

Precarious Housing and Hidden Homelessness among Refugees, Asylum Seekers, and Immigrants in Montréal, Toronto, and Vancouver: Introduction and Synthetic Executive Summary

Daniel Hiebert

June 2011

INTRODUCTION

One of the most important ingredients in the integration of immigrants and refugees is the ability of newcomers to obtain adequate, suitable and affordable accommodation. For immigrants and refugees, many of whom have experienced considerable disruption in their move from one country to another, good quality and affordable housing provides a stable base from which to seek language instruction, further education, skills training and suitable employment. Over time, most newcomers improve their housing position and become more satisfied with their house and neighbourhood. There are those, however, such as refugees, who struggle to achieve good-quality affordable housing and a positive feeling of house as 'home'.

The housing experiences of Canada's immigrants, especially during the last two decades have been relatively well documented (see Murdie et al., 2006 and Murdie and Logan, 2009 for recent reviews of this literature). Evidence from the 2001 census for Canada's three main immigrant-receiving centres (Montréal, Toronto and Vancouver) and from case studies of specific groups in particular cities indicates that many immigrants attain homeownership and a general improvement in their housing situation in a comparatively short time period (e.g., Ferdinands 2002; Oliviera 2004; Ghosh 2006; Hiebert et al. 2006). However, there are differences between groups and many immigrants and refugees, particularly tenants, remain stuck in deteriorating buildings with few prospects for achieving a progressive housing career. In this respect, marginalized groups such as refugees are particularly at risk. Also, compared to immigrants, much less is known about the housing experiences of Canada's refugees.

Several city-specific studies using different methodologies have explored the housing experiences of refugees. The most recent include an evaluation of the role of housing in the settlement of successful refugee claimants in Montréal (Rose and Ray 2001), an analysis of the housing experiences of a group of Afghan refugees in Kitchener-Waterloo (Bezanson 2003), a survey of absolute and relative homelessness of immigrants and refugees in Greater Vancouver (Hiebert et al. 2005; D'Addario et al. 2007; Sherrell et al. 2007), a detailed comparative study of the housing experiences and meanings of home for refugee claimants in London (UK) and Toronto (Kissoon 2007, 2010), a comparison of the experiences of sponsored refugees and refugee claimants in accessing permanent housing in Toronto (Murdie 2008a), a comparison of the housing experiences of status immigrant, non-status migrant (including refugee claimants) and Canadian-born families in and out of Toronto's shelter system (Paradis et al., 2008), a study of homelessness among non-status migrants (including refugee claimants) in Vancouver and Toronto (Kissoon, 2009), and a two-year longitudinal study of the housing experiences of recently arrived refugees in Winnipeg (Carter et al. 2009). Note that many of these studies were conducted with funding from HPS.

Together, these studies indicate that affordability is the major barrier facing newly arrived refugees in their search for good quality housing. Many refugees are not working or are only working part-time and therefore incomes are very low. Due to long waiting lists for a limited supply of social housing most refugees have to rely on the private rental sector. In addition to affordability, poor-quality housing, safety, and racial and cultural discrimination have been frequently mentioned as concerns. Overcrowding is also an issue because refugees often share accommodation as a strategy to obtain secure and affordable housing. The consequences, however, are loss of privacy and additional stress. In addition to these studies, evidence from the Longitudinal Survey of Immigrants to Canada (LSIC), incorporating a relatively large sample of respondents at three points in time, has confirmed the precarious housing circumstances of sponsored refugees compared to immigrants (refugee claimants were not sampled in the LSIC survey) (Hiebert and Mendez, 2008).

Collectively, these studies are important in improving our understanding of the issues that refugees face in securing good quality and affordable housing. Nevertheless, there are knowledge gaps concerning the housing experiences of refugees. It is important to compare the housing situation and needs of immigrants, sponsored refugees and refugee claimants in a single study using the same methodology. None of the studies noted in the previous paragraphs compare these groups systematically. Furthermore, these studies were undertaken prior to the current economic downturn when acquiring good jobs and appropriate housing may have been easier.

GOALS AND METHODS OF THE PROJECT

This research project was designed to enable a comparison of the housing situations and needs of sponsored refugees, refugee claimants and other classes of immigrants, systematically, across Montréal, Toronto and Vancouver, the three metropolitan areas in Canada where the majority of newcomers settle.¹ Such a comparative approach has three major advantages.

First, we compare the housing experiences of the three groups of migrants in Montréal, Toronto and Vancouver. The three cities have different housing and labour markets; the source countries and classes of immigrants and refugees settling in each metropolitan area also differ; and the availability and use of programs and services that assist in resettlement vary. We therefore expect marked geographical differences in immigrants' housing experiences (Hiebert et al. 2006).

Second, our research situates the housing situations and needs of sponsored refugees and refugee claimants in relation to those of other types of immigrants. We update earlier evidence from the first half of the decade (Hiebert et al. 2006) that indicates refugees have more frequent and severe affordability problems than other immigrants. We also evaluate the findings of Murdie (2008a) and Renaud et al. (2003) that sponsored refugees in Toronto and Montreal, respectively, obtained employment earlier than refugee claimants and, consequently, were also able to rent more suitable

¹ Canada admits refugees under two major categories, sponsored refugees and refugee claimants. In this report, we use the general term 'refugee' to refer to both groups and 'sponsored refugee' and 'refugee claimant' to distinguish between the two groups. Sponsored refugees are selected overseas and arrive in Canada through government or private sponsorship. They receive permanent residence upon arrival and settlement assistance from the government or their private sponsor. Refugee claimants, or asylum seekers, enter Canada without refugee status and have their claim adjudicated in Canada, a process that can take many months or even years. Although all refugees experience challenges in the settlement and integration process, including the search for good quality and affordable housing, refugee claimants are especially vulnerable until their claim is accepted and they receive permanent status in Canada.

and affordable housing earlier than refugee claimants. Our research provides a rare opportunity to compare the housing situations and needs of refugee claimants with sponsored refugees, and refugees vs. other classes of immigrants. Very little is known about the housing experience of refugee claimants in Canada.

Finally, our study helps us understand the impact of the current economic downturn and recent changes in the numbers and origins of sponsored refugees and refugee claimants is having on the housing situation of refugees. The current economic downturn has exacerbated the economic difficulties facing sponsored refugees and particularly refugee claimants.

Within the constraints of time and budget, our research has mirrored, as much as possible, an earlier study undertaken in Vancouver so that in the context of this city, comparisons between the current housing situations and needs of refugees and refugee claimants and those found previously (Hiebert et al. 2005, D'Addario et al. 2007, Sherrell et al. 2007) are possible. There are also similarities between the survey instrument used in this study and those deployed in earlier studies in Toronto (Murdie 2008a) and Montreal (Renaud et al. 2003) that will also permit some limited comparisons in these two metropolitan areas.

In each city we formed a small advisory group of settlement service organizations that met before the research began to review the proposed methodology and give further suggestions about the work plan and schedule of activities. The advisory groups met again midway through the study to review progress and recommend any necessary modifications to the study design. Members of the advisory group were drawn primarily from the settlement service organizations that agreed to administer our questionnaire survey. Note that this process of local consultation inevitably meant that local adjustments had to be made for each of our case studies, and this has a minor impact on the degree of comparability between them.

Our project proceeded in stages. At the outset we reviewed the recent literature on immigrants and refugees in Canadian urban housing markets. There are several recent syntheses of research findings about the housing needs and situations of immigrants and refugees in Canada (Hiebert et al. 2006, Murdie et al. 2006, Murdie and Logan 2009). Anucha et al. (2007) and Klodawsky et al. (2005) have also reviewed the Canadian literature about homelessness and immigrants. We updated these syntheses by reviewing recently published journal articles, reports from governments and NGOs and student theses that focus on immigrants, refugees and their access to housing. Special consideration has been given to literature concerning the immigrant and refugee experience in Montréal, Toronto and Vancouver.

In the early phase of the project, to set a context for our analysis, we gathered information from the Longitudinal Immigration Database (IMDB). Some of these data have been published by a member of our team (Hiebert 2009) and some are provided here for the first time. We use the IMDB to examine the economic characteristics of refugees vs. other immigrants in each metropolitan area.

The next, and main, task for this project was to engage in the collection of primary research. This involved a questionnaire survey and a series of focus groups, held in each city. A systematic survey of the clients of selected settlement service organizations has been completed in Montréal, Toronto, and Vancouver. Working with community partners that provide settlement services in each metropolitan area, we asked settlement workers to administer the questionnaire survey. The sample has been

selected to ensure that roughly half of the respondents are refugees and half are newcomers who arrived through family reunification or one of Canada's economic admission categories. This strategy helps us understand the housing situations of sponsored refugees and refugee claimants within the experience of newcomers as a whole. During a specified period (which had to be defined specifically for each city), settlement workers completed the questionnaire with all clients who are refugees, based on a target of 100 completed interviews in each city. For each interview with a refugee, settlement workers interviewed a client who is not a refugee (either in the same agency for those serving both immigrants and refugees, or in a different agency). In this way, we set a target of another 100 interviews with people who entered under other immigration classes for each metropolitan area.

Our survey has drawn on the questionnaire used in an earlier study with similar objectives, in Vancouver (Hiebert et al. 2006, D'Addario et al. 2007, Sherrell et al. 2007), and was tested and validated with newcomers in Montréal before wider use. The questionnaire is attentive to the housing needs of clients and also solicits information about the networks of mutual support that have arisen among newcomers. The information has enabled us to document the scope of hidden homelessness (e.g., sofa surfing) that is so difficult to detect in the standard sources of information we have on housing in Canada. By working with settlement workers, the questionnaire was provided in a language familiar to each client. That is, settlement workers translated the questionnaire as needed, an essential condition for successful completion by recently arrived immigrants and claimants.

In addition to the survey, we conducted focus groups in each metropolitan area, of several types. In each city we started this process by assembling experts—settlement workers—to tell us about the barriers that sponsored refugees, refugee claimants and other newcomers encounter when searching for housing, as well as the resources available in their housing search. In each metropolitan area we also convened focus groups with sponsored refugees and refugee claimants, separately. Previous studies of homelessness among newcomers have emphasized that they are unlikely to use shelters and other housing services (Anucha et al. 2007, Hiebert et al. 2006). Rather, immigrants and refugees who are experiencing housing stress engage in couch-surfing, doubling up, and other strategies to remain housed. For this reason, our focus groups concentrated on the current housing arrangements of participants, the use of diverse housing supports, and their housing careers. Information about housing careers is essential to uncover the factors that heighten the risk of homelessness and those that reduce the risk. The homelessness literature in Canada emphasizes the dynamic nature of homelessness and its diversity. Immigrants and refugees who are at risk of homelessness are similar to other homeless insofar as their housing situations are inherently unstable (Anucha and Hulchanski 2003, Klodawsky et al. 2005).

Informed by the material gathered in our questionnaire survey, we used focus groups to explore whether the risk of homelessness is due mainly to high housing costs or whether other factors such as limited access to settlement and social services exacerbate the risk of homelessness. We also considered whether the factors that place newcomers at risk of homelessness differ in Vancouver, Toronto and Montréal. In light of previous evidence (Hiebert et al. 2006) that immigrants rely on social contacts to help them avoid absolute homelessness, we have also been attentive to the role of social capital and its influence on the risk of homelessness for sponsored refugees and refugee claimants.

The success of focus groups depends on recruiting a diverse group of participants whose experiences will inform us about the housing situations of sponsored refugees and refugee claimants, the

preparation of relevant questions, and the expertise of the facilitator. We addressed each of these issues with the settlement our partner service agencies in each metropolitan area. Focus group participants were recruited from the refugees who have completed the questionnaire survey. Our goal was to recruit participants from different age groups, countries of origin, and sexes.

FORMAT OF THE REPORT

We have arranged the final output of this project into five separate reports: introduction, contextual information (summary of IMDB data), and synthetic executive summary (this report); literature review; Montréal; Toronto; Vancouver. Those who read all of the reports will note some redundancies, since the three city-specific reports have each been written as stand-alone documents. We did this for a simple reason, to provide a coherent analysis of the situation in each city for our partner organizations as well as the general public. We believe that the results of this study are vital for a variety of stakeholders in each city, and ensured that they will have these results in the most accessible way possible.

CONTEXTUAL INFORMATION FROM THE LONGITUDINAL IMMIGRATION DATABASE

The Longitudinal Immigration Database is a highly specialized administrative dataset maintained by the Government of Canada. It is based on a sophisticated merging of the landing records of each new Permanent Resident to Canada, together with the tax returns of that individual for the next 16 years subsequent to the official date of landing (see Hiebert 2009 for a more detailed description of the IMDB). Two tables were commissioned for this study, one reporting on the total amount of income received by newcomers and the other on the utilization of social assistance by newcomers.

In both cases results in the tables pertain to those newcomers who officially landed (i.e., became Permanent Residents) in Canada between 1989 and 2004, and who submitted a tax form to Canada Revenue Agency based on their 2005 income. The tax form would actually have been submitted in 2006. Their place of residence in 2005 was derived from the address provided for tax purposes. Note that all figures in the IMDB are for individual incomes, meaning that they cannot be used to estimate family or household incomes, which are particularly relevant for housing.

There is also a mismatch in the time these data were collected and our study, of approximately five years. Income figures in the IMDB are therefore dated and should not be taken as absolute. However, we see is no reason to expect that the ratio across admission categories (especially refugees vs. other immigrants) would have changed appreciably over this time period.

Table 1 provides figures on the total income reported in the 2005 tax year for the large cohort of immigrants and refugees who arrived between 1989 and 2004. There are several general patterns in the data that are directly relevant to our study. The first and most obvious is the fact that the income for refugees, whether male or females, in all three cities, is well below the equivalent figure for immigrants as a whole. We know from a large number of studies that newcomers in general receive incomes below those of the Canadian-born population. These data demonstrate that within the larger category of immigrants, refugees are particularly disadvantaged in this respect. In other words, refugees approach the housing market of all three of our case study cities with less available cash than

other groups. We can expect consequences of this in terms of the quality of housing refugees can afford.

Second, in all three cities and, again, for both females and males, GARs/PSRs declared higher annual incomes than LCRs, i.e., successful asylum claimants. This group is, quite simply, exceptionally disadvantaged in the housing market. We will see further evidence of this problem in the remainder of this report.

Third, newcomers of all groups receive lower incomes in Montreal than the other two cities, by a considerable margin. This is true for immigrants generally, and both of the major categories of refugees. The cost of housing is, on average, lower in Montreal than Toronto or Vancouver, but it seems this does not lead to a particular advantage for newcomers in the housing market of that city, since they do not have as many financial resources as their counterparts in Toronto and Vancouver.

Finally, there appears to be something unique about the situation of successful asylum claimants (LCRs) in Toronto. In all three cities, the income of LCRs lags behind that of sponsored refugees, but in Toronto this gap is particularly extreme. We do not have a ready explanation for this trend, but note that it is significant given that Toronto receives, by far, the largest number of LCRs in Canada.

Table 1

Total income of immigrants landing 1989-2004, 2005 tax year, by category						
	Females			Males		
	Montreal	Toronto	Vancouver	Montreal	Toronto	Vancouver
Total	14,155	19,356	17,519	23,815	31,472	27,179
Family class	11,927	16,309	15,840	22,414	29,318	28,176
Principal applicant						
Skilled worker	21,194	30,939	26,140	28,951	37,793	34,088
Business class	11,595	12,923	11,003	15,951	15,518	14,176
Spouse & dependants						
Skilled worker	14,183	19,524	16,929	21,545	31,023	24,992
Business class	11,285	14,016	11,389	20,929	24,391	17,187
Refugees						
GAR/PSR	11,308	17,681	16,705	18,916	28,443	24,695
LCR	10,782	12,832	15,358	17,172	22,847	22,501
S&D	6,907	10,259	11,739	15,334	19,551	19,277
Other	13,989	23,057	22,626	21,045	29,675	27,031
Source: IMDB, special tabulation						

Notes for Tables 1 and 2:

All figures are in dollars

GAR: Government Assisted Refugee

PSR: Privately Sponsored Refugee

LCR: Landed-in-Canada Refugee (successful asylum claimant)

Refugee S&D: Spouse or dependent of a refugee from any category, admitted to Canada soon after the landing of the Principal Applicant; this is a small group numerically

The second table of figures from the IMDB (Table 2) provides a different perspective on the resources available to newcomers, revealing the proportion of this group that reported income from social assistance in the 2005 tax year. The amount of this income could be tiny or could have accounted for all of the income received by a person. We believe these statistics represent the outcome of two

intersecting issues: the need for income support among newcomers, and the availability of income support.

As we would expect given the information provided in Table 2, the ratio of immigrants receiving social assistance who entered Canada through the economic or family reunification programs is much lower than that for refugees, regardless of category. Refugees receive systematically lower incomes than other newcomers and are therefore more reliant upon social assistance. With one exception (discussed below) the propensity for economic immigrants (both Skilled Workers and those entering Canada through the Business Class) to receive social assistance is very low. It is higher for those who were admitted to join their families, and much higher for refugees. In general (with one exception), the utilization of social assistance is highest for LCRs. This is an important finding since we might expect otherwise. Most LCRs have lived in Canada some time prior to their official landing, at which point they would enter the IMDB. In some cases individuals have been in Canada years while their application for refugee status winds its way through the IRB and various appeals. One might think that LCRs would already have found their way to work and employment income, therefore, by the time they official land, and that few would be in receipt of social assistance. But the opposite is the case, and the barriers for this group to become economically self-sufficient are formidable.

We can also immediately see another systematic difference in Table 2, between Vancouver and the other two cities. The propensity for newcomers to receive social assistance is very low in Vancouver, at less than 2 percent of all newcomers, compared with over 7 percent in Toronto and 12 percent in Montréal. In fact, Skilled Worker Principal Applicants in Montréal are actually *more* likely to receive social assistance than *refugees* in Vancouver, an astonishing finding. This tells us, first, something about the barriers to employment and economic self-sufficiency for all newcomers in Montréal, but also about the difficulties in gaining access to the social assistance system in Vancouver. Note, again, that immigrants in Toronto receive higher incomes than their counterparts in Vancouver, and yet the rate of social assistance utilization in the latter city is tiny by comparison.

Table 2 therefore corroborates the general trends seen in Table 1 but adds an unexpected and yet very important element. The landscape of social assistance availability varies markedly across Canada. Newcomers in Vancouver are generally better off than their counterparts in Montréal, but for those who fall between the cracks, support is difficult to find.

Above all, the IMDB alerts us to the need for either income support for certain groups of newcomers, or the need for non-market housing alternatives. Without one or both of these systems in place, some newcomers, particularly refugees and even more particularly, successful asylum claimants, face an unwelcome housing market and the prospect of homelessness.

Table 2

Social Assistance Utilization among Immigrants Arriving 1989-2004, by Admission Class and Region of Origin, MTV, 2005						
	Montreal		Toronto		Vancouver	
	Number	Percent	Number	Percent	Number	Percent
Family Class	72,010	8.9	286,245	10.5	104,580	1.5
Skilled Worker (P.A.)	64,310	11.4	158,570	2.5	57,350	0.8
Business (P.A.)	3,115	1.8	12,120	2.6	17,245	0.3
Skilled Worker (S & D)	43,125	6.9	159,570	1.5	57,730	0.6
Business (S & D)	7,390	2.5	26,870	1.2	34,085	0.3
Refugee (GAR & PSR)	10,930	21.5	46,210	15.0	16,545	10.7
Refugee (LCR)	26,035	28.3	50,135	19.0	6,750	10.4
Refugee (S & D)	4,720	24.6	10,600	10.5	1,515	3.6
Other	21,310	14.3	75,915	7.2	24,225	1.7
Total	252,945	12.2	826,235	7.3	320,025	1.7

SYNTHETIC EXECUTIVE SUMMARY

A large body of research shows that newcomers, especially refugees, receive incomes that are well below the Canadian average. Housing costs have escalated in the rental sectors of all three of our case study cities. Newcomers, and refugees in particular, face great challenges in securing affordable and appropriate housing and are at risk of becoming homeless. Housing is fundamental to the integration process and provides a secure footing for finding work, obtaining health care, and participating in Canadian society more fully. Yet our knowledge of the housing experiences of immigrants and refugees remains rudimentary given an absence of relevant systematic administrative and survey-based data. This project has been designed to build a more comprehensive and consistent base of information across Montréal, Toronto, and Vancouver, to consider these questions: What are the housing circumstances of newcomers to Canada, specifically refugees? What are the key barriers to securing housing? Are these barriers consistent across the three cities or do they differ significantly between them (in other words, should policies to address the housing issue be national or local in scope?)?

We have approached these questions through two primary methods: a systematic survey of the clients of settlement service organizations in Montréal, Toronto, and Vancouver; and a series of focus groups with service providers and refugees in each of the three cities. The surveys have been conducted to ensure that roughly half of the respondents are refugees (either sponsored or claimants) and half are newcomers who arrived through family reunification or one of Canada's economic admission categories. Our surveys have been attentive to the housing needs of clients and also the networks of mutual support that have arisen among newcomers. We therefore provide a portrait of the scope of hidden homelessness (e.g., sofa surfing) that is so difficult to detect in the standard sources of information we have on housing in Canada.

In addition to the survey, we conducted three types of focus groups in each of the cities. For the first, each team assembled a group of settlement service workers to tell us about the nature of the barriers that refugees and other newcomers encounter when searching for housing, as well as the resources available for newcomers in their housing search. Subsequent focus groups were also conducted with assisted refugees and refugee claimants, which were dedicated to investigating the challenges facing refugees in securing affordable and appropriate housing, as well as the means used to overcome these challenges.

It is important to understand the implications of our survey methodology. In the language of sampling, our sample frame is the population of individuals who use settlement service organizations (*not* all newcomers). We deliberately over-sampled refugees by requesting that everyone in that category be invited to participate, while we could be far more random in the selection of individuals in who arrived through Canada’s immigration program. It stands to reason that there will be significant variation in the types of individuals who access settlement services. Government Assisted Refugees (GARs) are ‘destined’ to particular cities and automatically linked with a settlement organization; they are likely to have the highest rate of utilization of these institutions. Asylum claimants may or may not know about service providing organizations when they initially arrive in Canada and therefore their rate of utilization of these organizations will be lower. Within this group in particular, we believe there are many who ‘fall through the cracks’ and never find an appropriate NGO to seek their help. Our methodology would exclude these individuals. Economic and family-based immigrants are all eligible to receive settlement services but a growing body of evidence suggests that many refrain from doing so. Unfortunately we do not have nation-wide estimates of the ratio of those who do vs. do not visit settlement organizations (though a survey that will take place in the near future should help us answer this question). In the absence of systematic data, we proceed under the following assumption: the proportion of newcomers using settlement services soon after their arrival in Canada (i.e., in the first 3 years) is likely much higher than the proportion of those who have been in the country a longer time (i.e., more than 5 years). Individuals in the latter category who continue to seek help from settlement organizations probably are experiencing severe challenges in the settlement process.

In our survey we asked respondents about the length of time they have been in Canada. It is tempting to interpret this information longitudinally (i.e., concluding that the characteristics of those who have been here longer, compared with those who recently arrived, enables us to see *process*). Unfortunately, given the sampling issue discussed in the previous paragraph, this would be unwise. Our study over-represents newcomers who face difficulties which they believe (or at least hope) can be addressed by a settlement service organization. Our study therefore includes a selective sample of refugees and other immigrants, but a sample that is especially relevant for the priorities of the Homelessness Partnering Secretariat. A comparison of the data shown in Table 2 of this report and the Vancouver analysis is most revealing on this point. According to the IMDB, a tiny fraction of newcomers to Vancouver receive social assistance (less than 2 percent), but the proportion of those receiving social assistance in the sample of respondents assembled for this study is approximately 25 percent. We believe that no other study conducted thus far has targeted, as effectively as we have, the population of newcomers who are vulnerable to homelessness. As we will see, refugees are disproportionately likely to be in this category.

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A comparison of the early sections of the three city reports demonstrates that Montréal, Toronto and Vancouver receive quite different newcomer populations. Immigrants and refugees also encounter highly distinct housing markets in these three cities. In this executive summary I will concentrate on the similarities across cities; readers who wish to understand the differences across MTV must read the three reports in detail.

Our sample of respondents in all three cities have a variety of housing outcomes but the most consistent pattern is that many are struggling to reconcile low incomes with expensive housing markets. The concept of precarious housing is highly appropriate for the group we studied. While everyone in our sample had a fixed address at the time of their interview, an alarming number have been forced to stay temporarily with relatives or friends, in shelters, or even in non-residential structures. The proportion of refugees that has had to resort to one or more of these measures is particularly high.

In all three cities the key issue that influences this outcome is labour market integration. Few newcomers with full-time jobs are in vulnerable situations while precarious housing is a commonplace concern for those who are unemployed or underemployed. In our three samples, sponsored refugees and refugee claimants were both much more likely to live in households without anyone holding a full-time job or, indeed, any kind of employment at all. In essence there are two basic policy alternatives to ameliorate the problem of precarious housing among immigrants and refugees: improve access to the labour market for newcomers, or increase the supply of non-market housing.

The stock of non-market housing in all three cities is grossly inadequate to serve the needs of newcomers (and of course the large population of low-income Canadian-born households as well). Systematic underinvestment in social housing has led to long queues of people waiting for this service.

A substantial proportion of the respondents in our studies indicated that they had experienced discrimination in the housing market. Newcomers endure many types of discrimination. Some are associated with poverty rather than immigration/legal status, such as the propensity for landlords to deny rental space to individuals on social assistance. Some are associated with the ethnocultural identity of respondents (including skin colour, religious affiliation, etc). Some are associated with the demographic characteristics of households (i.e., large families frequently can only secure housing if they lie to landlords about the size of their family). And some forms of discrimination are associated specifically with the status of immigrants and refugees as newcomers to Canada (e.g., many landlords refuse to rent accommodation to individuals, such as refugee claimants, who reside in Canada on temporary visas).

Within our sample, many who have secured housing have made exceedingly difficult choices, trading off one negative outcome for another. An exceptionally high proportion of our respondents face affordability challenges: across the cities some 90 percent pay at least 30 percent of their total household income for housing. Rates of crowding are also high. Even when they stretch their finances to the limit to secure housing, our sample respondents typically either live some distance from public transportation or in unfit housing that may ultimately damage their health. It is worth remembering that the children of our respondents are growing up in crowded dwellings where they frequently have no place to sit quietly and do homework, and many suffer from inadequate heating or compromised air quality in mouldy units.

The problems of low income and an inadequate supply of affordable/suitable housing are compounded by a lack of information among many newcomers, particularly those who arrive without a pre-existing network of friends and family members. Those who are poorly educated cannot realistically be expected to engage in computer-based housing searches, for example. A very high proportion of respondents have received help in securing housing from one source or another (the composition of sources varies by city and ethnocultural group). Interestingly, a high proportion of our sample also provided help to someone else who was looking for housing. Our study therefore corroborates earlier work showing a substantial degree of reciprocity among newcomers. While we must acknowledge the sacrifices involved in this generosity, we should also be aware that in many cases this is akin to “the blind leading the blind”, meaning that individuals who do not fully understand the housing market may provide inefficient or even unhelpful advice to others.

Throughout our analysis we focused on a comparison of three groups: immigrants who arrived either through the economic or family reunification programs; sponsored refugees, and refugee claimants. We found clear, systematic differences—as expected—between the first of these groups and the latter two. On any measure one might wish to use, refugees are faring worse in the housing market, in all three cities, than those who arrived through Canada’s immigration program. I was particularly struck by the response of a participant who attended one of our early presentations of this research project. A woman who had worked in refugee camps with an international organization was troubled by our findings, and pointed out that in refugee camps around the world, officials see the admission of individuals to Canada as a sponsored refugee in the most favourable terms possible, almost as if an individual has won a lottery. She was dismayed to find that so many sponsored refugees must struggle to secure housing and other basic needs after arriving in Canada, often for very long periods. It proved to be a difficult insight for her, given Canada’s enviable reputation as a humanitarian society.

This anecdote leads to our other comparison, between housing outcomes for sponsored vs. spontaneous refugees. Our study does not suggest that one of these groups is achieving better housing outcomes than the other. In each city individuals in both groups are experiencing profound barriers in their efforts to find affordable and suitable housing, but the barriers are somewhat different for GARs vs. LCRs. For example, refugee claimants face the challenge of temporary status in the housing market, while many sponsored refugees are in large family units. These are very different kinds of problems but both, often, lead to unsatisfactory outcomes. It is also worth remembering that Canada’s priorities in the selection of GARs changed profoundly nearly a decade ago, and that the ratio of individuals with “high needs” has increased. Also note that the particular composition of sponsored refugees is highly time specific and is related to the geography of the most pressing needs at any particular time. At the end of the 1990s, for example, Canada admitted a large number of refugees from former Yugoslavia, many of whom were highly educated. The main sources of refugees since then have been quite different. In other words, we cannot generalize about the quality of housing outcomes for GARs vs. LCRs.

We have also been dedicated to learning about the differentiation in housing outcomes across Montréal, Toronto, and Vancouver. In reviewing the three studies that make up this project, I am struck by a rather depressing paradox: while the profile of newcomers arriving to Montréal, Toronto, and Vancouver, and the housing markets of these three cities, differ profoundly, the barriers facing the kinds of newcomers who use settlement services in the three cities are quite similar. Somehow there is a kind of *flattening* effect at work. So, therefore, while the rent for an average apartment is lower in

Montréal than the other cities, foreign-born tenants in Montréal face the same affordability issues as their counterparts in Toronto and Vancouver. The proportion paying 30 percent of their household income for housing is therefore about the same in Montréal as the other cities. I will not discuss the more nuanced differences between the cities in the synthetic executive summary (e.g., the greater degree of official language competence among respondents in Toronto vs. Montréal and Vancouver), therefore, and simply encourage readers to explore the three specific reports to learn more about this issue.

Instead I conclude with a brief comment on the policy implications of our study. Specific recommendations are provided in each of the reports and here I provide a very general set of thoughts that can be distilled into two major points. The first is so general that it applies to non-immigrants as well as newcomers: Canadians must face the fact that our tax policies and endless “putting off” of social housing as a priority have, together, led to a vicious income-rent squeeze for low income households in Canada, particularly those who are not attached (or precariously attached) to the labour market. This is true for newcomers as well as Canadian-born residents who endure poverty. In other words, all the integration support that we might provide newcomers cannot “solve” the problem of unaffordable housing unless there is either a more vigorous redistribution of income or a much greater commitment to the construction of non-market housing, *for all Canadians*.

Second, turning to newcomers as a special category of Canadians, this study, along with many previous research projects, highlights the disjuncture between three overarching social policies in Canada: immigration; labour market equity; and housing. Jurisdiction over these policies is, to use an understated term, fragmented, and yet they must be linked if we are to assure newcomers an appropriate reception as they settle into Canadian society. On the housing side of this equation, more needs to be done to assist newcomers at risk (e.g., those without competence in an official language; traumatized refugees; or large households) to find affordable and adequate housing. This must include not only helping them navigate the Canadian housing market generally, but also accompanying refugees for their initial visit with a landlord and explaining the written, as well as unwritten, rules that are associated with this encounter. This recommendation also entails a much-enhanced level of training for staff in settlement organizations. It would be unrealistic to expect that every settlement counselor become an expert in housing, but a greater degree of systematic knowledge about the market and its operation would surely help.

I conclude with an observation that in this project we have seen a glimpse of the bottom of the housing markets of Montréal, Toronto, and Vancouver. The individuals and families who occupy this segment of the housing market have few, if any, choices. Landlords therefore have the balance of power and routinely ignore basic rules of equality as well as regulations concerning safety and sanitation. Most middle-class Canadians have little knowledge of this segment of the market and if they did, would be appalled. Fortunately the proportion of newcomers who face these circumstances is relatively small, but certain groups are particularly at risk, most notably sponsored refugees and refugee claimants.

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