources.
4. Enhance collaboration and communication between the homeless and settlement sectors to increase joint program design, planning, and service delivery for newcomers.
5. Increase newcomers' knowledge about housing supports, services and their rights in Canada.
6. Ensure homeless serving agencies, particularly emergency shelters, have the capacity to deliver appropriate services to increasing numbers of newcomers.
7. Enhance homelessness prevention supports to address the specific needs of newcomers, particularly in light of the potential impacts of global recession.



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# Introduction and Background to the Study

In 2007, as the development of Calgary's 10-Year Plan to End Homelessness was underway, immigrant serving agencies raised concerns about the increasing housing challenges their newcomer clients were experiencing. At the same time, homeless serving agencies reported an increase in newcomers accessing their services. It became evident that particular attention and strategies would be required in the Plan to address specific barriers. It was clear that research was required to gain a better understanding of the issue. Research was conducted to provide an overview of existing literature, to gauge shelter use by newcomers, and to propose recommendations for policy changes and amendments to the 10-Year Plan in response to the housing needs of newcomers (Pruegger and Tanasescu, 2007).

As a result of agency mobilization and evidence from this report, the Calgary Homeless Foundation, the organization charged with implementing the 10-Year Plan, added an Immigrant Housing Sector to the other eight pre-existing sectors, representing agencies in both homeless and immigrant services. A community consultation that focused on newcomers' housing issues also helped further the development of the 10-Year Plan.

As the Immigrant Housing Sector began to develop its Strategic Plan, members noted the need for a better understanding of the nature of hidden homelessness and housing difficulties experienced by newcomers in Calgary. The current study seeks to complement earlier work by focusing specifically on the newcomer population that is experiencing housing issues in Calgary.

Hidden in Plain Sight presents key findings about the housing challenges experienced by newcomers to Calgary. It draws on the analysis of quantitative data from 292 survey responses and in-depth interviews with 20 newcomers who self-identified as having experienced housing issues. These findings were complemented by 12 interviews with service providers engaged in this issue from the homelessness, housing, immigration, and settlement sectors.

This report is by no means exhaustive. It seeks to outline critical trends in this area of study; provides an analysis of the survey and interview findings to shed light on the experiences of newcomers and service providers; and highlights the complexity of experiences of those who have encountered housing difficulties. The report concludes with considerations for future action in programming and policy, potential impacts of the global recession on this population group, and future areas for research.



# Contextualizing Newcomers' Housing Challenges

Immigration has a significant impact on Canada's population and economic growth, particularly in large urban centres. Approximately two-thirds of Canada's population growth from 2001 to 2006 was a result of immigration (Chui, Tran, and Maheux, 2007). The successful attraction and retention of immigrants is critical to ensuring the economic competitiveness of Canadian cities in the global economy (Pruegger, Cook and Richter-Salmons, 2008). Given the importance of appropriate and affordable housing in welcoming communities for successful settlement, the rise of housing issues and homelessness amongst newcomers to Canada has had and will continue to have critical impacts on the social and economic vitality of Canada's cities (Pruegger and Tanasescu, 2007).

## Evidence of Growing Housing Difficulties

A growing body of evidence points to a notable increase in housing difficulties experienced by newcomers. Based on new data from the 2006 Census (Rea, Mackey, and LeVasseur, 2008), several trends can be observed:

**Immigrants are more likely than Canadian-born individuals to spend 30 per cent or more of their income on shelter, irrespective of their tenure.**

- About 28 per cent of immigrants lived in households that spent 30 per cent or more of their income on shelter in 2006, up from 25 per cent in 2001. This compares with 19 per cent of the Canadian-born population, which changed very little from 2001.
- About 38 per cent of immigrants who rented their dwelling spent 30 per cent or more of their income on shelter in 2006; this was the case for close to 25 per cent of immigrants who owned their accommodation.

**The proportion of immigrant households which spend 30 per cent or more of their income on shelter is increasing.**

- For owner households, this increased from 20 per cent in 2001 to 25 per cent in 2006.
- For immigrants who rented, this proportion increased from 37 per cent in 2001 to 38 per cent in 2006.

## Definitions

According to the Canada Mortgage & Housing Corporation, affordable dwellings cost less than 30 per cent of before-tax household income. Households which occupy housing that falls below the dwelling adequacy, suitability or affordability standards, and which would have to spend 30 per cent or more of their before-tax income to pay the median rent of alternative local market housing that would meet all three standards, are said to be in core housing need (CMHC, 2008).

The City of Calgary considers a household to be in need of affordable housing if it spends more than 30 per cent of its gross income on housing and earns less than 65 per cent of the median annual household income in Calgary (City of Calgary, 2008b).

**Recent immigrants are much more likely to spend 30 per cent or more of their income on shelter.**

- Approximately 41 per cent of immigrants, who arrived within five years of the census, spent 30 per cent or more of their income on shelter.
- The proportion decreased to 36 per cent for immigrants who arrived six to ten years before the census.
- Immigrants who had spent more than 40 years in Canada had comparable proportions to the Canadian-born population.

**These Canadian trends are reconfirmed by the City of Calgary analysis of Census 2006 data for immigrant-led households which showed that:**

- About 42 per cent of immigrant-led renter households were in need of affordable housing.
- 24 per cent of immigrant-led owner households that were in need of affordable housing.
- By comparison, the general population of Calgary showed a need of 37 per cent and 12 per cent for renters and owners respectively (City of Calgary, 2008a).

Earlier findings from the Longitudinal Survey of Immigrants to Canada (Chui, 2003), which captures data about those who arrived in Canada between October 2000 and September 2001, showed that 32 per cent of surveyed newcomers to Calgary reported having difficulties finding suitable housing. Census 2001 also showed that the proportion of very recent immigrants in extended family situations was twice as large as that of the Canadian-born population: 1 in 8. It also indicated that 15 per cent of recent immigrant households in Calgary had one or more persons per room, compared to 2 per cent of non-immigrant households and 3 per cent of earlier immigrant households (Citizenship and Immigration Canada, 2005).

**To illuminate the intensifying housing challenges that newcomers are experiencing, there is a need to understand these trends in light of larger processes including the:**

1. Growing reliance of Canadian cities on immigration for economic growth.
2. Increasing disparities in labour market outcomes for newcomers correlated to language, country of origin and visible minority status.
3. Complex interplay of immigrant settlement in major urban centres where competitive housing markets and systemic barriers to housing increase the likelihood of housing difficulties for lower wage workers.

These processes will be discussed in greater depth with a particular focus on the Calgary situation.

## Increasing Reliance on Immigration for Economic Growth

Calgary's foreign-born population has grown rapidly to become the fifth highest in the country. In 2005, almost one-quarter of the city's population was foreign-born (Chui, Tran, and Maheux, 2007). From 2001 to 2006, Calgary's foreign-born population grew by 28 per cent compared with 9 per cent for the Canadian-born population. As a result, Calgary's population continues to become increasingly diverse as indicated by the identification of more than 200 different ethnic origins by respondents in the 2006 Census (Chui, Tran, and Maheux, 2007).

Since 2005, 35,000 newcomers have arrived as permanent residents to Calgary, while entries of Temporary Foreign Workers (TFWs) almost doubled from 2006 to 2008 (Citizenship and Immigration Canada, 2008).

Immigration to Calgary	2006	2007	2008
Permanent residents	11,823	11,239	13,025
Total entries of Temporary Foreign Workers	6,114	8,808	11,576

## Disparities in Labour Market Outcomes

Despite the importance of newcomers for Calgary's economic growth, evidence is mounting that points to intensifying disparities faced by immigrants in finding and maintaining appropriate employment and housing.

Despite Calgary's economic boom in recent years and the high education levels of newcomers, the gap between the immigrant employment rate and that of non-immigrants has widened. Immigrant unemployment rates remain higher than that of non-immigrants. The lack of recognition of foreign credentials remains one of the key barriers to employment for recent immigrants (City of Calgary 2008c).

Census data also demonstrated that over the past quarter century, the earnings gap between recent immigrant workers and Canadian-born workers widened significantly. In 1980, recent immigrant men who had some employment income earned 85 cents for each dollar earned by Canadian-born men. This ratio dropped to 63 cents in 2005. Recent immigrant women earned 85 cents and 56 cents, respectively. These earning disparities between recent immigrant workers and Canadian-born workers continued to increase between 2000 and 2005 (Galarneau and Morissette, 2008; Statistics Canada, 2008).

Galarneau and Morissette conclude that the observed difference between the labour market outcomes of native-born Canadians and immigrants can be attributed to newcomers' language, country of origin and visible minority status (2008).

The proportion of immigrants with a university degree in jobs with low educational requirements (such as clerks, cashiers and taxi drivers) increased between 1991 and 2006. The proportions varied between 22 per cent and 28 per cent for recent immigrant men and between 36 per cent and 44 per cent for women. The trend was pronounced in the case of established male immigrants, whose proportion rose from 12 per cent to 21 per cent, while their female counterparts posted a more modest advance, climbing from 24 per cent to 29 per cent. Those numbers contrast with the stable proportion of native-born Canadians, about 10 per cent for both men and women.

*The increases for established immigrants suggest that the difficulties, which have long plagued recent immigrants, are today affecting established immigrants, which also suggests that difficulties experienced by recent immigrants are not necessarily temporary (Galarnreau and Morissette, 2008, p.15).*

The employment and income disparities faced by newcomers are congruent with larger global economic trends. The economic restructuring that resulted from the shift toward globalized capitalism in the past two decades has coincided with a significant change in Canada's immigration policy toward developing countries as sources for newcomers. It is important to note that immigrants to cities embedded in the global economy do not have the same opportunities when they arrive; the segmentation of visible minority foreign-born workers into low-wage employment is a global phenomenon in First World cities (Sassen, 2002; King, 1991; Friedmann and Wolff, 1982; Friedmann, 1986), and apparent in Calgary as well. Calgary's central role in the oil and gas industry has further enabled its rise to prominence on the world stage and simultaneously necessitated increased attraction of flexible workers to fuel this growth. Both highly skilled technical and low skilled workers are needed to meet the labour requirements of world cities, and Calgary has been no exception.

Canada's immigration policy places significant value on higher education for newcomers; however, the labour needs in receiving urban centres are also high in the low-wage, low-skill sector. Trends in immigrant employment by industry show significant growth in the lower wage sales and service occupations (see chart below). Although increased immigrant employment is also visible in business, finance and technical services, these are taken up by newcomers from source countries, such as the United States and United Kingdom, which do not face the same foreign credential recognition and discrimination barriers. Policies and practices which encourage the settlement of newcomers to smaller urban centres, such as Calgary, have contributed to immigration growth. As a result, we are seeing immigrant economic performance trends in smaller cities that are similar to trends seen in Vancouver, Montreal and Toronto.

Occupations of Immigrants in Calgary (Census 2006 data tables for Calgary)	Non-immigrants	Immigrants	Before 1991	1991 to 1995	1996 to 2000	2001 to 2006	Non-permanent residents
Total labour force 15 years and over by occupation - National Occupational Classification for Statistics 2006	485,350	166,835	85,215	22,505	24,745	34,370	6,325
Management	55,430	16,145	10,585	1,820	1,905	1,835	525
Business, finance and administration	103,045	28,600	16,190	3,535	3,955	4,925	710
Natural and applied sciences and related occupations	49,520	22,365	10,145	2,415	3,990	5,815	1,020
Health	23,995	9,120	4,990	1,230	1,260	1,635	240
Social science, education, government service and religion	37,265	9,900	5,735	1,010	1,525	1,625	790
Art, culture, recreation and sport	15,655	3,325	2,015	385	385	550	170
Sales and service	103,360	42,495	18,650	6,610	6,595	10,640	1,950
Trades, transport and equipment operators and related occupations	73,425	21,370	11,650	3,195	3,025	3,500	575
Occupations unique to primary industry	11,145	1,435	815	170	145	305	55
Occupations unique to processing, manufacturing and utilities	9,485	10,185	3,870	1,920	1,665	2,725	195

## Impacts on Housing Outcomes

Growing income and employment disparities impact newcomers' capacity to obtain and maintain housing. The median household income for immigrants is lower and shelter costs are higher than those of the Canadian-born population (Chui, Tran and Maheux, 2007). The fact that newcomers are attracted to major urban centres like Toronto and Vancouver, where real estate and rental prices are the highest, further limits their capacity to obtain affordable housing. In Calgary's case, low mortgage rates and economic growth in the mid-2000s coupled with increased labour and construction costs led to sharp increases in housing costs. From 2005 to 2006, the average price of resale homes increased by almost 40 per cent. As a result of virtually no new rental construction, rental stock loss as older buildings are transformed into condominiums, and increasing demand on the remaining units, rental rates continued to increase (CMHC, 2008). Not surprisingly, housing affordability challenges, low wages and systemic barriers to housing combined to impact immigrants' housing situation.

The housing difficulties faced by newcomers in Calgary echo increasing reports of relative and absolute homelessness in Vancouver (Chan et al., 2005), Toronto (Murdie, 2003; 2005; Preston, 2009; Paradis et al., 2008), and Edmonton (Enns, Felix and Gurnett, 2007). Despite poor housing affordability and adequacy indicators, newcomers remain underrepresented in the population accessing homeless shelters. Recent findings suggest that the social capital and networks in ethno-cultural communities somewhat buffer the extent of relative and absolute homelessness among newcomers (Mendez et al., 2006; Chan et al., 2005; Pruegger and Tanasescu, 2007).

Although underrepresented in homeless shelters, anecdotal reports of growing numbers of newcomers accessing emergency homeless shelters have spurred attention to the issue by researchers. Further, the poor housing conditions immigrants reportedly live in and their housing precariousness have led to examinations of the "*hidden homelessness*" phenomenon among newcomers (Pruegger and Tanasescu, 2007; Chan et al., 2005).

These recent trends reinforce evidence that immigrant housing outcomes have been deteriorating for the past 20 years. Studies have demonstrated that since the 1980s, immigrants' rate of homeownership has decreased dramatically (Haan, 2005). Whereas immigrants traditionally had higher homeownership rates than their Canadian-born counterparts, researchers have attributed the erosion of this "*homeownership advantage*" (Ray and Moore, 1991) to discrimination and systemic barriers to housing and employment (Owusu, 1998; Anucha, 2006; Ornstein, 2002).



Research further confirms that immigrants, especially visible minority immigrants, are streamed into lower income neighbourhoods with marginal housing stock that significantly affect the life chances of their residents. Smith and Ley (2008) conclude that the gateway cities of Toronto and Vancouver display an increasing spatial and statistical association between immigrant distribution and areas of concentrated poverty. In a study examining housing exclusion in Greater Vancouver, Fiedler, Schuurman and Hynd (2006) demonstrate the presence of spatial concentrations of recent immigrants at risk of homelessness. Walks and Bourne (2006) similarly assert that there is a growing relationship between the clustering of certain visible minority groups in urban neighbourhoods and the spatial concentration of poverty in Canadian cities.

Immigration status combines with other interlocking oppressions such as ethnicity, race, gender, religion, age and language difficulties to impact one's housing options (Pruegger and Tanasescu, 2007; Dion, 2001; Paradis et al. 2008; Ornstein, 2002; Skaburksis, 2004). Discrimination by real estate agents, mortgage lenders, insurers, and landlords, makes it difficult for immigrants and racial minorities to obtain housing (Haan, 2007; Skaburskis, 1996). Discrimination commonly takes on such forms as welfare and rent refusal, 'no children' policies, extraction of a financial premium for access, rent advances and credit history demands (Chan et al., 2005; Danso and Grant, 2000; Murdie, 2005; Wayland, 2007). These barriers are pronounced for refugees who are most likely to experience homelessness either because they are not allowed to work until their application has been approved or because their sponsorship breaks down (Bally and Bulhuis, 2004). Although under-researched, reports regarding the precarious housing of Temporary Foreign Workers are particularly concerning (City of Calgary, 2008c).

# Newcomers' Housing Survey Results

To complement the body of knowledge on housing for newcomers, the current study focused on the situations of newcomers who self-identified as experiencing housing issues in Calgary. The purpose of the Newcomers Housing Survey was to gain a detailed understanding of the housing and income situation of newcomers, and capture data regarding their immigration status, year of arrival, and movement within Canada and Calgary. Further, the survey explored the level of risk participants were facing with regard to loss of housing. Questions were asked about housing status, eviction, landlord conflict, discrimination and perceptions of safety. The survey also probed housing location preferences, the importance of informal and formal supports, and allowed participants to offer their suggestions regarding barriers and solutions to housing issues faced by newcomers.

The research team recruited members of ethno-cultural communities to serve as research assistants. Efforts were made to ensure that the 13 research assistants hired represented Calgary's main newcomer communities, were connected to their respective communities, and had some experience with research. Research assistants came from China, Colombia, Cameroon, El Salvador, Ethiopia, India, Iran, Egypt, Nepal, Philippines, Romania, Vietnam, and the former Yugoslavia.

The research assistants were trained in ethics, survey administration and participant recruitment. They also provided input into the survey instrument. The survey was administered during the months of June and July 2008 and research assistants asked potential participants to partake if they self-identified as experiencing housing challenges, which broadly included issues of affordability, adequacy, suitability, security, and satisfaction.

The response rate for the survey was very high at approximately 80 per cent and a total of 289 completed surveys were available for analysis. In addition to the quantitative data obtained through the surveys, respondents were given the option to respond to an open-ended question about the barriers they faced to housing and what solutions they might suggest. Answers were provided by 112 respondents.

What follows are the key findings from the Newcomers' Housing Survey; the full statistical analysis and details of the responses are available in the document Technical Analysis of the Newcomers' Housing Survey which can be found at [www.calgaryhomeless.com](http://www.calgaryhomeless.com). To ease readability in this summative report, percentages are rounded to the nearest percentage point and total numbers will be used sparingly as details are available in the quantitative report.





# Demographics

The Research Assistants recruited participants mainly from their own ethno-cultural communities; therefore, the nationality of respondents generally correlated with that of the Research Assistants. The top countries from which participants came were China, Colombia, Cameroon, Mexico, Ethiopia, India, Iran, Egypt, Nepal, Philippines, Romania, Vietnam, and the former Yugoslavia. A detailed breakdown is included in the technical report.

The majority of respondents (66 per cent) were between 25 and 44 years old; 23 per cent were between 45 and 64 years, and 9 per cent were between 18 and 24. There was a fairly even breakdown between sexes with 51 per cent male and 49 per cent female respondents.

Most of the respondents were Permanent Residents (65 per cent) or Canadian Citizens (27 per cent) at the time they participated in the survey. There were very few participants who were refugees, refugee claimants, foreign workers, students, or visitors. At the time of arrival, the majority were Permanent Residents (75 per cent), followed by Refugees (6 per cent) and Refugee Claimants (4 per cent). As the chart indicates, the majority of respondents were recent newcomers.

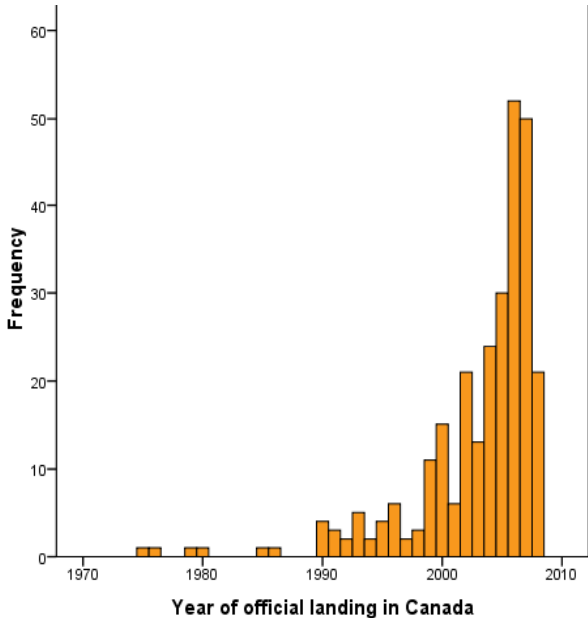
## Immigrant Category

Canadian Citizen	76 (26.5%)
Permanent Resident	185 (64.5%)
Refugee	7 (2.4%)
Foreign Worker	6 (2.1%)
Foreign Student	5 (1.7%)
Refuge Claimant	3 (1%)
Visitor	3 (1%)
Other (Illegal worker)	1 (0.3%)

# Mobility

The most commonly reported cities of official landing were: Calgary (38 per cent), Toronto (20 per cent), Montreal (9 per cent), and Vancouver (2 per cent). When cities were grouped by province, 39 per cent of respondents landed in Alberta, 24 per cent in Ontario, 13 per cent in British Columbia, 10 per cent in Quebec, and 4 per cent in Manitoba.

More than half (54 per cent) of the participants reported that they had lived only in Calgary since arriving in Canada. On average, the participants had been living in the city for three years and four months. Approximately 80 per cent had moved no more than three times while in Calgary.



## Housing Situation

The majority of respondents (70 per cent) were renters; 24 per cent were homeowners. They reported living in apartments (40 per cent), single detached housing (26 per cent), suites in houses (14 per cent), and duplex/triplex/fourplex (5 per cent). Of those who rented a suite in a home, 12 per cent reported this to be a basement suite.

Most respondents resided with spouses (60 per cent) and children (58 per cent). Only 4 per cent lived with parents, 3 per cent with siblings, and 2 per cent with in-laws. House sharing was very common in the sample: 44 per cent of respondents reported sharing housing with non-family members. Most often, they reported sharing the kitchen, living room, bathroom, and dining room.

The areas of the city where the respondents were living at the time of the survey were fairly evenly distributed in Calgary's quadrants and the downtown core: North East (27 per cent), South West (23 per cent), North West (18 per cent), Downtown (18 per cent), and South East (13 per cent).

## Income and Housing Costs

Most of the respondents were employed (57 per cent), 12 per cent were unemployed but looking for work, and 9 per cent were in school.

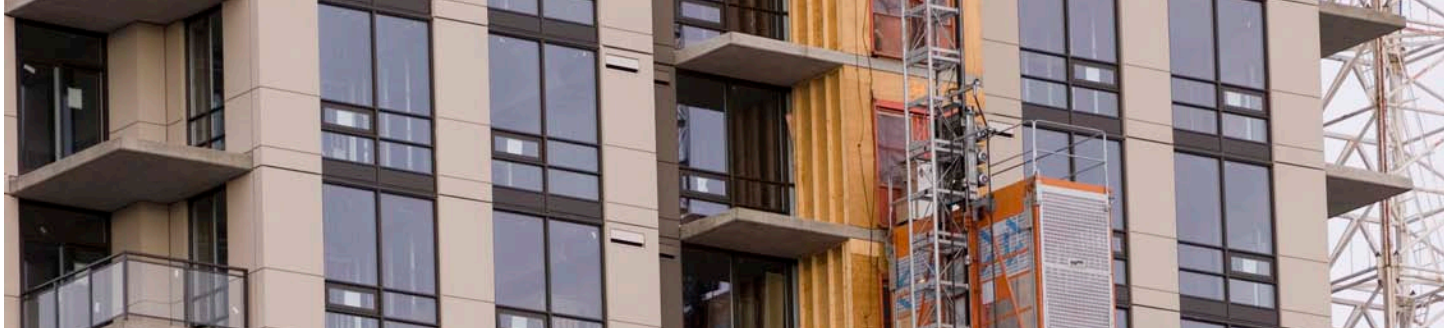
The respondents' immediate family's monthly income after taxes is outlined in the chart below. On average, renters spent \$896 on rent, \$156 on utilities, and \$124 on other housing related costs for a total of \$991 per month. Those who were homeowners spent an average of \$1,492 per month on mortgage payments, \$354 on utilities, \$262 on condominium fees, and \$244 on other housing costs for a total of \$1,899 per month. The average percentage of immediate family after-tax income spent on housing was 50 per cent.

Monthly Income Range in \$	Frequency
0-999	51 (17.6%)
1,000-1,999	81 (28%)
2,000-2,999	58 (20.1%)
3,000-3,999	23 (8%)
4,000-4,999	19 (6.6%)
5,000-5,999	9 (3.1%)
6,000-6,999	3 (1.1%)
7,000-7,999	4 (1.4%)
8,000-9,999	5 (1.7%)
9,999-10,000	0
10,000+	2 (0.7%)
NR	16 (5.5%)

## Housing Difficulties

Ten per cent of respondents reported that they had not had a place to stay at least once since coming to Canada. The farther into the future respondents were asked about having a place to stay, the likelier they were to express concern about the security of their housing: 31 per cent did not know if they had a place to stay in one year, 18 per cent in 3 months, 11 per cent in one month, 5 per cent in one week and 3 per cent did not know if they had a place to stay that night.

Respondents worried about their housing situation. In fact, 23 per cent reported worrying about their housing situation all the time, 19 per cent most of the time, 30 per cent sometimes, 13 per cent once in a while and only 10 per cent never worried. In terms of satisfaction with their housing situation, most reported being unhappy. About 27 per cent were not happy with their current housing situation at all, 18 per cent were a little unhappy, 16 per cent were a little happy and 14 per cent were very happy.



When asked about how their housing situation in Canada compared to that in their home country, most reported housing in Canada was worse: 30 per cent reported it was a lot worse and 22 per cent said it was a little worse, while 10 per cent reported it was a lot better, 20 per cent said it was a little better, and 11 per cent stated it was the same.

On the subject of housing conditions, 34 per cent reported their housing was in need of minor repairs and 9 per cent needed major repairs. Most (85 per cent) noted that they felt safe in their current housing, while 11 per cent said that they did not.

## Neighbourhoods

Respondents were asked about their perceptions of the neighbourhoods in which they were living. The table below outlines the factors they liked and disliked most about where they lived.

Neighbourhood Likes	Neighbourhood Dislikes
Access to transit (62%)	Expensive housing (46%)
Close to shopping (42%)	Far from work (31%)
Close to schools (35%)	Neighbourhood is not nice (17%)
Nice neighbourhood (32%)	Unsafe (16%)
Safe (31%)	Far from shopping (15%)
Close to work (30%)	Far from schools (15%)
Close to friends and family (23%)	Poor access to transit (13%)
Access to parks/recreation centres (22%)	Limited access to parks/recreation centres (13%)
Inexpensive housing (17%)	Far from friends/family (9%)
Close to cultural/national community (10%)	Far from cultural/national community (6%)
Close to faith community (7%)	Far from faith community (4%)

Only 10 per cent and 7 per cent reported that being close to their cultural/national community and faith communities respectively was something they liked about where they lived. In this same vein, only 6 per cent and 4 per cent reported that being far from their cultural/national and faith community, respectively, was something they did not like about where they lived.

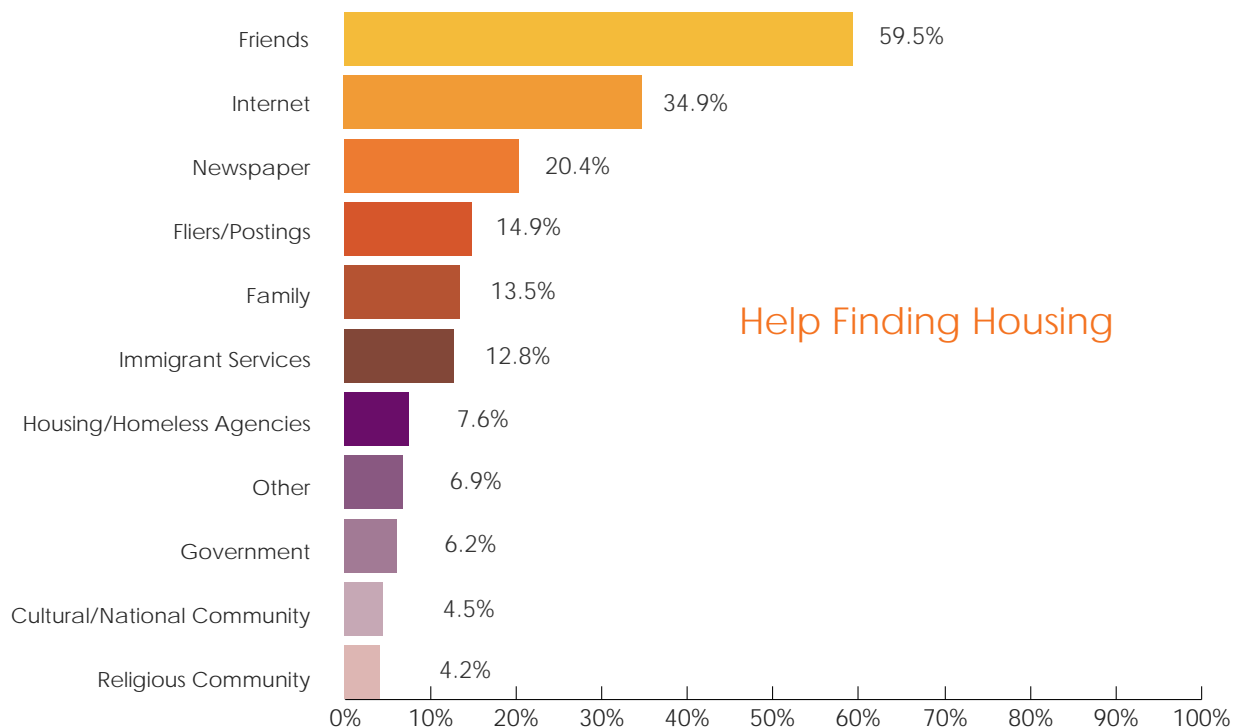
Although being close to friends and family was deemed a neighbourhood preference by 23 per cent, only 9 per cent said being far from friends and family was something they did not like. Rather, respondents preferred having access to transit, shopping, and schools in nice and safe neighbourhoods. Their neighbourhood dislikes were primarily concerned with housing that was not affordable and far from work.

## Housing Assistance

When asked about where they received help finding housing, the most common response was from friends (60 per cent), followed by several indicators that pointed to a reliance on one's own capacities (34 per cent internet, 20 per cent newspaper, 15 per cent fliers/postings). About 14 per cent and 13 per cent reported receiving housing help from families and immigrant serving agencies respectively. Only 4 per cent reported receiving help from their cultural or religious community.

The type of help received was mostly in searching for and finding housing (66 per cent), followed by the offer of a place to stay (32 per cent), and financial support (8 per cent). The reasons respondents gave for choosing to accept or seek housing help included: it was easy to access (60 per cent), they were comfortable with it (40 per cent), and there was trust (37 per cent) and shared language (30 per cent).

In turn, respondents also helped others in need of housing assistance. Not including their immediate family, 52 per cent of respondents helped someone who had been in need of housing in Canada an average of three times.



# Housing Barriers

**Respondents reported experiencing difficulties finding and/or sustaining housing as a result of:**

- a low income (33 per cent)
- no job (21 per cent)
- language barriers (24 per cent)
- age of children (20 per cent)
- lack of references (18 per cent)
- lack of identification documents (17 per cent)
- family size (16 per cent)
- ethnicity/race (13 per cent)
- lack of credit history or bad credit (13 per cent)

Other reasons included having a disability (2 per cent), receiving income support benefits (4 per cent), gender (5 per cent), age (6 per cent), and immigration status (8 per cent).

Approximately 32 per cent of the 112 respondents who provided additional qualitative answers to the housing barrier question indicated a desire to further discuss the overall inadequacy of their housing situation which included a lack of space, an unsafe structure or neighbourhood, a lack of affordable units, and inconveniently located housing. **Renters and homeowners reported difficulties with housing costs, as**

**one respondent reported:**

*When I bought the house, we were having jobs. But now I lost the job and it's becoming hard to pay the mortgage" (Respondent 279).*

**Several responses confirmed survey findings regarding housing insecurity:**

*I really need money to pay rent; I went to Alberta Works and had only \$700. For now I need help to pay my rent for next month (Respondent 197).*

*I am not sure to get a place to sleep next week (Respondent 206).*

**One of the strategies respondents reported using to deal with inadequate income was to engage in informal rental practices:**

*In order to save money I sublease from tenant. It is forbidden and also not good for me...I don't have no choice (Respondent 260).*

**In other situations, housing costs resulted in families being divided:**

*I live in one bedroom with my two children in shelter. My other son is out with friends because there is not place for boys in the shelter. I need a place to live with all my children (Respondent 204).*

Qualitative responses reinforced experiences of discrimination as a result of respondents' ethno-cultural background, sex, family situation and number of children. The following quotes illustrate this point:

*Being woman it's hard to find a house on rent. People are very bad; they try to take undue advantages of being a lone woman (Respondent 272).*

*Some people did not accept children, only adult to rent apartment (Respondent 15).*

*I am a single mom. So I found people hesitate to give house on rent to me (Respondent 277).*

*When the first landlord found that I have a young kid, he not only increased my rent, he even asked my kid to keep quiet. It's really unfair (Respondent 259).*

Additional comments pointed to the impact of language barriers on housing access, as one respondent noted:

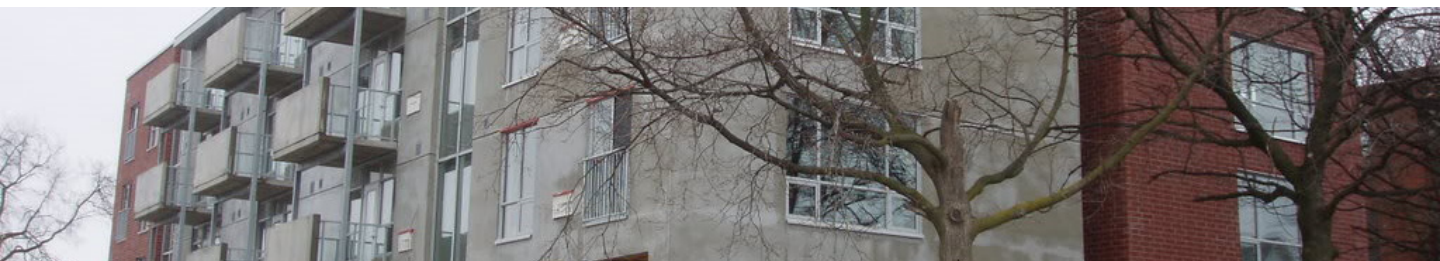
*It is very difficult when you don't understand very well the language to know the advantages and disadvantages of an offer and we get scared (Respondent 154).*

Immigration status also impacts housing opportunities as one respondent stated:

*Due to refugee claimant status and not having work permit, I am having difficulty in getting a house. I think as soon as I get work permit my problem will be solved (Respondent 278).*

The issue of appropriate employment was also linked to housing:

*We cannot find any job with good income to pay our expensive rent. My husband is a PhD...But he can't find any job in the university or any college (Respondent 19).*



## Landlord-Tenant Relations

When asked about the relationship with their landlord, 68 per cent of the renter survey respondents reported that they had tenancy agreements, while 21 per cent did not, and another 5 per cent were unsure. The majority of respondents (both owners and renters) reported not knowing about the landlord and tenant laws, while 37 per cent did. About 70 per cent did not know where to find out about landlord and tenant laws, whereas 13 per cent did. Approximately one fourth (24 per cent) of respondents felt they had not been treated fairly by a landlord. Finally, 13 per cent had recently been given notice to leave their housing.

**Eight respondents (7 per cent) who made additional qualitative comments cited some difficulties with landlords. As one respondent noted:**

*Sometimes it is very hard to find enough money for first and last payment. In my last place, the landlord was supposed to give us back \$1,400 but only returned \$200. He looked for the smallest detail to keep the money. I wish I knew the laws better (Respondent 154).*

**Respondents commented on their lack of knowledge about landlord-tenant relations:**

*Yes, concerning the law between the landlord and tenants. The tenant should be aware about all the laws and where to go to find help especially if we are newcomers and we don't have a family or friends here in Calgary (Respondent 17).*

# Newcomer and Service Provider Interview Analysis

In-depth interviews were conducted with 21 newcomers between June and August 2008 to gain a more detailed understanding of their housing experiences. Twelve in-depth interviews were also conducted between July and September 2008 with roughly equal representation of service providers from the housing and settlement sectors.

The interviewers used audio recordings to augment notes taken during interviews and capture poignant quotes. At the time that this summary report was written, the interviews were not transcribed, thus this thematic analysis relies on notes created during and after the interviews, and is, therefore, limited.

The research team relied on the research assistants who administered the Housing Survey to connect with potential interviewees as well as act as interpreters if respondents were more comfortable being interviewed in their first language. In one case, a settlement worker acted as an interpreter. Service providers were recruited through researchers' contacts in the community.

## The Role of Friends, Family and Communities in Housing Assistance

The newcomer interviewees were a group of 13 females and eight males mostly between 30 and 40 years old. Nine were married with children, one was married without children, five were single parents, and two were single without children. The countries from which respondents originated were Nepal (4), Mexico (2), India (2), China (2), Vietnam, Philippines, Morocco, Tunisia, Columbia, Sri Lanka, Ethiopia, Eritrea and Lebanon. To protect the identity of the participants, comments will not be attributed to any particular country of origin.

Interviewees most commonly reported relying on friends, acquaintances and family members for housing help. When looking to relocate from abroad or elsewhere in Canada, newcomers often contacted a friend, family member, or acquaintance before moving. These contacts provided valuable information about job opportunities and potential housing options. At times, the guide connected the newcomer to a potential housing provider. At other times, though not as often, the guide offered to host the newcomer for the initial resettlement period.

The friend or family member sometimes acted as a "host" to the newcomer and his or her family until they were settled with employment and housing of their own. The newcomer was considered a "guest" and lived in a house-sharing situation with the host for varying periods of time, depending on their capacity to find their own housing and how co-habitation ensued. Generally, the guest family had access to a limited portion of the host's home. In one case, a family of four only had one room. Some hosts were also struggling with high housing costs, and so there was an expectation of the guest to contribute to the household expenses. The host-guest relationship often had an aspect of exchange in the form of payment for rent or favours such as babysitting or cleaning the home.

Despite having experienced housing issues, six interviewees noted that they had helped or were currently helping other newcomers with housing. By "*paying it forward*," they assisted others in their permanent housing search but also provided temporary living arrangements. In one case, a newcomer who had received housing help from acquaintances and later bought his own house, in turn offered his basement suite for rent to another family referred to him through a friend. In this way, the two families "*are helping*

*each other*" - he needed mortgage help and they needed a place to stay when they arrived in Calgary. The homeowner felt he was *"helping my community"* in the same way that he was helped when he was in need (Interviewee 15).

The host-guest relationship is by no means without strains. In fact, six participants described having problems with their host. One newcomer noted he was *"more stressed about finding housing than finding a job"* because he felt he was burdening the host family (Interviewee 18). Many noted the lack of privacy that shared space resulted in for both host and guests. Another interviewee said that both families realized this could only be temporary as there was no privacy and the housing was not adequately meeting everyone's needs.

In some cases, the relationship broke down because of the strain brought on by the lack of privacy, which made the guest family so uncomfortable that they felt they had to leave. This privacy issue was common when acquaintances or friends took on the host-guest relationship. The parting of ways between the host and guest was often amicable as both parties recognized the importance of saving the friendship by setting up a new household.

In other cases, there was a realization that the host-guest relationship or offers of settlement help from co-ethnic friends and acquaintances come at a cost. As one interviewee noted, his friends connected him with their friends in an effort to help him find housing, but he soon learned that these connections were *"expensive."* He remarked that *"when you really need help from friends, there are no friends; I stay away from my people"* (Interviewee 4).

Host-guest relationships involving members of the same family have different dynamics than those between friends and acquaintances. When five of the interviewees were making plans to come to Canada, they each arranged to live with a close family member (e.g., sister, uncle, husband). However, the relationships broke down and the consequences for the guest were extreme. All five cases involved females who were either married and reuniting with their spouse or single and joining their family.

## The Impact of Gender on Housing Experiences

Being single, female and new to Canada, these women were particularly vulnerable. In one case, a woman joined her husband in Calgary from her home country; he was physically abusive and after some time he forced her out of their home. She found herself homeless and had to rely on food from a religious centre. Being alone and female in a new country without knowledge of her rights and poor English skills, she was an easy target. She was victimized by community members and became engaged in illegal activities (Interviewee 10). In another situation, a woman who came to Canada to live with her sister reported that she was asked to leave after refusing to be her sister's *"slave"* (Interviewee 12). Another woman joined her husband and his family in Canada and was forced into unpaid labour. She was physically abused and confined until she ran away. She sought help from her uncle who was also in Canada, who, in turn, subjected her to similar treatment (Interviewee 13).

The situation was further complicated when women had children with them. They feared the retribution of families and believed they were trapped in hopeless and extremely dangerous situations. Those who spoke about their experiences of *'getting out'* indicated that they were not the norm. Being hidden by tight knit communities and families concealed their circumstances and limited their capacity to seek help (Interviewee 11, 12).

It is therefore important to recognize that while family and community assistance and close bonds can be extremely helpful in settlement, they can also be abusive and exploitative, particularly for those most vulnerable. It was not surprising to hear from one single female participant that she did not *"go Northeast"* for fear of being recognized by her husband and uncle's families (Interviewee 13).



After having experienced these situations, some participants reported that they purposely sought help from members outside of their ethno-cultural communities. One woman who experienced abuse said that she sometimes felt “*ashamed*” of her culture and preferred “*white*” people because of what she experienced. It was a Canadian friend that helped her escape the abusive situation and she credited her choice to reach outside of her ethnic community, and her sufficient language skills to do so, for being alive (Interviewee 13).

Self-reliance and self-help were indicated as common strategies used to find housing by all interviewees, but four in particular noted that they relied solely on their own efforts. These participants found housing through ethnic websites, ads in grocery stores, and the word of mouth of friends and acquaintances.

## Strategies to Deal with Unaffordable Housing

A commonly noted barrier for newcomers to obtain and maintain appropriate housing was cost, confirming survey findings. In eight interviews, newcomers noted that being unable to secure well-paid employment or employment commensurate with their experience was the cause of their housing difficulties. They attributed this to discrimination, as well as poor English language skills and a lack of recognition of foreign credentials.

Interviewees used several strategies to deal with their lack of income and the insufficient supply of affordable housing. Some sought poorer quality accommodation and house sharing opportunities to reduce costs. One newcomer shared a three-bedroom house with seven households totalling 11 people (Interviewee 17). A common strategy was to seek out basement suites which more often than not provided inappropriate or inadequate housing. Some suites were well built, with a separate entrance and without health hazards; however, those that were cheaper were generally less than ideal. This was the case in six interviews with renters who reported mould, a lack of windows, rodent infestation, and lack of light in their basement suites.

As a result of their reliance on informal housing (illegal basement suites, house sharing), interviewees relocated often. Their landlords were likely to operate smaller scale housing and some lived in the same unit as the tenant. Because the housing was illegal or informal, interviewees believed they would be evicted if they complained to their landlords about deteriorating housing conditions or rental costs.

The lower the interviewee’s income, the more likely they were to live in overcrowded and inadequate housing. Unfortunately, the same single female newcomers who were most vulnerable to family abuse and exploitation were also those who lived in the most inadequate, overcrowded and unsafe housing. When these women had children with them, finding housing was further complicated by their lack of access to day care, which would enable them to work, and by landlords who refused to rent to tenants with children. These factors significantly impacted the housing progress of single female newcomers. Newcomers who lived as couples reported that their housing situation improved over time as a result of better jobs and information; this was not the case for single women.

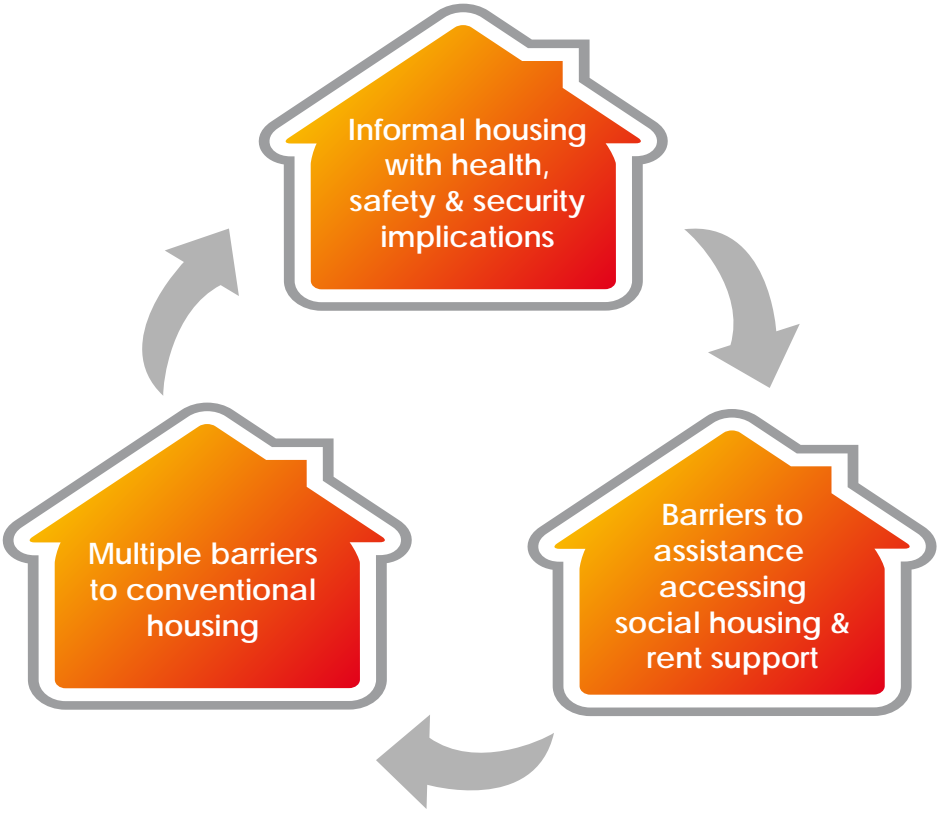


It is important to note that newcomers did not indicate a preference for these informal housing options. However, because of the barriers to mainstream rental opportunities, they had to rely on informal arrangements. Because these rentals were found through intra-ethnic networks, interviewees were concerned that if they complained, they would become known in their community as difficult tenants. They also noted that if they reported an unsafe or illegal practice by landlords to the police or health authorities, they feared they would jeopardize their housing.

The unequal power relationship was particularly visible in cases where the landlord was living in the same house as the tenant. The participants complained that the landlord failed to respect their privacy, threatened them with eviction, increased rent without cause, and even physically threatened them if they complained.

Some tense landlord-tenant relationships have been eased by shared cultural experiences: activities like cooking and socializing. In one case, the tenant living in the basement interacted with the upstairs landlord as he might have interacted with family members, using familial phrases and behaviours. However, regardless of the relationship, tenants have the most to lose should the relationship break down.

Newcomers who experienced unfair treatment in the formal and informal housing market attempted to access mainstream assistance to address these issues. In six cases, newcomers were on the waitlist for social housing and in four cases they had sought rental assistance. Many of the newcomers interviewed who were also the most vulnerable (e.g., female, single, mothers) consistently reported experiencing barriers to accessing social housing. They reported that the process used for selecting tenants was unclear and inconsistent. They also felt that given their dire situations, they should have been given prioritized access to safe and affordable housing. One tenant who lived in a mouldy and insect-infested rental unit contacted non-market housing providers and provincial income assistance offices for help. However, because she was not paying more than 30 per cent of her income on rent and she was not being evicted, she did not qualify for rental support or social housing. This experience exemplifies a common pattern for newcomers, as outlined in the figure below.



## Assistance from Agencies

Although the main source of assistance with housing was informal, most of the interviewees (12) reported agency involvement in the past. The high rate of service access, particularly of settlement services, is likely a result of the way participants were recruited for the study (through settlement agencies). This is important to note because only 13 per cent of the survey respondents reported immigrant serving agencies as a source of help finding housing.

Some of the newcomers said they were unhappy with the help they received; others said the assistance did not meet their needs or expectations. Some newcomers said they did not seek help from mainstream organizations even after being told about them by friends. Others did not mention these services when asked about where they went for help.

Four respondents reported using shelters and, in all four cases, the experience was negative. This may have been related to the extreme distress many people experience when they are forced to seek shelter in the first place. However, all participants felt they had been treated in a demeaning or disrespectful way when in a shelter. One interviewee said that *“shelter people don’t help”* (Interviewee 13) with re-housing. Another interviewee noted that staying in a shelter *“makes more trouble for people”* because residents are pressured by drug dealers. He further noted that in his home country, *“they have nice places for homeless people to stay, where they look after them and help them find jobs”* (Interviewee 5).

## The Consequences of Housing Insecurity

Interviewees reported several consequences of housing insecurity, the most common being a constant level of stress, which was mentioned in 11 interviews. One newcomer said that her housing experiences had *“made me old”* (Interviewee 10); another lost weight as a result (Interviewee 8). Depression, crying for no reason, increased blood pressure, and constant illness were other reported health-related impacts. These were believed to be not only the result of stress but also the physical ramifications of unsafe and unhealthy housing conditions. One mother was very worried; her young daughter had breathing problems and a constant cold which she believed had developed as a result of the mould in their basement (Interviewee 12).

Nine interviewees spoke about how their expectations had been hindered. They had come to Canada and Calgary in particular, because they wanted to improve their lives. Ten interviewees noted that their quality of life had decreased since leaving their home countries. The six who came as secondary migrants from another Canadian city also reported that their quality of life in Calgary had declined.

This feeling of disappointment was also expressed by some as guilt, shame or personal failure. While many recognized systemic barriers to be the cause of their frustrated expectations and constant struggles, two stated that it was their personal incapacity to overcome these obstacles that made them feel ashamed. One single mother noted *“I came here to make Canada better, that’s what I told the Canadian government, and now I need assistance”* (Interviewee 13). In another case, an interviewee reported that people in his home country had treated his father like a king, but after arriving in Canada he had to rely on the food bank and this was *“not a good feeling”* (Interviewee 2). In fact, one interviewee was particularly concerned about making her *“community look bad”* because of her *“failures”* to obtain appropriate housing (Interviewee 13).

Despite these feelings of failure, interviewees recognized that what they were experiencing was systemic and shared by many newcomers to Canada. One respondent said he believed it was important to speak out *“because many immigrants sit in silence”* (Interviewee 4). Five interviewees specifically expressed a sense of hopelessness about the future. One individual said she was constantly worried about where she would live and feared she would *“go crazy”* (Interviewee 3).

## The Role of Mainstream Immigrant and Homeless Serving Organizations

The 12 service providers who were interviewed generally confirmed the multiple barriers experienced by newcomers as a result of insufficient information and income, unfamiliarity with the English language, large families, and discrimination in the job and housing markets.

Service providers also noted an additional barrier for newcomers to be the insufficient supply of appropriately sized housing to accommodate large families. This issue was not mentioned in the interviews with newcomers; but that was likely a result of their family size which ranged from one to four persons. Of course, even if larger homes were available, the cost of such housing would make them inaccessible to most newcomers.

Interestingly, several service providers in the settlement sector emphasized the particular issues faced by women. Service providers noted that some of their female clients felt they had little recourse and subsequently remained in abusive homes. This was further complicated if the abuser was also the sponsor. Service providers noted that some cultural communities are reluctant to seek aid from agencies and consider it shameful to ask for help (Service Provider 4). They also stated, as some of the participating newcomers reported, that many newcomers who asked for support felt they had failed and blamed themselves for that failure. Service providers felt that, in many cases, the aversion to support was reinforced by practices and beliefs shared by ethno-cultural community members, making the ethno-cultural community a source of comfort and safety for some, and a source of discrimination and subjugation for others.

This fear of repercussions as a result of seeking help was confirmed through interviews with newcomers. Immigrant serving organizations were mentioned as sources of housing help in 11 newcomer interviews. Newcomers made connections with workers who spoke their language, but some expressed concern that the worker might tell members of their community about their situation. To ensure this would not happen, some newcomers sought assistance from workers who spoke their language but were from different ethno-cultural groups. For example, an Ethiopian newcomer received help from an Arab-speaking worker who was from the Middle East (Interviewee 11). In another case, two newcomers from India were assisted by a worker from the same country; they felt they could trust the worker not to share private information with their community (Interviewee 10, 13).

Immigrant agency workers facilitated access to rent and income supports, and day care subsidies, and helped find and secure housing. Workers acted as liaisons to facilitate communication between newcomers and mainstream government services as well as landlords. This was often enabled by the shared language between the newcomer and worker. In cases of domestic violence, the worker acted as an advocate, helping women navigate the legal, police, shelter and income assistance systems.

## Barriers to Appropriate Services

The most common barrier to service for newcomers, as reported by service providers, was the lack of qualified service delivery personnel. This issue was precipitated by labour shortages experienced in all sectors and by the increased number of arrivals during the economic boom.

Service providers also noted that the housing affordability crisis had impacted their staff as well as their clients. Some interviewees noted that staff members had taken on additional part-time work in order to keep up with the rapid increase in the cost of living in Calgary. They also pointed to the significant “burn out” rate within the sector which was almost certainly exacerbated during the period of rapid economic growth experienced in Alberta in recent years. Low wages resulting from inadequate funding increased the attractiveness of other job opportunities resulting in staff turnover.

The impact of these capacity issues on service quality is significant; this issue was mentioned in nine interviews. Service providers felt they were in constant crisis management mode. Furthermore, some felt that they did not have the time to properly train the staff they hired and were concerned with the resulting impacts on service quality for clients.

Service providers noted that, as a result of the human resource shortages as well as other issues they were struggling with, they were unable to offer culturally relevant supports to their increasingly diverse clients. In particular, all service providers expressed concern about the lack of interpretation services. A number of service providers were anxious about the religious and cultural competency of their services; others reported that some immigrant populations have an ingrained and significant distrust of any perceived authority figure, which includes service agencies. In fact, some newcomers are reluctant to fill out forms at a service agency, a fear perhaps borne from their experiences under a corrupt government in their home country.

Service providers reported that newcomers had been encouraged to move to Calgary by other service providers, potential employers and governments to fill the labour gaps here. High levels of secondary migration from Toronto specifically (Interviewee 1) were particularly concerning in light of the job losses in Ontario and hence the potential for increased secondary migration from that city. Service providers were not adequately resourced to deal with the influx, particularly for complex clients with multiple barriers including legal, income, health, mental health and language issues.

Both homeless and settlement service providers noted that communication within the homeless and settlement sectors and between sectors is not sufficient. The complexity of accessing available services is not only a challenge for clients but for staff also. Some interviewees suggested that this disconnect between agencies, or *"silo-ing"*, is, in effect, facilitated by a funding environment that encourages agencies to carve out a unique service area to secure and maintain funding (Service Provider 4, 2). More communication and collaboration between agencies was seen as a critical step to address this issue.

Service providers noted that they felt the various levels of government were not doing enough in response to immigration and housing concerns. Some felt that there simply was no political will to address the issues in a sustained and systematic way. Others felt that there was some political emphasis on addressing but not preventing homelessness amongst newcomers (Service Provider 3). In general, interviewees noted the need for more resources for service providers in this area.

All participants agreed that more affordable housing was critical in Calgary and would significantly improve newcomers' housing options. Several also noted concern for the lack of clarity around access to social housing. Some agencies who worked in the homeless serving sector felt they were constantly challenged and marginalized by the press, communities, and even other service providers (Service Provider 5).

## The Importance of Immigration Status

It is important to note that Permanent Residents, who have the same rights as Canadian Citizens, were over-represented in the sample of both survey and interview participants. However, immigration status matters.

Immigrant class has significant impact on access to mainstream support. For example, the following classes of people are not eligible for Income Support or other social programs like rental supports in Alberta:

- Immigrants and refugees and their children while being fully maintained by their sponsors in accordance with an undertaking and sponsorship agreement under the Immigration and Refugee Protection Act (IRPA).
- Refugees under the Immigration and Refugee Protection Act who are receiving financial assistance from the Government of Canada.

- Persons with study permits issued under the IRPA.
- Foreign nationals with temporary resident visas issued under the IRPA.
- Foreign workers with work permits issued under the IRPA.
- Temporary resident permit holders issued under the IRPA, except those approved for entry into Canada by the Alberta Immigration Review Panel.
- Persons illegally in Canada (Alberta Employment and Immigration, 2007).

Agencies reported that the most difficult situations are faced by refugee claimants. Until Canadian Immigration and Citizenship (CIC) refers their claim to the Immigration and Refugee Board (IRB), they are without income because they are not eligible for government supports nor permitted to work. On average, this process takes three months, but once the eligibility interview with CIC is complete the refugee claimant may apply for a work permit and can also access social supports. Service providers noted that accessing government supports can negatively impact the claimant's case with the IRB as it can suggest a lack of self-reliance (Service Provider 1). Research from Vancouver (Chan et al., 2005, p. 132) found refugee claimants most likely to be excluded from informal networks, confirming the precarious situation of this group.

Those who have refugee status are eligible to receive federal income assistance equivalent to the local income support rates for up to one year; this program is known as the Resettlement Assistance Program (RAP). During this time, recipients can earn income equivalent to 50 per cent of their benefits before benefits are clawed back.

There has also been a significant shift since 2001/2002 in the eligibility criteria for government-sponsored refugees. The criteria for admittance had been based on the refugee's ability to settle in Canada; this changed to selection based on need of protection (Service Provider 1). As a result, recent refugees are less skilled and able to speak an official language than previous cohorts. While these refugees receive RAP for the first year in Canada, they are ineligible for provincial supports such as the Homeless Eviction Prevention Fund.

The other precarious newcomer category that was not adequately captured in this report was that of Temporary Foreign Workers (TFW). However, service providers mentioned their concern for this population in detail (Service Provider 1, 2. 7). Their concerns centered on the vulnerability of TFWs in cases of employer mistreatment. The current process limits the capacity of TFWs to switch employers in Canada. A work permit is only issued for one employer and therefore restricts the worker's capacity to quit or complain. For TFWs on eight month visas, the employer is responsible for their transportation to and from Canada and accommodations. There are reports that some employers fail to meet these obligations.

A final precarious immigrant class is Family Class. Permanent Residents or Canadian Citizens, who want to sponsor a family member to come to Canada, must sign a ten year sponsorship agreement of responsibility for that person. It was reported that at times, a sponsored person has not understood their rights and the sponsor has threatened them with deportation. This is not possible in fact, but not always understood. Further, sponsored persons are ineligible for provincial income assistance benefits or housing supports as they are deemed to be under the responsibility of the sponsor. This can create significant barriers for those experiencing abuse, especially women, children, and seniors (Service Provider 3).

# Recommendations and Next Steps

Participating newcomers and service providers offered recommendations for improvement with policy and programmatic implications. These are outlined below and followed by researchers' recommendations in light of Calgary's 10-Year Plan to End Homelessness and the impact of the global recession on newcomers in Calgary.

## Participants' Recommendations for Future Actions

**Affordable Housing.** Participants' resounding recommendation for change centered on the overall need for more affordable housing options. *"I think the city has to work on building new houses, especially for newcomers"* (Respondent 211).

**Employment Opportunities.** Participants pointed to the need for increased recognition of foreign credentials to improve their opportunities for better employment. In 2008, the Government of Alberta released *"A Foreign Qualification Recognition Plan for Alberta,"* which identifies collaborative and strategic actions that will help make significant progress towards improving the success of immigrants in the labour market (Alberta Employment and Immigration, 2008). The federal government has also been operating the Foreign Credentials Referral Office, which provides assistance, information and referral services to foreign-trained workers ([www.credentials.gc.ca](http://www.credentials.gc.ca)).

**Welcoming Centres.** In five interviews with newcomers, the concept of a *"welcoming centre"* was suggested. A one-stop facility where recent arrivals could *"orient ourselves"* to the new city, access job and language training on site, find housing supports and connect with their communities. The Welcome Centre for Immigrants in Edmonton is one such example.

This idea was congruent with survey respondents' suggestion that an increase in the availability of transitional and temporary housing, designed specifically for short-term occupation while initial settlement is undertaken, would help improve the housing situation for newcomers.

**Information.** Although there are several programs that help newcomers connect to services, including 211, a 24-hour telephone service available in multiple languages, respondents reported the need for improved access to housing, employment, and supports information. There is a need to increase awareness about these resources. Newcomers also suggested a website listing key features about neighbourhoods, such as schools and amenities, rental costs, and where to access housing help in multiple languages - a one-stop virtual shop. Such a site would allow newcomers to plan ahead and increase their capacity to help themselves as opposed to relying on family and friends for basic information. The new Alberta immigration website is an excellent example of this type of online service ([www.albertacanada.com/immigration](http://www.albertacanada.com/immigration)), as is the federal version Going to Canada ([www.goingtocanada.gc.ca](http://www.goingtocanada.gc.ca)). The Vancouver Red Cross First Contact program ([www.redcross.ca/article.asp?id=27715&tid=078](http://www.redcross.ca/article.asp?id=27715&tid=078)) for refugee claimants is also worth considering given the particular struggles this group of newcomers face in Canada. These online examples could be adapted to the Calgary context.

**Rent Supports.** To facilitate access to more affordable and appropriate rentals, suggestions included more government *"control (of) landlords so they don't have to increase the rent price whenever they want"* (Respondent 233). Rent supports and short-term rent assistance for recent arrivals were also suggested.

**One innovative idea to aid those in the rental market was to:**

*provide newcomers with some sort of insurance policy that they could give to landlords to overcome the lack of credit history and previous landlord reference...A good idea will be probably to guarantee rent payment for an initial three or six months (Respondent 121).*

**Homeownership Assistance.** Participating newcomers who were renting higher quality and costlier accommodations agreed that they could potentially afford to purchase rather than rent. They suggested guides who could help them through the home-buying process and flexibility so that they could obtain mortgages from lenders. The CMHC website and resources tailored to newcomers is an excellent resource available in major languages that can assist in the home-purchasing and renting process ([www.cmhc.ca/newcomers](http://www.cmhc.ca/newcomers)).

**Survey respondents also suggested the creation of homeownership incentives for newcomers:**

- *"The amount of money that we paid for housing (mortgage) will not be taxed. The interest paid on the house needs to be tax deductible" (Respondent 185).*
- *"For first-time home buyers, property tax should be zero for some years" (Respondent 8).*

**Social Housing.** Respondents and interviewees also recommended improved clarity of the process for obtaining social housing and establishing a system of prioritization for those most vulnerable (i.e. fleeing domestic violence, lacking income, with children). Calgary Housing Company does have a prioritization system in place; greater clarity around this process would improve some of the confusion expressed by newcomers. The recently updated Calgary Housing Company website may decrease some of these concerns.

**Child Care Supports.** The lone mothers who were interviewed noted that without child care support, they were unable to work which financially restricted them from improving their housing situation. Access to day care subsidies is critical from their perspective. Interviewees suggested landlord discrimination of families with children should be addressed and that better enforcement of landlord-tenant legislation could help contend with this issue.

**Basement Suites.** Several survey respondents suggested better enforcement of standards for basement suites. One interviewee added that better basement suite standards could improve health and safety issues for tenants. Other newcomer and service provider interviewees pointed out that by legalizing basement suites, newcomers' rights as tenants would be better protected and more affordable stock would be available. The City of Calgary Land Use Bylaw does allow for the creation of new secondary suites in new developments as well as established areas zoned as R-2 (duplex). The new Land Use Bylaw (1P2007) allows secondary suites as a use without re-designation in R-1s districts in developing communities. It also allows for secondary suites as a discretionary use in R-2 and RC-2 districts. In R-1 and R-C1 districts, secondary suites can be a use through re-designation. Nevertheless, there is a need to encourage owners of existing suites which do not fit in these zones to upgrade their standards.





**Inter-Sectoral Communication and Collaboration.** The most common recommendation made by service providers centered on improving the communication and collaboration within and between the settlement and homeless sectors. By “*breaking out of the silos,*” services would be improved significantly. Practical recommendations to improve service delivery coordination included the creation of a shared database accessible by all service agencies. Another participant suggested pooling programming dollars to hire and train staff who would keep other agency staff up-to-date on current service and program availability in their community.

**Temporary Foreign Workers.** Service providers also raised concerns about the plight of Temporary Foreign Workers and recommended that work permits not tie the worker to one employer.

**Public Awareness.** Some interviewees felt that more grade-school and middle-school curricula should be developed and implemented to raise awareness of issues including immigration, racism and discrimination. Wider public relations and media campaigns could also raise awareness with the general public.

## Policy and Program Recommendations

The vision of Calgary’s 10-Year Plan to End Homelessness is that by the year 2018 all people facing homelessness in Calgary will have access to safe, decent and affordable housing as well as the resources and supports necessary to sustain that housing (Calgary Committee to End Homelessness, 2008).

**At the core of this initiative are five broad strategies:**

- **Prevention:** Stop homelessness before it begins with effective prevention
- **Re-Housing:** Re-house and provide the necessary supports to Calgarians experiencing homelessness
- **Housing:** Ensure adequate affordable housing, supportive housing and treatment capacity
- **Data and Research:** Improve data and systems knowledge
- **Non-Profit Sector:** Reinforce non-profit organizations that are serving Calgarians who are experiencing or at risk of homelessness

As more immigrants arrive from abroad and inter-provincially, tailored strategies targeting policy barriers, culturally appropriate housing stock, services, and income supports should be in place to address the pitfalls they may experience in the new Calgary housing reality.

Calgary must get ahead of this growing issue by creating proactive preventative measures to counter newcomer homelessness. Particular attention should be given to the growing number of immigrant women seeking access to domestic violence shelters and to refugees and refugee claimants in homeless shelters.

In light of the 10-Year Plan, the remainder of this section outlines general affordable housing and homelessness policy changes that would improve newcomers’ ability to obtain and maintain appropriate housing. Leadership is required from all levels of government to address affordable, appropriate and supported housing needs. This is followed by program and service recommendations to improve the sector’s ability to address the needs of newcomers, and suggested areas for future research.

# General Affordable Housing and Homelessness Recommendations

## Government of Canada

Adopt the Housing First model for all homelessness-related programs and services.

### Public Safety Canada

Require Correctional Service of Canada to implement zero discharge into homelessness policies and procedures by Dec. 31, 2010.

### Human Resources and Social Development Canada

Continue funding the Homelessness Partnership Strategy.

Continue funding the Residential Rehabilitation Assistance Program.

### Finance Canada

Amend the Income Tax Act to eliminate the capital gains tax on donations of land and buildings to registered public charities for the purpose of providing perpetually affordable housing for individuals and families in Core Housing Need, as defined by the Canada Mortgage and Housing Corporation.

Implement a package of tax measures to incent new rental construction including affordable housing which could include:

- Creating federal tax credits to encourage developers to build or refurbish affordable rental units.
- Reducing the GST payable on goods and services in the construction and operation of affordable and rental housing.
- Reducing corporate income tax to encourage construction of rental and affordable housing.
- Providing a tax deferral on the sale and reinvestment of rental properties.

## Government of Alberta

Adopt the Housing First model for all homelessness-related programs and services.

### Health and Wellness, Children and Youth Services, Solicitor General and Public Security

Require Alberta's health authorities, foster care, child welfare and correctional services to implement zero discharge into homelessness policies and procedures by Dec. 31, 2010.

### Housing and Urban Affairs

Increase the accessibility and availability of a continuum of housing for homeless and at-risk Albertans. Permanent, affordable and appropriate housing options with supports are critical to ending homelessness. The Government of Alberta must review the current capacity to provide permanent housing and wrap-around supports to maintain housing stability. Develop a capital plan to create new units based on a province-wide assessment.

Implement and resource a Homeless Management Information Systems (HMIS) program to facilitate the development of common intake and assessment processes for all homeless and at-risk Albertans. This will ensure common standards for data collection and facilitate system planning and outcomes measurements to improve interventions. By employing a common HMIS throughout the homeless serving sector, we will ensure appropriate communication across systems and services.

Continue to implement emergency assistance to prevent homelessness by maintaining funding for the Homelessness and Eviction Prevention Fund.

Expand homelessness prevention efforts for at-risk households by increasing funding for the Direct to Household Rent Supplement program. Commit to an additional 1,250 portable shelter allowances for Calgary annually.

Establish performance measures for homeless serving agencies and implement these through funding requirements. The measures should include:

- Participation in HMIS by all homeless serving agencies.
- Setting a maximum stay in shelters for individuals and families.
- Implementation of rapid re-housing in all emergency shelters.

### **Employment and Immigration**

Improve access to Government of Alberta services for those in need of support. Create a streamlined point of entry to housing and income support programs for low-income Albertans.

Encourage more disabled Albertans to join the workforce in an effort to improve their own quality of life and prevent homelessness. Increase the upper limit of the employment exemptions formula for Income Support recipients who are Not Expected to Work to \$1,500 per month for single clients and to \$2,500 per month for couples and clients with children, and increase the earnings exemption for additional earnings to 50 per cent.

Provide support to those at highest risk for homelessness. Increase the core shelter benefit for Income Support recipients who are Not Expected to Work, Temporarily Unable to Work, and Learners to 30 per cent of the Core Need Income Thresholds, based on the housing type and community they live in.

Expand the eligibility for Income Support Benefits for Clients Leaving a Shelter (for persons escaping abuse) to include all clients leaving shelters. This measure should encompass access to a fund similar to the Escaping Abuse Benefit to cover the cost of finding and securing housing in the community.

Change regulations governing Income Support to allow people experiencing homelessness to access this program.

Allow people to receive benefits while maintaining some household resources for emergency use. Allow Albertans receiving Income Support to retain liquid assets five times the monthly core benefit.

### **Employment and Immigration, Seniors and Community Supports**

Index Income Support and AISH payments to the Consumer Price Index.

## **City of Calgary**

Adopt the Housing First model for all homelessness-related programs and services.

Implement the "Toolbox of Incentives" for affordable housing as recommended by Enterprise Housing Program.

Develop a comprehensive program to identify and inventory land and/or properties appropriate for affordable housing.

Develop a target amount of appropriate land that could be made available each year for affordable housing development.

Work with developers to create an inclusionary zoning and density bonusing system for new multi-residential developments. Ensure that any program is tied to a tax incentive, subsidy or density bonusing program to offset the economic loss to multi-residential developers and owners.

Expand the non-repayable grants program of \$25,000 to support the creation and upgrading of secondary suites in developing and developed communities.

Approve a land use policy that designates 10 to 15 per cent of all single and two-family lands in new subdivisions as R1-S and R2-S respectively, to accommodate secondary suites.

Expand the Land Use Bylaw to allow secondary suites as a permitted use in developed and developing communities.

Increase public awareness about informal and illegal housing and its impact on tenants and landlords. Ensure materials are communicated to diverse populations.

Continue efforts to raise secondary suite standards and legalization.

## Affordable Housing and Homelessness Recommendations Specific to the Needs of Newcomers

### Government of Canada

#### Canadian Immigration and Citizenship

Take leadership in recognizing that affordable, appropriate and supported housing is an integral element of immigrant settlement and integration. Allocate appropriate funds to this matter through the Ministry of Canadian Immigration and Citizenship.

Commit ongoing fund allocations to address the affordable housing and homelessness needs of newcomers. Base funding calculations on the proportion of immigrant and refugee residents in core housing need, rather than on landings. Adjust funding to meet local needs and building costs on an ongoing basis.

Assume leadership and appoint a Commission on Immigrant and Refugee Housing Challenges to develop, implement and commit to long-term strategic planning and federal funding, and to ensure better inter-governmental and inter-departmental coordination.

#### Human Resources and Social Development Canada

Continue efforts to streamline foreign credentials and experience recognition for newcomers to Canada.

Ensure paths to permanent residencies are available to newcomers who arrive via the Temporary Foreign Worker programs.

### Government of Alberta

#### Employment and Immigration

Clarify whether any restrictions prevent newcomers from accessing the Homeless Eviction Prevention Fund and provincial Income Support benefits. In particular, ensure that in cases of an abusive sponsor, provincial emergency income and housing supports are accessible to Sponsored Refugees or Family Class immigrants.

Ensure emergency prevention assistance is available for newcomers who are most vulnerable, particularly refugee claimants and other newcomers in legal limbo. The role of gender should be considered specifically when designing or redesigning programs.

Review current social assistance and support programs to assess ease of accessibility for newcomers. Streamline newcomers' access to mainstream supports, particularly social assistance and day care subsidies.

Develop and fund a program to facilitate newcomers' access to the housing market, e.g., guarantor, deposit, information, and creation of credit rating.

Continue to fund and enhance the services of the recently established advisory offices and inspectors focused on Temporary Foreign Workers by employing a more pro-active enforcement model of investigations, unannounced audits and preventative inspections.

#### **Housing and Urban Affairs**

Review reports indicating an influx of newcomers into homeless shelters; ensure shelters gather data on newcomer status consistently; appropriately resource shelters to address the needs of diverse client groups.

Ensure new affordable housing stock can accommodate larger families.

Consider the development of a welcoming centre for newcomers that provides short-term accommodation for recent arrivals who are without housing options as a first step to permanent housing.

#### **Housing and Urban Affairs, Employment and Immigration**

Develop housing stabilization initiatives that are culturally and linguistically appropriate to prevent homelessness amongst newcomers.

#### **Housing and Urban Affairs, Secretariat for Action on Homelessness, Calgary Homeless Foundation**

Ensure, at minimum, that the Homeless Management Information System captures the following data elements: date of arrival to Canada, country of origin, language spoken and current immigration status. These are the minimal data fields requested by the Immigrant Housing Sector of the Community Action Committee which assist in determining supports eligibility and interpretation needs to facilitate appropriate intervention.

#### **Alberta Health Services**

Consider the role of culture and gender in developing mental health programs and services for newcomers experiencing homelessness.

#### **Service Alberta**

Ensure information about the rights and responsibilities of landlords and tenants is linguistically appropriate and accessible to immigrant populations.

Undertake a review to assess the reports of discrimination by landlords based on ethnicity, language, age of children and size of family.



## City of Calgary

Develop and implement cultural competency training for social housing staff using resources such as the revised Cultural Competency Self-Assessment Guide. Ensure that City Business units also consider diversity in their planning and policy activities.

Conduct a study of existing social, rental, and market housing stock to assess their suitability for current and projected larger newcomer families. Based on the findings, create a policy whereby a minimum percentage of housing stock is dedicated to larger families in Area Structure and Redevelopment Plans.

Ensure a percentage of affordable housing stock can accommodate larger families.

Clarify the process for obtaining social housing and communicate this to agencies and newcomers. Offer information in several languages.

Ensure City of Calgary affordable homeownership initiatives are sensitive to barriers experienced by newcomers (language, lack of credit history, immigration status).

Assess the strengths and gaps of interpretation services in Calgary, as well as promising practices from other jurisdictions, particularly Vancouver and Hamilton. Based on this work, implement an initiative to centralize interpretation services in Calgary in partnership with the non-profit sector, other government levels, the health region and school boards in order to improve quality, access, and cost-efficiency.

Work with service agencies in the housing and settlement sectors to develop a Calgary immigrant portal available in main languages.

## Suggestions to Improve Services

### Access to Supports

Create a 'virtual one-stop shop' – a website for recent arrivals to Calgary with content in major languages which links newcomers to existing useful resources.

Develop strategies to disseminate information to newcomers regarding: available services and benefits, tenant rights, general rights in Canada (especially for women experiencing abuse), and the implications of illegal housing for tenants.

Enhance Project Homeless Connect services to target newcomers more effectively (Calgary Homeless Foundation).

Consider developing a Welcoming Centre as a partnership between settlement and homelessness sectors.

Create Opportunity Centres that are appropriate for diverse communities by linking them to settlement agencies and interpretation services.

Explore the creation of a First Contact program for refugee claimants.

Ensure newcomers who are eligible for permanent resident status or citizenship apply as soon as possible to facilitate access to mainstream services.

### Inter-Sectoral Collaboration

Ensure shelters, particularly those for people escaping domestic violence, are connected to settlement agencies to support re-housing efforts.

Connect housing and homeless serving agencies with immigrant serving agencies in case management efforts for re-housing.

Increase homeless serving agencies' knowledge of the varying types of newcomer status and their implications for service access. This can be done through knowledge dissemination activities including symposiums, in-services, and websites with resources.

Increase settlement agencies' awareness of re-housing and housing support services and how to access these services.

Engage homeless serving agencies in activities, in collaboration with the settlement sector, to increase their cultural competency.

Ensure the homeless serving sector can explore the potential incorporation of settlement agencies in Homeless Management Information Systems.

### **Tailoring Interventions**

Ensure outreach and case management standards are culturally appropriate for diverse communities. The role of gender should be considered specifically in program design.

Tailor outreach to reach diverse hidden homeless populations in collaboration with the settlement sector. Newcomers report reliance on rental and ethnic websites, as well as posters and fliers in grocery stores to find housing. These might also be vehicles to access the hidden homeless population. The role of gender should be considered specifically in program design.

Consider how landlord liaison and housing locator teams can be more accessible by newcomers in housing need.

Re-housing initiatives should offer newcomers a variety of housing options near transit, schools, shopping and work without assuming preference for a particular neighbourhood.

## **Recommendations for Future Research**

The findings of this research project raise questions about the assumption that ethno-cultural communities are buffering homelessness for newcomers. Although reliance on friends was very common, the strains of these informal arrangements should not be ignored. Additional research into the negotiation of assistance and informal housing should be undertaken.

The role of gender in housing experiences for newcomers must be examined in further detail, particularly in an effort to understand how best to assist women experiencing isolation and abuse. Future research exploring the role of immigrant status and how it contributes to homelessness is also necessary.

Future research should also explore the particular struggles of refugee claimants, Temporary Foreign Workers and illegal immigrants in obtaining and maintaining housing. These populations are hard to engage in research given their precarious situations; however, there is a need to explore barriers to support policy change.

Promising practices in the delivery of culturally appropriate re-housing, housing and prevention services to newcomers should be explored.

Improving the understanding of newcomers' housing issues and how this has been intensified by economic restructuring at the global level is necessary to develop appropriate policy recommendations. This is particularly pressing in light of the possible impacts of the current economic recession on newcomers in Calgary and across Canada.

## Anticipating the Impacts of the Global Recession

It is perhaps fitting that a report that examines the role of global flows of people concludes with some consideration of the effect of the current global recession on this population's housing conditions. In the United Kingdom, increasing barriers to access mortgage financing have resulted in massive pressures on already strained lower-end market and non-market units (Webb, 2008). In Canada, growing numbers of layoffs and increasing unemployment rates are concerning.

The caution being exercised by governments on social program spending could impact funding. Further, CMHC's roll-back on flexible mortgage lending (0% down payment and 40-year amortization) point to the Canadian financial sector's mood in this uncertain economic time. If banks continue to demonstrate caution in increases to mortgage lending, particularly for first-time homebuyers, it will have an impact on newcomer households attempting to obtain a first mortgage.

As lower income homebuyers, often younger and newcomer households, face increasing barriers to mortgages, they will continue to add pressure to the depleting private rental stock, particularly in urban centres. In turn, this competition for private rental units will likely encourage rental rates to increase.

Many newcomers rely on private rental accommodation; the added pressure for these rental units can lead to increasing reliance on illegal or informal rental stock (basement suites, house sharing). The additional pressure for more market-rate rentals will also lead lower income groups to seek social housing that is geared to income. Social housing is already in extremely high demand; the low vacancy rates in such housing units could cause lower income households to pursue other housing options. Increasing use of illegal and informal housing is one alternative, with considerable health and insecurity implications for renters.

It is likely that the most pressured markets will be the larger urban centres, including Calgary, as lower income workers, many of them newcomers, tend to migrate to these cities for employment and must compete with members of the "creative class," or younger professionals, for private rental housing. As job opportunities continue to decrease in Ontario, it is likely that Calgary will continue to receive more secondary migration which will place further strain on lower end rentals.

If the economic situation continues to deteriorate, it is expected that more Temporary Foreign Workers, many of whom were hired during the boom, will be released by their employers. Some of these workers, particularly those from developing countries, came with the hope of gaining permanent residency in Canada. Some might remain in Canada illegally rather than returning home; if so, they will have no legal access to social supports.

Although the full impact of the recession on Canada and its newcomer populations is yet to be realized, it is imperative that government and communities plan responses to prevent and reduce these effects.





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