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SHAKY FOUNDATIONS:

*Precarious housing and hidden homelessness
among refugees, asylum seekers, and
immigrants in Metro Vancouver*

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and Daniel Hiebert**

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Metropolis British Columbia

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METROPOLIS BRITISH COLUMBIA

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Working Paper Series

SHAKY FOUNDATIONS: PRECARIOUS HOUSING AND HIDDEN HOMELESSNESS AMONG REFUGEES, ASYLUM SEEKERS, AND IMMIGRANTS IN METRO VANCOUVER

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LIST OF ACRONYMS

BC	British Columbia
BCSAP	British Columbia Settlement and Adaptation Program
CIC	Citizenship and Immigration Canada
CMA	Central Metropolitan Area
CMHC	Canadian Mortgage and Housing Commission
EI	Employment Insurance
GAR	Government Assisted Refugee
HRSDC	Human Resources and Skills Development Canada
IRS	Inland Refugee Society
ISA	Immigrant Serving Agency
ISAP	Immigration Settlement and Adaptation Program
ISSofBC	Immigrant Services Society of British Columbia
LICO	Low Income Cut Off
LIM	Low Income Measure
MBM	Market Basket Measure
MCC	Mennonite Central Committee
NOS	National Occupancy Standards
PR	Permanent Resident
PSR	Privately Sponsored Refugee
RAP	Resettlement Assistance Program
RC	Refugee Claimant
SA	Social Assistance (i.e. welfare)
SHN	Severe Housing Need
SOS	Settlement Orientation Services
SPARC	Social Planning and Research Council of British Columbia
SPO	Service Providing Organization
SR	Sponsored Refugee (includes GARs and PSRs)
SRO	Single Room Occupancy Unit
STIR	Shelter Cost To Income Ratio
TR	Temporary Resident
TRAC	Tenant Resource and Advisory Centre
UBC	University of British Columbia
VRSA	Vancouver Refugee Services Alliance

EXECUTIVE SUMMARY

The Metro Vancouver study upon which this report is based was part of a national comparative study looking at the housing experiences of immigrants, refugees, and asylum seekers in three large Canadian immigrant receiving centres—Montreal, Toronto, and Vancouver—with separate research teams located in each city. The Vancouver study was carried out in collaboration with four partner agencies that serve immigrants and refugees in Metro Vancouver. In December 2010, a total of 185 complete surveys were administered by settlement workers in the partner agencies. Then in the next stage, a total of five focus groups were held in January 2011 with refugee claimants, sponsored refugees, and settlement workers, along with an additional consultation with settlement workers from the largest partner agency.

To illustrate the crucial role of housing in settlement and integration, the report uses the metaphor of a cornerstone, which is a foundational stone laid when constructing a building. It is particularly important because all other stones are set in reference to the cornerstone, and therefore it determines the position of the entire structure. Further, cornerstones are constructed of building materials that, in the case of housing, are analogous to the resources newcomers use to find and maintain suitable, affordable, and adequate housing. Financial resources are foremost among these, with employment income the most significant indicator of core housing need. Additional resources include access to information, the availability of affordable housing, facility in English, physical and mental health, permanent residence, and family/community support.

Not only does shelter provide the anchor for other aspects of integration, but the resources needed to construct a firm grounding also have a reciprocal

relationship with housing in that with stable housing newcomers are better able to meet family and individual needs, find and maintain employment, recover from past trauma, pursue education, contribute to their communities, and build assets. Conversely, a lack of stable housing is correlated with more marginalized social networks, higher rates of unemployment, the inability to build assets and meet other needs, increased stress, and a longer and more difficult integration process overall. In other words, without adequate housing as the cornerstone, the entire structure of settlement is put at risk. The result can be a downward spiral of marginalization and homelessness that is difficult to break out of.

The report finds that immigration category and housing outcome are closely linked, as newcomers who enter Canada through humanitarian streams are more likely than economic immigrants to lack the resources needed to find and maintain adequate and affordable housing. Critically, refugees' lower rates of employment mean that they are more likely to rely on government transfers through income assistance or RAP (Resettlement Assistance Program). This inhibits their access to housing in terms of affordability and also as a consequence of discrimination practiced by landlords against social assistance recipients. Affordability concerns are exacerbated by the lack of affordable housing and restricted access to subsidized housing, especially for large families and single people. At the same time, refugees generally enter more marginalised social networks that make it difficult to access information about the housing market, while the ability of settlement workers to provide housing assistance to newcomers is limited by their mandate. Additional barriers to housing include temporary residency status, trauma, and lack of English. In these contexts, overarching themes dominating the lives of both refugee claimants and sponsored refugees include poverty, substandard housing that is also unaffordable

and often overcrowded, and homelessness, both hidden and absolute. In contrast, the study finds that economic migrants generally have access to more effective resources and therefore experience better housing outcomes. At the same time, by focusing on recipients of settlement services, the report reveals a subset of economic immigrants who struggle alongside refugees to obtain suitable, affordable, and adequate housing. Given the aim of settlement agencies to promote the self-sufficiency and independence of all newcomers, the findings indicate that in tough economic times some people require additional supports.

The report closes with key issues for policy, especially the need for a stronger connection between settlement and housing policy, and also the availability of affordable housing, including transitional units for refugee claimants; monthly RAP amounts and orientation for GARs (Government-Assisted Refugees); the mandate of immigrant serving agencies; and the need for a centralized Housing Resource Centre. The author concludes that a strong nation depends on solid foundations and that housing is therefore a key part of nation building at every scale.

1. CONTEXT

This section describes salient features of immigration patterns to Metro Vancouver as well as local housing market conditions in order to provide a framework for understanding how study participants' experiences fit into the larger Metro Vancouver context. The supplementary information presented here and in subsequent sections of this report is drawn from government and academic reports and also from the grey literature on housing and immigration which is often more difficult to access, yet contains valuable contextual research carried out by local researchers in touch with conditions on the ground. It is important to

note that the report also builds on previous studies carried out by the researchers (Francis 2009; Hiebert, D'Addario and Sherrell 2005; Hiebert, Mendez and Wylly 2008; Hiebert and Mendez 2008) as well as other authors (Fiedler, Schuurman and Hyndman 2006; Miraftab 2000; Mattu 2002; Wayland 2007).

1.1 Immigration to Metro Vancouver

Immigration to Metro Vancouver is characterised by several features that distinguish it from other major metropolitan areas in Canada. These include the arrival of a large proportion of immigrants from Asia, in part as a result of Metro Vancouver's location on the Pacific Rim and the chain migration patterns that have developed historically. At the same time, the region receives relatively few newcomers from Africa, Latin America, and the Caribbean. In addition, Metro Vancouver receives far fewer refugees, whether sponsored or claimants, than Toronto or Montreal, and conversely receives a similarly disproportionate number of economic—especially business class—migrants. These and other features of migration to Metro Vancouver are described in more detail below.

1.1.1 Permanent Residents

Based on Citizenship and Immigration Canada data, Table 1 shows entries of permanent residents (PR) to Metro Vancouver from 2005 to 2009 by category and source area. Economic migrants make up the largest category by far, followed by family class, with refugees a distant third. In general, the vast majority of migrants to Vancouver arrive from Asia; in fact, the number of entries from Asia is more than double that of all other source regions combined. This also holds true within economic and family class categories. Refugees are more likely to come from Africa and the Middle East, but the numbers are very

small. Table 2 shows the top ten source countries for PRs arriving to Metro Vancouver over the ten-year period from 2000 to 2009. Four of the top five and seven of the top ten are located in Asia, with China, India, and Philippines consistently topping the list.

TABLE 1 METRO VANCOUVER: PERMANENT RESIDENTS BY CATEGORY AND SOURCE AREA

	2005		2006		2007		2008		2009	
	#	%	#	%	#	%	#	%	#	%
Africa and the Middle East	409	4.5	530	5.1	583	6.0	582	6.1	704	7.2
Asia and Pacific	6,892	76.6	8,189	78.2	7,481	76.4	7,016	73.9	7,256	74.2
South and Central America	371	4.1	390	3.7	374	3.8	403	4.2	371	3.8
United States/Europe	1,324	14.7	1,366	13.0	1,346	13.8	1,492	15.7	1,445	14.8
Source area not stated	3	0.0	3	0.0	3	0.0	1	0.0	1	0.0
Family class	8,999	100.0	10,478	100.0	9,787	100.0	9,494	100.0	9,777	100.0
Africa and the Middle East	1,998	7.2	2,169	9.3	1,723	8.4	1,964	7.7	1,632	7.3
Asia and Pacific	22,277	79.8	17,221	74.0	14,867	72.3	19,014	74.6	16,196	72.5
South and Central America	548	2.0	487	2.1	522	2.5	608	2.4	740	3.3
United States/Europe	3,104	11.1	3,398	14.6	3,451	16.8	3,912	15.3	3,783	16.9
Source area not stated	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Economic immigrants	27,927	100.0	23,275	100.0	20,563	100.0	25,498	100.0	22,351	100.0
Africa and the Middle East	658	32.2	610	34.8	530	29.8	753	51.6	886	57.3
Asia and Pacific	928	45.5	774	44.2	938	52.8	458	31.4	461	29.8
South and Central America	235	11.5	241	13.8	184	10.4	165	11.3	85	5.5
United States/Europe	218	10.7	123	7.0	115	6.5	81	5.6	114	7.4
Source area not stated	2	0.1	5	0.3	11	0.6	3	0.2	1	0.1
Refugees	2,041	100.0	1,753	100.0	1,778	100.0	1,460	100.0	1,547	100.0
Africa and the Middle East	84	15.8	110	13.9	86	10.4	97	9.6	69	7.3
Asia and Pacific	233	43.8	412	52.0	449	54.2	549	54.1	477	50.2
South and Central America	91	17.1	87	11.0	86	10.4	133	13.1	139	14.6
United States/Europe	124	23.3	184	23.2	207	25.0	234	23.1	266	28.0
Source area not stated	0	0.0	0	0.0	0	0.0	1	0.1	0	0.0
Other immigrants	532	100.0	793	100.0	828	100.0	1,014	100.0	951	100.0
Africa and the Middle East	3,149	8.0	3,419	9.4	2,922	8.9	3,396	9.1	3,291	9.5
Asia and Pacific	30,330	76.8	26,596	73.3	23,735	72.0	27,037	72.2	24,390	70.4
South and Central America	1,245	3.2	1,205	3.3	1,166	3.5	1,309	3.5	1,335	3.9
United States/Europe	4,770	12.1	5,071	14.0	5,119	15.5	5,719	15.3	5,608	16.2
Source area not stated	5	0.0	8	0.0	14	0.0	5	0.0	2	0.0
Category not stated	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total	39,499	100.0	36,299	100.0	32,956	100.0	37,466	100.0	34,626	100.0

TABLE 2 METRO VANCOUVER: PERMANENT RESIDENTS BY TOP SOURCE COUNTRIES (%)

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
China	28.5	27.8	25.6	30.9	32.9	33.8	29.2	24.0	25.5	25.7
India	11.5	11.6	13.2	11.2	9.8	11.2	12.7	12.2	11.3	13.6
Philippines	7.9	9.1	8.2	8.0	8.5	9.9	9.5	11.1	12.1	11.7
South Korea	6.1	7.8	7.3	8.4	6.3	5.8	5.8	6.5	6.9	5.5
United Kingdom	1.9	2.2	2.3	2.3	2.8	2.2	2.9	3.6	4.0	4.6
Taiwan	6.6	5.5	6.2	5.0	4.0	5.5	5.0	5.4	5.3	4.4
United States	2.2	2.0	2.2	2.2	3.0	3.2	4.4	5.3	4.5	3.9
Iran	3.7	3.6	4.9	3.7	4.1	3.2	4.6	3.8	3.3	3.5
Japan	1.5	1.7	1.2	1.2	1.2	1.2	1.3	1.4	1.2	1.3
Russia	0.8	1.2	1.1	1.2	1.4	1.1	1.1	1.0	0.8	1.3
Hong Kong	2.8	1.8	1.6	1.7	1.7	1.7	1.5	1.3	1.4	0.9
Pakistan	1.9	1.9	2.1	1.9	1.4	1.6	1.4	1.1	0.9	0.8
Singapore	1.0	0.7	1.3	0.8	0.5	0.6	0.5	1.5	1.5	0.6
Top 10 source countries	73.0	73.3	73.6	75.2	74.4	77.9	77.1	74.8	75.8	75.5
Other countries	27.0	26.7	26.4	24.8	25.6	22.1	22.9	25.2	24.2	24.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CIC Facts and Figures 2009

Next, Table 3 and Table 4 show entries of PRs by gender, age, and source area from 2005 to 2009. Approximately half of all arrivals are between twenty-five and forty-four years of age, with very few over sixty-five and slightly less than twenty percent under fifteen years of age. A slightly higher percentage of women than men arrive from Asia, while slightly more men come from Africa, the Middle East, and Europe.

TABLE 3 METRO VANCOUVER: PERMANENT RESIDENTS BY GENDER AND AGE (%)

	2005	2006	2007	2008	2009
0 to 14 years of age	23.1	20.6	20.5	20.7	19.5
15 to 24 years of age	13.7	14.7	15.5	15.3	15.1
25 to 44 years of age	47.0	45.1	44.7	43.5	44.8
45 to 64 years of age	14.6	16.3	16.8	17.7	17.5
65 years of age or more	1.5	3.2	2.6	2.8	3.1
Males	100.0	100.0	100.0	100.0	100.0
0 to 14 years of age	19.2	17.4	17.4	17.2	16.7
15 to 24 years of age	15.9	16.1	16.7	15.9	16.0
25 to 44 years of age	51.7	49.3	49.5	49.6	48.7
45 to 64 years of age	11.9	14.1	13.7	14.5	15.3
65 years of age or more	1.4	3.1	2.8	2.9	3.3
Females	100.0	100.0	100.0	100.0	100.0
0 to 14 years of age	21.1	19.0	18.8	18.9	18.0
15 to 24 years of age	14.9	15.4	16.1	15.6	15.6
25 to 44 years of age	49.4	47.3	47.2	46.7	46.9
45 to 64 years of age	13.2	15.2	15.1	16.0	16.3
65 years of age or more	1.4	3.2	2.7	2.9	3.2
Gender not stated	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0

CIC Facts and Figures 2009

TABLE 4 METRO VANCOUVER: PERMANENT RESIDENTS BY GENDER AND SOURCE AREA (%)

	2005	2006	2007	2008	2009
Africa and the Middle East	8.3	10.0	9.4	9.5	10.0
Asia and Pacific	75.8	71.8	70.4	70.6	68.8
South and Central America	2.9	3.2	3.5	3.5	3.8
United States	3.5	4.7	5.8	5.1	4.2
Europe	9.5	10.2	10.8	11.4	13.2
Source area not stated	0.0	0.0	0.1	0.0	0.0
Males	100.0	100.0	100.0	100.0	100.0
Africa and the Middle East	7.7	8.9	8.4	8.7	9.1
Asia and Pacific	77.7	74.6	73.5	73.6	71.9
South and Central America	3.4	3.4	3.6	3.5	3.9
United States	3.0	4.1	4.9	4.0	3.6
Europe	8.3	9.0	9.6	10.2	11.5
Source area not stated	0.0	0.0	0.0	0.0	0.0
Females	100.0	100.0	100.0	100.0	100.0
Africa and the Middle East	8.0	9.4	8.9	9.1	9.5
Asia and Pacific	76.8	73.3	72.0	72.2	70.4
South and Central America	3.2	3.3	3.5	3.5	3.9
United States	3.2	4.4	5.3	4.5	3.9
Europe	8.8	9.6	10.2	10.8	12.3
Source area not stated	0.0	0.0	0.0	0.0	0.0
Gender not stated	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0

CIC Facts and Figures 2009

1.1.2 Temporary Residents

In addition to migrants who arrive to Metro Vancouver as permanent residents, the region also receives a significant and growing number and proportion of temporary residents (TR). These include foreign workers, foreign students, refugee claimants, visitors, and other temporary resident permit holders. Although this report deals primarily with the experiences of PRs as they constitute the traditional focus of settlement services, it is important to note that, in fact, Metro Vancouver receives a larger number of temporary residents than permanent residents. For example, in 2009, the region received slightly less than 35,000 permanent residents compared to nearly 57,000 temporary migrants. Moreover, as the number of TRs rises, the number of PRs arriving to Metro Vancouver is decreasing. From 2005 to 2009, foreign workers made up the majority of temporary residents, followed closely by foreign students, then visitors. Refugee claimants make up only a tiny fraction of temporary arrivals, totalling less than two percent in each of the years from 2005 to 2009 (Table 5).

TABLE 5 METRO VANCOUVER: TOTAL ENTRIES OF TEMPORARY RESIDENTS BY YEARLY SUB-STATUS

	2005		2006		2007		2008		2009	
	#	%	#	%	#	%	#	%	#	%
Workers – international arrangements	918	2.1	1,029	2.2	1,177	2.4	1,296	2.3	1,142	2.0
Workers – Canadian interests	10,685	24.1	11,787	25.2	12,288	24.8	15,972	28.3	17,493	30.8
Other workers without LMO	98	0.2	114	0.2	120	0.2	106	0.2	161	0.3
Workers with LMO – (live-in caregivers, seasonal agricultural workers, IT workers and others)	5,116	11.6	5,191	11.1	5,976	12.1	7,485	13.3	5,599	9.9
TOTAL foreign workers	16,817	38.0	18,121	38.7	19,561	39.5	24,859	44.1	24,395	42.9
Foreign students	15,718	35.5	16,250	34.7	17,555	35.4	18,577	32.9	20,138	35.4
Refugee claimants	474	1.1	533	1.1	614	1.2	982	1.7	1,055	1.9
Other humanitarian population	22	0.1	44	0.1	82	0.2	52	0.1	82	0.1
TOTAL humanitarian population	496	1.1	577	1.2	696	1.4	1,034	1.8	1,137	2.0
Visitors and temporary resident permit holders	11,259	25.4	11,911	25.4	11,755	23.7	11,944	21.2	11,147	19.6
Total	44,290	100.0	46,859	100.0	49,567	100.0	56,414	100.0	56,817	100.0

Table 6 and Table 7 show entries of temporary foreign workers and students by top source countries from 2005 to 2009. Workers tend to arrive from Commonwealth countries, the United States, or Japan, and students are primarily drawn from Asia. Source countries for refugee claimants are found in section 1.1.4 below.

TABLE 6 METRO VANCOUVER: TOTAL ENTRIES OF FOREIGN WORKERS BY TOP SOURCE COUNTRIES (%)

	2005	2006	2007	2008	2009
Australia	15.6	14.8	14.7	16.9	16.2
Japan	19.6	17.5	13.3	12.4	11.7
United States	19.1	17.6	13.0	9.1	9.2
United Kingdom	9.7	9.3	8.6	8.1	8.2
South Korea	3.4	3.9	4.9	5.8	7.0
Germany	2.5	5.0	5.1	4.8	6.5
Philippines	4.6	4.9	7.6	6.0	4.4
New Zealand	3.8	3.5	3.7	3.7	4.4
Mexico	2.4	2.9	3.3	5.1	4.2
Republic of Ireland	2.8	3.7	4.6	3.6	4.1
India	2.2	2.2	2.3	2.8	2.1
China	1.3	1.3	1.8	1.5	1.4
Top 10 source countries	83.6	83.2	78.7	75.7	75.7
Other countries	16.4	16.9	21.4	24.3	24.3
Total	100.0	100.0	100.0	100.0	100.0

CIC Facts and Figures 2009

TABLE 7 METRO VANCOUVER: INITIAL ENTRY OF FOREIGN STUDENTS BY TOP SOURCE COUNTRIES (%)

	2005	2006	2007	2008	2009
China	11.8	13.5	16.2	20.6	24.3
South Korea	37.0	39.8	38.0	31.2	24.2
Saudi Arabia	1.5	0.8	1.8	5.1	9.3
Japan	13.3	11.6	9.4	7.4	5.9
United States	6.5	5.3	4.7	3.7	3.6
Mexico	3.3	3.1	3.3	3.0	3.5
Taiwan	5.9	5.2	4.3	3.6	2.9
Germany	1.6	1.8	2.8	2.4	2.4
India	1.3	1.4	1.3	1.8	2.3
Brazil	1.3	1.7	2.1	2.4	2.1
Top 10 source countries	83.9	84.9	84.3	81.1	80.7
Other countries	16.1	15.1	15.7	18.9	19.3
Total	100.0	100.0	100.0	100.0	100.0

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While most people who enter Canada on temporary permits leave the country when their visa expires, some temporary migrants become permanent over time, such as following a positive decision in a refugee determination hearing for refugee claimants. Additional pathways have recently been developed for international students to obtain permanent residence. Similarly, workers and visitors could request refugee protection and become refugee claimants, or follow some other path to permanent residence. However, as Table 8 and Table 9 show, the proportion of TRs who either transfer to permanent residence or become refugee claimants is very small.

TABLE 8 METRO VANCOUVER: TRANSITION OF TEMPORARY RESIDENTS TO PERMANENT RESIDENT STATUS (%)

	2005	2006	2007	2008	2009
To family class	34.2	30.4	30.4	26.4	25.2
To economic immigrants - principal applicants	25.0	30.1	31.4	36.6	39.5
To economic immigrants - spouses and dependants	20.7	24.1	23.9	25.6	24.2
To refugees	13.2	7.2	5.9	3.0	3.0
To other immigrants	7.0	8.1	8.4	8.4	8.1
To permanent residents	100.0	100.0	100.0	100.0	100.0

CIC Facts and Figures 2009

TABLE 9 METRO VANCOUVER: TRANSITION OF TEMPORARY RESIDENTS TO HUMANITARIAN POPULATION (%)

	2005	2006	2007	2008	2009
From foreign worker	0.5	1.2	1.0	1.0	1.0
From foreign student	1.3	2.2	2.2	1.3	1.1
From other	1.8	1.8	2.4	2.6	2.2
To humanitarian population	3.6	5.1	5.6	4.9	4.3

CIC Facts and Figures 2009

1.1.3 Sponsored Refugees

Just as refugee claimants make up a tiny proportion of temporary residents, Government-Assisted Refugees (GARs) make up only a fraction of permanent residents to Metro Vancouver. Table 10 shows that the number of GARs resettled in British Columbia (BC) from 2005 to 2009 has consistently remained below nine hundred entries per year. In terms of age and gender, GARs who arrived between 2005 and 2009 were composed of 52% male and 48% female arrivals, with 42% percent under 19 years of age, 56% aged 19-64 and just 2% aged over sixty-five. In other words, GARs comprise a much more youthful population than any other category of entry (ISSofBC 2010a).

TABLE 10 BRITISH COLUMBIA: IMMIGRATION OF GARs 2005-2009

	2005	2006	2007	2008	2009
Total arrivals	803	756	862	779	826

ISSofBC 2010a

Another way in which GARs are distinct from other PRs is in their source countries and regions of origin. In general, whereas most PRs come from Asia, GARs are more likely to come from Africa or the Middle East. In 2009, GARs from Africa made up 33% of total entries, while 39% arrived from the Middle East, and 2% of GARs came from Latin America (Table 11). Specifically, 2009 saw the arrival of GARs from twenty-seven different source countries, with Myanmar, Iraq, Iran, Somalia, and Democratic Republic of Congo making up the top five (Table 12). Table 13 shows the countries of origin for GARs arriving between 2005 and 2009. As can also be seen from Table 13, GARs have larger than average household sizes. For example, household sizes for arrivals

from Myanmar, Afghanistan, Sudan, and Democratic Republic of Congo average between 2.5 and 2.8 people per household.

TABLE 11 BRITISH COLUMBIA: GAR SOURCE REGIONS 2009

REGION	#	%
Middle East	345	39
Africa	293	33
Asia	229	26
Latin America	17	2
TOTAL	884	100

ISSofBC 2010b

TABLE 12 METRO VANCOUVER: GAR TOP SOURCE COUNTRIES 2009

COUNTRY	#	%
Myanmar	163	19
Iraq	154	17
Iran	125	14
Somalia	86	10
Democratic Republic of Congo	76	9

ISSofBC Refugee Arrival Bulletin January 2010

Because GARs are resettled through Citizenship and Immigration Canada (CIC) programs offered by a limited number of settlement agencies in each province, it is possible to obtain detailed information concerning their settlement patterns. Between 2005 and 2009, a total of 3,743 GARs settled in Metro Vancouver, with 16% settling in the City of Vancouver, 22% in Burnaby, and 33% in Surrey (Table 14). Recently a new partnership between ISSofBC and BC Housing secured eighteen units in three different neighbourhoods, including in the City of Vancouver. Over time this could represent a significant change as previously GARs have tended to be resettled primarily in Burnaby, New Westminster, and Surrey (ISS 2010a). Very few GARs are resettled to areas of BC outside Metro Vancouver, likely because the only reception center

for GARs in BC is located in the City of Vancouver. This is in contrast to other regions of Canada, which have proportionally greater numbers of both local CIC offices and Service Providing Organisations (SPOs) (Table 15).

TABLE 13 BRITISH COLUMBIA: GAR SOURCE COUNTRIES 2005-2009

COUNTRY	INDIVIDUALS	HOUSEHOLDS	% OF TOTAL
Myanmar	786	281	19.52%
Afghanistan	737	294	18.31%
Iran	479	267	11.90%
Iraq	299	132	7.43%
Somalia	251	103	6.23%
Sudan	200	75	4.97%
Vietnam	197	93	4.89%
Democratic Republic of Congo	162	62	4.02%
Colombia	144	66	3.58%
Ethiopia	134	57	3.33%
Eritrea	120	84	2.98%
Liberia	92	40	2.29%
Togo	51	24	1.27%
Burundi	44	12	1.09%
Indonesia	44	26	1.09%
Rwanda	33	11	0.82%
Republic of Congo	31	12	0.77%
Bhutan	28	17	0.70%
Sri Lanka	27	12	0.67%
Uganda	25	7	0.62%
Sierra Leone	20	7	0.50%
Nigeria	15	9	0.37%
China	11	9	0.27%
Other	96	40	2.38%

ISSofBC 2010a

TABLE 14 METRO VANCOUVER: GAR MUNICIPALITIES OF SETTLEMENT 2005-2009

VANCOUVER	BURNABY	SURREY	NEW WESTMINSTER	COQUITLAM	OTHER MUNICIPALITIES
16%	22%	33%	4%	12%	6%

ISSofBC 2010a

TABLE 15 CANADA: GAR SETTLEMENT REGIONS 2005-2006

	BC	PRAIRIES	ONTARIO	ATLANTIC	TOTAL
Number of GARs	808	1,880	2,211	561	5,460
Number of Local CIC Offices	1	6	6	6	19
Number of SPOs	1	11	6	6	24

Siggner, Atkey, and Goldberg 2007

1.1.4 Refugee Claimants

As noted above, the number of refugee claimants arriving to Vancouver is extremely small, totalling approximately 1,000 entries in each of 2008 and 2009, and around half that number in previous years. Approximately two thirds are between the ages of twenty-five and forty-four, and the numbers include nearly twice as many men as women (Table 16).

TABLE 16 METRO VANCOUVER: TOTAL ENTRIES OF REFUGEE CLAIMANTS BY GENDER AND AGE (#)

	2005	2006	2007	2008	2009
0 to 24 years of age	81	113	122	174	176
25 to 44 years of age	182	191	229	412	446
45 years of age +	36	33	44	66	73
Males	299	337	395	652	695
0 to 24 years of age	51	48	56	82	94
25 to 44 years of age	94	115	122	200	223
45 years of age +	30	33	41	48	43
Females	175	196	219	330	360
Total	474	533	614	982	1,055

CIC Facts and Figures 2009

Considering refugee claimants' regions of origin, in the five years from 2005 to 2009 around one quarter of refugee claimants came from Mexico; however, this pattern may change in 2010 as a result of the imposition in July 2009 of visa requirements for Mexican nationals. Similarly, arrivals from Czech Republic made up just over 6% of total arrivals in 2009; visa requirements were also imposed on Czech nationals in 2009 so this number is also expected to fall in 2010. Unlike PRs, few refugee claimants arrive to Metro Vancouver from Asia, with only China and Sri Lanka (sixth and seventh positions, respectively) making it into the top ten source countries (Table 17). Moreover, just as GARs are the only category of permanent residents with a significant proportion of arrivals from Africa, refugee claimants comprise the only category with a significant proportion of immigrants from Latin America and the Caribbean. However, the numbers are small in real terms. Turning to refugee claimants whose claims had not yet been processed present on 1 December 2009, China is in second place after Mexico; this is a function both of changing source countries and a large backlog in processing claims. Thus, Chinese claimants made up between 4.7% and 8.6% of arrivals in the period from 2005 to 2009, yet they comprise 14.3% of claimants present in Vancouver at the end of 2009 (Table 18).

TABLE 17 METRO VANCOUVER: TOTAL ENTRIES OF REFUGEE CLAIMANTS BY SOURCE COUNTRY (%)

	2005	2006	2007	2008	2009
Mexico	17.7	19.2	28.6	29.6	40.4
China	14.9	16.8	11.2	6.2	5.1
United States	3.2	3.6	6.5	4.5	4.1
Colombia	1.0	3.0	2.6	3.1	3.4
Iran	6.7	2.3	3.3	3.2	2.9
Honduras	4.4	5.6	4.7	9.1	2.7
Sri Lanka	2.8	1.4	1.4	2.1	1.3
South Korea	1.4	1.6	1.7	1.5	1.1
India	4.8	6.1	2.2	1.4	1.0
Country not stated	3.6	5.7	5.2	3.8	4.2
Other countries	39.3	34.8	32.6	35.7	33.9
Total	100.0	100.0	100.0	100.0	100.0

TABLE 18 METRO VANCOUVER: REFUGEE CLAIMANTS PRESENT ON DECEMBER 1 BY TOP SOURCE COUNTRIES (%)

	2005	2006	2007	2008	2009
Mexico	8.5	10.7	17.5	21.1	27.4
China	22.8	23.7	22.8	18.8	14.3
Honduras	3.9	3.9	4.0	6.0	5.7
Iran	10.6	9.4	7.5	5.0	4.8
El Salvador	2.6	3.1	3.4	3.8	4.1
Colombia	1.9	1.8	2.0	2.8	3.7
Philippines	0.7	0.9	1.3	2.7	3.3
Hungary	1.6	1.3	1.0	1.1	2.9
Cuba	1.5	1.6	2.2	2.0	2.4
Sri Lanka	4.0	3.2	2.4	2.5	2.1
Top 10 source countries	61.4	63.4	66.5	67.5	70.6
Other countries	38.6	36.6	33.5	32.5	29.4
Total	100.0	100.0	100.0	100.0	100.0

CIC Facts and Figures 2009

1.2 The Metro Vancouver Housing Market

1.2.1 Average Rents and Vacancy Rates

To further contextualise the study findings, the following section describes relevant features of the Metro Vancouver housing market. Since immigrants make up nearly half of the region's population, immigration intersects with the housing market at every level. To begin, it is important to note that the Metro Vancouver housing market has long been characterised by low vacancy rates, high rents, and high house prices. New homes sold for an average of \$900,000 in 2010, while the average resale value was \$665,000. In general, the cost of purchasing a home has been rising since at least 2007 (Table 19). With average house prices nearing one million dollars, many immigrants and refugees, along with low and medium income Canadians, are concentrated in the rental market.

TABLE 19 METRO VANCOUVER: AVERAGE HOUSE PRICES 2007-2010

	2007	2008	2009	2010
Resale market: average price	\$570,795	\$593,767	\$592,441	\$665,000
New homes: average price	\$840,045	\$904,239	\$905,011	\$900,000

CMHC 2010c

Although the total stock of rental housing grew by over eight thousand units between 2009 and 2010, most were in the form of investor owned condos and single-family homes. In this context, a key concern is that losses from rental inventory tend to be at the bottom end of the spectrum, while new additions tend to be in the upper parts; therefore, while the rental inventory may be stable or even growing, it is shrinking at the lower end. At the same time, the population of Metro Vancouver has expanded and the resulting shortage of affordable independent rental housing has led to increasing competition for existing affordable units, leaving tenants at the lowest end of the income spectrum little or no choice. These conditions can also lead to overcrowding, or force tenants to commute to work and spend a larger portion of their income on transportation. At the same time, lack of rental opportunities may appear to constrain demand as, for example, when people double up because they cannot afford independent housing (Will Dunning Inc. and City of Vancouver 2009). While the middle rental distribution contains many more units than are required, at lower rent levels there are approximately 45,000 fewer units than required. In fact, the deficit could be even larger because that estimate is based on the units actually occupied, but it does not consider that households may be occupying smaller units than they require because there are shortages of affordable larger units. These concerns affect immigrant households in particular, as recent immigrants post larger than average household sizes yet tend to inhabit housing units with the smallest average number of bedrooms (Table 20).

TABLE 20 CANADA: AVERAGE HOUSEHOLD SIZES 2006

	AVERAGE HOUSEHOLD SIZE	AVERAGE NUMBER OF BEDROOMS
All households	2.5	2.7
Non immigrants	2.4	2.7
All immigrants	2.8	2.7
Immigrated 2001-6:	3.1	2.6
Immigrated 1996-2000	3.4	2.1

CMHC 2010b

The overall vacancy rate in Metro Vancouver went down from 2.1% in October 2009 to 1.9% in 2010 and is forecasted to dip to 1.8% by October 2011 (CMHC 2010d). Table 21 shows the average rents for various sized apartments in different suburbs of Metro Vancouver in October 2010. The figures do not include condos, for which average rents are 32-48% higher than for comparably sized market-rental units. Thus, compared to the average rent for an apartment of \$1,059 per month, the average condo rental is \$1,460 per month (Paulsen 2009). Overall, average rents in Metro Vancouver have increased by 11.6% from 2005 to 2008, or approximately 3.7% per year. At the same time, average wages have risen much more slowly or have even fallen (Will Dunning Inc. and City of Vancouver 2009).

TABLE 21 METRO VANCOUVER: AVERAGE PRIVATE APARTMENT RENT OCTOBER 2010

	BACHELOR*	1 BEDROOM*	2 BEDROOM*	3 BEDROOM*	AVERAGE*
Vancouver	\$846	\$1,012	\$1,437	\$1,847	\$1,059
Burnaby	\$726	\$856	\$1,088	\$1,230	\$921
New Westminster	\$649	\$777	\$993	\$1,273	\$825
Surrey	\$600	\$725	\$880	\$1,015	\$811
Vancouver CMA	\$811	\$940	\$1,195	\$1,420	\$995

*Excludes condos

CMHC 2010d

1.2.2 Core and Severe Housing Need

According to the Canadian Mortgage and Housing Commission (CMHC), a household is in “core housing need” if its housing does not meet one or more of the adequacy, suitability, or affordability standards and it would have to spend 30% or more of its before tax income to pay the median rent of alternative local market housing that meets all three standards. Renters account for 31% of all households in Canada, but 63% of households in core housing need. Affordability is the most common reason for households to fall into core housing need, and it is important to note that renters tend to both earn less and pay more for shelter than owners. Moreover, across Canada between 2001 and 2005 average incomes for tenants fell by 2.8%, while average incomes for home owners increased by 2.5% (CMHC 2010a; see also Hulchanski 2004).

The situation for immigrant renters is extremely difficult. In 2006, 44% of recent immigrant households across Canada experienced core housing need, nearly double the incidence among non-immigrant households. Although incidence of core housing need decreases with time spent in Canada, the rate of change is slight and very slow. Thus, after spending 5-10 years in Canada, 24% of immigrant households experience core housing need, and that figure drops by only one percent to 23% after 10-15 years in Canada (Table 22). It is important to note that CMHC statistics do not distinguish among immigrants in terms of immigration class, but rather describe the average of all immigrants. Given that refugees tend to arrive with relatively fewer financial and other resources, it is likely that they experience even greater difficulties, a hypothesis which is borne out in the results from the current study discussed later in this report.

TABLE 22 CANADA: CORE HOUSING NEED 2006

IN CORE HOUSING NEED	
All households:	
Total	12.7%
Owners	6.3%
Renters	27.2%
Non-immigrants:	
Total	11.0%
Owners	5.1%
Renters	24.5%
Immigrants:	
Total	18.2%
Owners	10.3%
Renters	36.4%
Immigrated 1991-1995:	
Total	22.9%
Owners	14.7%
Renters	37.3%
Immigrated 1996-2000:	
Total	24.0%
Owners	16.4%
Renters	34.9%
Immigrated 2001-6:	
Total	35.4%
Owners	20.2%
Renters	44.1%

CMHC 2010a

Households that spend 50% or more of their income on shelter are categorized as being in "severe housing need" (SHN). Across Canada in 2006, households in SHN account for 40% of the households in core housing need, and 5.1% of total households. At the same time, 10.5% of renters experienced SHN, while the figure for owners was 2.7%. Furthermore, households in severe housing need reported an annual income that was approximately 23% of the average for all households, yet their average monthly shelter costs were slightly higher; as a result, households in SHN devoted 68% of their in-

come to shelter, compared to 22% for all Canadians. The risk of being in SHN was greatest for lone parents and non-family households (i.e. single people without children). Households whose main source of income included government transfers also experienced a high incidence of SHN at 14.9%. Similarly, among immigrants who arrived in Canada between 2001 and 2006, 14.9% experienced SHN in 2006 (CMHC 2010a).

The situation in Metro Vancouver is similar to that in the rest of Canada; however, in 2006 the proportion of renters in core housing need was 31.2%, compared to 27% nationally. In contrast, 9.9% of owners in Metro Vancouver experienced core housing need. At the same time, 12.3% of renters in Metro Vancouver experienced SHN (CMHC 2010a). On average, renters earn considerably less than owners and also spend a greater proportion of their income on shelter (Table 23).

TABLE 23 METRO VANCOUVER: AVERAGE SHELTER COST TO INCOME RATIO (STIR) 2006

	AVERAGE SHELTER COST TO INCOME (STIR)	AVERAGE ANNUAL HOUSEHOLD INCOME
All households	24.8%	\$78,108
Renters	30.2%	\$49,612
Owners	22%	\$92,509

CMHC 2009

Recent immigrant renters who arrived to Metro Vancouver between 2001 and 2006 experienced an extremely high incidence of core housing need at 43.9%, compared to 36.1% among immigrants who arrived before 2001 and 28.1% among non immigrants. However, the rate is highest among lone parent households (which also includes immigrants), followed by non family households (Table 24). Source of income is also correlated with core housing need. In particular, among renter households in Metro Vancouver reporting employ-

ment income, 20.4% experience core housing need, while among social assistance recipients the figure is 69.4%. In fact, the incidence of need may be even higher because households whose incomes are above the applicable thresholds are not counted as being in core housing need; however, in the context of chronically low vacancy rates, lack of choice could be forcing such households to pay more than the threshold amounts. In other words, they are not “voluntarily over consuming” as is assumed in the definition of income thresholds. Residents who spend 100% of their income on housing are also not included. An additional consideration that affects Metro Vancouver numbers is the exclusion from the analysis of some rooming houses and residential hotels that used to be counted as private dwellings and are now considered collective dwellings (Will Dunning Inc. and City of Vancouver 2009).

TABLE 24 METRO VANCOUVER: CORE HOUSING NEED AMONG RENTERS 2006

LONE PARENTS	NON FAMILY HOUSEHOLDS	COUPLES WITH CHILDREN	IMMIGRANTS	NON IMMIGRANTS	RECENT IMMIGRANTS (ARRIVED 2001-6)	ALL HOUSEHOLDS
48.4%	33.6%	27.1%	36.1%	28.1%	43.9%	31.2%

Will Dunning Inc. and City of Vancouver 2009

Another way of understanding core and severe housing need is through a calculation of the difference between a household’s annual income and their average shelter costs, known as the annual “shelter cost gap.” For renters in core housing need living in Metro Vancouver, the gap between the average cost of shelter and their income is \$3,978. For lone parent families the figure is \$5,268, while for people receiving government transfers the figure is \$4,907 (Will Dunning Inc. and City of Vancouver 2009).

1.2.3 Social Housing

A traditional method of counterbalancing the challenges low-income renters face in the private market is through the provision of subsidized or social housing. However, in BC generally, and in Metro Vancouver specifically, demand for social housing far outstrips supply. Thus, as of May 2008, BC Housing had over 13,400 applicants on its waitlist. It is also important to note that the definition of “social housing” has expanded to include any housing that includes a provincial subsidy, including emergency shelter beds, rent subsidies, single room occupancy units (SRO), and supported housing. While in recent years the number of supported housing units has risen, the increase has come at the expense of low cost social housing for those who simply struggle with low incomes, leaving even fewer units for low-income families and seniors. Overall, independent social housing units saw a net decrease of 2,820 units from 2005 to 2009, while considering all types of social housing there was only a net increase of 280 units of new social housing over the same time period (SPARC 2010).

Provision of social housing occurs through supply programs that provide actual housing units, as well as through the provision of rent supplements or shelter allowances, which are government funded payments that go to the landlord to make up some or all of the difference between what the tenant can afford and the actual rent for the unit; as a result, rent supplements increase a tenant’s ability to pay higher rent than what they could otherwise afford. BC’s main rent supplement program is the Rental Assistance Program, and the majority of the increase in households assisted by the province between 2005 and 2009 fall into this category (SPARC 2010). In contrast, in addition to units operated by the provincial government, supply programs allow local non-profit groups to build, own, and manage affordable housing in their community in

which most tenants pay rents geared to their incomes. A key consideration is that supply programs add to the affordable rental stock while rent supplements subsidize tenants and landlords in the private market. Research undertaken by the Tenant Resource and Advisory Centre (TRAC) shows that, in the long term, supply programs are not only the most cost effective and efficient way to provide affordable housing, but are also more likely to be community based, locally owned and operated, and generally provide better quality housing (TRAC 2000). However, in the context of decreasing subsidies and rising operating costs, the non-profit housing sector in BC is facing significant challenges (CMHC 2005).

2. METHODOLOGY

2.1 Formation of Community Partnerships

The Metro Vancouver study was part of a national comparative study looking at the housing experiences of immigrants, refugees, and asylum seekers in three large Canadian immigrant receiving centres—Montreal, Toronto, and Vancouver—with separate research teams located in each city. In Metro Vancouver, research was carried out in partnership with four non-profit agencies that offer settlement services to immigrants, refugees, and refugee claimants. Two partner agencies are large well established organizations with offices around Metro Vancouver. Formed in 1976, MOSAIC is a large multi-service provider with branches in Vancouver and Burnaby that offers a range of settlement services including employment assistance, language training, family programs, settlement information, social networking opportunities, legal advocacy, access to micro-loans, specialized programs to support multi-barriered refugees, advocacy for temporary foreign workers,

community outreach, and interpretation and translation. Immigrant Services Society of BC (ISSofBC) has offered a similar range of services since 1972. As the largest provider of settlement services in BC, ISSofBC serves over 23,000 clients per year with a staff of approximately two hundred, as well as over six hundred volunteers. In addition to branches in Vancouver, New Westminster, and Surrey, ISSofBC also operates Welcome House, the only reception center for GARs in BC.

In contrast to these two large organizations, the other two partners were drawn from among the number of smaller agencies offering services primarily to refugee claimants in Metro Vancouver. Located in the City of Vancouver, Settlement Orientation Services (SOS) was formed in 1993 to provide traditional settlement services in parallel with assistance to navigate the refugee claim process, including help with forms and applications, community referrals, advocacy, and accompaniment. The agency has six staff and works with approximately 2,000 claimants each year. In 2006, SOS along with the Mennonite Central Committee of BC (MCC), ISSofBC, and Inland Refugee Society of BC (IRS) formed the Vancouver Refugee Service Alliance (VRSA) in order to provide a continuum of services for refugee claimants. Finally, New Hope Community Services formed in 2004 as a joint effort of Faith Fellowship Baptist Church, El Redentor Fellowship Baptist Church, and the Baptist Foundation of BC with the purpose of assisting refugee claimants and immigrants (i.e. GARs) by providing transitional housing and connections with spiritual, social, personal, educational, residential, and vocational support. Rooms in the transitional shelter operated by New Hope are available to newly arrived refugees and immigrants at a very modest cost for four to six months, or up to one year for families with school age children. New Hope also

provides traditional settlement services and packages of household items to residents when they move out.

An Advisory Committee comprised of representatives from the partner organizations and the researchers was formed and met prior to the start of the project to review the proposed methodology and provide suggestions regarding the work plan and schedule of activities. The Advisory Committee met again midway through the study to review progress and recommend modifications to the study design and implementation.

One issue that arose in consultations with the partner agencies concerned the use of terminology, specifically, the labelling of people who are either permanent residents or refugee claimants as “refugees” and contrasting them with “immigrants.” The argument was put forward that the term “refugee” is inaccurate because sponsored refugees arrive as permanent residents, and refugee claimants are only refugees for the period of time between a positive hearing and obtaining their permanent residence card. It was also felt that labelling respondents as “refugees,” with the term’s popular connotations of helplessness and need, and contrasting them with other permanent immigrants to Canada, could be seen as blaming or divisive, and that in fact newcomers resist being labelled in such a way. In this conception, all newcomers are “immigrants,” although that status is achieved by different paths.

Similarly, the division of study participants into “economic” and “humanitarian” entries was seen as problematic given that motivations for migration tend to be mixed, and it is a combination of the financial situation of the individual migrant as well as objective country conditions in their place of origin that determine the category under which a person enters Canada. At the same time, the need to understand how immigration status affects settle-

ment and integration outcomes was acknowledged to be important, and it was recognized that requesting refugee protection can also make a powerful political statement about unscrupulous governments. Moreover, the objective of the study is to understand the housing circumstances of sponsored refugees and refugee claimants, and it is desirable to show this in relation to other permanent newcomers to Canada. In order to enable a credible comparison, a coherent analytical category of “other newcomers” is needed, and this requires the creation of categories of inclusion and exclusion. However, it is always difficult to create and combine categories of migrants, as the exercise involves drawing arbitrary divisions among people with multiple and overlapping identities.

Having flagged these important issues, this report refers to “humanitarian entries” and “refugees” interchangeably, and contrasts them with “economic immigrants” or “non-humanitarian entries.” The latter categories include both economic and family class migrants as well as their spouses and dependents. In some cases, temporary residents who have not made a claim for refugee protection since arriving in Canada are also included in this category. “Refugee claimants” (RC) refers to respondents who have made a request for refugee protection at any point since arriving in Canada, regardless of the outcome or status of the claim. “Sponsored refugee” (SR) refers to people sponsored from overseas, either by the Canadian government (GARs) or privately (PSRs), as well as their spouses and dependents.

2.2 Data Collection

2.2.1 Survey Design

The survey questionnaire for the current study was designed by the researchers with significant input from partner agencies in Montreal, Toronto, and Metro Vancouver, and also draws on a questionnaire used in an earlier study in Metro Vancouver (Hiebert, D'Addario and Sherrell 2005). Specific survey question topics included demographic and socioeconomic information; basic household characteristics; housing difficulties and the reasons for those difficulties; housing assistance given and received; and respondents' current housing condition and their satisfaction with the current dwelling. Key challenges in designing the survey concerned how to fit the complex reality of people's experiences into a limited number of multiple choice response options, along with the challenge of gathering a significant amount of data in a brief thirty minute survey. For the partner agencies, concerns centered particularly on the length of time the survey would take to administer. This was addressed by limiting the number of questions and providing concise response categories.

Although the original intent was to use identical surveys in all three cities, ultimately contextual differences among locations meant that questions about dwelling type and tenure ended up being worded slightly differently in each city. Also, two questions were included in the Metro Vancouver survey that were not included in either the Montreal or Toronto versions, while two others were included only in the Montreal and Toronto versions. Specifically, while the Metro Vancouver survey asked respondents about experiences of eviction and the number of times they had moved, the Montreal and Toronto surveys looked at respondents' education levels and official language profi-

ciency. The Metro Vancouver Housing Survey is found in Appendix A. Upon completion of the survey design, pilots were conducted, and two half-day training sessions with a total of thirty settlement workers were held in October 2010. Final approval from the UBC Behavioural Research Ethics Board was obtained in November 2010.

2.2.2 Survey Recruitment and Administration

In the next stage of the study, a survey of the clients of the partner organizations was conducted over a one-month period in December 2010. Although the aim of asking settlement workers in the partner agencies to administer the survey was to provide the questionnaire in a language familiar to each client, in practice that did not always occur, as settlement workers serve whoever comes in to their office if they both speak English. Nevertheless, to facilitate the recruitment of participants from as many regions as possible, in Metro Vancouver the introductory letter was translated into seven additional languages (Spanish, Arabic, French, Persian, Korean, Vietnamese, and Chinese Simplified). The English version of the introductory letter is found in Appendix B. The study sample was also selected to ensure that approximately half of the respondents are refugees (sponsored refugees and claimants at any stage of the claim process, including following a negative decision in their refugee hearing), and half are newcomers who arrived through family reunification or one of Canada's economic admission categories. The surveys took from fifteen to sixty minutes to complete, and participants were provided with an honorarium of twenty dollars.

In addition, delays to the start of the project created a very tight timeframe in which to conduct the study, and a number of other unforeseen developments also affected recruitment. These occurred as part of the process

of conducting research in partnership with busy settlement agencies that are already stretched to the limit with service provision. For example, one organisation went through a nearly one hundred percent staff change in the time period between the development of the initial partnership and administration of the surveys. The significance of this change is that it affected the languages spoken by agency staff and, therefore, their ability to recruit a wide range of participants. The study also saw some changes in the recruitment strategy of a major partner agency that affected numbers and the quality of data obtained. Ultimately a total of 194 surveys were administered, of which 185 are included in the analysis, with the minimum inclusion criteria being that the respondent could be identified as either a humanitarian or economic entry.

2.2.3 Focus Group Design, Recruitment, and Administration

Following completion of the surveys, five focus groups were conducted in January 2011. These included two focus groups with refugee claimants and two with sponsored refugees, as well as one focus group with settlement workers and an additional consultation with settlement workers from one of the major partner agencies. Focus group participants were recruited from among the refugees who completed the questionnaire and who also expressed interest in taking part in a focus group discussion. As far as possible, participants were recruited from different age groups, countries of origin, and sexes.

Focus group questions examined refugees' current housing situations; their use of diverse housing supports; and their housing careers, including factors that heighten their vulnerability to homelessness. Specifically, refugees were asked about the challenges they face in finding and maintaining suitable, affordable, and adequate housing; the strategies used to deal with those

challenges; the resources and forms of assistance newcomers draw on to find appropriate housing; gaps in service and barriers to accessing services; and suggestions for other newcomers, service organizations, and governments to improve housing outcomes. Focus group questions for settlement workers and refugees are found in Appendix C and Appendix D.

One challenge in the administration of the focus groups stemmed from the interviews being conducted by one of the researchers in English. Although limited interpretation was available from other participants or family members, the requirement that most participants spoke English necessarily limited who could take part and affected Spanish-speaking refugee claimants in particular. In addition, less interest than anticipated was expressed by survey respondents in taking part in the focus groups, especially among refugee claimants. In part, the low numbers reflect the vulnerability and instability of the small refugee claimant population in Metro Vancouver, and these conditions are underscored by the number of potential focus group participants who were forced to cancel their participation at the last minute due to child care issues, or upon being called in to work without notice. In two additional cases the problems were directly related to housing; two participants with water leaks were unable to attend because they had to wait for their landlord at home. Sponsored refugees expressed greater interest in taking part in the focus groups, and this is reflected in the larger number of participants.

Ultimately a small but diverse group of five refugee claimants, twelve sponsored refugees, and fifteen settlement workers whose stories reflect a range of experiences took part in the focus groups. Of the refugee claimants, four had already had successful refugee determination hearings, while the fifth was waiting for his hearing to take place. Among the sponsored refugees, eleven participants came to Canada as GARs, and one was sponsored

by a successful refugee claimant. Refugee focus group participants came from Uzbekistan, Afghanistan, Iran, Burundi, Angola, Swaziland, Kenya, and Democratic Republic of Congo.

2.3 Data Analysis and Presentation

Analysis of the survey data in light of the focus group findings enables an assessment of the current housing situations and needs of refugees alongside a comparison of those findings with the housing situation of other immigrants. Survey data was first entered into an Excel spreadsheet then transferred to SPSS for statistical analysis using frequency and cross tabulations in order to compare numbers, percentages, and means across groups defined by immigration status, region of origin, gender, and other response categories.

Data issues that arose during the analysis primarily concerned the questions that asked about household rather than individual situations. For example, the questions about household size and the number of bedrooms in respondents' dwellings were inconsistently answered by residents of rooming houses and transitional housing. Moreover, the question about respondents' household composition did not take into account multiple generations, multiple families living together, adult children living at home with parents, or similar living arrangements. Questions concerning household income also offered analytical challenges as respondents could indicate that somebody in their household receives employment income even if they themselves are unemployed. Where it was possible to understand such respondent's situations through cross-referencing with other questions, their survey data was included in the analysis; otherwise it was coded as missing.

Further concerns arose around the nature of housing assistance respondents reported having received. Survey responses show whom respondents

received assistance from and what type of help was given, but it is not possible to ascertain which specific types of assistance were provided by whom. Also, it is not possible to know whether respondents received the help they needed; although the survey asks about help received and the challenges people faced, questions were not designed in a way that allows for a full comparative analysis.

In addition, some questions were not answered by a majority of participants and, as a result, the data from those questions are excluded from the analysis. In particular, this situation affected the questions asking for shelter costs incurred in addition to rent (such as utilities, maintenance, etc.) and the question about annual household income. Also, respondents rarely specified their response after selecting the "other" category, and most open-ended questions were left unanswered, possibly due to time constraints in survey administration.

A final issue that arose concerned the categorization of respondents who entered Canada with temporary visas and subsequently requested refugee protection. In order to achieve consistency, these have been included in the analysis as refugee claimants, leaving a total of ten respondents in the category of temporary residents. Not only is this number too low to provide an adequate basis for analysis but, also, given that settlement services are primarily designed for permanent residents, temporary residents were not originally envisioned as forming part of the group of respondents, and their inclusion in the survey was somewhat unexpected. Accordingly, in most cases temporary migrants have been excluded from the following analysis. However, where deemed appropriate, they have been combined with other economic entries to form a category of non-humanitarian entries that can be contrasted

with the group of humanitarian entries or refugees (comprised of SRs and RCs).

As part of the research dissemination plan, preliminary data from the Metro Vancouver study was presented at a Human Resources and Skills Development Canada (HRSDC) sponsored research dissemination event in February 2011 in Ottawa, Ontario and at the National Metropolis Conference held in Vancouver, BC in March 2011. The final report and findings were presented to representatives from the partner organisations at ISSofBC in May 2011. Following publication of this report, additional papers will be published focusing on data specific to each city.

Study Limitations

In addition to the data concerns described above, several other limitations must also be noted. First, all four partner organizations are located or have their main office in the City of Vancouver. As a result, the majority of study participants also live in the City of Vancouver or the inner suburbs of Burnaby and New Westminister, with few respondents from Surrey and almost none from Richmond or North Vancouver. In addition, the study's focus on immigrants and refugees who are using settlement services excludes people at the top and bottom of the socioeconomic spectrum, in other words, those who do not require any help at all, and those who do not even have the ability or knowledge to approach an agency for assistance. As a result, the sample of sponsored refugees is likely more representative than any other immigration category because they are connected with settlement organizations from their first day of entry in Canada. By the same token, the sample of economic migrants is likely the least representative, while the refugee claimants surveyed include some of those who know about and use settlement services.

Unfortunately, there is no available data on the proportion of refugee claimants or economic immigrants who use settlement services compared to those who rely on their own resources and networks.

Although focusing on newcomers using settlement services may be viewed as a limitation, it is also interesting and useful to focus on this particular population. This is because the resulting analysis reveals where opportunities lie to improve service delivery to people already using services by showing which groups of newcomers require greater support than they are currently receiving. In effect, the report offers a snapshot of a portion of the Canadian population that is living in core or severe housing need despite having access to settlement services. By drawing attention to the resources immigrant and refugee respondents are able to access and setting them alongside the housing challenges they face, the analysis points to where targeted investments can be made to improve settlement outcomes.

3. FINDINGS

This section presents the study findings from focus groups and surveys. The discussion focuses first on results from the focus group and consultation with settlement workers then turns to a detailed presentation of statistical data gathered from the survey. The section concludes with findings from the focus groups with refugee claimants and sponsored refugees. By revealing the challenges faced by SRs, RCs, and economic immigrants, the report offers a nuanced analysis of how refugees in particular are faring in the Metro Vancouver housing market. Thus, while CMHC data reveals differences between immigrant and non immigrant households, the current study gets inside immigration categories to show in detail precisely where challenges lie.

3.1 Settlement Worker Focus Groups

3.1.1 Introduction

Following administration of the surveys, one focus group was conducted with five settlement workers from agencies that serve immigrants, refugees, and francophones in Metro Vancouver. In addition, one consultation was held with eleven settlement workers from ISSofBC. In the discussions settlement workers focused on four overarching themes that frame the housing experiences of immigrants and refugees in Metro Vancouver: the difficulties associated with finding housing in the context of high rents versus low incomes; restricted access to subsidized housing; lack of information; and discrimination, based particularly on source of income. Temporary status and poor mental health were identified as presenting additional barriers to accessing suitable, affordable, and adequate housing. Focus group participants also outlined the consequences for housing of the challenges they identified. These include vulnerability to abuse by landlords; overcrowded and inadequate housing; stress, and increased risk of homelessness. In terms of strategies to address these issues, settlement workers noted the use of community resources and "survival skills," but emphasized that vulnerable newcomers often have no choice but to "make do."

3.1.2 Overarching Themes

The housing challenges presented by low incomes and high rent were returned to repeatedly during the discussion as settlement workers stressed that the shelter allowances provided as part of the Resettlement Assistance Program (RAP) or social assistance (SA) benefits simply do not cover the cost of rent in Metro Vancouver. At the same time, the current minimum wage in

BC, which is unfortunately what focus group participants felt many newcomers can reasonably expect to earn, is insufficient to allow low income earners to meet the high cost of shelter. In this context, settlement workers also noted the growing prevalence of part time and casual employment where wages are low and job security is non-existent, explaining that due to their overall lower levels of education, trauma, and other barriers to employment, refugees are more likely than economic immigrants to find themselves in precarious or minimum wage employment. However, settlement workers emphasized that when it comes to housing, low income economic immigrants and refugees face similar difficulties.

Since housing affordability is closely linked to the availability of rental housing at particular rent levels, settlement workers stressed that the lack of affordable housing presents an additional and significant barrier for low-income newcomers. One result is overcrowding, which occurs when families cannot afford large enough units, or when singles are forced to “double up.” Multiple families living together was noted as another common strategy. Although landlords are generally reluctant to permit more than one or two people per room, there are always some that can be convinced to do so, and according to settlement workers there is a large group of newcomers who have no option but to live in overcrowded conditions because that is all they can afford. Furthermore, affordable housing tends to be located far from public transit, yet most newcomers do not own a vehicle or hold a BC driver’s license. For single parents or persons with disabilities this can be prohibitive as it means carrying children, groceries, or other items long distances. In these difficult contexts, settlement workers noted that a number of their clients spend such a large portion of their income on housing that they cannot meet other needs such as food, transportation, utilities, and so forth.

In addition to the affordability problems generated by low incomes, focus group participants explained that simply being on social assistance poses a barrier to accessing housing because landlords seek to avoid renting to SA recipients due to negative stereotypes. As one settlement worker stated, "As soon as [prospective tenants] say they are on income assistance, the conversation ends, and that's it." It appears that landlords deliberately price even their most unsavoury offerings at rents above the shelter allowance provided under social assistance (\$375 per month) with the aim of avoiding tenants who are on welfare. At the same time, at the other end of the spectrum, economic immigrants who have savings but are not working find it difficult to access housing because they cannot sufficiently prove to landlords that they are able pay their rent.

The understanding among the settlement workers who attended the focus groups is that discrimination based on perceived income or source of income constitutes a major barrier to accessing housing. At the same time, they insisted that discrimination based on skin colour, country of origin, ethnicity, and religion persists, and that there are also social taboos around discussing racism that compound the stress that victims of discrimination already feel. However, it is difficult to separate race or ethnicity from other forms of discrimination in the housing market because, as one participant put it, "A newcomer has so many reasons to be turned away." Thus, prospective tenants may believe they have been turned away from housing because of their skin colour or religion, but at the same time they are unemployed and/or appear to be on a low or fixed income. Perhaps because of this perception, settlement workers tended to focus on the housing challenges faced by low income renters, whatever their immigration status, rather than explicitly distinguishing among GARs, RCs, and economic immigrants. At the same time, however, there was an

explicit understanding that, of those groups, refugees are the most likely to suffer from poverty and related issues.

On top of the challenges of obtaining affordable housing in the private market, focus group participants also described extremely restricted access to subsidized housing, noting that BC Housing and the Rental Assistance Program both have numerous restrictions and long waiting lists, and that newcomers do not fit into designated priority categories unless they have a disability or are fleeing domestic violence. The application forms themselves are restrictive: as one settlement worker explained, “To try and apply for a ‘non-standard’ family or whatever you want to call it—those are really hard cases—you just can’t fit those people into the boxes when you’re filling in the application.” For example, rules that require grandparents or children over eighteen to form separate households were viewed as unrealistic, uneconomical, insensitive, and disruptive of family life. National Occupancy Standards (NOS) in particular are perceived as overly restrictive and culturally inappropriate. The difficulties for larger families are especially severe because they cannot afford large enough apartments in the private market, yet they also fail to qualify for subsidized housing as a result of NOS. However, single people struggle too because while families can qualify for subsidies, low income singles are rarely able to afford independent housing, yet BC Housing for singles is limited in practice to residents with diagnosed disabilities. Co-ops are even more restrictive than either BC Housing or market units due to complicated and time consuming application processes, and also because potential tenants generally must earn at least three times the rent, given the limited number of subsidized units available.

Finally, settlement workers focused on newcomers’ lack of information about how to find, live in, and care for Canadian housing, as well as informa-

tion about their rights and responsibilities as tenants and landlords. First, they noted that lack of English and computer literacy present significant barriers because housing searches are primarily carried out online, yet it takes months or years to learn how to use a computer. One settlement worker related, "To look for an apartment you basically go on the internet, so if you don't know how to use a computer then you have to rely on a settlement worker because you cannot do it by yourself, so I spend a lot of time teaching people how to use computers, but it takes ages!" Similarly, calls to landlords to make viewing appointments must be conducted in English. Newcomers with little formal education who cannot read maps also experience significant difficulties looking for accommodation. These issues are particularly problematic for refugees, who tend to have less formal education, lower levels of English, and smaller, more marginalized social networks.

Settlement workers argued that the housing search is made even more difficult by the lack of a centralized reliable resource where newcomers can go to find housing and access information about housing. For example, one participant stated, "There are no resources at all in BC that new immigrants or refugees can go to and say, 'I'm looking for affordable housing.' There is nothing, and that's the issue I see with everybody. We need something more reliable for newcomers and also for settlement workers because we have to deal with this issue all the time." Craigslist is Metro Vancouver's major housing resource and focus group participants expressed concern over the variety of scams that newcomers are vulnerable to. For example, they shared several stories of immigrants and refugees who had been convinced to pay in advance for very affordable sounding apartments in desirable areas only to discover later that no such units existed. Landlords also convince unwitting newcomers to sign one year leases that can trap tenants in substandard or unaffordable

housing for long periods of time, or request information they do not require and that can be used to discriminate against newcomers, such as credit card numbers, social insurance numbers, bank account details, credit records, and so forth.

Additionally, focus group participants described how lack of information can underlie conflicts with landlords and neighbours when newcomers do not know how to live in and care for Canadian style housing with carpets, drywall, and other potentially unfamiliar materials. For example, settlement workers noted that in countries where buildings tend to be constructed of brick or concrete, interior walls provide more effective sound barriers than they do here. As a result, when neighbours complain about noise, residents may suspect they are being targeted because they are newcomers, since there were never problems when their children made noise in their country of origin. Focus group participants stressed that many of the concerns posed by lack of information could be addressed by providing a more effective orientation with a significant housing component to newcomers, GARs in particular, when they arrive.

Finally, newcomers also lack information about the housing market and local area. As a result, sometimes immigrants with sufficient financial resources wish to purchase a house immediately and end up regretting the decision. First time buyers may also be unaware of market conditions specific to Metro Vancouver, such as “leaky condos,” and could therefore unknowingly purchase inadequate housing in the belief that they have found a bargain. Settlement workers argued that a Housing Help Center along the lines of those found in other major urban centers could address many of these issues and also relieve some of the burden on settlement workers already stretched to the limit with the provision of regular settlement services.

3.1.3 Additional Housing Challenges

In addition to challenges related to low incomes, lack of information, discrimination, and lack of affordable and subsidized housing, other difficulties identified by focus group participants include temporary residence, changes in immigration status, and mental health issues that stem from past trauma and are exacerbated by the lack of adequate and affordable shelter.

Settlement workers identified a number of ways in which immigration status affects housing outcomes. Long term temporary status presents a particular barrier to housing for RCs. First, it prevents them from signing a lease if they wish to do so. Also, landlords are increasingly aware of the refugee claim process and are reluctant to rent to tenants who may not be around for long. Moreover, most services for RCs are located in the City of Vancouver, so claimants are reluctant to move to surrounding suburbs where rents may be lower due to fear of missing mail or that they will be penalized by CIC if they move. In general, settlement workers explained that temporary status can have a paralyzing effect whereby RCs feel unable to make decisions about housing, employment or other aspects of life until their refugee determination hearing has taken place.

While a change in status to PR can be a positive experience for refugee claimants, other changes in status are more difficult. This is particularly the case for a large proportion of GARs who are unable to enter the labour market when their year of RAP support ends due to ongoing trauma, lack of English, low levels of education, or similar reasons. Housing difficulties arise when they transfer to SA as their income goes down and they may no longer be able to afford their current accommodation. At the same time, many feel a renewed sense of anxiety and isolation as those leaving RAP feel like they are on their

own again in terms of having to learn about different resources in another new situation.

Related to these concerns, some settlement workers also felt that there are an inadequate number of mental health workers for refugees who have suffered serious past trauma. Based on their experiences, they identified a need to strengthen the connection between mental health and settlement services, including the provision of counselling free of charge, so that refugees who are unable to cope can access appropriate care. Participants explained that mental health has multiple implications for housing. For example, when unstable tenants are only able to afford shared housing, problems inevitably arise with roommates and landlords. On top of this, the financial difficulties caused by low income and the lack of affordable rental housing have implications that extend beyond shelter, as they create stress in families, which in turn increases incidences of abuse and the likelihood of family breakdown. Finally, settlement workers emphasized the reciprocal relationship between housing and mental health whereby problems in one area contribute to difficulties in the other.

3.1.4 Consequences for Housing

Settlement workers explained how the challenges immigrants and refugees face in the housing market contribute to a range of vulnerabilities, including eviction and abuse by landlords. Focus group participants cited many cases of mistreatment by landlords who take advantage of vulnerable tenants unfamiliar with Canadian systems, stressing that the more vulnerable one is as a result of low income, poverty, lack of English, trauma, temporary status, or other factors, the more easily one may be abused or evicted. In particular, settlement workers noted that landlords may refuse to carry out needed re-

pairs, refuse to return damage deposits, or blame such tenants for problems such as mice, bedbugs, or cockroaches even though the entire complex is affected. The latter problem is a concern in the private market as well as in BC Housing, where units are almost uniformly infested with bedbugs and cockroaches. Evictions in the private market occur when tenants cannot afford to pay their rent, when they allow too many people in the unit, when the landlord wishes to carry out renovations, upon the sale of a unit, and for other reasons. However, settlement workers noted that it is also relatively common for newcomers to be evicted from BC Housing due to restrictions around children and noise, as a result of conflict with neighbours, or due to changes in family composition, such as may occur through family reunification, after which the household may no longer qualify for subsidized housing.

Altogether the housing challenges described by settlement workers force some newcomers to accept inadequately maintained, overcrowded, and unaffordable housing, and at the same time also increase the risk of homelessness for vulnerable tenants. Whether it means sleeping on the street, in a shelter, or staying with friends or family, settlement workers agree that homelessness is a large and growing concern for the low income population in Metro Vancouver, which includes some economic immigrants and practically all refugees.

3.1.5 Mitigating Strategies

Given these significant challenges, settlement workers discussed some of the strategies immigrants and refugees use to mitigate or overcome barriers in the housing market. The discussion focused on seeking assistance from community networks or immigrant serving agencies (ISA) and using “survival skills” or “making do.” Survival skills include lying to the landlord about such things as the number of children in the household, source of income, perma-

ment residence, and so forth, as well as using community resources such as shelters and food banks. As one settlement worker put it, "Immigrants and refugees just do whatever it takes, that's the reality."

Focus group participants noted that the housing difficulties newcomers face depend in part on which ethno-cultural community they belong to as community members can provide accommodation, information, emotional and linguistic support, references, and other useful assistance. One settlement worker explained, "The community a newcomer belongs to affects housing because when you don't know anybody and nobody knows you, then you don't have anyone to back you up with the landlord, or [who can act] as a reference, or help you with money; it's a real problem." To illustrate this point, focus group participants contrasted RCs from Iran, who have a relatively large and wealthy community behind them, with refugee claimants from Central America, who enter a much smaller and more marginalized community, and are also more likely to arrive without financial resources. Another comparison was drawn between immigrants from China who enter a large and well-established community and newcomers from Africa who may find only a handful of people from their country in Metro Vancouver.

For those who lack effective community support, seeking help from an ISA offers an alternative source of assistance. In this context, settlement workers distinguished between GARs, RCs, and economic immigrants by noting that, unlike RCs who may be able to access transitional housing, or GARs who are assigned an ISSofBC counsellor upon arrival, economic immigrants do not tend to seek out settlement services immediately. They stressed that even when newcomers lack information it can be difficult to ask for help. One settlement worker pointed out that, as a result, "...by the time people come to [him] they only have one week's cash flow left...They try by themselves as hard

as they can, spending their money on hotel rooms or sharing a place with a friend, and when they have no resources left, that's when they call and need a solution immediately."

Unfortunately, settlement workers feel that there is little they can do to help newcomers with housing, in part because housing is not part of their mandate as settlement workers. Moreover, when a client only has \$400 per month to spend on rent, options are necessarily restricted, and all settlement workers can do is offer advice or assist with the online search. Even when financial resources are available, the assistance settlement workers can provide is limited. When the interviewer asked what assistance organizations are able to offer in terms of housing, the emphatic response was, "Nothing! Just advice: 'How much do you want to spend?' We can tell you to bring the newspaper or we can go online and look at something according to your budget, but that's it! Maybe I can help make an appointment, but I can't go to the appointment, so it's really nothing." In this context, settlement workers also raised concerns around the question of referring refugee claimants to services designed for homeless people, arguing that it is problematic to mix high functioning refugees who happen to lack financial resources with low functioning residents. One settlement worker elaborated, "The problem is that a refugee might have a low income at the moment, but if you put them into that particular low income environment, it's really difficult to get out, so ultimately in doing so we are promoting ghettos, and some people just get stuck there, despite their background."

Settlement workers emphasized that if the use of homeless shelters by immigrants and refugees has been low in the past, it has increased significantly in the context of the recent economic downturn. Without further study, numbers can only be guessed at, but all of the settlement workers who at-

tended the focus group each knew of at least half a dozen recent cases where either sponsored refugees or refugee claimants, including families with children, had stayed in homeless shelters. At the same time, the reasons for wishing to avoid shelters are obvious. As one settlement worker pointed out, "If you go to a shelter, [most] of the people living with you will be drug users... it's a shock, so many newcomers say, 'No, I cannot handle that, I will sleep on the street.' I don't know how people deal with the situation in shelters, but it does give serious motivation to accept whatever job is available and accept whatever housing is available, no matter how bad it is."

As focus group participants noted, and as the survey results below also indicate, a common way of avoiding shelters is to join the ranks of the hidden homeless by staying with friends or family. However, while this strategy temporarily resolves the immediate question of "where to sleep tonight," it can lead to other problems such as overcrowding, conflict with landlords, and eviction, while also failing to address the underlying causes of homelessness such as poverty, poor mental health, or discrimination.

Over time newcomers learn to adjust their expectations downward, improve their English, and expand their social networks, but settlement workers stressed that housing difficulties are ongoing in Metro Vancouver and that, as a result, it is inaccurate to generalize a steady upward trajectory, especially for refugees. As one participant explained, "That might have been the case fifteen years ago but today it's another story...People coming in today face a much more difficult situation." These arguments are further developed in the following sections, which present data from the housing survey, followed by findings from the focus groups with refugees.

3.2 Survey Statistical Data

3.2.1 Introduction

The analysis that follows is based on statistical data gathered from 185 housing surveys administered to their clients by settlement workers in the partner agencies. In order to produce the results presented in this report, approximately 250 tables were created from cross tabulations and means calculations arranged by immigration class, region of origin, source of income, and other response categories. Since it is not possible to include in a report of this size all of those original calculations, every attempt has been made to select tables for inclusion that offer as complete a story as possible. Where the information presented is drawn from calculations that are included in the report, a direct reference is made to the relevant table in the accompanying text; in cases where the information presented has been derived from calculations not included in the report, interested readers may contact the authors for access to the additional supplementary data. It is also important to note that while 185 surveys are included in the analysis, in some cases the actual number of responses is lower than 185 due to respondents missing or refusing particular questions. In all cases, the total number of responses is noted in the corresponding table.

An additional point concerns the inclusion in the analysis of temporary residents who have not requested refugee protection in Canada. In the discussion below, survey data concerning temporary migrants have been included in the tables provided but, because the number of respondents is low ($n=10$), their experiences are not discussed in detail. In some cases, where indicated in the text, temporary migrants have been combined with economic and family class immigrants to create a general category of non-humanitarian en-

tries that is contrasted with humanitarian entries composed of a combination of GARs, PSRs, and RCs. As noted above, this report refers to “humanitarian entries” and “refugees” interchangeably and contrasts them with “economic immigrants” or “non-humanitarian entries.” In addition, where it sheds light on findings derived from other categories of analysis, region of origin data has also been included in the report; unfortunately, it is not possible to provide region of origin data for each section. Similarly, detailed descriptions of respondents’ experiences based on their country of origin have also been excluded. Finally, gender analyses were conducted on all survey data. However, while the sample includes more male than female respondents, the proportion of each is approximately the same in all categories of analysis. As a result, this important aspect of respondents’ experiences is excluded from the following discussion.

3.2.2 Demographic and Socioeconomic Information

Basic Demographic Characteristics

The total of 185 completed surveys is comprised of 78 economic/family entries (including spouses and dependents), 10 temporary residents (not including respondents who arrived on temporary visas and subsequently made refugee claims), 61 sponsored refugees (respondents who came to Canada as GARs, PSRs or were sponsored by refugee family members), and 36 refugee claimants (at any stage of the claim process, including following a rejected claim). In broad terms, survey respondents include 53% (n=98) humanitarian entries and 47% (n=87) non-humanitarian entries.

Within those categories, most sponsored refugees arrived from West or Central Asia and Africa; two thirds of temporary migrants came from Southeast Asia; refugee claimants are primarily from Latin America and China; and economic migrants are drawn from all world regions. Specifically, the survey in-

cludes 26 respondents from China; 22 from Latin America (the largest portion of whom come from Mexico); 23 from Southeast Asia (mainly from South Korea and Philippines); 6 from India; 17 Europeans (mostly from Russia, Ukraine, and former Yugoslavia); 33 respondents from Africa (including 15 from East Africa, 10 from Central Africa, 3 each from Southern and Western Africa, and 2 from North Africa); 56 from West/Central Asia and the Middle East (primarily Iran, Iraq, Afghanistan, and former Soviet republics); and 2 economic immigrants whose origin was not stated. In all, participants originated from a total of forty-eight different countries. Table 25 summarises respondents' immigration class and region of origin.

TABLE 25 IMMIGRATION CLASS BY WORLD REGION OF BIRTH

	AFRICA		WEST/CENTRAL ASIA AND MIDDLE EAST		SOUTH- EAST ASIA		INDIA		CHINA		EASTERN EUROPE/ RUSSIA		LATIN AMERICA		TOTAL	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Economic Immigrant	5	6.6	15	19.7	15	19.7	6	7.9	15	19.7	12	15.8	8	10.5	76	100.0
Sponsored Refugee	23	37.7	33	54.1	2	3.3	0	0.0	0	0	2	3.3	1	1.6	61	100.0
Refugee Claimant	4	11.1	8	22.2	0	0.0	0	0.0	10	27.8	2	5.6	12	33.3	36	100.0
Temporary Resident	1	10.0	0	0	6	60.0	0	0.0	1	10.0	1	10.0	1	10.0	10	100.0
TOTAL	33		56		23		6		26		17		22		185	

The study sample includes 111 men compared to 72 women, and two respondents whose gender was not stated. Men make up the majority of all entry classes including spouses and dependents, and there are no women at all in either the temporary worker or temporary "other" category. Two thirds of respondents who are refugee claimants are male. Most respondents are between 25-50 years of age, although on average, male survey respondents are slightly younger than female respondents. At the same time, sponsored refugees are the youngest on average, while economic migrants are the oldest.

The majority of survey respondents are permanent residents apart from refugee claimants (RC), who are half claimants and half in transition to PR status. Around 25% of respondents from all entry classes have become citizens, apart from spouses and dependents, who are mostly PRs (Table 26). Note that the category of temporary residents in Table 26 includes respondents who made a request for refugee protection after arriving in Canada. However, in subsequent tables these respondents are included among refugee claimants. Obtaining citizenship is in part a function of how long respondents have resided in Canada, summarized in Table 27. In addition, it is important to note that, while economic immigrants and sponsored refugees have been in Metro Vancouver for their entire time in Canada, some RCs and temporary residents only arrived to Metro Vancouver in the past year.

TABLE 26 IMMIGRATION CLASS ON ENTRY BY CURRENT IMMIGRATION STATUS

	CANADIAN CITIZEN		PERMANENT RESIDENT		REFUGEE CLAIMANT		IN TRANSITION TO PERMANENT RESIDENCE**		TOTAL	
	#	%	#	%	#	%	#	%	#	%
Economic Immigrant	9	22.0	31	75.6	0	0.0	1	2.4	41	100.0
S&D* of Economic Immigrant	5	29.4	12	70.6	0	0.0	0	0.0	17	100.0
S&D* of Family Class Immigrant	2	10.5	16	84.2	1	5.3	0	0.0	19	100.0
S&D* of Refugee	1	25.0	3	75.0	0	0.0	0	0.0	4	100.0
GAR	14	24.1	41	70.7	1	1.7	2	3.4	58	100.0
Privately Sponsored Refugee (PSR)	1	50.0	1	50.0	0	0.0	0	0.0	2	100.0
Refugee Claimant	0	0.0	3	12.5	11	45.8	10	41.7	24	100.0
Temporary Worker	0	0.0	3	75.0	0	0.0	1	25.0	4	100.0
Temporary Student	1	33.3	2	66.7	0	0.0	0	0.0	3	100.0
Temporary Other	1	14.3	1	14.3	5	71.4	0	0.0	7	100.0
Other	0	0.0	0	0.0	0	0.0	3	100.0	3	100.0
TOTAL	34		113		18		17		182	

*Spouse and Dependents

**From refugee claimant or other humanitarian category

TABLE 27 LENGTH OF TIME IN CANADA BY IMMIGRATION CLASS

	3-6 MONTHS		6-12 MONTHS		1-4 YEARS		5-10 YEARS		TOTAL	
	#	%	#	%	#	%	#	%	#	%
Economic Immigrant	12	15.8	5	6.6	27	35.5	32	42.1	76	100.0
Sponsored Refugee	9	14.8	2	3.3	30	49.2	20	32.8	61	100.0
Refugee Claimant	6	16.7	3	8.3	17	47.2	10	27.8	36	100.0
Temporary Resident	0	0.0	0	0.0	4	40.0	6	60.0	10	100.0
TOTAL	27		10		78		68		183	

The survey also included an open-ended question asking respondents to indicate their municipality of residence. Metro Vancouver includes twenty-two municipalities and one electoral area that form concentric rings surrounding the City of Vancouver, which includes a mix of inner city and residential suburbs divided along an east/west axis roughly corresponding to socioeconomic class. The inner ring of suburbs includes Burnaby, New Westminster, and Richmond while outer municipalities include Surrey, North Vancouver, Coquitlam, Delta, and others (Figure 1).

FIGURE 1 METRO VANCOUVER MUNICIPALITIES



Table 28 shows the distribution of respondents among Metro Vancouver municipalities. This pattern is in part a function of the location of partner organizations, most of which are located in Vancouver or Burnaby. Related to this,

perhaps one surprising finding given the overall distribution of ethno-cultural communities in Metro Vancouver is that no Iranian respondents live in North Vancouver, no Indian respondents reside in Surrey, and no Chinese respondents live in Richmond.

TABLE 28 MUNICIPALITY OF RESIDENCE BY IMMIGRATION CLASS

	ECONOMIC IMMIGRANT		SPONSORED REFUGEE		REFUGEE CLAIMANT		TEMPORARY RESIDENT		TOTAL	
	#	%	#	%	#	%	#	%	#	%
Vancouver	18	23.7	11	18.0	21	58.3	1	10.0	51	27.9
Burnaby / New Westminster	35	46.1	33	54.1	8	22.2	5	50.0	81	44.3
Richmond	0	0.0	1	1.6	1	2.8	0	0.0	2	1.1
Surrey	2	2.6	8	13.1	4	11.1	2	20.0	16	8.7
Coquitlam	18	23.7	7	11.5	2	5.6	1	10.0	28	15.3
North Vancouver	3	3.9	1	1.6	0	0.0	1	10.0	5	2.7
Total	76	100.0	61	100.0	36	100.0	10	100.0	183	100.0

Sources of Income

In order to understand the economic resources available to study participants, the survey asked respondents to describe their sources of household income by circling all that apply from among the following options: full time employment; part time/casual employment; working youth (under 19) contribute to family finances; Resettlement Assistance Program (RAP); Employment Insurance (EI) or training allowance; seniors' pension; welfare or social assistance; disability pension; dividends or interest from investments; rental income; savings; and "other." Therefore, it is important to bear in mind that the following tables and all subsequent income analyses refer to sources of household income rather than respondents' individual sources of income.

The data reveal key differences between economic immigrants and refugees. For example, refugees are more likely to report welfare or disability pension income, while economic immigrants are far more likely to have sav-

ings (Table 29). In terms of region of origin, respondents from Southeast Asia, India, and China are the most likely to report household employment income, while respondents from Africa, West/Central Asia, and Latin America are the most likely to report income from social assistance (Table 30). Source of income is also correlated with municipality; two thirds of respondents residing in Vancouver and Coquitlam note employment income compared to half of those living in Burnaby/New Westminster. At the same time, around 25% of respondents in all municipalities receive income assistance, but in Burnaby/New Westminster around 10% receive RAP, reflecting the relatively large number of refugees resettled in those areas.

TABLE 29 SOURCE OF INCOME BY IMMIGRATION CLASS

	ECONOMIC IMMIGRANT		SPONSORED REFUGEE		REFUGEE CLAIMANT		TEMPORARY RESIDENT		TOTAL #
	#	%	#	%	#	%	#	%	
Employed Full Time	35	47.3	16	26.7	15	41.7	5	55.6	71
Employed Part Time	18	24.3	5	8.3	7	19.4	2	22.2	32
Employed Youth	0	0.0	0	0.0	3	8.3	0	0.0	3
RAP	0	0.0	13	21.7	0	0.0	0	0.0	13
EI or Training Allowance	1	1.4	2	3.3	2	5.6	0	0.0	5
Welfare	6	8.1	17	28.3	18	50.0	1	11.1	42
Disability Pension	2	2.7	9	15.0	0	0.0	0	0.0	11
Investment Income	6	8.1	0	0.0	0	0.0	0	0.0	6
Rental Income	5	6.8	0	0.0	0	0.0	0	0.0	5
Savings	18	24.3	1	1.7	2	5.6	1	11.1	22
Other	6	8.1	2	3.3	0	0.0	0	0.0	8
TOTAL	74		60		36		9		179*

* Indicates total number of unique responses. Note that totals for each category may be higher than the total number of respondents due to the selection of multiple responses.

TABLE 30 SOURCE OF INCOME BY WORLD REGION OF BIRTH

	AFRICA		WEST/ CENTRAL ASIA AND MIDDLE EAST		SOUTH- EAST ASIA		INDIA		CHINA		EASTERN EUROPE / RUSSIA		LATIN AMERICA		TO- TAL
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Employed Full Time	10	31.3	13	23.6	9	42.9	3	50.0	16	61.5	7	41.2	12	57.1	70
Employed Part Time	4	12.5	5	9.1	4	19.0	3	50.0	11	42.3	3	17.6	2	9.5	32
Employed Youth	0	0.0	0	0.0	0	0.0	0	0.0	2	7.7	0	0.0	1	4.8	3
RAP	5	15.6	8	14.5	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	13
EI or Training Allowance	2	6.3	0	0.0	1	4.8	0	0.0	1	3.8	0	0.0	1	4.8	5
Welfare	10	31.3	19	34.5	2	9.5	0	0.0	0	0.0	3	17.6	8	38.1	42
Disability Pension	5	15.6	5	9.1	0	0.0	0	0.0	0	0.0	1	5.9	0	0.0	11
Investment Income	0	0.0	3	5.5	0	0.0	0	0.0	3	11.5	0	0.0	0	0.0	6
Rental Income	0	0.0	0	0.0	1	4.8	0	0.0	2	7.7	2	11.8	0	0.0	5
Savings	0	0.0	4	7.3	5	23.8	2	33.3	7	26.9	4	23.5	0	0.0	22
Other	2	6.3	1	1.8	1	4.8	0	0.0	1	3.8	1	5.9	2	9.5	8
TOTAL	32		55		21		6		26		17		21		178*

* Indicates total number of unique responses. Note that totals for each category may be higher than the total number of respondents due to the selection of multiple responses.

The following tables zero in on household employment income analyzed in terms of immigration class and region of origin. Overall, only one third of humanitarian respondents noted employment income for their household, compared to two thirds of non-humanitarian respondents. Specifically, only half of the RCs in our sample and one third of SRs live in households in which a member receives employment income (Table 31). Correspondingly, one third of respondents from West/Central Asia, the Middle East and Africa report household employment income compared to fewer than half of respondents from Europe and Latin America and practically all respondents from India and China (Table 32).

TABLE 31 HOUSEHOLD EMPLOYMENT INCOME BY IMMIGRATION CLASS

	ECONOMIC IMMIGRANT		SPONSORED REFUGEE		REFUGEE CLAIMANT		TEMPORARY RESIDENT		TOTAL
	#	%	#	%	#	%	#	%	#
Household does not include someone who is employed	28	35.9	40	65.6	16	44.4	3	30.0	77
Household includes someone who is employed	50	64.1	21	34.4	20	55.6	7	70.0	98
Total	78	100.0	61	100.0	36	100.0	10	100.0	175

TABLE 32 HOUSEHOLD EMPLOYMENT INCOME BY WORLD REGION OF BIRTH

	AFRICA		WEST/CENTRAL ASIA AND MIDDLE EAST		SOUTHEAST ASIA		INDIA		CHINA		EASTERN EUROPE / RUSSIA		LATIN AMERICA		TOTAL	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Household does not include someone who is employed	20	60.6	39	69.6	10	43.5	0	0.0	1	3.8	7	41.2	9	40.9	86	47.0
Household includes someone who is employed	13	39.4	17	30.4	13	56.5	6	100.0	25	96.2	10	58.8	13	59.1	97	53.0
Total	33	100.0	56	100.0	23	100.0	6	100.0	26	100.0	17	100.0	22	100.0	183	100.0

3.2.3 Basic Housing and Household Characteristics

Dwelling Type and Tenure

In order to provide a more complete profile of respondents' living conditions, the survey requested that participants select their dwelling type from among the following options: house (detached, single family dwelling); semi-detached house or townhouse; apartment in a house (other than basement suite); apartment in a building with four stories or fewer (other than basement suite); apartment in a building with five or more stories (other than basement suite); basement suite; room in a rooming house; room in transitional housing; room in somebody's house or apartment; shelter or emergency shelter. With regard to tenure, respondents were asked whether they

own or rent their dwellings; are staying with friends or family for free; or are staying in an emergency shelter.

The results demonstrate that, on average, economic immigrants are far more likely than refugees to live in a detached or semi-detached house and slightly more likely to live in an apartment located in a building with five or more stories, while refugees are more likely to live in apartments, particularly those in buildings with four stories or fewer (Table 33). At the same time, economic immigrants are also three times more likely to own their own housing than refugees, among whom approximately 90% are renters (Table 34). Among renters, six survey respondents appear to be in extremely vulnerable situations as they reported having no lease or rental agreement at all.

TABLE 33 DWELLING TYPE BY IMMIGRATION CLASS

	ECONOMIC IMMIGRANT		SPONSORED REFUGEE		REFUGEE CLAIMANT		TEMPORARY RESIDENT		TOTAL	
	#	%	#	%	#	%	#	%	#	%
House (single family dwelling, detached house)	20	26.3	3	5.0	4	11.1	1	10.0	28	15.4
Semi-detached house or Townhouse	8	10.5	8	13.3	1	2.8	0	0.0	17	9.3
Apartment/suite in a house (other than basement suite)	12	15.8	11	18.3	6	16.7	0	0.0	29	15.9
Apartment in building with 4 stories or fewer (other than basement suite)	13	17.1	26	43.3	9	25.0	2	20.0	50	27.5
Apartment in building with 5 or more stories (other than basement suite)	12	15.8	5	8.3	7	19.4	3	30.0	27	14.8
Basement Suite	11	14.5	6	10.0	5	13.9	2	20.0	24	13.2
Room in Rooming House	0	0.0	0	0.0	1	2.8	2	20.0	3	1.6
Room in Transitional Housing	0	0.0	1	1.7	2	5.6	0	0.0	3	1.6
Shelter or Emergency Shelter	0	0.0	0	0.0	1	2.8	0	0.0	1	0.5
Total	76	100.0	60	100.0	36	100.0	10	100.0	182	100.0

TABLE 34 HOUSING TENURE BY IMMIGRATION CLASS

	OWNER		RENTER, INCLUDING IN A CO-OP		STAYING WITH FRIENDS OR FAMILY FOR FREE		FREE BED IN EMERGENCY SHELTER		TOTAL	
	#	%	#	%	#	%	#	%	#	%
Economic Immigrant	19	25.0	53	69.7	3	3.9	1	1.3	76	100.0
Sponsored Refugee	4	6.6	57	93.4	0	0.0	0	0.0	61	100.0
Refugee Claimant	5	13.9	29	80.6	0	0.0	2	5.6	36	100.0
Temporary Resident	3	30.0	7	70.0	0	0.0	0	0.0	10	100.0
TOTAL	31	16.9	146	79.8	3	1.6	3	1.6	183	100.0

Household Size and Number of Bedrooms

In order to provide an indication of the level of overcrowding experienced by immigrants and refugees, the survey included questions about the number of people living in respondents' households as well as the number of bedrooms in their dwellings. Although it is difficult to determine whether households are overcrowded without knowing the ages, genders, and relationships among household members, the survey indicates that, on average, refugees' dwellings have more people per room than those of economic immigrants. Averaging nearly two people per bedroom, SRs have both the largest households and also live in dwellings with the fewest bedrooms. In contrast, economic immigrants have smaller households yet enjoy the largest number of bedrooms, for an average of less than one person per bedroom (Table 35). In terms of region of origin, the largest households are found among respondents from West/Central Asia and Africa, with respondents from West/Central Asia averaging more than two people per bedroom. Latin American and European survey respondents have the smallest households and, along with respondents from China, report the lowest average number of people per bedroom (Table 36).

TABLE 35 NUMBER OF BEDROOMS AND HOUSEHOLD SIZE BY IMMIGRATION CLASS

	AVERAGE NUMBER OF BEDROOMS	AVERAGE HOUSEHOLD SIZE (NUMBER OF PEOPLE)	AVERAGE NUMBER OF PEOPLE PER BEDROOM
Economic Immigrant	2.03	2.99	1.47
Sponsored Refugee	1.83	3.54	1.95
Refugee Claimant	2.06	3.22	1.56
Temporary Resident	1.90	3.10	1.63

TABLE 36 NUMBER OF BEDROOMS AND HOUSEHOLD SIZE BY WORLD REGION OF BIRTH

	AVERAGE NUMBER OF BEDROOMS	AVERAGE HOUSEHOLD SIZE (NUMBER OF PEOPLE)	AVERAGE NUMBER OF PEOPLE PER BEDROOM
Africa	2.13	3.45	1.62
West/Central Asia and Middle East	1.77	3.58	2.02
Southeast Asia	2.13	3.26	1.53
India	2.00	3.33	1.67
China	2.42	3.31	1.37
Eastern Europe / Russia	1.82	2.65	1.46
Latin America	1.75	2.64	1.51

Housing Condition

To complement the information gathered on respondents' dwelling types, the survey requested that participants describe the condition of their current housing based on three categories: in good condition (requiring only routine maintenance); in need of minor repairs (such as replacing floor boards or siding); in need of major repairs (for example to plumbing, electricity, structure, etc.).

Overall, respondents were unlikely to report housing in need of major repairs; however, apartments in houses are the least likely to be reported as being in good condition, while houses (detached or semi detached) are the mostly likely to be in good condition. Conversely, the dwellings most likely to be reported in need of major repairs include apartments in buildings of four or fewer stories, basement suites, and apartments in houses. It is also interesting to note that respondents who cited difficulty with language as a

barrier to housing are more than twice as likely to report housing in need of major repairs and less likely to report housing that is in good condition than respondents who did not report language as a barrier. Survey results also reveal a strong correlation between source of income and housing condition. Around two thirds of respondents who report household employment income also report housing in good condition, and almost none report housing in need of major repairs, while around one third of respondents receiving SA or RAP reside in housing that is in need of major repairs.

In terms of immigration class, on average, economic immigrants report housing that is in much better condition than that occupied by refugees. As shown in Table 37, economic immigrants are the most likely to report housing in good condition, while RCs inhabit dwellings in the worst reported condition. In fact, RCs are more than twice as likely as SRs to live in housing needing major repairs, and four times more likely than economic immigrants to do so. Considering region of origin, survey respondents from Europe, India, and Southeast Asia are the most likely to live in housing in good condition, while those from Latin America are by far the most likely to inhabit housing in need of major or minor repairs.

TABLE 37 HOUSING CONDITION BY IMMIGRATION CLASS

	ECONOMIC IMMIGRANT		SPONSORED REFUGEE		REFUGEE CLAIMANT		TEMPORARY RESIDENT		TOTAL	
	#	%	#	%	#	%	#	%	#	%
In good condition (only needs regular maintenance)	49	63.6	33	54.1	14	38.9	7	70.0	103	56.0
In need of minor repairs (such as replacing floor boards or tiles, or outside siding)	23	29.9	21	34.4	13	36.1	3	30.0	60	32.6
In need of major repairs (to plumbing, electricity, structure, etc.)	5	6.5	7	11.5	9	25.0	0	0.0	21	11.4
Total	77	100.0	61	100.0	36	100.0	10	100.0	184	100.0

Although the survey data do not indicate change over time, the overall likelihood of reporting housing in good condition decreases from 70% to 50% the longer respondents have been in Canada, while the likelihood of living in a dwelling requiring minor or major repairs rises (Table 38). In particular, while refugees report similar housing conditions regardless of the length of time they have resided in Canada, economic immigrants' reported housing condition declines.

TABLE 38 HOUSING CONDITION BY TIME IN CANADA

	IN GOOD CON- DITION (ONLY NEEDS REGULAR MAINTENANCE)		IN NEED OF MINOR REPAIRS (SUCH AS RE- PLACING FLOOR BOARDS OR TILES, OR OUT- SIDE SIDING)		IN NEED OF MAJOR REPAIRS (TO PLUMBING, ELECTRICITY, STRUCTURE, ETC.)		TOTAL	
	#	%	#	%	#	%	#	%
Less than one year	24	64.9	9	24.3	4	10.8	37	100.0
1-4 Years	45	57.0	26	32.9	8	10.1	79	100.0
5-10 Years	34	50.0	25	36.8	9	13.2	68	100.0
Total	103	56.0	60	32.6	21	11.4	184	100.0

3.2.4 Housing Economics

To further develop our understanding of participants' housing conditions, we asked survey respondents to indicate the amount they pay monthly for rent, the percent of their income spent on shelter, and whether they are in subsidized housing. However, it is important to note that the amounts spent on housing do not include shelter costs other than rent, such as utilities, maintenance, or other costs. Focusing on renters, the study finds that on average refugees pay lower monthly rents than immigrants but spend a higher percentage of their income on housing. Specifically, RCs pay the lowest average rent at \$631 per month, followed by SRs at \$728 per month. Spending an average of \$876 per month on rent, economic migrants spend the most on

shelter. It is not surprising that respondents who report employment income or savings also report the highest average shelter costs.

While monthly rent amounts may be low compared to average household sizes, the high percentage of respondents' income spent on housing is worrying as most report spending over 30% of their income on shelter. Overall, around half of all respondents report spending 50% or more of their income on housing, apart from SRs, among whom over half pay more than 50% (Table 39). Similarly, survey respondents with household employment income spend more on housing than those without, but the amount comprises a smaller portion of their income. Specifically, 80% of respondents receiving RAP and 70% of income assistance recipients spend over 50% of their income on housing, compared to 40% of respondents reporting employment household income. Only 12% of those on social assistance and no survey respondent receiving RAP spend less than 30% of their income on housing. In terms of region of origin, fewer than 10% of respondents from Africa or India spend less than 30% of their income on housing, compared to approximately one third of respondents from Europe, Latin America, and China (Table 40). Finally, Table 41 shows that the proportion of income respondents report spending on housing does not improve markedly with time spent in Canada.

TABLE 39 PERCENT OF INCOME SPENT ON HOUSING BY IMMIGRATION CLASS

	ECONOMIC IMMIGRANT		SPONSORED REFUGEE		REFUGEE CLAIMANT		TEMPORARY RESIDENT		TOTAL	
	#	%	#	%	#	%	#	%	#	%
0%-30%	18	26.9	8	15.4	5	16.1	1	12.5	32	20.3
31%-50%	19	28.4	14	26.9	10	32.3	4	50.0	47	29.7
51%-75%	19	28.4	26	50.0	13	41.9	2	25.0	60	38.0
76%-100%	11	16.4	4	7.7	3	9.7	1	12.5	19	12.0
Total	67	100.0	52	100.0	31	100.0	8	100.0	158	100.0

TABLE 40 PERCENT OF INCOME SPENT ON HOUSING BY WORLD REGION OF BIRTH

	AFRICA		WEST/ CENTRAL ASIA AND MIDDLE EAST		SOUTHEAST ASIA		INDIA		CHINA		EASTERN EUROPE / RUSSIA		LATIN AMERICA		TOTAL	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
0%-30%	2	7.4	8	17.8	3	15.8	0	0	8	32.0	5	29.4	6	31.6	32	20.3
31%-50%	10	37.0	5	11.1	7	36.8	2	33.3	14	56.0	3	17.6	6	31.6	47	29.7
51%-75%	11	40.7	29	64.4	4	21.1	4	66.7	1	4.0	7	41.2	4	21.1	60	38.0
76%-100%	4	14.8	3	6.7	5	26.3	0	0	2	8.0	2	11.8	3	15.8	19	12.0
Total	27	100.0	45	100.0	19	100.0	6	100.0	25	100.0	17	100.0	19	100.0	158	100.0

TABLE 41 PERCENT OF INCOME SPENT ON HOUSING BY TIME SPENT IN CANADA

	LESS THAN ONE YEAR		1-4 YEARS		5-10 YEARS		TOTAL	
	#	%	#	%	#	%	#	%
0%-30%	5	17.9%	11	15.9%	16	26.2%	32	20.3%
31%-50%	8	28.6%	21	30.4%	18	29.5%	47	29.7%
51%-75%	12	42.9%	26	37.7%	22	36.1%	60	38.0%
76%-100%	3	10.7%	11	15.9%	5	8.2%	19	12.0%
Total	28	100.0%	69	100.0%	61	100.0%	158	100.0%

Related to these figures is the proportion of respondents living in subsidized housing. Survey results show that SRs at 33% are by far the most likely to live in subsidized housing and RCs the least likely at 5%. Nine percent of economic immigrants report living in subsidized housing. At the same time, approximately one quarter of RAP and welfare recipients live in subsidized housing. In terms of region of origin, participants from Africa and West/Central Asia are the most likely to benefit from subsidized housing, while no Latin American respondents do so.

3.2.5 Difficulties with Housing

In order to identify the challenges immigrants and refugees encounter in the housing market, we asked whether participants had experienced any of the following problems since coming to Canada: conflict with neighbours; discrimination of any kind in the housing market; overcrowding; inadequately maintained housing; unhealthy conditions such as infestations, use of pesti-

cides, mould, etc.; housing located too far from work or school; and “other.” The majority of respondents who specified their concerns in the latter category noted affordability problems such as “rent increase without notice” and “too expensive.” The survey also included a final open-ended question asking whether respondents had additional comments to add. The majority of the responses to this question also concern income, especially having no income, having been recently laid off, being forced to spend savings, and so forth, often accompanied by expressions of fear over impending homelessness. Another common theme was being forced to share or stay with somebody in order to afford housing, while a third category of response cites problems accessing and living in BC Housing due to restrictive regulations.

The average of all responses to the multiple choice question about housing difficulties shows that over half of participants experienced overcrowded, unhealthy, or inadequately maintained housing and over one third experienced discrimination, conflict with neighbours, and housing located too far from work or school. In general, refugees are more likely than economic immigrants to report problems with housing, especially discrimination, overcrowding, unhealthy conditions, inadequately maintained housing, and conflict with neighbours or landlord (Table 42). Moreover, approximately half of SRs and RCs have had most of the problems listed above, and around one third have experienced all of the problems. Table 43 shows the total number of respondents in each category that experienced particular problems as a percentage of respondents who reported difficulties.

TABLE 42 DIFFICULTIES WITH HOUSING BY REFUGEE INDICATOR

	IMMIGRANT		REFUGEE		TOTAL
	#	%	#	%	#
Conflict with neighbours	20	32.3	38	48.1	58
Discrimination	23	37.1	36	45.6	59
Overcrowded	29	46.8	51	64.6	80
Unhealthy conditions	30	48.4	57	72.2	87
Housing too far from work or school	32	51.6	34	43.0	66
Conflict with landlord	13	21.0	23	29.1	36
Inadequately maintained housing	24	38.7	52	65.8	76
Other	21	33.9	25	31.6	46
Total	62		79		141*

*Indicates total number of unique responses. Note that totals for each category may be higher than the total number of respondents due to the selection of multiple responses.

TABLE 43 DIFFICULTIES WITH HOUSING BY IMMIGRATION CLASS

	ECONOMIC IMMIGRANT		SPONSORED REFUGEE		REFUGEE CLAIMANT		TEMPORARY RESIDENT		TOTAL
	#	%	#	%	#	%	#	%	#
Conflict with neighbours	19	34.5	22	48.9	15	45.5	2	25.0	58
Discrimination	21	38.2	21	46.7	14	42.4	3	37.5	59
Overcrowded	27	49.1	28	62.2	22	66.7	3	37.5	80
Unhealthy conditions	26	47.3	31	68.9	25	75.8	5	62.5	87
Too far from work or school	30	54.5	22	48.9	11	33.3	3	37.5	66
Conflict with landlord	10	18.2	14	31.1	9	27.3	3	37.5	36
Inadequately maintained housing	22	40.0	30	66.7	21	63.6	3	37.5	76
Other	19	34.5	18	40.0	6	18.2	3	37.5	46
Total	55		45		33		8		141*

*Indicates total number of unique responses. Note that totals for each category may be higher than the total number of respondents due to the selection of multiple responses.

As indicated in Table 44 below, housing difficulties experienced by survey participants also differ by region of origin. Overall, respondents from Southeast Asia and China are the least likely to note any problems, while the most problems are reported by respondents from Latin America, Africa, and West/Central Asia.

TABLE 44 DIFFICULTIES WITH HOUSING BY WORLD REGION OF BIRTH

	AFRICA		WEST/ CENTRAL ASIA AND MIDDLE EAST		SOUTHEAST ASIA		INDIA		CHINA		EASTERN EUROPE / RUSSIA		LATIN AMERICA		TOTAL
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Conflict with neighbours	8	33.3	19	48.7	5	29.4	1	20.0	7	33.3	5	35.7	12	60.0	57
Discrimination	10	41.7	16	41.0	7	41.2	2	40.0	6	28.6	3	21.4	14	70.0	58
Overcrowded	13	54.2	19	48.7	8	47.1	3	60.0	12	57.1	10	71.4	14	70.0	79
Unhealthy conditions	18	75.0	24	61.5	7	41.2	3	60.0	10	47.6	9	64.3	15	75.0	86
Housing too far from work or school	8	33.3	15	38.5	6	35.3	4	80.0	11	52.4	8	57.1	13	65.0	65
Conflict with landlord	7	29.2	16	41.0	3	17.6	0	0.0	5	23.8	3	21.4	2	10.0	36
Inadequately maintained housing	11	45.8	25	64.1	4	23.5	3	60.0	11	52.4	7	50.0	14	70.0	75
other	8	33.3	14	35.9	7	41.2	2	40.0	4	19.0	3	21.4	8	40.0	46
Total	24		39		17		5		21		14		20		140*

* Indicates total number of unique responses. Note that totals for each category may be higher than the total number of respondents due to the selection of multiple responses.

Focusing on problems with landlords, some respondents provided the reasons they experienced difficulties in an open-ended question. Table 45 summarizes these responses in terms of the number of respondents who identified each concern.

TABLE 45 REASONS FOR PROBLEMS WITH LANDLORD

IDENTIFIED BY 1-4 RESPONDENTS:	IDENTIFIED BY 5-9 RESPONDENTS:	IDENTIFIED BY 10-15 RESPONDENTS:
<ul style="list-style-type: none"> • water leaks • heating does not work • rent dispute • noise • illegal suites • cannot have pets • lack of information about housing rights • building managers constantly changing • BC Housing regulations 	<ul style="list-style-type: none"> • no lease • landlord will not issue receipts • unsanitary or unhealthy environment • cannot afford large enough place / overcrowding • un/underemployed • unsafe • infestation (mice or bedbugs) 	<ul style="list-style-type: none"> • rent too expensive • repairs not done

Finally, housing difficulties identified by survey respondents are correlated with source of household income. Responses indicate extremely high levels of overcrowding for all income sources except investment income, savings, rental income, and disability pension; however, the figure is particularly high for respondents receiving RAP benefits, among whom 77% report overcrowded housing. Respondents receiving government transfers are also more likely to report problems with landlords than people reporting employment income.

In addition to the difficulties with housing described above, the survey also asked whether respondents had experienced eviction. Not including TRs, RCs at 15% are the most likely to have been evicted, followed by economic immigrants at 14%. SRs at 10% are the least likely to report eviction. Additionally, respondents reporting receiving government transfers are more likely to report eviction than those who report household employment income. Survey participants were invited to describe the reason for eviction in an open-ended question. These included the following (figure in parentheses indicates the number of respondents citing each reason): disability (1); sub-letter was evicted (1); pet (1); being on welfare (2); repairs/renovations (3); too many people in the unit (3); house sold without notice (3); conflict with landlord (4); unable to pay rent (4); and, rent increase (3).

In addition to eviction, another indicator of housing instability is the number of times respondents have moved since coming to Canada. Not moving can also be revealing as it could indicate respondents who are stuck in inadequate housing that they cannot afford to vacate. Comparing SRs, RCs, and economic immigrants, RCs moved the most, an average of 2.65 times, despite having lived in Canada for the smallest average length of time. SRs moved the fewest number of times at an average of 2.25, and economic immigrants moved an average of 2.37 times.

Perhaps the worst housing difficulty anyone can face is homelessness, whether hidden or absolute. In order to gauge the level of hidden homelessness experienced by survey respondents, we asked whether they had stayed with family, friends, in a shelter, or in a place not normally intended as a residence (such as a church or a warehouse) because they could not afford housing. Revealing an extremely high incidence of hidden homelessness, approximately half of all respondents reported having had to stay somewhere because they could not afford shelter. As shown in Table 46, RCs at 78% are the most likely to have had to stay somewhere, compared to 43% for economic immigrants and 46% for SRs.

TABLE 46 INCIDENCE OF HIDDEN HOMELESSNESS BY IMMIGRATION CLASS

	DID NOT HAVE TO STAY WITH FRIENDS, FAMILY, IN A SHELTER OR NON-RESIDENCE BECAUSE COULD NOT AFFORD HOUSING		HAD TO STAY WITH FRIENDS, FAMILY, IN A SHELTER OR NON-RESIDENCE BECAUSE COULD NOT AFFORD HOUSING		TOTAL	
	#	%	#	%	#	%
Economic Immigrant	44	57.1	33	42.9	77	100.0
Sponsored Refugee	33	54.1	28	45.9	61	100.0
Refugee Claimant	8	22.2	28	77.8	36	100.0
Temporary Resident	6	60.0	4	40.0	10	100.0
Total	91	49.5	93	50.5	184	100.0

Looking more closely at where respondents stayed when they could not afford housing on their own, Table 47 shows results as a percentage of the total number of respondents in each immigration category (rather than as a percentage of those who had to stay somewhere). A surprising 28% of RCs and 12% of SRs had stayed in a shelter, while 10% of SRs and 14% of RCs report staying in a place not normally intended as a residence because they could not afford shelter. The survey results also indicate high levels of hidden homelessness among economic immigrants, 23% of whom had to stay with friends and 22% with family members. Underlining the instability that results

when refugees are forced by affordability concerns to share accommodation, an RC from West Asia stated in a written comment taken from the survey, “My roommate is moving out and I have to go to a shelter; it’s not a stable situation because every time a roommate moves out, I have to move too.”

TABLE 47 HOMELESSNESS AND HIDDEN HOMELESSNESS BY IMMIGRATION CLASS

	STAYED WITH FRIENDS		STAYED WITH FAMILY		STAYED IN A SHELTER		STAYED IN A NON-RESIDENCE	
	#	%	#	%	#	%	#	%
Economic Immigrant	18	23.0	17	21.7	1	1.3	1	2.9
Sponsored Refugee	12	19.7	8	13.1	7	11.5	6	9.8
Refugee Claimant	15	41.7	7	19.4	10	27.8	5	13.9
Temporary Resident	3	30.0	2	20.0	0	0.0	0	0.0
Total	48		34		18		12	

3.2.6 Reasons for Housing Difficulties

After describing the difficulties they have faced in the housing market, survey respondents were asked to select from the following options the reasons they believe they faced those challenges and to circle all that apply: language; lack of references; poor or no credit history; lack of guarantor; family size; family composition; gender; age; disability; skin colour; country of origin; religion or ethnicity; refugee or temporary status; source of income; financial problems; and “other.” Written responses in the “other” category included “pets,” “sexual orientation,” “cooking style,” “style of living,” and “housing too expensive.”

Looking at participants as a whole, language was identified by the largest number of respondents, followed by financial problems, lack of references, and poor or no credit history. On average, refugees are far more likely than economic immigrants to identify language, lack of guarantor, skin colour, country of origin, immigration status, source of income, and ethnicity as bar-

riers to accessing housing, while economic immigrants are slightly more likely to identify lack of references, family composition, and age. Table 48 summarizes these findings. Focusing on immigration class, over two thirds of SRs and RCs who provided reasons for the difficulties they experienced cited problems with language, compared to 40% of economic immigrants. Nearly half of SRs mentioned family size as a barrier. For RCs, source of income is nearly as problematic as language, followed by financial problems and immigration status (Table 49). In terms of region of origin, survey respondents from Latin America, Africa, and West/Central Asia cited all the given reasons.

TABLE 48 REASONS FOR DIFFICULTIES WITH HOUSING BY REFUGEE INDICATOR

	IMMIGRANT		REFUGEE		TOTAL
	#	%	#	%	#
Language	23	42.6	56	67.5	79
No references	24	44.4	30	36.1	54
Poor/no credit history	15	27.8	31	37.3	46
No guarantor	5	9.3	23	27.7	28
Family size	13	24.1	26	31.3	39
Family composition	4	7.4	2	2.4	6
Gender	3	5.6	5	6.0	8
Age	5	9.3	4	4.8	9
Disability	1	1.9	4	4.8	5
Skin colour	1	1.9	8	9.6	9
Country of origin	3	5.6	14	16.9	17
Religion or ethnicity	2	3.7	5	6.0	7
Immigration status	1	1.9	14	16.9	15
Income source	7	13.0	28	33.7	35
Financial problems	18	33.3	33	39.8	51
Other	6	11.1	5	6.0	11
Total	55		82		137*

* Indicates total number of unique responses. Note that totals for each category may be higher than the total number of respondents due to the selection of multiple responses.

TABLE 49 REASONS FOR DIFFICULTIES WITH HOUSING BY IMMIGRATION CLASS

	ECONOMIC IMMIGRANT		SPONSORED REFUGEE		REFUGEE CLAIMANT		TEMPORARY RESIDENT		TOTAL
	#	%	#	%	#	%	#	%	#
Language	19	40.4	32	68.1	23	65.7	5	62.5	79
No references	22	46.8	20	42.6	10	28.6	2	25.0	54
Poor/no credit history	14	29.8	18	38.3	12	34.3	2	25.0	46
No guarantor	4	8.5	14	29.8	9	25.7	1	12.5	28
Family size	11	23.4	20	42.6	6	17.1	2	25.0	39
Family composition	4	8.5	1	2.1	1	2.9	0	0.0	6
Gender	3	6.4	0	0	5	14.3	0	0.0	8
Age	5	10.6	0	0	4	11.4	0	0.0	9
Disability	1	2.1	2	4.3	2	5.7	0	0.0	5
Skin colour	1	2.1	4	8.5	4	11.4	0	0.0	9
Country of origin	3	6.4	8	17.0	6	17.1	0	0.0	17
Religion or ethnicity	2	4.3	3	6.4	2	5.7	0	0.0	7
Immigration status	0	0.0	0	0	13	37.1	2	25.0	15
Income source	7	14.9	9	19.1	19	54.3	0	0.0	35
Financial problems	16	34.0	18	38.3	15	42.9	2	25.0	51
Other	5	7.6	4	7.1	1	2.9	1	10.0	11
Total	47		47		35		8		137*

*Indicates total number of unique responses. Note that totals for each category may be higher than the total number of respondents due to the selection of multiple responses.

3.2.7 Housing Assistance Given and Received

To provide a means of understanding the resources immigrants and refugees draw on to address their housing needs, the survey asked participants about the types of housing assistance they have received. Response options included: somebody allowed you to stay with them for free or for a small fee; help paying your rent or utility costs; help finding housing (internet search, phone calls, viewings, etc.); help moving to a new place; help filling in application forms; help understanding and signing the lease or rental agreement; help dealing with the landlord; help understanding or setting up payment on your bills; somebody acted as a reference for you; somebody acted as a guarantor for you; and "other."

The majority of survey respondents reported receiving some form of help with housing. The most common types of help received included finding housing, moving, filling in forms, and being permitted to stay with somebody for free. On average, 81% of refugees reported receiving some kind of housing assistance, compared to 66% of immigrants. The former are more likely to have received assistance with finding housing, understanding forms, dealing with landlords, and paying rent, while the latter are more likely to have been provided with free accommodation, received help understanding and paying bills, received help moving, or had somebody act as a guarantor. Examining responses by immigration class, SRs are the most likely to report receiving any housing assistance, while RCs are the least likely. Approximately three quarters of SRs who reported receiving assistance got help with finding housing, moving, and filling in forms, while approximately half of RCs who received assistance were given a place to stay (Table 50).

TABLE 50 TYPE OF HOUSING ASSISTANCE RECEIVED BY IMMIGRATION CLASS

	ECONOMIC IMMIGRANT		SPONSORED REFUGEE		REFUGEE CLAIMANT		TEMPORARY RESIDENT		TOTAL #
	#	%	#	%	#	%	#	%	
Somebody let you stay with them for free	24	46.2	8	16.3	15	51.7	2	33.3	49
Received help paying rent	7	13.5	15	30.6	1	3.4	0	0.0	23
Received help finding housing	29	55.8	37	75.5	12	41.4	3	50.0	81
Received help moving	35	67.3	36	73.5	11	37.9	4	66.7	86
Received help filling in forms	16	30.8	34	69.4	11	37.9	3	50.0	64
Received help understanding lease	16	30.8	22	44.9	6	20.7	2	33.3	46
Received help dealing with landlord	8	15.4	21	42.9	6	20.7	2	33.3	37
Received help understanding bills	11	21.2	8	16.3	2	6.9	2	33.3	23
Somebody acted as a reference for you	18	34.6	19	38.8	7	24.1	2	33.3	46
Somebody acted as a guarantor for you	7	13.5	3	6.1	0	0.0	1	16.7	11
Other	0	0.0	0	0.0	2	6.9	0	0.0	2
Total	52		49		29		6		136*

* Indicates total number of unique responses. Note that totals for each category may be higher than the total number of respondents due to the selection of multiple responses.

It is also useful to know who respondents received assistance from as this can indicate the strength of newcomers' social networks. Similarly, it can be informative to know who is receiving housing assistance from ISAs as information offered by professionals could be of better quality than information obtained from residents in the broader community. On the other hand, according to focus group participants, housing is not generally included in the mandate of settlement workers, so they may also lack accurate information. Moreover, as noted in the findings from the focus group with settlement workers, the types of assistance settlement workers can provide is extremely limited. The survey response categories for sources of help included friend; family member; ethnic community member; religious group member; ethnic community organisation; immigrant serving agency; and "other."

The survey reveals that, overall, economic immigrants are considerably more likely than refugees to report receiving help from family members. This could be in part due to the inclusion of family class immigrants in this category. At the same time, refugees generally and RCs in particular are less likely than economic immigrants to have family members in Canada. Accordingly, refugees are far more likely than economic immigrants to have received assistance from ethnic community members or an ISA. As Table 51 indicates, among SRs who received some form of housing assistance, over half received help from an ISA, compared to 20% of economic immigrants and 35% of RCs.

TABLE 51 SOURCE OF HOUSING ASSISTANCE RECEIVED BY IMMIGRATION CLASS

	ECONOMIC IMMIGRANT		SPONSORED REFUGEE		REFUGEE CLAIMANT		TEMPORARY		TOTAL
	#	%	#	%	#	%	#	%	#
Family member	23	44.2	6	12.2	7	24.1	2	33.3	38
Friend	32	61.5	20	40.8	16	55.2	3	50.0	71
Ethnic community member	4	7.7	9	18.4	8	27.6	0	0.0	21
Religious community member	5	9.6	8	16.3	5	17.2	2	33.3	20
Ethnic community organization	1	1.9	4	8.2	0	0.0	0	0.0	5
Immigrant serving agency	10	19.2	27	55.1	10	34.5	2	33.3	49
Other	3	5.8	7	14.3	0	0.0	0	0.0	10
Total	52		49		29		6		136*

*Indicates total number of unique responses. Note that totals for each category may be higher than the total number of respondents due to the selection of multiple responses.

In terms of region of origin, respondents from China are the least likely to report receiving assistance from an ISA and the only survey respondents to report receiving help from an ethnic community organisation. Respondents from Africa are by far the least likely to receive help from family members and, along with participants from Latin America and China, are by far the most likely to report receiving assistance with housing from ethnic community members (Table 52).

TABLE 52 SOURCE OF HOUSING ASSISTANCE RECEIVED BY WORLD REGION OF BIRTH

	AFRICA		WEST/CENTRAL ASIA AND MIDDLE EAST		SOUTH-EAST ASIA		INDIA		CHINA		EASTERN EUROPE / RUSSIA		LATIN AMERICA		TOTAL
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Family member	1	3.7	12	29.3	9	69.2	1	25.0	4	19.0	8	50.0	3	21.4	38
Friend	16	59.3	15	36.6	4	30.8	2	50.0	17	81.0	11	68.8	6	42.9	71
Ethnic community member	8	29.6	1	2.4	0	0.0	0	0.0	6	28.6	2	12.5	4	28.6	21
Religious community member	8	29.6	0	0.0	3	23.1	0	0.0	3	14.3	3	18.8	3	21.4	20
Ethnic community organization	0	0.0	0	0.0	0	0.0	0	0.0	5	24.2	0	0.0	0	0.0	5
Immigrant serving agency	13	48.1	17	41.5	3	23.1	2	50.0	3	14.3	5	31.3	6	42.9	49
Other	4	14.8	4	9.8	1	7.7	0	0.0	0	0.0	1	6.3	0	0.0	10
Total	27		41		13		4		21		16		14		136*

*Indicates total number of unique responses. Note that totals for each category may be higher than the total number of respondents due to the selection of multiple responses.

Using the same housing assistance response categories as in the help received question, the survey also asked about the housing assistance respondents have provided to others. The results show that respondents who report receiving help are also more likely to report helping others, possibly indicating that people are receiving assistance from others in similarly difficult circumstances. This relationship is shown in Table 53. However, the exception to this finding is that while RCs are the least likely to report receiving assistance with housing, they are slightly more likely than either economic immigrants or sponsored refugees to report helping others.

TABLE 53 HOUSING ASSISTANCE RECEIVED BY HOUSING ASSISTANCE GIVEN

	DID NOT HELP ANYBODY WITH HOUSING		HELPED SOMEBODY WITH HOUSING		TOTAL	
	#	%	#	%	#	%
Did not receive any help with housing	29	59.2	20	40.8	49	100.0
Received help with housing	51	37.5	85	62.5	136	100.0
Total	80	43.2	105	56.8	185	100.0

3.2.8 Housing Satisfaction

Finally, the survey requested participants to indicate their level of satisfaction with their current dwelling by indicating whether they were very satisfied; somewhat satisfied; somewhat dissatisfied; or very dissatisfied. Respondents were also asked to report whether their housing situation has got better or worse overall since they came to Canada by selecting from among improved a little; improved a lot; stayed the same; got slightly worse; or got much worse.

Underlining the findings regarding the condition of respondents' housing discussed earlier, the majority of participants report being somewhat or very satisfied with their housing. In terms of immigration class, refugees are less likely than economic immigrants to be satisfied with their dwelling, and this

remains more or less consistent with length of time in Canada. RCs are by far the most likely to indicate that they are dissatisfied or very dissatisfied (Table 54). Correspondingly, respondents from Africa, West/Central Asia, and Latin America report being the least satisfied with their current dwelling, while those from Southeast Asia, India, and Europe report the highest levels of satisfaction. For all groups, reported housing satisfaction remains more or less constant with time spent in Canada.

TABLE 54 HOUSING SATISFACTION BY IMMIGRATION CLASS

	ECONOMIC IMMIGRANT		SPONSORED REFUGEE		REFUGEE CLAIMANT		TEMPORARY RESIDENT		TOTAL	
	#	%	#	%	#	%	#	%	#	%
Very satisfied	24	31.6	19	31.1	5	13.9	2	20.0	50	27.3
Somewhat satisfied	39	51.3	25	41.0	16	44.4	6	60.0	86	47.0
Somewhat dissatisfied	9	11.8	11	18.0	7	19.4	2	20.0	29	15.8
Very dissatisfied	4	5.3	6	9.8	8	22.2	0	0.0	18	9.8
Total	76	100.0	61	100.0	36	100.0	10	100.0	183	100.0

At the same time, respondents who reside in houses or apartments in buildings with five or more stories are the most satisfied with their current dwelling, while respondents who live in apartments in buildings of four or fewer stories, basement suites, or apartments in houses report the lowest levels of satisfaction. Respondents residing in basement suites are by far the most likely to report being very dissatisfied with their current housing. Similarly, respondents reporting income from RAP or SA are the least satisfied with their housing, while participants who receive income from investments, rental suites, employment or savings are the most satisfied.

In terms of whether respondents feel their housing situation has got better or worse overall since arriving in Canada, economic immigrants are the most likely to say their housing has “improved a lot,” while RCs are by far the most likely to say their housing has “got much worse” (Table 55). While most re-

spondents reported that their overall housing situation has improved, it is important to bear in mind the conditions participants started out with. These ideas are developed further in the following section, which describes findings from the focus groups held with refugee claimants and sponsored refugees following the administration of the survey.

TABLE 55 HOUSING BETTER OR WORSE BY IMMIGRATION CLASS

	ECONOMIC IMMIGRANT		SPONSORED REFUGEE		REFUGEE CLAIMANT		TEMPORARY RESIDENT		TOTAL	
	#	%	#	%	#	%	#	%	#	%
Improved a lot	22	28.9	13	22.8	3	8.3	0	0	38	21.3
Improved a little	26	34.2	23	40.4	10	27.8	5	55.6	64	36.0
Stayed about the same	16	21.1	13	22.8	15	41.7	2	22.2	46	25.8
Got slightly worse	8	10.5	7	12.3	4	11.1	2	22.2	21	11.8
Got much worse	4	5.3	1	1.8	4	11.1	0	0.0	9	5.1
Total	76	100.0	57	100.0	36	100.0	9	100.0	178	100.0

3.3 Refugee Focus Groups

3.3.1 Introduction

Findings from the focus groups with refugees revealed two related themes that dominate the lives of both refugee claimants and sponsored refugees: poverty, which stems from a combination of low incomes and low levels of social assistance, and substandard and precarious housing, whether in public housing or in the private market. Within these broad themes there are differences between claimants and sponsored refugees. Claimants may be divided into two categories: those who get off to a good start by receiving help from an immigrant serving agency soon or immediately after arriving, and those who rely on their own limited resources. GARs are better connected with organizations, but rely on social assistance through the Resettlement Assistance Program for their first year; this difficult beginning puts all but a very few at a disadvantage that often has long term socioeconomic consequences.

With some minor differences, the main challenges identified by focus group participants are similar for SRs and RCs and correspond to those identified by settlement workers described at the beginning of this section. In general, refugees suffer from low incomes, lack of information, restricted access to subsidized housing, and lack of affordable rental housing. In addition to these overarching challenges, focus group participants also identified discrimination, long term temporary status, and family separation as barriers to housing. Participants' stories suggest that these interrelated conditions arise at the conjunction of three intersecting variables: the ability and willingness of landlords and property managers to take advantage of tenants; negative stereotypes about social assistance recipients; and the resources and strategies available to newcomers. As a result of the difficulties they face, refugees suffer from ongoing stress that also prevents them from overcoming previous traumas, and they are also more vulnerable to abuse by unscrupulous landlords. The ultimate result of these overlapping and mutually reinforcing challenges is that refugees are forced to accept substandard, overcrowded, and unaffordable housing and therefore also experience an increased risk of homelessness.

3.3.2 Housing Challenges

Income versus Rent

As the survey results show, refugees' incomes are drawn from a combination of income assistance, including RAP and SA, and employment income. In this context, the main challenge discussed by every focus group participant is that posed by low income versus high rent. Participants returned repeatedly to the point that the cost of rent is much higher than the shelter allowance provided for by RAP or income assistance benefits, so that after paying rent

there is nothing left over for food, clothing, transportation, or other needs. At the same time, less expensive places are often located far from public transit, which means walking long distances with small children or heavy shopping bags. On top of this, GARs have to repay their transportation loan. One focus group participant explained, “We already paid [the transportation loan]; we didn’t have any choice because every month they send you the paper to pay. Every month we got \$1,275 together and we paid \$800 for rent, plus utilities, and then we paid that ticket. Luckily two people don’t eat much, but it was very difficult: the money would finish, the food would finish, and I just said, ‘What can I do?’ I was always worried! Sometimes our friends would help us, but it was never enough because they have their own problems.” The burden of repaying the loan is even greater for families with children, especially single mothers coming from protracted refugee situations, like Negar, who came from Afghanistan with her five children and has struggled to repay the loan since arriving six years ago.

For those with full time employment that pays above the minimum wage, it is possible to find housing that does not require an impossible portion of one’s income. However, given that in the current unstable job market few people are working and full time jobs are particularly difficult to come by, a large number of refugees are forced to survive on social assistance. RCs are also forced onto welfare while waiting for their work permit, and they have a social insurance number beginning with nine (a red flag for employers) until they receive their permanent resident card. This process can take several years, during which it can be difficult to obtain steady employment. Then, because SA rates are so low, recipients must spend most of their income on housing. Amin, a refugee claimant who was receiving income assistance at the time of the interview while he waited to receive his work permit, provides a typical example. Unable

to find a lower priced unit, he was forced to take a room in a basic rooming house with shared kitchen and bathroom for \$450 per month, or nearly \$100 more than the shelter allowance provided under welfare. As illustrated by this example, low incomes leave few options when it comes to housing, so people are forced to pay more than their shelter allowance on rent. Because RAP and SA recipients spend so much on housing, there is little or nothing left over for food, so families and singles are forced to rely on food banks. Accordingly, the majority of focus group participants reported relying on food banks since arriving in Canada. There is also no money left over for transportation, which further inhibits finding employment.

Also, GARs suffering from trauma may not be able to take advantage of training programs in their first year, so that when RAP support ends they are still unable to find a job given their experience, qualifications, level of English, and so forth, and consequently turn to social assistance. One couple, who did not speak any English when they arrived and have both been diagnosed with disabilities due to trauma and torture suffered in the past that has prevented them from studying English since they arrived two years ago, described how they were unable to pay their rent when RAP income support ended as their already low income decreased even further. Although the husband had found a part time job (two days per week) for eight dollars per hour, his income was insufficient to meet the couple's shelter costs.

Consequences of low incomes and substandard housing include increased feelings of stress, isolation, abandonment, hopelessness, trauma, and even depression. Participants described feeling "trapped in poverty" with no way out. The stress of low incomes can exacerbate existing traumas for people coping with family separation and the challenges of integrating into a new culture. Caught in a vicious circle, newcomers who suffer from poor emotional health

may be prevented from finding and maintaining employment, managing their housing needs, and engaging in social interaction. Some participants also felt that they had been victims of discrimination, especially based on family size, accent, skin colour, income source, and temporary or refugee status. This affected their access to housing directly in the sense that the landlord refused to rent to them, and also indirectly by negatively affecting their mental health. It is difficult to overstate the significance of the stress experienced by focus group participants due to the challenges they face in the housing market.

Results of insufficient income also manifest in overcrowding as families cannot afford large enough apartments and so are forced to ask landlords to accept more than two people per room. James offered an example of how that plays out, stating, "When you call somewhere and say, 'my name is ----,' the first thing they will ask you is, 'How many children do you have?' I had four, plus my wife and myself, so when you say, 'Four,' they don't even want to meet you. You just call the next place: 'How many children do you have?' 'Four.' So we spent two months looking for a house because of the number of children." A key point here is that James would not have experienced these difficulties if he had been looking for a four bedroom house.

Restricted Access to Subsidized Housing

Despite the difficulties of obtaining affordable housing, there are restrictions on access to subsidized housing. Most participants mentioned the difficulty of getting into BC Housing. For singles or couples without children who are not on the priority list, it was understood to be practically impossible. One exception to this is the allocation by BC Housing of several apartments in a tower block in Surrey, admitted by BC Housing representatives to be one of the two worst buildings in the province (personal communication), to an

agency offering transitional housing refugee claimants. One participant who lived in the building noted problems such as bedbugs but felt that for him it was “better than where [he] had come from.” However, both he and settlement workers from the organisation explained that the majority of refugee claimants who are shown apartments in the building refuse to live there and, consequently, most of the units remain unoccupied. In general, RCs who attended the focus group wished there was more transitional housing for claimants to enable them to live in a safe and affordable place while they are waiting for their work permit, or until they can find employment. At the same time, settlement workers in organisations that provide transitional housing also offer additional settlement supports such as information and referrals that, according to focus group participants, considerably ease refugee claimants’ integration into Canadian society.

Respondents with children who attended the focus group expressed a common refrain to describe their experiences with BC Housing: “We filled in an application when we arrived several years ago but haven’t heard anything since then.” Farhad’s comment was typical; he explained, “I have seven children, but now only four are at home because the rest have grown up. We came in 2005 and we moved five times because the place was always too expensive. We waited over two years for BC Housing, but in the end we just gave up.” Farhad’s story underlines how the long wait for subsidized housing often means that children become adults before the application is processed and are therefore no longer eligible to live in the same household. Similarly, Negar applied for BC Housing when she arrived with her five children six years ago but was never accepted. Now two of her children are over eighteen, and nobody in the family is working. They pay \$950 per month for a two bedroom apartment infested with bedbugs that lacks both privacy and sufficient space

for belongings. Sadly, the week before the focus group took place one of Negar's children had begun cutting himself (i.e. engaging in self harm). While this unfortunate situation may not be entirely a result of the family's living conditions, they are certainly a contributing factor.

Several focus group participants knew of families who had been forced to separate into different households—grandparents in one, parents and children in another, and adult children in a third—if they wished to qualify for BC Housing, even though the grown children and grandparents provide child care, interpretation, and other assistance. Moreover, in the context of refugees' traumatic backgrounds and ongoing struggles to learn English, as well as often different cultural expectations of how long adult children should remain at home, families are not always ready to live apart, even after living in Canada for several years. Focus group participants stressed that for families who have been through war and spent several years in a refugee camp, the prospect of separating just because one of their children turns eighteen, especially when no family member is working, makes little sense. On the other hand, the GAR couple mentioned above who do not have children, but who are both on disability pensions, received subsidized housing quite quickly.

Lack of Information

On top of low incomes and lack of affordable housing, participants felt that lack of information about how to find accommodation in Canada was another major barrier and that they also lacked information about their rights and responsibilities as tenants. Language, literacy, formal education, and facility with computers were noted as key components of accessing information, but beyond these considerations GARs in particular expressed the need for a better orientation to Canadian life to help refugees integrate better. Without

this support participants talked about having to “learn the hard way.” For example, newcomers who have never rented before and do not know about Canadian housing do not know what to look for. Paul explained how he went from Welcome House to view a suite that appeared adequate to him, but once he moved in he discovered that water leaked from several places and the heat did not work. A related comment taken from the survey, related, “Most of the time I don’t know the standard or norm for things, for example it seems to me that the heat does not warm properly, but the landlord says it does.” A further issue concerns GARs coming from Welcome House who sign a one year lease because they are desperate to obtain accommodation yet also unaware of the legal implications of signing a lease. When tenants experience problems and wish to vacate the unit before the lease is up, they risk being taken to court.

The problems are also acute for RCs who do not get connected with an ISA soon after arriving yet may be afraid to ask for help. After hearing about Nyambura’s ordeal in a shelter, the interviewer asked whether she had asked anybody for assistance with her housing difficulties. Nyambura responded, “Do you know the fear we face? If I say I need food, what will happen to me? If I say I need a blanket, what will happen? Are they going to send me back? ...So look at my situation. When I tell you I didn’t know, I didn’t know!” She continued, “When you are a refugee...you are just left to start looking for something you don’t even know, blindly like that...You have just landed and you don’t know where you should go to look for a house, we have never used computers, we don’t know what you are supposed to do—we don’t know! ... You see we really learn through a lot of problems.”

Like Nyambura, another RC, Fatuma, also stayed in a shelter when she arrived in Vancouver. She related the following harrowing story, “We were living in shelters from one to the next because we couldn’t find a place to live:

nobody was renting to us. Finally...I ended up in the hospital because I have a heart problem, and the doctor wrote a letter to say that it was caused by stress because I'm living with my girls in a shelter. The doctor made a very big report with the case workers and called everybody in Vancouver and said, "Can't you find a place for this family?" Nothing! The shelter said, "Okay, we can allow them to stay another month..." Finally we found a dirty one bedroom infested with rats..." Lacking both information and sufficient economic resources, it is clear that some refugees experience extremely difficult challenges in the housing market.

Immigration Status and Family Separation

Although family separation can affect GARs and other immigrants, long term temporary status is a particular issue for RCs. Family separation, especially from spouses and children, is a consequence of temporary status because family members cannot be sponsored until the sponsor has obtained Canadian permanent residence. In addition to being traumatic, family separation is costly, as parents separated from their dependents, such as Nyambura who was separated from her children for several years, have to maintain two households (one here, one overseas), which can affect housing affordability. Temporary status has several other direct and indirect consequences for housing. For example, temporary status prevents RCs from signing a lease. They also do not qualify for Child Tax Benefits or student loans and have to pay exorbitant student fees to study or upgrade their qualifications with consequences for employment and, therefore, housing affordability. At the same time, employers are reluctant to hire people with uncertain immigration status.

Vulnerability to Abuse by Landlords

Low income tenants who also lack information about their rights are vulnerable to abuse by managers and landlords and participants offered many examples of such abuse. In particular, they complained that repairs are not done; heating does not work or is switched off; tenants are charged extra for utilities; residents are served with repeated warning notices; landlords impose unreasonably restricted visiting or cooking hours; damage deposits are not returned; and tenants are forced to put up with rude or discriminatory behaviour. Many focus group participants also described living in housing infested with mould, mice, bedbugs or cockroaches. Tenants in such dwellings are aware that their housing is inadequate, but expressed unwillingness to move for fear that they will be forced to take a more expensive or an even more poorly maintained unit. William's story provides an illustration of some of these problems. He related how his landlord treated him like a houseboy (i.e. servant), prevented him from having visitors, and only permitted him to cook between 10am and 6pm (even though he lived in an independent suite), which naturally caused endless conflict. Moreover, William's unheated apartment (an underground basement suite) was so cold in winter that he contracted pneumonia and spent six weeks in hospital. When his doctors heard his story, they sent a representative to inspect the apartment, then wrote a letter of complaint to the landlord and insisted that William move out immediately. Similarly, Khetsiwe's landlord refused to heat her house and instead told her to use the oven to heat the rooms she and her children occupied.

In another case, Fatuma and her daughters were served with constant warning notices from their building manager for infractions that were either invented or extremely minor; for example, they received a letter complaining that they had caused excessive noise on a day when they were not at home.

Fatuma explained why the building manager was trying to get rid of them. Some time previously when Fatuma had been looking for a suite to rent she had made an appointment by phone to view an apartment. Upon arrival she was met by the building manager who told her immediately upon seeing her that the unit was already taken. When Fatuma asked why the "for rent" sign was still up, the manager said she was going to remove it immediately. However, when Fatuma noticed over a week later that the sign was still up she returned to ask whether perhaps the suite was available after all. The manager continued to rudely insist that it was rented. Finally Fatuma found the apartment she is living in now. However, when the building manager in her building left her job she was replaced with the same manager who had refused to rent to Fatuma in the first place. She was utterly dismayed to discover that Fatuma lived there and has since done all she can to make Fatuma's stay in the building as unpleasant as possible. Finally, after Fatuma sought help from an organisation, the warning letters ceased, but the rent was raised by \$150 per month and two late fees were attached, even though no notice of the raise had been given. However, after her horrifying ordeal in a shelter and all the problems she has experienced to find accommodation, Fatuma is unwilling to move out.

Although such conflicts with landlords arise primarily in the private market, Mohammed described a BC Housing complex that he lived in with his family where from the first day the manager's rudeness made him and his wife suspect they would have problems later. However, they felt they had no option but to accept the unit because they worried that BC Housing would not offer them another one. After they moved in, trouble began immediately with the building manager engaging in physical and emotional intimidation, including insisting that tenants speak English in the corridors. In addition, the property

manager made a habit of telephoning tenants and demanding to know where they went during the day and even taking videos of them despite their protests. Another problem was that residents received constant warning notices, and evictions were a regular occurrence. There is not space in this report to describe the many abuses residents were forced to put up with. Mohammed reported the problems to BC Housing and the Ministry of Employment and Income Assistance on numerous occasions and was repeatedly advised to take up his complaints with the manager. Mohammed explained that the other residents are afraid to complain because they cannot afford to pay market prices so the manager can treat them however she wishes. When Mohammed and his family were finally evicted (in December, the most difficult month to move), they went from paying \$590 per month for three bedrooms to an overcrowded two bedroom apartment for \$930 per month.

Based on focus group participants' stories, there are several reasons why refugees move into substandard housing in the first place. As noted above, lack of information, low incomes, and inability to advocate for themselves with landlords can all lead to refugees accepting inadequate housing. For people who are already homeless, there are time limits imposed on shelter stays that force people to move into unsuitable and inadequate housing. Additionally, William pointed out that for GARs, there may be no option but to accept inadequate housing. He explained, "There is this question of making you leave [Welcome House] after two weeks—that will make you take a cage because of that pressure. They tell you, 'you have three days to go. You have two days...' If you haven't got a house then you are happy even with the very worst one because you know they will kick you out. Fourteen days is nothing when you are new... because you are so tired when you arrive, then you need one week

just to work on your papers, then one week is not enough to run after a house in a huge city like Vancouver.”

To address some of these issues, participants suggested a more proactive role for settlement agencies. For example, Paul argued that “[Settlement workers] shouldn’t let someone just move into a place [from Welcome House] without themselves seeing it. At least let the landlord see that you have backup from an organisation who is following your case. ...Otherwise they just say, ‘Oh this guy is from Africa, he knows nobody, he doesn’t know the law here, and so I’ll treat him the way I want.’ The point is that if my landlord sees I have somebody behind me, then I will not be tormented.” Many GARs also argued that settlement workers should be able to visit newcomers where they live in the community to provide assistance with housing. For example, Andrew pointed out that “...people are in their offices, but if you don’t go out into the field then you cannot really know what people face out there...but that is what we need.”

Altogether the challenges identified by focus group participants increase the risk of homelessness for vulnerable tenants. An immediate solution is to stay in a shelter. Participants shared numerous stories of GARs and RCs who have stayed in homeless shelters in Metro Vancouver. Nyambura’s and Fatuma’s stories above clearly demonstrate the difficulties. Because of all these problems, one focus group participant declared in frustration that, “Some people in Canada say, ‘housing first,’ but the way I see it, it’s more like ‘housing last!’” The fact is that without intervention, the number of refugees staying in shelters or forced to bunk with friends is likely to continue to grow.

3.3.3 Strategies and Resources

With all the difficulties immigrants and refugees face in the housing market, it is useful to look at the strategies and resources they have available to mitigate the challenges. An important point is that the use of effective strategies depends on having access to particular resources. These include: facility in English; formal education; computer literacy; community support networks; negotiating ability; physical and mental health; ability to ask for help; and having friends familiar with Canadian systems. When newcomers lack these resources their ability to employ effective strategies is also reduced. It is also important to note that some of the strategies participants discussed do not solve the problem they are intended to address and, in fact, can even create new difficulties. For example, moving frequently both within metropolitan areas and among provinces is one way focus group participants described using to deal with abuse from landlords, rises in rent, job losses, and other disruptions. However, moving is expensive and time consuming, and the new dwelling is not always an improvement on the previous unit. Andrew offered the following example, "I'm telling you, I moved five times. I had my reasons—there are so many problems with housing!" Other strategies mentioned by focus group participants include: learning to play the game or lying to the landlord; engaging in arbitration processes; asking for help from individuals or organizations; and, most commonly, paying a high price for housing and making do with less for other needs such as clothing, phone, food and so forth. Some of these strategies and resources are examined in more detail below.

Khetsiwe's story demonstrates the importance of personal resources. She found an old run-down three bedroom house to share with her two children and a roommate for \$1,700 per month. First she knocked the landlord down to \$1,300 per month. Further, because he refuses to do repairs, Khetsiwe has

them done herself, saves the receipts and deducts the amounts from the rent each month. One day, after living in the house for over six months, she discovered that the tenants who rented the basement suite did not pay for electricity, which meant that she paid the bill for the entire house. Khetsiwe then insisted that she would only pay 60% of the total electricity bill and the landlord would pay the remaining 40%, which she also deducts from the rent each month. The other focus group participants were stunned that Khetsiwe had managed to negotiate so effectively. Clearly, not everyone has those skills, and it turns out that it had been Khetsiwe's role as an outspoken advocate in her country of origin that had forced her to flee to Canada to seek refugee protection. Khetsiwe's story is also an example of how strategies and resources can mitigate problems but not solve them entirely as her roommate recently moved out and her two children, a boy and a girl, are growing up and can no longer share the same bedroom. Unable to find work, Khetsiwe can no longer afford the rent and must move out.

Another important point is that Khetsiwe enjoyed significant support from an organisation that serves RCs; her and Amin's stories, difficult as they are, offer a sharp contrast to the experiences of Nyambura and Fatuma, who stayed in shelters. Refugees can also access housing assistance from ethnic community members, and having a strong community helps. For example, one Iranian RC was able to stay at a fellow Iranian's house for two months when he first arrived, and later other Iranian friends provided him with furniture. A couple from Iran found housing through Iranian acquaintances after the places ISSofBC directed them to were found to be infested with bedbugs. Similarly, an RC from China offered the following comment on the survey, "Living with my mother and brother who owns the house has really helped me live in Vancouver; I earn eight dollars per hour and have worked at various different

jobs." Meanwhile, newcomers with smaller less established communities, such as immigrants from African countries or Afghanistan, tend to struggle more. Focus group participants who exemplify this point include Farhad and Negar who are both from Afghanistan, and Fatuma, Nyambura, William, and Paul, all of whom are of African origin.

At the same time, while community is important, people who want to help may not be in stable housing situations themselves. For example, Fatuma can hardly be viewed as being in a stable situation, yet she explained, "After all that, I said there will never be a refugee who will pass by me who will go through what I went through! So if any refugee needs help, I help them. Sometimes you go to see their fridge—it's empty! Then, even if I have to put it on my Visa, I go and buy food for them. I don't even feed my own kids sometimes! I give them shelter, food, I shower them, do the paperwork, take them to the doctor, if I cannot walk I put them in a taxi...I spend all the little money that I have...get them ID—because a lot of them don't even come with ID. I take them to food banks, go here and there to get clothes...I do it myself!" Nyambura underlined the precariousness of community support by stating, "If you are lucky to meet another African she will direct you, or she might have no idea!"

Sometimes refugees are able to use their resources to engage in arbitration processes to obtain their rights. At the time of the focus group Mohammed was engaged in a court proceeding with the property and building managers who had abused him and his family, and Andrew went to court twice to get his damage deposit back. However, these processes are complicated and require that tenants follow legal procedures exactly and on specific timelines. Participants felt that without a friend who understands Canadian systems, it is

very difficult for newcomers to be successful in conflicts with landlords, especially if they also struggle with literacy, English, or a similar disadvantage.

Learning to play the game is also important. Andrew explained that, “After a while of living here, you learn how to play the game with the landlord, even if you have an accent...you have to tell them what they want to hear. ...They like to ask about the number of people: ‘How many children do you have?’ If you have five people then right away you will hear, ‘Oh sorry, the house is already taken.’ So you have to be careful: start talking about other things, not the number of people.” Several participants mentioned people they knew who had lied about the number of children they have in order to obtain shelter. Similarly, when James described his difficulties finding an apartment with a wife and four children, Nyambura told him, “You should have reduced” (i.e. said you have fewer children).

While community networks, personal resources, court systems, and other strategies provide some protection, according to focus group participants the most common solution to deal with the many challenges they face is to live in inadequate, unaffordable, and often overcrowded housing. Given their low incomes and lack of affordable rental housing in Metro Vancouver, there are just no other options.

3.3.4 A Success Story

There is one notable success story from the focus groups. Andrew came to Canada from Burundi as a GAR with his wife and one child ten years ago. After moving five times and having a number of terrible experiences in rental accommodation, he and his wife decided they had to buy their own home. First they were fortunate to obtain a subsidized unit in a co-op. Another strategy they used was to remain on RAP for as little time as possible. As well edu-

cated and experienced professionals, Andrew and his wife were both able to find work within six months of coming to Canada. Their determination to purchase their own home is striking. Finally, two years ago they succeeded in obtaining a mortgage for a house in Surrey. Unfortunately, not all refugees enjoy Andrew's abilities and resources. The following section provides an analysis of the overall housing situation for immigrants and refugees in Metro Vancouver in the context of the resources they have available to ease their integration into the housing market.

4. DISCUSSION

4.1 Introduction

Housing is the first and most immediate need for newcomers when they arrive in Canada and, therefore, provides the foundation for other aspects of settlement and integration. A useful metaphor for understanding the crucial role of housing in integration is a cornerstone, which is a foundational stone laid when constructing a building. It is particularly important because all other stones are set in reference to the cornerstone and, as a result, it determines the position of the entire structure. To extend the analogy further, cornerstones are constructed of building materials that, in the case of housing, are analogous to the resources newcomers use to find and maintain suitable, affordable, and adequate housing. Financial resources are foremost among these. Access to information is another crucial requirement. Additional resources include facility in English, formal education, physical and mental health, permanent residency status, family/community support, and computer literacy.

Furthermore, the materials needed to construct a good foundation have a reciprocal relationship with housing as with stable housing newcomers are

better able to meet individual and family needs, find employment, recover from past trauma, pursue education, contribute to their communities, and build assets. Conversely, newcomers who lack stable housing tend to have more marginalized social networks, are inhibited from working or studying, are unable to build assets, cannot meet other needs, are more likely to suffer from depression and trauma, and in general experience a longer and more difficult integration process. In other words, stable housing, employment, good health, and effective social networks support and build on each other, while without adequate housing as the anchor the entire structure of settlement is put at risk. The result can be a downward spiral of marginalization and homelessness that may be difficult to break out of. In the words of one focus group participant, “When you do not have a place to put your head you are nothing! Having a peaceful mind will help you stand up tomorrow and look for a job... will make you stand up and feed your kids—but if you have a problem with housing you cannot do anything!”

It is important to note that newcomers face a range of challenges, some of which are relatively simple to address (such as how to use public transit or open a bank account), while others, such as understanding and effectively accessing the labour and housing markets, require a long-term and interactive learning process. Thus, settlement workers can explain how to look for housing by going online, or point out that the option to pursue arbitration exists in cases of conflict with landlords, and for some newcomers these simple instructions will be adequate. However, for those who struggle with English, cannot use a computer, have never lived in a city, are suffering from trauma, or experience similar barriers, instructions and referrals are simply not enough. This study underlines that for some newcomers, additional supports are needed to enable them to achieve stable housing.

The analysis is contextualized with information drawn primarily from the gray literature on housing and immigration in Metro Vancouver in order to provide a coherent picture of the housing situation for immigrants and refugees and draw attention to the ways in which access to resources are linked to housing outcomes. However, before examining the foundations refugees are able to lay in terms of housing, it is necessary to return to an earlier point about who is included and who is excluded in the analysis. By focusing on users of settlement services, the study excludes two groups of newcomers: those who do not require any help at all, and those who lack even the ability or knowledge to approach an agency for assistance. The likely result is a more representative sample of sponsored refugees than of any other immigration category as they are connected with settlement organizations from their first day of entry in Canada, while refugee claimant respondents include some of those who know about and use settlement services. Presumably there are many refugee claimants who are worse off.

Overall, the report finds that refugees are more likely than economic immigrants to lack the resources needed to find and maintain adequate and affordable housing. Overarching themes dominating the lives of both refugee claimants and sponsored refugees include poverty and inadequate housing that is often also unaffordable and overcrowded. At the same time, the study uncovers a subset of economic immigrants who are struggling alongside refugees to obtain suitable, affordable, and adequate housing. Thus, the findings reveal a portion of the Canadian immigrant population that is living in core or severe housing need despite having access to settlement services. This is significant given that the aim of settlement services is to promote the self-sufficiency and independence of all newcomers. By focusing on people receiving

settlement assistance, the study shows where targeted investments can be made to improve housing and other settlement outcomes.

The discussion below first examines economic resources available to immigrants and refugees and then turns to additional resources such as access to information, the availability of affordable housing, and community supports. Following this discussion, sections 4.3 and 4.4 describe the consequences of the availability or lack of resources for refugees' housing outcomes. The final section examines some of the strategies newcomers use to deal with the challenges they face in the housing market and concludes with some suggestions on how to address these concerns.

4.2 Laying the Foundations

4.2.1 Economic Resources

Economic resources are perhaps the most important ingredient needed to lay a good foundation of adequate, suitable, and affordable housing; accordingly, CMHC reports cite employment income as the primary indicator of core housing need (CMHC 2010a). The economic situation of sponsored refugees, refugee claimants, and economic immigrants differs considerably in terms of their sources of income as well as access to other economic resources. Thus, while nearly three quarters of economic immigrants in the study report full or part time household employment earnings, only around one third of SRs receive household employment income. A further 20% receive RAP, and the remainder receives income assistance. These findings mesh with those of an ISSofBC study of GARs who arrived in Vancouver between 2003 and 2005, which found that their unemployment rate is much higher than the provincial average: 66% of families had no members working, and 74% depended

on government assistance, while the unemployment rate of all respondents totalled 78%. Of GARs who arrived in 2003, only 47% were employed three years later, and of those 44% were employed part time. Overall, only 25% noted paid work as their main source of income, and respondents felt that their greatest housing challenges were posed by a combination of high rents and limited incomes, along with finding housing large enough to accommodate their family (ISSofBC 2006). Similarly, refugee claimants in the current study subsist on a precarious mix of employment income and income assistance, from which they also have to pay legal costs and immigration application fees. Furthermore, refugee claimants and sponsored refugees are three times more likely than economic immigrants to identify the lack of a guarantor as a barrier to housing. This is significant in that a guarantor would only be required where the landlord could not be convinced by other means that the prospective tenant is able to pay their rent.

There are several reasons why refugees may be unable to obtain employment. Refugee claimants suffer from a combination of having to wait up to one year to receive a work permit in addition to long term temporary status that inhibits finding work as employers are reluctant to hire people whose social insurance number begins with a nine (a well known indicator of temporary residency status). Also, for many GARs and some RCs, lack of English, ongoing trauma, and low levels of education act as further barriers. Additionally, most employment in Canada is found through informal contacts (Oreopoulos 2009), and refugees tend to have the least developed social networks. In this context, it is interesting to note that among respondents from India and China, who enter relatively large and well established communities in Metro Vancouver, 100% report receiving household employment income. Finally, the results of a recent study of employer discrimination against applicants

with non European names or experience from foreign firms suggest that applicants' names matter more than education, additional language skills, and extracurricular activities (Oreopoulos 2009; see also Esses et al. 2007).

In these contexts and given that approximately half of refugee respondents from the current study rely on social assistance, discrimination based on source of income becomes a concern. Nearly half of refugee claimants identified source of income as a reason for housing difficulties, making them the most likely group to do so; however, refugees are generally far more likely than economic immigrants to report all kinds of discrimination. Even though they are drawn from the same regions as refugees, economic immigrants are less likely to report discrimination in the housing market based on skin colour, country of origin, religion, or ethnicity. They are also far less likely to identify immigration status as a basis for discrimination. These findings are supported by other research on housing discrimination in Canada (CMHC 2002; Francis 2009; Wayland 2007; Teixeira 2008) and point to the importance of economic resources, particularly employment income, in determining not only housing outcomes, but also newcomers' perceptions of the challenges they face and, therefore, how they attempt to address those challenges. As noted earlier, settlement workers argue that prospective tenants might believe they have been denied housing based on their ethnic background, when it is actually landlords' perception of their inability to afford rent payments that has led to them being turned away. Believing that one is discriminated against based on one's ethnicity can create a sense of hopelessness and even contribute to depression, which in turn further inhibits obtaining employment.

Those who are unable to work must survive on government transfers. Social assistance benefits consist of a shelter component combined with benefits to meet other living costs. To determine shelter benefits, the BC govern-

ment uses the twenty-fifth percentile so that apartments in the least expensive 25% of the rental market qualify for assistance. However, people receive much less per month than minimum affordable rents, leading to very constrained choice (SPARC 2007). To further illustrate this point, Table 56 compares social assistance amounts to the Low Income Cut Off (LICO), Market basket Measure (MBM), and average after tax incomes in order to demonstrate the inadequacy of welfare incomes to meet household needs. The Market Basket Measure was developed by HRSDC to complement two existing Statistics Canada measures of low income, Low Income Cut-offs and the post-tax Low Income Measure (LIM), to track low income trends among families with children. The “basket” on which the MBM is based includes five types of expenditures for a reference family of two adults and two children including food; clothing and footwear; shelter; transportation (public transit or a used vehicle); and other household needs such as school supplies, furniture, newspapers/magazines, recreation and family entertainment, personal care products, telephone, and so forth (HRSDC 2003). Table 57 shows total annual social assistance incomes for 2009 based on four household types, revealing that rates are also very low in real terms.

TABLE 56 BRITISH COLUMBIA: WELFARE INCOMES AS A PERCENTAGE OF SELECTED ADEQUACY MEASURES 2009

ADEQUACY MEASURE	COUPLE, TWO CHILDREN	LONE PARENT, ONE CHILD	SINGLE EMPLOYABLE
Before tax Low Income Cut Off (LICO)	51%	61%	35%
After tax LICO	61%	75%	42%
Market Basket Measure (MBM)	70%	86%	52%
Post-tax Low Income Measure (LIM)	49%	47%	22%

TABLE 57 BRITISH COLUMBIA: ANNUAL WELFARE INCOMES
BY HOUSEHOLD TYPE 2009

Single Employable	\$ 7,778
Person with a Disability	\$ 11,392
Lone Parent, One Child	\$ 16,899
Couple, Two Children	\$ 21,179

National Council of Welfare

Basic RAP rates are guided by prevailing provincial social assistance rates in BC. Once supplements and government benefits are added in, RAP income supports surpass social assistance by 16%, but still fall below accepted poverty lines such as the MBM and LICO, meaning that RAP supports are inadequate to cover basic living costs. A key problem is that while the cost of living has increased, RAP rates have remained virtually unchanged. For example, for a GAR reference family of two parents and two children under ten years of age, RAP income with supplements but without benefits is \$1,351 per month. Including benefits, the amount rises to \$2,025 per month. However, the MBM for the reference family is \$2,607 per month, nearly double what they receive to meet their basic living expenses on RAP. When total income is considered, Vancouver is one of only two resettlement locations in Canada where the reference family receives less than 80% of what they need to cover their basic costs as defined by MBM. Similarly, the family's LICO is \$2,713 per month, of which, when total income is considered, the reference family receives only 75%; without benefits they only receive 50% of the LICO for their family. Singles and couples without children have even lower relative RAP rates because families are able to access supplements and benefits that are unavailable to other households. Thus, in 2009, individual GARs received up to \$685 per month, or \$8,220 per year, to meet all of their needs (Siggner, Atkey and Goldberg 2007).

Focusing on shelter, the reference family's shelter allowance totals \$690 per month, yet the average rent for a two bedroom apartment in Metro Vancouver in 2009 was \$1,164 (CMHC 2010c); therefore, even if the children share a bedroom, RAP only covers 66% of their rent. Another way of looking at this is to compare the reference family's total annual income of \$24,295 with their average annual rent of \$12,540. In this example, the portion of income needed for shelter is at least 52% (Siggner, Atkey and Goldberg 2007). Correspondingly, in the ISSofBC study cited above, 26% of GARs who arrived to Metro Vancouver from 2003 to 2005 reported spending 50-59% of their monthly income on rent, and 28% reported spending more than 60% (ISSofBC 2006). Given the gap between income and needs, RAP and social assistance recipients lack elasticity in their budgets and, therefore, also lack adequate food, stable accommodation, transportation, and suitable options for childcare.

Furthermore, there are important connections between housing quality and children's social, emotional, and mental health that are related to income. Low income families spend more money and a greater proportion of their incomes for basic shelter needs and, therefore, have less income available for other necessities essential to child health and development, including food, clothing, and recreation. Another result is that children may subsist on food from food banks that may not address their nutritional needs (CMHC 2003). In fact, there are clear links between income insecurity and food insecurity (Kerstetter and Goldberg 2008). For example, 26% of GARs who arrived between 2003 and 2005 reported relying on food banks to feed themselves while on RAP (ISSofBC 2006). Problems may be particularly acute for lone mothers, 49% who live in poverty in BC, a much higher proportion than the national average (SPARC 2006). Many single mothers go hungry themselves in order

to feed their children from the meagre food obtained from the food bank, while getting groceries without transportation money which also means carrying heavy bags over long distances (Gurstein and Goldberg 2008). In this context, it is important to note that the majority of Somali GARs are single female-headed households with an average of 4-9 children and, in general, GARs include a disproportionate number of single mothers (ISSofBC 2010a).

Further, despite GARs' larger than average households and relatively young ages, only adults receive transportation allowances to cover bus fare through RAP income supports (Siggner, Atkey, and Goldberg 2007). GARs have an additional monthly cost as they also have to repay their transportation loan from RAP amounts, which for one individual in 2009 was an average of \$1,563; for a family of five with a single mother and one child under six years of age that amounts to a \$7,010 loan. GARs must begin paying these loans thirty days after arrival (ISSofBC 2010a). The previous discussion revealed that these loans constitute a significant burden for tenants already struggling to meet housing costs.

Two important disjunctures arise out of the foregoing discussion, namely, between the shelter benefits provided under RAP and SA and the cost of housing in Metro Vancouver and, at an even deeper level, from the question of federal versus provincial responsibilities in that the Resettlement Assistance Program is administered federally, while housing is provided by provinces and municipalities. In terms of this study, one result of these insufficient policy connections is that low income refugees and immigrants fall through the cracks. What is needed in these contexts is stronger and more explicit coordination between housing policy and settlement policy in order to enable vulnerable newcomers to meet their housing needs.

4.2.2 Other Resources

Financial resources are not the only materials needed to construct a solid cornerstone. Other resources that contribute to the achievement of stable housing include access to effective information; the availability of affordable rental housing; permanent residency status (a significant issue for RCs); and aspects of human and social capital, such as negotiating abilities, supportive social networks, formal education, and physical and mental health.

Language ability, education, and computer skills are crucial requirements for gathering information, searching for accommodation, and dealing with landlords. In the current study, 70% of GARs and RCs identified language as a barrier to accessing housing while around 50% of economic immigrants did so. Similarly, in an ISSofBC study of GARs who arrived between 2003 and 2005, 60% of respondents rated their English language skills as “not at all” or “beginner.” Waiting times to get into English language classes presented an additional concern as 15% of respondents had to wait over six months, and a further 19% were still waiting at the time of the interview. Similarly, most GARs have limited computer skills; in the same study, 72% did not have an email address, and 78% rated their skills as “not at all” or “beginner.” In general, GARs come with lower literacy levels in their original languages and the lowest educational attainments among immigration classes, including a large proportion of youth with limited exposure to formal education (ISSofBC 2006). Conversely, it is likely that economic immigrants have the most effective language and computer skills since they arrive with the highest levels of education, go through an individually initiated overseas application process, and are more likely to have professional experience. Access to information is important because the Canadian housing market is based on a notion of *caveat emptor*, or “renter beware” yet, as demonstrated by the stories of William

and others above, newcomers do not know what to look for and are also unaware of their rights.

Another important resource that must be taken into consideration is the availability of affordable rental housing. As noted in previous sections of this report, housing policy over the past twenty years has moved away from building social housing and market rental housing, and more emphasis has been put on homeownership. Very little new affordable housing stock has been built, while at the same time there has been an erosion of existing market rental housing stock through conversion to condominiums. These factors have resulted in low vacancy rates for affordable housing, upward pressure on market rental rates, and long waiting lists for social housing. Moreover, the gap between average incomes and the cost of housing in Metro Vancouver has widened; between 2006 and 2009 shelter costs rose by nearly 12%, while average wages barely increased at all. Moreover, while owners' incomes rose slightly, renters' incomes decreased over the same period (CMHC 2010c). Consequently, there has been an increase in the demand for affordable housing, as incomes have not kept up with inflation. At the same time the study findings underscore the restrictions on access to subsidized housing. On this point, while it is positive that some groups, such as people with disabilities, are able to access subsidized housing on a priority basis, it is unfortunate that multi-barriered refugee families are not also considered a priority, given their significant challenges, as access to subsidized housing would go some way towards alleviating their significant affordability concerns.

Available sources of housing assistance and the size and strength of newcomers' community networks also affect access to information and housing outcomes. It seems likely that family members, followed by friends, provide the most needed assistance, whereas visiting an ISA would be a last resort

when no other help is available. For example, a family member might provide money or accommodation, or accompany newcomers to view potential units, whereas, based on findings from the focus groups with settlement workers, agency staff are likely to provide only a limited amount of assistance with the online housing search. Ethnic community members can also constitute a source of assistance. Depending on their region of origin, refugees may have a well-established community behind them, or they may enter a marginalised community from which quality information about housing is not easily obtainable. Given that refugees to Metro Vancouver arrive in relatively small numbers from regions that send few immigrants to BC, such as Africa, West Asia, and Latin America, their ability to access effective information and community support is inhibited. As Fatuma and Nyambura's stories illustrate, RCs who fail to connect with an ISA upon arrival face immense difficulties in finding housing information and assistance. Both women came from Africa, so they face the additional challenge of entering a small and relatively marginalized community. A related concern arising from the survey and focus group findings is that newcomers may be receiving housing assistance from others in similarly difficult or unstable circumstances. One can speculate that ISAs provide better information, yet front line settlement workers may lack systematic information about housing issues simply because housing falls outside their mandate (CIC 2005; BC Ministry of Regional Economic and Skills Development).

The nature of respondents' social networks can also be surmised from the sources of housing assistance they received. GARs in the current study are the least likely to receive assistance with housing from family members or friends and the most likely to get help from an ISA. RCs are also extremely unlikely to get help from family members. Economic immigrants (including family class migrants) are the most likely to receive help with housing from

family members and the least likely to receive assistance from an ISA. At the same time, their greater likelihood of having paid employment also implies a stronger social network of others who are also employed. Additionally, while respondents from China, Europe, Africa, and Latin America report receiving assistance from ethnic community members, only those from China report receiving assistance with housing from an ethnic community organisation. This is reflective of the large Chinese community in Metro Vancouver.

For GARs the Resettlement Assistance Program includes between thirteen and eighteen hours of orientation during their first six weeks in Vancouver, comprising an initial assessment of immediate healthcare needs, a financial orientation and explanation of RAP services, and information linking clients to broader based programs such as ESL or employment assistance. There is little time to cover housing with refugees who may never have rented before (Siggner, Atkey, and Goldberg 2007). On this point, it is worthwhile noting that ISSofBC is currently the only reception centre for GARs in BC; since GARs tend to arrive over a limited number of months, allowing other cities in BC to receive GARs could ease the burden on counsellors. Moreover, because the orientation that GARs receive tends to be provided soon after arrival and when refugees are still exhausted and traumatized, some GARs are unable to remember anything at all from the orientation (ISSofBC 2006). At the same time, RAP counsellors have large caseloads of up to 300 clients each and, therefore, have limited time to spend with each client (ISSofBC 2010a). In fact, CIC's own evaluation of the Immigration Settlement and Adaptation Program (ISAP), which administers the Resettlement Assistance Program, found that overall funding allocations are inadequate and that insufficient resources compromise the ability of SPOs to deliver a full range of settlement services to immigrants (CIC 2005).

Finally, it is difficult to find or maintain stable housing when one is suffering from trauma, depression, or disability. It has been well documented that GARs tend to arrive with increased physical and mental health issues, and many have special requirements following trauma, torture, and years in a refugee camp. Afghanistan and Iraq have been among the top source countries for GARs to BC since 2003, and newcomers from that region tend to bring with them significant mental health issues in addition to suffering from limited pre-existing community support (Pressé and Thomson 2007; ISSofBC 2006; ISSofBC 2007). RCs from similar backgrounds face corresponding challenges (Dench 2006). RCs also suffer from temporary status, which is stressful and contributes to instability, with a related result being that RCs tend to move more frequently than other immigrants. In line with these findings, economic immigrants in the current study are the least likely to report a diagnosed disability, while sponsored refugees are the most likely. Mental health is also related to negotiating ability. Those who have spent many years in a refugee camp are less likely to have developed strong negotiating abilities to deal with landlords since the experience of camps tends towards dependence and regulation rather than active negotiation of needs and access to resources (Hyndman 2000). The confidence and security of one's negotiating position vis à vis landlords can also be enhanced by having stable employment, permanent residence, and formal education, all of which are more likely to be enjoyed by people who have not been forced to flee their homes to seek refugee protection.

4.3 *Shaky Foundations, Shaky Structure*

With such limited economic and social resources, it is unsurprising that refugees are struggling in the housing market. The following section looks more specifically at the shelter situation for economic immigrants, sponsored refugees, and refugee claimants. What kind of cornerstone is each new arrival able to lay, given the building materials at their disposal?

4.3.1 Adequacy

In terms of the adequacy of their accommodation, RCs are the least likely to report housing in good condition and the most likely to report housing in need of major repairs. Conversely, economic immigrants are the most likely to inhabit housing reported to be in good condition, or in need of only minor repairs. At the same time, three quarters of RCs and GARs report unhealthy living conditions, compared to slightly fewer than half of economic migrants. All of the refugees who took part in the focus groups mentioned housing infested with bedbugs, cockroaches, mice, or mould. Similarly, respondents whose sources of household income include RAP or social assistance are also more likely to report unhealthy living conditions. In addition, difficulties with language and disability are both correlated in the current study with refugee status and housing in need of major repairs, eviction, problems with landlords, and other negative outcomes. A written comment by an RC from China, taken from the survey, underlines these ideas. The respondent stated, "I used to live in a place where fifteen units share one washroom and kitchen, there was no hot water, it was really dirty and full of rats; it was like being in hell."

Housing condition is also correlated with dwelling type in that some dwelling types tend to be more expensive, more independent, and in better condition

than others. For example, economic immigrants are more likely than refugees to live in houses, townhouses, or apartments located in buildings with five or more stories. These types of dwellings tend to be costlier and in better physical condition than other housing types. GARs, on the other hand, are concentrated in apartments in buildings with four stories or fewer, while RCs are spread out among apartment types. Very few refugees live in houses as single-family dwellings. In line with these findings, RCs followed by GARs also report the lowest levels of satisfaction with their dwellings.

Living in inadequate housing has potentially far reaching implications for health and safety. For example, people with low incomes restricted to the bottom end of the housing market are more likely to be exposed to housing health risks because of the poor physical quality of lower cost housing, including the presence of dangerous substances such as lead or asbestos, or because the surroundings have environmental problems detrimental to physical and mental health. Poverty also interacts with housing to exacerbate negative outcomes such as poor nutrition as children with poor nutritional status absorb higher quantities of lead at every level of exposure, and cockroach antigens are one of the major causes of asthma among children living in cities. Further, poor housing is also a factor in the placement of children into government care and can delay or prevent the child's return home (Cooper 2001).

With these ideas in mind, the study findings reveal a worrying proportion of immigrants and refugees who are experiencing significant housing challenges despite having lived in Canada for several years. Survey respondents include newcomers who are experiencing difficulties in their initial settlement period, as well as immigrants and refugees who have been in Canada for several years and continue to face challenges. It is likely that the study sample is more representative of recent newcomers than of people who have been in

Canada for more than five years, as immigrants and refugees are expected to require settlement assistance in their initial settlement phase. Those respondents who have been in Canada for more than five years and are still using settlement services represent a portion of immigrants and refugees who are experiencing persistent settlement and integration problems. Because of these differences, it is not possible based on the survey data to generalise about changes in the condition of respondents' housing over time.

However, it is possible to analyse respondents' assessments of their housing trajectories based on focus group discussions and responses to the survey question concerning whether respondents' overall housing situation has got better or worse since coming to Canada. On average, economic immigrants are the most likely to report that their housing situation has "improved a lot," while RCs are by far the most likely to say their housing situation has "got much worse." These findings point to the existence of a vulnerable group of immigrants and refugees who are still using settlement services up to ten years after landing and who are also experiencing significant difficulties with housing. Furthermore, it is also clear that for refugees in particular, initially difficult situations have not necessarily improved with time spent in Canada. Finally, if the economic immigrants who took part in this study are among the worst off, and refugees are struggling in comparison, then refugees must be in truly dire straits relative to the average economic immigrant or the Canadian born.

4.3.2 Affordability

For refugees and low income economic migrants, the current study underlines the ways in which low income leads to negative housing outcomes such as overcrowding; spending too high a percentage of income on housing;

poor housing conditions; difficulties moving into self-contained housing for singles; living too far from work or school; having to stay with friends or family; and getting stuck in the rental market. While affordability is a concern for nearly all study respondents, on balance the report finds that refugees struggle disproportionately given their lower incomes and the lack of affordable rental housing. Correspondingly, they are more likely to have had to stay with family members, friends, in shelter, or in a place not intended as a residence. Respondents without household employment income are far more likely to have had to stay in a shelter or place not intended as a residence, because they could not afford housing. Affordability problems are further evidenced by the very low average monthly rents reported by respondents. Despite having an average of 3.5 people per household, GARs only spend \$728 per month on rent, yet the average rent for two-bedroom apartments in Burnaby is over \$1,000 per month and in the City of Vancouver, nearly \$1,500 per month. RCs report slightly lower average rents at \$631 per month, but most live in the City of Vancouver (the most expensive municipality), where a bachelor unit rents for an average of \$846 and a one-bedroom apartment for \$1,012 per month. Given these figures it is also likely that refugees are living in inadequate and/or overcrowded housing. In terms of being unable to afford independent housing, the study results underlined the increased level of vulnerability that arises from reliance on roommates, as when they move out the remaining tenant faces renewed affordability issues and may become homeless as a result.

At the same time, the study results show that a significant number of respondents in each immigration category spend a very large proportion of their income on housing. Ninety percent of GARs receiving RAP report spending more than 50% of their income on housing, even though around one quarter

are in subsidized housing. RCs are the least likely to be in subsidized housing at 5%, and over half spend more than 50% of their income on shelter. Overall, the study finds that 85% of refugees are in core housing need, and over half are experiencing severe housing need. Although economic immigrants are doing slightly better, 75% are in core housing need, and just under half report conditions of severe housing need. Percent of income spent on housing does not improve markedly with time spent in Canada, as over half of respondents who have been in Canada for five to ten years report spending at least 50% of their income on shelter. The message of these findings is that refugees start out in extreme poverty, and for some people those conditions appear unlikely to improve.

Moreover, when tenants are vulnerable and unable to access independent housing, they are at greater risk of being abused by landlords and property managers and more vulnerable to eviction and homelessness. Correspondingly, respondents identified many of the problems with landlords and evictions as being related to affordability concerns, such as having to allow too many people in the unit and rent rises. RCs are the most likely to report eviction; however, economic immigrants also experienced high rates of eviction. GARs are the least likely to be evicted, although it does occur, as it did to Mohammed and his family, noted above.

Finally, refugees are more vulnerable to economic shocks than other newcomers, because they are nearly all in the rental market. Moreover, the study finds that on average refugees pay lower monthly rents than immigrants but spend a higher percentage of their income on housing. Survey respondents without household employment income also spend less on housing than those households with employment income, but the amount comprises a larger portion of their income. Eighty percent of respondents receiving RAP and 70%

of income assistance recipients spend over 50% of their income on housing, compared to 40% of respondents reporting employment household income. No survey respondent receiving RAP and only 12% of those on social assistance spend less than 30% of their income on housing. Correspondingly, half of respondents who rent are in severe housing need and one third in core housing need. This compares to one third of owners who are in each category. These figures are higher than the Metro Vancouver average, possibly due to the study sample being drawn from newcomers receiving settlement assistance. However, given that respondents are accessing assistance from an ISA and yet continue to struggle with housing, the results indicate that the assistance they are receiving is insufficient to meet their needs.

4.3.3 Suitability

Housing affordability is intimately connected with suitability, as renters are forced to live in overcrowded dwellings when they cannot afford large enough units for their household size. Based on survey results and focus group discussions, this study finds that despite spending a greater proportion of their income on housing, refugees live in more crowded dwellings. Among study respondents, GARs have both the largest households and the smallest dwellings, resulting in an average of two people per bedroom and, accordingly, they are the most likely to report household size as a barrier to accessing housing. Moreover, among survey respondents receiving RAP benefits, 77% report overcrowded housing. The previous section offered examples such as Negar, who shares a two-bedroom apartment with her five children, and Mohammed, who lives in a two-bedroom unit with his wife and two children. RCs tend to have smaller households but still experience overcrowding, likely as a result of single people doubling or tripling up in bachelor suites or one-bedroom

apartments. Multiple families living together was noted as another common strategy. As with adequacy, overcrowding has potential consequences beyond the lack of space, comfort, and privacy: household overcrowding has been associated with reductions in air quality and increased incidences of respiratory infections (Bryant 2004; Cooper 2001). Overcrowding also has implications for mental health as Negar's story demonstrates. Finally, as discussed in the previous section, allowing more than the permitted number of residents in a rental unit can also constitute grounds for eviction.

4.4 Home(less) Truth

Based on these shaky foundations, the report finds that homelessness and risk of homelessness present major concerns for the immigrants and refugees who took part in the study. The following written comment from the survey exemplifies the uncertainty vulnerable tenants feel in the housing market, "I have no job so am using my savings for everything. I am actively looking for a job but nobody calls for an interview. My savings cannot last and then I may become homeless." Overall, the results indicate an alarmingly high incidence of hidden homelessness as approximately half of all respondents reported staying with friends, family, in a shelter, or in a place not intended as a residence because they could not afford accommodation. RCs are the most likely to have had to stay somewhere, at 78%, compared to 43% for economic immigrants, and 46% for SRs. Specifically, 20% of GARs reported having to stay with friends and 13% with family members because they were unable to afford shelter, while 42% of RCs stayed with friends and 19% with family. While fewer than 2% of economic immigrants stayed in either a shelter or place not intended as a residence, a surprising 28% of RCs and 12% of GARs in the current study had stayed in a shelter, while 10% of GARs and 14% of RCs

had stayed in a place not normally intended as a residence. Correspondingly, at least two focus group respondents had stayed in shelters, and participants knew of numerous other examples.

The survey also reveals a high level of hidden homelessness among economic immigrants, of whom 23% have had to stay with friends and 22% with family members. Although this finding could be due in part to the study sampling methods in that economic immigrants using settlement services several years after arrival are assumed to be struggling (although this is unclear, as statistics regarding the proportion of economic immigrants using settlement services are unavailable), the point is that they do exist and need more support. The numbers are extremely worrying given that respondents are already receiving settlement services. In order to reverse this situation, vulnerable newcomers need better access to financial resources, information, and affordable housing.

4.5 House of Cards

Facing inadequate, unsuitable, unaffordable housing and homelessness, desperate people are driven to desperate measures in order to survive. Strategies mentioned by focus group participants include using “survival skills” such as lying to landlords, moving frequently, and engaging in arbitration. These buttressing mechanisms tend to be reactive and, as is the case with living in overcrowded conditions to address affordability issues, do not ultimately lead to improved housing outcomes. As a result, such strategies are more analogous to adding sand to the cement than addressing structural problems. For example, allowing more than the agreed number of tenants to occupy a unit to combat affordability issues or lying to a landlord could result in eviction, while engaging in arbitration is a complicated and time consuming response to

a problem that has already occurred. Further, moving frequently is expensive and disruptive as damage deposits are lost and belongings must be replaced. On average GAR respondents moved the fewest number of times, and focus group participants' stories suggest that this is due to the difficulty of finding alternative accommodation and accompanying fear that they will be forced to accept an even more expensive unit than they currently occupy. However, three GAR focus group participants (Mohammed, Farhad, and Andrew) moved five times each. In contrast, despite having spent the least amount of time in Canada, RCs in the current study move the greatest number of times on average, underlying their extreme instability. Most commonly, however, immigrants and refugees simply "make do" because there are no alternatives. Large numbers of newcomers forced to "make do," or in other words, accept substandard and precarious housing, is a concern, as initial settlement experiences can have long term consequences manifested in persistent poverty and homelessness that is difficult to get out of.

This report has shown the relationship between resources and housing outcomes. The analysis has primarily focused on respondents who are struggling in the housing market, but it is also instructive to review the profile of newcomers who have been able to obtain adequate and affordable housing. Analysis of the data from those respondents reveals that, regardless of immigration class, they are more likely to report employment income rather than reliance on social assistance or RAP, less likely to indicate difficulties with language or immigration status, and better able to draw on assistance from social networks. Study respondents who have higher incomes or savings, and pay more for housing, tend to occupy dwellings that are in better condition and with which they are better satisfied. Equipped with better building materials they are able to lay a stronger foundation. However, there is a reciprocal

relationship between housing and resources such as financial stability, and it is not possible based on survey data to say which came first, decent housing or employment income, or decent housing and good emotional health. In any case, key implications of these findings include the importance of enhancing refugees' access to financial resources, including assistance finding employment and increased RAP rates, and strengthening the capacity of marginalised ethno-cultural communities. The further significance of these results is that they show that when refugees—such as Andrew—are provided with access to adequate resources, they are able to achieve the same positive housing outcomes as other immigrants.

Finally, returning to the earlier point that some newcomers require greater assistance than others, the assistance offered to newcomers seeking to enter the labour market is instructive. Finding work is one of those difficult tasks that, along with finding and maintaining suitable, adequate, and affordable housing, requires more intensive assistance than simply providing “how to” instructions. Therefore, just as employment resource centers have been created to assist unemployed people with finding and maintaining employment, it would be beneficial to have a housing resource centre where newcomers who are struggling in the housing market can access effective assistance over a longer time frame than settlement workers are able to provide given their limited mandate and busy schedules. At the same time, the finding that newcomers who received help with housing are also more likely to assist others supports arguments for community development strategies alongside the provision of enhanced housing assistance to be provided by qualified agencies as part of community capacity building.

5. CONCLUSION

5.1 Summary

Data from the Metro Vancouver study is drawn from the results of 185 surveys administered by settlement workers in four partner agencies along with the findings from five focus groups and one consultation conducted with settlement workers, refugee claimants, and sponsored refugees. To illustrate the crucial role of housing in settlement and integration, the report uses the metaphor of a cornerstone, a foundational stone laid when constructing a building. It is particularly important because all other stones are set in reference to the cornerstone, which therefore determines the position of the entire structure. Further, cornerstones are constructed of building materials that, in the case of housing, are analogous to the resources newcomers use to find and maintain suitable, affordable, and adequate housing. Financial resources are foremost among these, with employment income the most significant indicator of core housing need. Additional resources include access to effective information, the availability of affordable suitable housing, facility in English, physical and mental health, permanent residence, and family/community support.

The importance of adequate shelter goes beyond the function of providing an anchor for other aspects of integration; there is also a reciprocal relationship. Thus, newcomers with stable accommodation are better able to meet family and individual needs, find employment, recover from past trauma, pursue education, contribute to their communities, and build assets. Conversely, a lack of stable housing is correlated with more marginalized social networks, higher rates of unemployment, inability to build assets or meet other needs, increased stress, and a longer and more difficult integration process overall. In other words, without adequate housing as the cornerstone, the entire struc-

ture of settlement is put at risk. The result can be a downward spiral of marginalization and homelessness that is difficult to break out of.

The report finds that immigration category and housing outcome are closely linked, given that people who enter Canada through humanitarian streams are more likely than economic immigrants to lack the resources needed to find and maintain adequate and affordable housing. With lower rates of employment, refugees are more likely to rely on government transfers through income assistance or RAP. This inhibits their access to housing in terms of affordability and also as a consequence of discrimination practiced by landlords against social assistance recipients. Affordability concerns are exacerbated by the lack of affordable housing and restricted access to subsidized housing, especially for large families and single people. At the same time, refugees generally enter more marginalised social networks that make it difficult to access information about the housing market, while the ability of settlement workers to provide housing assistance to newcomers is limited by their mandate. Additional barriers to housing include temporary residency status, trauma, and lack of English. In these contexts, overarching themes dominating the lives of both refugee claimants and sponsored refugees include poverty, substandard housing that is also unaffordable and often overcrowded, and homelessness, both hidden and absolute. In contrast, the study finds that economic migrants generally have access to more effective resources and, therefore, experience better housing outcomes. At the same time, by focusing on people using settlement services, the report reveals a subset of economic immigrants who struggle alongside refugees to obtain suitable, affordable, and adequate housing. Given the aim of settlement agencies to promote the successful integration of all newcomers, the findings indicate that in tough economic times some people require additional supports.

5.2 Conclusion

The successful integration of newcomers implies the achievement of self-sufficiency and the ability to live independently in Canadian society. However, in order to realize these positive outcomes, immigrants and refugees require access to adequate social and economic resources. Housing is the first and most immediate need for newcomers and thus provides the foundation upon which other aspects of settlement are built. Consequently, there needs to be a stronger articulation of housing and settlement policy and goals in order to enable all new Canadians to enjoy adequate and affordable shelter. Canadians enjoy a sense of pride in the way newcomers are welcomed to this country, and unfair inequalities cannot be ignored or left to increase. With regard to housing, the need for intervention is increasingly urgent, especially for refugees. In the words of one focus group participant, “We go from research to research and nothing happens, but if we keep doing the same things that we are doing now, the cycle will never end.” At the same time, it is worth recognizing that since the number of refugees arriving to Metro Vancouver is low, their challenges, significant as they are, could be resolved with a relatively small financial investment. The following section summarises critical issues for policy that arise from the study findings.

It may be the case currently that the majority of newcomers to Canada do well over time. However, the results of this study suggest that to improve settlement outcomes, policy should focus on those people struggling at the bottom, and if a society is judged by the living conditions of its poorest members, then there is still much work to be done. Moreover, immigration is about nation-building, and a strong nation depends on strong individual and com-

munity foundations. Housing provides that foundation and is therefore a key part of nation building at every scale.

5.3 Critical Issues for Policy

- *The availability of affordable rental housing*

There is a clear need in Metro Vancouver for increased availability of affordable rental housing to reduce the housing difficulties facing low-income families and single people and also to address the growing problem of homelessness across the city. Currently, in the context of high rents and low vacancy rates, newcomers are forced to spend such a large proportion of their income on housing that they are unable to meet other needs such as food, transportation, clothing, and so forth, and may also be forced to live in overcrowded dwellings.

- *Access to subsidized housing, including transitional housing for refugee claimants*

While National Occupancy Standards are crucial to ensure the principle of adequate living space for tenants, in some cases their implementation has the inadvertent effect of excluding from the system the vulnerable tenants that the standards are intended to protect. The result is that large or multigenerational families end up living in overcrowded accommodation that they also pay more for, as landlords in the private market charge higher rents for additional tenants. To address this concern, there needs to be a mechanism in place to allow for flexibility in extreme cases while continuing to provide protection to tenants in general. In addition, refugee claimants would benefit from increased access to transitional housing; especially as such accommodation tends to be accompanied by other settlement supports that improve long term settlement

outcomes. Finally, there is an overall need to expand the supply of subsidized housing to reduce wait times and increase access.

- *The need for a centralized, reliable Housing Resource Centre and website*

A Housing Resource Center is needed to enhance newcomers' access to effective information about the housing market, to provide assistance with the housing search, and to assist in cases of conflict with landlords and with other tenancy issues. A Housing Resource Center would also relieve the burden on settlement workers already stretched to the limits with the provision of traditional settlement services.

- *The mandate of immigrant serving agencies*

Given that refugees in particular lack access to other housing resources, and in order to effectively assist them with the challenges they face in the housing market, the mandate of immigrant serving agencies needs to be expanded beyond the provision of information and referrals to permit housing assistants to accompany newcomers to inspect potential units and assist in situations of conflict with landlords.

- *Monthly RAP amounts and the requirement for GARs to repay the transportation loan*

Currently RAP benefits are entirely inadequate to meet family and individual needs, including basic requirements such as shelter and food. These concerns are exacerbated by the requirement to repay the transportation loan. Increasing monthly RAP amounts offers a simple and cost effective way to reduce homelessness and improve other settlement outcomes such as children's health and nutrition.

- *Orientation for GARs*

The current orientation for GARs needs to be expanded to include detailed and comprehensive information about how to live in and care for rental housing, as well as enhanced information about their rights and responsibilities as tenants. Doing so will improve GAR's housing outcomes by reducing their vulnerability to abuse by landlords, while also decreasing the likelihood of conflict with landlords and neighbours that can lead to evictions and other problems, thereby enabling GARs to maintain stable housing in comfort and security.

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7. APPENDICES

Appendix A: Metro Vancouver Housing Survey

Appendix B: Introductory Letter

Appendix C: Focus Group Questions for Settlement Workers

Appendix D: Focus Group Questions for Refugee Claimants and Sponsored Refugees