

Community Housing Canada

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# The Vulnerability of Newcomers (Including Refugees) in the Canadian Housing Sector

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**Authors:** Sunny Preisler

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Our mandate is to combine expertise from the academic and community housing sectors to strengthen the sector's capacity so it can better meet the needs of the 1 in 8 Canadian households who need support realizing their right to housing.

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**Contents**

Glossary ..... 3

Introduction ..... 6

National Housing Strategy Overview ..... 8

Terminology for Immigrants and Refugees ..... 11

Bias and Housing Discrimination..... 13

The Immigrant Experience: Housing, the First Four Years ..... 16

Women, Domestic Violence, and Housing ..... 20

Large Families..... 21

LGBTQ+ Discrimination..... 23

Hidden Homelessness..... 26

The Healthy Immigrant Effect..... 28

Syrian Refugee Crisis Case Study..... 31

Finding Affordable Housing..... 33

Accommodation for Large Families..... 34

Suitability of the Geographic Location..... 34

Rapid Arrival ..... 36

International Students ..... 38

Conclusion ..... 41

    Recommendations ..... 41

References ..... 43

**Glossary**

Asylum seeker: Someone who seeks protection from a country that is not their own, as a refugee, but has an unadjudicated claim at the time. Not all asylum seekers are recognized as refugees, but all refugees are initially recognized as asylum seekers.

Dissemination Area (DA): The smallest standard geographic unit used in Canada. These areas cover the entire country.

First-Time Home Buyer Incentive: Assists qualified first-time homebuyers by reducing their monthly mortgage payments while not adding to their financial burden.

Gender-based Analysis Plus (GBA+): An analytical process providing methods for the assessment of systemic inequalities, as well as ideas on how to assess how diverse groups such as women, men, and gender diverse individuals experience policies, programs, and initiatives differently.

Healthy immigrant effect: The idea that migrants are in better health than non-migrants in the host country when first arriving.

Hidden homelessness: A portion of the population that is considered to be “hidden” as they do not access homeless supports and services even though they do not have permanent or stable housing. Most often they are accessing temporary accommodation through friends and family.

LGBTQ+: An acronym that is typically used in immigration law; standing for Lesbian, Gay, Bisexual, Transgender, and Queer plus.

Longitudinal Survey of Immigrants to Canada (LSIC): A comprehensive survey studying the process of how new immigrants and refugees adapt and integrate within Canadian society.

Migrants: Those who flee or leave their place of residence to go elsewhere, either in their own state or across international borders. This migration can seek a better or safer place to live and can be forced or voluntary.

Paired testing: A critical method that assesses discrimination in the housing market, for both research and enforcement purposes.

Rapid Housing Initiative (RHI): Aims to provide funds to expedite the delivery of new affordable housing units for individuals and groups who are vulnerable.

Refugee: A person who, owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, political opinion or membership of a particular social group, is outside the country of nationality and is unable or, owing to such fear, is unwilling to avail himself or herself of the protection of that country.

Shared Equity Mortgage Provider Fund (SEMP): A 5-year program that supports eligible Canadians who are looking to achieve affordable home ownership.

## Introduction

Canada continues to be a destination for newcomers that is both safe and welcoming. In 2019 alone, Canada welcomed more than 341,000 permanent residents, including 30,000 resettled refugees, over 402,000 study permit holders, and 404,000 temporary work visa holders (Mendicino, 2020). Immigration is an important part of Canada's population growth as newcomers support Canada's economic growth and diverse demographics.

The National Housing Strategy (NHS) has identified newcomers (including refugees) as one of 12 vulnerable groups in Canada. Other vulnerable groups include survivors (especially women and children) fleeing domestic violence, seniors, people with developmental and physical disabilities, people with mental health issues, addiction issues, racialized persons and/or communities, LGBTQ2+, veterans, Indigenous peoples, young adults, and people experiencing homelessness (National Housing Strategy, 2018b, p. 9). Although the NHS has identified these 12 specific groups, it does not explain why individuals are vulnerable within the Canadian housing sector. The purpose of this report is to dissect the housing vulnerabilities that newcomers face when arriving in Canada.

Additionally, this report will discuss vulnerable groups within the broader group of newcomers, as not all newcomers are considered vulnerable. Subgroups that are susceptible to housing vulnerability are women, large families, and those who identify as LGBTQ+. This report also discusses differences between immigrants and refugees and the discrimination in the housing market that is faced by newcomers to Canada. Further, this report goes into detail about the first four years newcomers spend in Canada, broadly characterized by experiencing housing unaffordability. Lastly, this report provides a case study involving the Syrian refugee crisis, which will help to identify how resettled refugees can be integrated into Canadian society successfully,

and bring attention to inadequate housing accommodations for international students on and around campus.

## National Housing Strategy Overview

On November 22, 2017, the Canadian federal government announced a 10-year plan called the National Housing Strategy (NHS). This \$40 billion plan was adopted “to help reduce homelessness and improve the affordability, availability and quality of housing for Canadians in need” (National Housing Strategy, 2018a, p. 25). The NHS aims to do more than just put a roof over the heads of Canadians, focusing on the principles of people, communities, and partnerships. It includes assertions that every Canadian deserves both safe and affordable housing; housing programs need to align with public investments in creating jobs, learning skills, transit, healthcare, and culture and recreation; and that successful housing policies require transparent and accountable partnerships between all levels of government, social and private sectors, and the people who have lived experience of housing need (National Housing Strategy, 2018a, p. 5). Canada’s National Housing Strategy envisions a not-so-distant future where Canadians will have affordable housing that is sustainable and a part of an inclusive community that allows Canadians and the economy to prosper and thrive (National Housing Strategy, 2018a, p. 5).

As previously noted in this report, the NHS’ initiatives give priority to the twelve vulnerable groups defined in their glossary of common terms (National Housing Strategy, 2018a). This report focuses on the housing experiences of newcomers. This group includes any “immigrants or refugees who have been in Canada for a short time, usually less than 5 years” (National Housing Strategy, 2018b, p. 9). The NHS works in conjunction with the Canadian Mortgage and Housing Corporation (CMHC) to help newcomers access information and guides on how to rent and buy a safe and affordable home in Canada. To accommodate newcomers, this guide is available in eight languages including but not limited to: Spanish, Mandarin, Tagalog, and Punjabi (Housing for newcomers, n.d.). However, this guide “does not take into account specific objectives, circumstances and individual needs” (Housing for newcomers, n.d.).



It is important to note that many of the services and initiatives offered by the NHS are allocated provincially through existing investments (National Housing Strategy, 2018a, p. 32). Additionally, most of the services and funds provided by the NHS are given to groups such as the Federation of Canadian Municipalities (FCM), not individuals (National Housing Strategy, 2018a). Initiatives such as the Rapid Housing Initiative (RHI) which helps address the urgent housing needs of vulnerable Canadians, is provided to predetermined municipalities by the FCM “based on highest levels of renters in severe housing need and people experiencing homelessness” (National Housing Strategy, 2018a, p. 30). Most of these programs do not serve the thousands of newcomers in Canada that suffer from “hidden homelessness” as these statistics are not included when considering which municipalities have the highest needs. Because of financial difficulties, many newcomers are forced to share accommodations that are of poor quality, crowded, and unsafe. As they do not have access the resources available to those labelled homeless in Canada, newcomers experiencing housing need often go unnoticed and without necessary assistance (Keung, 2012).

Initiatives under the NHS that do help individuals are limited to the Shared Equity Mortgage Provider Fund (SEMP) and the First-Time Home Buyer Incentive. Both initiatives assist first-time homebuyers in Canada. However, to qualify for these incentives, you must have not previously owned a home in any country and must have a work permit valid in Canada. There are no benefits that specifically assist newcomers within the NHS.

The NHS places value on the implementation of Gender-Based Analysis Plus (GBA+) initiatives. These programs look to ensure that households are not discriminated against based on gender discrimination and other forms of interlocking oppression. Across the country, the NHS aims to have programs that particularly have positive impacts for women, as they often “face unique barriers to housing because they are more likely to have low incomes, engage in part-time and precarious work, take on more caregiving responsibilities, and may be dependent on a partner

for income” (National Housing Strategy, 2018a, p. 24). This unique barrier can also intersect with different identities such as race and socio-economic status. In the case of this report, there is a focus on intersections of gender and immigration, as individuals who fall into these categories are at an increased risk of experiencing housing insecurity (National Housing Strategy, 2018a, p. 25).

A study from 2011 demonstrates that lone female immigrant parents were 17% more likely to be in core housing need in comparison to their male counterparts (National Housing Strategy, 2018a, p. 25). Often, women who immigrate feel that they must continue living with their sponsor, who may be either their partner or family member, to maintain their immigrant status. This is a barrier for them, even if their household may be abusive or unsafe. Additionally, studies show that landlords are more likely to “take advantage of” and/or discriminate against immigrant and refugee women (National Housing Strategy, 2018a, p. 25).

## Terminology for Immigrants and Refugees

There are many different terms used to describe both refugees and immigrants, some of these words have legal meanings, while others may have an offensive connotation. It is important to use language and terms that are both proper and treat people with dignity and respect when discussing and advancing issues involving newcomers (Canadian Council for Refugees, n.d.). Thus, it is also important to understand the difference between a refugee and an immigrant. The United Nations Refugee Agency (n.d.) describes a refugee as someone who meets certain criteria that are set by international law. Globally, the 1951 Refugee Convention defines a refugee as: “a person who, owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, political opinion or membership of a particular social group, is outside the country of nationality and is unable or, owing to such fear, is unwilling to avail himself or herself of the protection of that country” (United Nations Refugee Agency, n.d.).

This definition is used in Canadian law as well as internationally. In addition, an asylum seeker is someone who seeks protection from a country that is not their own, as a refugee, but has an unadjudicated claim at the time. According to this definition, not all asylum seekers are recognized as refugees, but all refugees are initially recognized as asylum seekers (Canadian Council for Refugees, n.d.).

The definition of what being a refugee consists of is concrete, whereas there is no single definition of a migrant. The International Federation of Red Cross and Red Crescent Societies’ describes migrants as those who flee or leave their place of residence to go elsewhere, either in their own state or across international borders. Either forced or voluntary, this for migration seeks a better or safer place to live. Most of the time there is a combination of choices and constraints involved, and the person or persons intend to live abroad for an extended time (Council of

Delegates of the International Red Cross and Red Crescent Movement, 2009). The definition of a migrant under IFRC policy includes but is not limited to: “labour migrants, stateless migrants, and migrants deemed irregular by public authorities” (Council of Delegates of the International Red Cross and Red Crescent Movement, 2009).

Additional terms that may be used to describe either refugees or immigrants can be problematic or dehumanizing. Using the terms “illegal” or “illegal immigrant” is seen as problematic as it often criminalizes the person, emphasizing the illegality of their status “rather than the act of entering or remaining irregularly in a country” (Canadian Council for Refugees, n.d., p. 2). Additionally, this term can create stereotypes that precede the person, creating disadvantages and judgement. The slogan “no one is illegal” is used to counteract this term (Canadian Council for Refugees, n.d., p. 2). Another very dehumanizing term that is used in some countries, most notably the United States, is “alien” or “illegal alien” to refer those who do not have citizenship (Canadian Council for Refugees, n.d., p. 2). When referring to immigrants or refugees, it is important that the proper and correct language is used to treat people with dignity and respect.

## Bias and Housing Discrimination

“Canada is not exempt from racist and colonialist regulations and practices” that impact newcomers (Springer, 2021, n.p.) Housing policies and attitudes in Canada create barriers for racialized newcomers that include housing conditions, affordability, stability, safety, and security of tenure. Many Canadian immigrants often have experiences that are surrounded by feelings of isolation, anxiety, and fear, especially those who face discrimination. Racism can ultimately result in social exclusion and housing discrimination. This can be due to the idea that individuals who are racially discriminated against often reside in low-income neighbourhoods, thus integrated into Canadian society at a slower pace (Teixeria, 2008, p. 253).

In Ontario, a study examined Black residents’ perspectives on renting a home. It found that many barriers exist, not limited those listed above. Included were economic barriers, cultural differences, and discrimination by landlords and real estate agents, which further “reinforce racial and ethnic segregation in urban housing” (Springer, 2021, p. 2). Prospective tenants who identify as immigrants often experience discrimination from landlords who may choose not to rent to specific ethnic groups (Walks & Bourne, 2006). Due to this, many people are left with limited and inadequate housing options.

In 2008, the Housing Help Centre in Ontario stood in front of the Ontario Human Rights Commission, indicating that those of African descent have more difficulty locating housing in Canada because “landlords believe they are criminals or have too many children” (Alini, 2021, n.p.). Other stereotypes have also been brought forward, such as that Black people are more likely to be involved with gangs and drug activity. In the Canadian housing market, discrimination is not usually documented, and it can be difficult to catch landlord biases.

“Paired testing” is the standard method that scholars use to measure discrimination in housing. It uses two volunteers with similar characteristics (e.g., economic status, gender and occupation), and one difference (e.g., race/ethnicity) that may be discriminated against. From here, both volunteers apply for the same housing unit and keep track of the type of treatment they receive from the landlord. At the end of the process, the two volunteers compare experiences (Alini, 2020). In the United States, the Department of Housing and Urban Development uses this methodology regularly and on a large scale, many non-profits also use paired testing on smaller but more frequent scales. According to a study in the US, well qualified Black and Asian testers in the housing market were told about and shown fewer homes and received less information and assistance overall in comparison to white testers. White testers were also more likely to be told about rent incentives and the negotiable natures of housing deposits (Rizvic, 2020).

However, in Canada this method is virtually unheard of as there is no government agency that engages in paired testing (Alini, 2020). Thus, race-based data is not collected, so concerns about stereotyping and housing discrimination are not identified on a large scale in Canada. If Canada were to collect race-based data by using paired testing, inconsistencies within housing policies and practices that affect racialized groups in Canada could be assessed and identified (Springer, 2021). It is important to note that discrimination also includes the “presence of inequalities and discriminatory practices” and not only overt acts of racism (Rizvic, 2020, n.p.).

For many immigrants, additional education is required before they can continue to work the job that they were previously working in their country of origin. A focus group-based study in Kelowna, British Columbia found that about three-quarters of immigrants started working full time upon arrival to Canada, but 29 out of 34 were working a low-paying blue-collar job (Teixeira, 2008). This was because foreign credentials and diplomas are often not recognized, and belief by employers that immigrants lack the “Canadian experience” to work in Canada (Teixeira, 2008).

Most of the immigrants within this focus group earned between \$10,000 and \$40,000 per year, and some were required to work more than one job to make ends meet in a city with a high cost of living. Additionally, about two-thirds of this group were spending 30-50% of their income on housing and the other third over 50% (Teixeria, 2008). These housing costs speak to a broader phenomenon whereby newcomers to Canada often struggle with the cost of living, especially during the initial years of settlement. In addition, bias observed among landlords limited the number of affordable properties available to immigrants in Kelowna. Search efforts are often stressful as some landlords exhibit “reluctance in showing housing to immigrants by not responding to telephone messages, not providing enough information about the dwelling, and finding excuses not to rent or saying that the apartment was ‘already rented’” (Teixeria, 2008, p. 265).

## The Immigrant Experience: Housing, the First Four Years

When initially moving to Canada, during the settlement and integration period, many newcomers face distinct barriers and rely heavily on the resources they are provided with. There are four key areas of settlement and integration that are focused on: “finding employment, getting education, accessing health care and finding housing” (Xue, 2007, p. 2). This section will focus on the Longitudinal Survey of Immigrants to Canada (LSIC), which “is the first national longitudinal survey conducted with the recent immigrant population since the 1970s. The survey is designed to study how newly arrived immigrants adjust to life in Canada during their first four years” (Xue, 2007, p. 1).

The LSIC study determined that the focus on three of four areas decreased substantially throughout the initial four years of settlement, with the exception being access to health care (more than 70% of respondents were seeking health care throughout all four years) (Xue, 2007). This trend implies that progress towards a more stable life is being made by these newcomers. The more time spent in Canada, the more “immigrants appeared to be settled, had secured employment, and fewer were taking education” which results in lower levels of engagement and integration activities (Xue, 2007, p. 3). For example, difficulties finding employment steadily decreased, starting at 50% after six months, to 40% after two years, and down to 29% by the end of their fourth year in Canada (Xue, 2007). Similar statistics were reported when accessing education and finding secure housing.

At any point in time, the most pronounced difficulty for newcomers was the cost of housing in Canada. Financial constraints were a consistent barrier, as well as “lack of suitable accommodation and low vacancies” (Xue, 2007, p. 22). When first arriving in Canada, immigrants often spend much more on accommodations than the Canadian average. This is because



immigrants often have larger families that require larger dwellings compared to the average Canadian household. Additionally, most immigrants are initially earning much less than the average Canadian, which contributes to a 'double-burden' (Haan, 2012). After just six months of living in Canada, the third initial largest difficulty, lack of credit, ceased to exist as many immigrants can apply for a basic credit card and start to build their credit when arriving in Canada (Xue, 2007).

A minority of immigrants who found difficulties in locating housing reported receiving assistance from 25% in Year 1 down to 19% in Year 4. Xue (2007) states that this decrease could be due to immigrants meeting their accommodation requirements. The number of newcomers experiencing housing insecurity decreased substantially after living in Canada for four years, at which point more than eight in ten (83%) of over 67,500 LSIC respondents reported no difficulties locating secure housing (Xue, 2007). In fact, after four years housing was the easiest to obtain of the four tasks for newcomers, although refugees faced more difficulties in comparison to immigrants (Xue, 2007).

Throughout the first four years, friends and families were the main source of help for newcomers seeking to locate housing in Canada. Over time, the reliance on friends and family decreased, and the assistance of government agencies increased. Many newcomers who needed help locating housing relied on real estate agents and financial institutions who were willing to lend them money (Xue, 2007). The need for real estate agents and banks between a newcomer's second and fourth year is linked to the increase in homeownership as they spend more time in Canada. When newcomers decide to purchase their own properties, "it was natural for them to go to a real estate agent for information, consulting services and to financial institutions for borrowing" (Xue, 2007, p. 23).

In Canada, roughly 66% of households are homeowners. Over time, it is often expected that immigrants who are successfully integrated into society will participate in the Canadian

housing market by purchasing their own home (Haan, 2012). Owning a home allows immigrants to not only increase “their resemblance with the host society in terms of type of residence, it also provides them with greater access to the amenities” such as parks and schools that are associated with living in a neighbourhood where most of the dwellings are owner-occupied (Haan, 2012, p. 34). After six months in Canada, approximately six out of seven LSIC respondents stated that they were planning to purchase a home in the coming years (Haan, 2012).

Canada prides itself on being a multicultural nation, which should mean that discrimination does not exist in the housing market. Unfortunately, Haan (2012) identifies unexplained gaps that exist across visible minority groups who look to purchase their own home in Canada. The LSIC shows that some groups can gain homeownership much faster than others, even exceeding the national average after only four years. Some examples of groups who exemplify this are: Filipinos, Koreans, South Asians, and whites. These groups are considered to be Canada’s housing ‘high achievers’, as after spending approximately four years in Canada, home ownership rates exceed 60% (Haan, 2012). There are also minorities who unfortunately find themselves on the other end of the spectrum, those being “Arabs, Blacks, and West Asians, who have home ownership rates that are nearly half of their higher achieving counterparts” (Haan, 2012, p. 37). These groups may encounter greater discrimination in employment and housing markets. Regarding Black immigrants, “low rates of attainment have been documented elsewhere in both Canadian and US research” (Painter, Gabriel and Myers, 2001, p. 50). The reason for these low attainment rates is still unfortunately unknown, however US research suggests that Black immigrants are often forced into racialized African American underclass, which helps to explain the low rates in the US (Haan, 2012).

Additionally, the LSIC reports that many Canadian newcomers achieve significant accomplishments in housing ownership, as after four years, approximately 50% of newcomers own their own home (Haan, 2012). This is a significant statistic as in the beginning, many

newcomers find great difficulty navigating the Canadian housing market due to the high cost of living in comparison to their starting wage. Many immigrants do well in the Canadian housing market after they are integrated, as many are “willing to take extraordinary steps to move into owner-occupied housing” (Haan, 2012, p. 52).

## Women, Domestic Violence, and Housing

Abused women are often forced into inadequate living conditions or must unwillingly move back in with their abusers due to housing insecurity. The risk of homelessness due to domestic violence is extremely gendered, as “unique housing needs of abused women and their children are rarely addressed” (Thurston et al., 2013, p. 279). The need for alternative and affordable housing is even greater for immigrant women, as they may not have established a support system that can provide them with access to alternative housing (Thurston et al., 2013). There are studies that look at the intersection of immigration status, homelessness and domestic violence that show immigrant families and mothers often have more problems both obtaining and maintaining affordable housing. Having an abusive partner can be a major factor that affects housing status. Additionally, financial constraints and stress are prominent themes that make it more difficult for these groups to obtain affordable housing, permanently (Thurston et al., 2013).

In Canada, a crucial policy that has been put in place provides women a secure and safe place to stay if they are in an abusive relationship and need to get away. The Canada Mortgage and Housing Corporation (CMHC) has designed specific housing programs, as well as research and financial resources for many programs. They also support both traditional public housing as well as transitional housing for women escaping domestic abuse (Shirwadkar, 2004, p. 869). Currently, the CMHC has transitioned many national programs to provincial and municipal governments, while still providing them with financial support and guidance. A question that is often asked is if newcomer females are comfortable enough to utilize these services. Many immigrant women do not like to utilize subsidized housing and would rather buy a place on their own within a suitable locality (Shirwadkar, 2004).

The questions and concerns revolving around the idea that women are not comfortable enough to use these services can stem from the idea that immigrant women fear the “loose” morals of Westerners, including but not limited to racism, sexism, and isolation, and would not leave their living situation because of this, “even if her husband was an abuser” (Shirwadkar, 2004, p. 870). Often, domestic violence shelters in Canada cannot offer services that address linguistic barriers and are not culturally appropriate for those who are not a part of “mainstream” Canadian society (Thurston et al., 2013). Additionally, women often choose not to use subsidized housing due to the stigma and shame used to keep women silent. Family togetherness is highly valued in many cultures, and because of this, women may be isolated from their community and family if they speak up about domestic abuse in their relationship (Thurston et al., 2013).

## Large Families

Having a large family and a small budget often creates additional challenges for refugees and immigrants when searching for an adequate home. Many landlords are not willing to rent their smaller apartments and houses to larger families because they fear that there will not be enough living space (Cerka, 2019). Many different cultures, such as Latinos and Somalis, have a much larger average household size of approximately 3.90 - 4.32 people, in comparison to the average Canadian household, which is 2.9 people (Xiong, 2017). Immigrants from China often immigrate with extended families that have an average of six to eight members. Finding accommodations with an adequate number of bedrooms and at affordable rate is often very challenging, especially “as many of these recently settled immigrants are jobless or working in low-paying occupations” (Xiong, 2017 p. 9). A primary issue among recently settled or newly arrived immigrants and refugees was finding a home (Xiong, 2017).

In Canada, sponsored refugees can receive funding for rent from Canadian Immigration and Citizenship. This is important because finding housing is an urgent need: In Manitoba, for example, “the clock starts ticking the moment refugees land at the airport”, as the Manitoba Interfaith Immigration Council, the largest refugee settlement agency in the province, only allows for 14 days in transitional housing (Cerka, 2019). The amount of rent support received is dependent on the size of the family and the ages of their children. For example, a family of seven with five children all under the age of 18 can receive \$1,060 per month for rent and utilities (Cerka, 2019). However, in Manitoba, for example, the CMHC lists the average price for a three-bedroom apartment at \$1,446 in 2018, although these rates often do not match the reality of searching for a home because of an increasingly competitive housing market. If a family of newcomers can find accommodation for this rate, there are often issues of infestation, poor insulation, and additional poor housing conditions (Xiong, 2017).

Often, newcomers are constantly negotiating by asking landlords to lower rent prices, to accommodate larger families, and the largest issue, rent to a family that does not have a guarantor or credit and rental history in Canada. Approximately 15% of immigrants reported difficulty finding accommodations because of their lack of credit history or bad credit (Tanasescu & Smart, 2010, p. 108). When arriving in Canada, previous credit from another country does not transfer over, meaning that newcomers are required to be accepted for a Canadian credit card before they can start to build their credit score in Canada (Tanasescu & Smart, 2010).

## LGBTQ+ Discrimination

There is relatively little research on the experiences of LGBTQ refugees. Many LGBTQ+ newcomers felt that after arriving in Canada, housing was one of their top priorities, but being open about their sexuality created vulnerabilities in their search (How We Protect LGBTQ+ Refugees, 2021). Many of these newcomers hope to be able to live in a space where they feel safe and comfortable, as they are often “escaping discrimination and persecution” from their own families and/or other community members in their countries of origin (Rainbow Welcome initiative, 2021, p. 31). Many LGBTQ+ newcomers choose to resettle alone due to discrimination, which can create distinct disadvantages both financially and emotionally for the individual, as they are not provided with any support systems (Rainbow Welcome Initiative, 2021).

In a study conducted by the Envisioning Global LGBT Human Right Canada Research Team (2015), which discusses the causes of forced migration for LGBTQ+ members, a participant noted that he felt the need to pretend to be heterosexual while residing in Canada so that he would not be kicked out. However, that situation did not end well as his roommate discovered his real sexuality and forced him to stay in a shelter. Unfortunately, this is the reality for many LGBTQ+ newcomers. Often, trans people have even more limited housing options. Approximately “two-thirds of trans people living in Ontario avoid public spaces because of fear of prejudice, violence, harassment or being outed” (Envisioning Global LGBT Human Right Canada Research Team, 2015, p. 28). Issues like these involving harassment make location a large concern for those who are transgender refugees. Due to these aspects and that transgender individuals face greater security challenges, it is important to house transgender newcomers in neighbourhoods with low crime, discrimination, and assault rates, making the low number of housing options available even smaller (Rainbow Welcome Initiative, 2021).

Another important consideration is placing these individuals in areas that have access to an LGBTQ+ friendly clinic, since many may choose to seek out medical services upon their resettlement as well as social support (Rainbow Welcome Initiative, 2021). Many LGBTQ+ migrants are forced to seek asylum without the help and support from their family and community members due to homophobia and racism, which often leads to relying on shelters for accommodation when first arriving in Canada (Envisioning Global LGBT Human Right Canada Research Team, 2015). Many LGBTQ+ newcomers in Canada have identified homophobia, transphobia and racism as large issues in transitional housing and shelters. Once again, LGBTQ+ migrants felt that they could not be themselves because of other people using shelters, causing them additional psychological trauma (Envisioning Global LGBT Human Right Canada Research Team, 2015). Often, building networks and new social support is difficult for refugees and immigrants, but fear of “homophobia and persecution prevents many LGBTQ+ refugees from openly sharing their sexual orientation or gender identity with other members of their ethno-cultural community” (Envisioning Global LGBT Human Right Canada Research Team, 2015, p. 28).

Not being able to connect with other community members and homophobia in shelters can lead to high levels of stress and isolation, negatively affecting mental health. Many LGBTQ+ individuals who are also newcomers experience additional mental health stress because they do not fit into the normative categories of sexual and gender identity. The Minority Stress Model shows how there can be a chronic psychological strain that stems from rejection and discrimination, ultimately leading to “external coping methods such as alcohol, drugs, or tobacco” (Envisioning Global LGBT Human Right Canada Research Team, 2015, p. 31). Despite the challenges mentioned above, it is important to note that many LGBTQ+ newcomers are resilient, as they experience additional trauma, anxiety and depression that may have resulted from negative experiences as an LGBTQ+ newcomer. Having access to the proper mental health services in



Canada makes a substantial contribution to better experiences in Canada for the LGBTQ+ community (Canada Research Team of Envisioning Global LGBT Human Rights, 2015).

## Hidden Homelessness

Homelessness is defined in a variety of ways, “ranging along a continuum from absolute visible homelessness to hidden or relative homelessness to those living in core housing need” (Wayland, 2007, p. 22). Golden et al. (1999) defined being homeless as “those who are ‘visible’ on the streets or staying in hostels, the ‘hidden’ homeless who live in illegal or temporary accommodation, and those at imminent risk of becoming homeless” (p. iii). The contemporary definition of homelessness is often split into two broader groups: those who are in ‘absolute’ homelessness, referring to people who live without a physical shelter, and those who are in ‘relative’ homelessness, which includes a variety of inadequate and unsuitable housing situations and the risk of becoming homeless (Golden et al., 1999). Visible homelessness is a problem that is described as requiring immediate action, but only represents a portion of all those who are homeless, as relative homelessness, which includes hidden homelessness, is often largely out of sight but involves far more individuals (Fiedler, Schuurman, & Hyndman, 2006). From a policy perspective, addressing homelessness requires immediate action targeting both those who are visibly homeless and those who are relatively homeless (Eberle et al., 2006).

Although there is no national data available on homelessness amongst newcomers in Canada, it is believed that there are high levels of non-visible homelessness within this vulnerable population (Wayland, 2007). Many immigrants and refugees are thought to experience hidden homelessness, where they live in crowded spaces with extended family, multiple families, or with other members of their social networks. This is believed to be because of the over-representation of immigrants among the Canadian population who are considered at-risk that are not represented within homeless populations and shelters (Fiedler, Schuurman, & Hyndman, 2006).

The National Shelter Study (2017) shows that only 5% of shelter users are immigrants and not citizens.

Conducted in the Greater Vancouver area, the studies identified above employ various research methods such as focus groups, interviews, and surveys to identify a broad set of housing issues faced by newcomers. They provide access to “visceral accounts of the housing conditions and living situations of research participants” which offers detailed information that is not available in secondary datasets such as the Canadian census (Fiedler, Schuurman, & Hyndman, 2006, p. 206). For example, newcomers often experience poor housing conditions that are not only overcrowded, but also poorly maintained, ‘dirty’, substandard, and unpleasant (Fiedler, Schuurman, & Hyndman, 2006). The prevalence of hidden homelessness among immigrants and refugees is consistent with the lack of affordable housing, combined with low incomes when first arriving to Canada, combined make access to acceptable housing difficult. It also reflects the fact that newcomers often come to reside in the city that they live in by recommendation of families and friends who are less recent newcomers, who may subsequently provide social support. The prevalence of hidden homelessness is often a reminder that “action is required to offset the structural disadvantages increasingly faced by recent immigrants (Murdie & Logan, 2011, p. 84).

There is a strong correlation between low-income and core housing need, which can be used to understand the geography of recent newcomers who are at-risk of homelessness. Fiedler, Schuurman and Hyndman (2006) found that land-use data and remotely sensed imagery shows “the most significant spatial concentrations of recent immigrants and low income in Greater Vancouver are associated with areas where low-rent apartments are clustered” (p. 213). They also use dissemination area (DA) level census data to help identify where those who are at-risk of homelessness reside in Greater Vancouver. DA’s are classified by the concentration of renters who are in core housing need in relation to the city-wide rate for all renters. A dual pattern of concentration and dispersion was identified within the “spatial distribution of those at-risk of

homelessness” (Fiedler, Schuurman, & Hyndman, 2006, p. 210). Low-cost rental housing in Greater Vancouver often exists in two different forms: low-rise apartments and basement suites. Low-rise rental apartments are clustered particularly in suburban areas and are often associated with high rates of low-income, whereas basement suites are distributed throughout Greater Vancouver and are often rented out by the usually more affluent upstairs homeowners (Fiedler, Schuurman, & Hyndman, 2006). Although formally there is little known about basement suites, they are often categorized as low-cost and substandard housing options (Mattu, 2002).

This information supports the idea that policymakers who focus on spatially situated services and policies surrounding the at-risk areas of Greater Vancouver do not address a large portion of at-risk populations. Those who live in basement suites that are not well maintained are often not accounted for as they are located in areas where the majority of the population is well-housed. This demonstrates that those in need of housing and are at risk of homelessness are often ‘hidden’ and not identified in policies that are designed to address affordable housing needs (Fiedler, Schuurman, & Hyndman, 2006).

In conclusion, consideration of homelessness should not just include ‘acute’ homelessness, but also ‘relative’ homelessness, as many forms of homelessness are not seen by the public. Homelessness experienced by newcomers often comes in the form of living in overcrowded, under maintained housing that is not suitable to occupy for long periods of time. Additionally, policies often focus on the spatial concentration of housing need, which can ignore a large portion of the newcomer population that is at-risk of homelessness.

## The Healthy Immigrant Effect

The “healthy immigrant effect” refers to the idea that immigrants have relatively better health when arriving in Canada compared to native-born Canadians. However, immigrant health seems

to deteriorate and increasingly converge toward that of native-born Canadians several years after arriving in Canada (McDonald & Kennedy, 2004). Newbold & Danforth (2003) suggests that this convergence occurs rapidly, approximately five years after arriving in Canada. Because many immigrants reside in Canada, the healthy immigrant effect has an impact on more general measures of population health within Canada. This also directly relates to “issues of the cost and adequacy of the Canadian healthcare system” (McDonald & Kennedy, 2004, p. 1613).

Immigrants within Canada are typically considered to be under-users of the Canadian health care system. It can be inferred that this is due to their potentially higher health status when initially residing in Canada (Newbold & Danforth, 2003). A second reason is that newcomers often face many barriers when accessing health care in Canada, putting them at a relative disadvantage as their health starts to decline (Newbold & Danforth, 2003). Barriers that may be experienced are those of language, gender, culture, social exclusion, and acculturation stress which jeopardizes their access to specific services. An example of acculturation stress is immigrants’ loss of their former socioeconomic status through reduced income, which can ultimately lead to mental stress and declining health (Asanin & Wilson, 2008). Additional research around the healthy immigrant effect suggests that newcomers typically receive services of poorer quality in comparison to native-born Canadians (Elliott and Gillie, 1998). This can help account for the underutilization of the Canadian health care system for newcomers, as it is an indicator that their health care needs are not being properly met.

Because newcomers typically experience declining health soon after arriving in Canada and under-utilize healthcare services, poor health can often lead to loss of employment and income, which can eventually contribute to the loss of the newcomer’s home, thus contributing to the individual becoming homeless. The experience is even more intense for refugees as individuals are often separated from their families and friends (Newbold & Danforth, 2003). They also tend to have past experiences of physical and sexual violence which can make refugees particularly

susceptable to poor health, and more specifically poor mental health. This vulnerability can often translate into limited housing options for this specific group of individuals (Zine, 2009).

Newcomers often experience both housing and health challenges that ultimately are interconnected when migrating to Canada. Although the housing trajectory of newcomers generally improves over time, this is not the case for all newcomers. As previously mentioned, some newcomers are forced to spend most of their earnings on shelter or must live in crowded conditions with many other individuals. Because of the lack of affordable housing, those who settle in marginalized areas often become increasingly marginalized and discriminated against as they do not have access to as many everyday services. Additionally, living in marginalized areas contributes to the unlikelihood of economic success, and limits social interactions. This again ultimately leads to decline in both physical and mental health after coming to Canada (Newbold & Danforth, 2003).

## Syrian Refugee Crisis Case Study

In 2015, Canada undertook a humanitarian operation that committed to the resettlement of 25,000 Syrian refugees in the span of four months. Although Canada is a multicultural nation that is committed to the resettlement of refugees, this operation was on a very large scale, as the number of refugees received by Canada in such a short period of time was only comparable to the Indochinese emergency resettlement crisis in 1980 (Rose, 2019). This large-scale resettlement operation strained Canada's system due to "the pace and scale of the Syrian arrivals and their larger-than-expected families" (Rose, 2019, p. 1). By March 2017, the number of Syrian refugees welcomed to Canada increased to almost 44,000 (Rose & Charette, 2017).

The Syrian refugee crisis helped to illuminate some long-standing concerns and challenges involving the resettlement of newcomers, specifically government assisted refugees (GARs). The 2015 operation was the first large-scale operation to take place over a short period of time since the Immigration and Refugee Protection Act (IRPA) 2002. This Act committed Canada to including a larger number of "high needs" refugees in the GAR system (Rose & Charette, 2017). This group includes but is not limited to "people in large and complex family configurations; people with major disabilities or health problems; people having gone through protracted experiences of displacement and associated trauma; and those with low literacy rates in their mother tongue" (Rose & Charette, 2017, p. 3). For these newcomers, obtaining employment and housing when arriving in Canada is a major challenge if there is no ongoing support.

When a person applies for refugee status in Canada, they often fear persecution, and are at risk of unfamiliar or cruel treatment (Government of Canada, 2017). Due to this, qualifying as a GAR is viewed as an accomplishment and framed as a gift by both the Canadian government and the media (Oudshoorn et al., 2019). Although resettlement in Canada may mean

that someone is being rescued from a dire situation, the overall experience is not always positive, especially initially. Those who resettle in Canada can face issues and experiences involving “poverty, racism, intolerance, stress, social isolation, and housing instability” (Oudshoorn et al., 2019, p. 894). The potential for high levels of stress and trauma when resettling is often attributed to cultural and social barriers like language, financial stress, and social isolation.

Considering these issues, moving into permanent housing is a large milestone for newcomers when arriving in Canada. It is a marker that newcomers are successfully being integrated and adapting to their resettlement (Ager & Strang, 2008). In 2015, Syrian refugees required housing that was not only affordable, clean, and safe, but that was also located near essential services like language schools, and suitable job opportunities (Rose, 2019). Housing should also be in neighbourhoods where newcomers can create social connections and feel safe. The three largest barriers faced by Syrian refugees, and their case managers or sponsors when locating suitable housing were: lack of affordable housing, limited housing for larger families, and the disconnect between housing and the services available nearby (Rose, 2019).



## Finding Affordable Housing

When arriving in Canada as GARs, refugees are provided an allowance from the Resettlement Assistance Program (RAP). However, in recent years the low monthly income provided by RAP has not been enough as suitable housing and rental properties become scarcer. The amount that is included in the RAP allowance is much too low to cover realistic rents without seriously cutting into the budget for other household essentials (Rose & Charette, 2017). During the initial stages of the Syrian refugee resettlement operation in Canada, the association that represents RAP providers explicitly identified the gap between rents and the amount of income support received by refugees as a major challenge that needed to be addressed for the operation to succeed (Rose, 2019). Instead of addressing the amount received through the RAP allowance, “the government called on the private sector to help make housing affordable for Syrian GARs” (Rose, 2019, p. 13). Language challenges often connect to these affordability challenges, as communication with landlords can be difficult and limited due to the lack of interpretation services available (Oudshoorn et al., 2019). On top of this, landlords in large cities can often be prejudiced, not wanting to rent to newcomers, people of colour, or those receiving social assistance (Oudshoorn et al., 2019).

Families who are considered low-income in Canada with children who are minors are eligible for a federal Child Benefit. After a period of three months, any newcomers to Canada are also eligible to receive this benefit. Housing and rent become somewhat more affordable for Syrian refugee families with two children after receiving the Child Benefit, however, unfortunately many families still find themselves spending 40 to 50% of their income on rent per month, sometimes not including utilities (Rose & Charette, 2017).

## Accommodation for Large Families

Immigrant families tend to be much larger than Canadian-born families which can create unique housing challenges. Prior to the Syrian operation, housing for larger families was already scarce and locating it often required additional guidance and assistance. The need for housing that could support larger families increased substantially when the Syrian refugees arrived, putting a strain on housing searches and support workers (Citizenship and Immigration | Newcomer Support, 2020). Almost 40% of Syrian GAR families arriving in Canada between November 2015 and July 2016 had six to seven members and over 10% of families had eight or more members. Additionally, 60% of GARs arriving were under the age of 18. Unfortunately, this meant that many providers did not have suitable accommodations for these families as the accommodations were much too small for the new arrivals (Rose, 2019).

These additional constraints were a “major factor in delaying the transition from temporary to permanent housing” (Rose, 2019, p. 14). Many GAR families were also sent to Canada with very short notice, meaning that providers could not foresee the need for larger accommodations in advance. In most cases, information that was meant to be sent to providers from overseas processing centers before resettlement was not received on time (Rose, 2019).

## Suitability of the Geographic Location

When sponsors and housing-search workers help GARs find their accommodations when first arriving in Canada, finding a suitable housing situation that is also affordable usually limits availability greatly. In addition, housing should be in areas that provide access to “settlement services, health care, and everyday services by public transportation” (Rose, 2019, p. 15).

Additionally, Syrian newcomers sought to live near their friends and families as social and spatial isolation of refugee newcomers in general can often lead to mental distress and slow down their

integration into society. In Syrian culture, it is important for friends and family to reinforce social connections by participating in activities together (Alberta Association of Immigrant Serving Agencies, 2017). As RAP workers looked to respect these criteria, Syrian refugees often spent more time in temporary housing until suitable accommodations were located.

An additional constraint was the “prevalence of sponsorship by Syrian diaspora organizations and extended family members, as well as their concentration in large cities”, as this reduced social isolation and provided access to services, but often came with very high living costs (Rose, 2019, p. 15). Initially, sponsors were able to place Syrian refugees in communities that were ethnically diverse and often had high concentrations of established Syrians, Armenians, and other residents that spoke and participated in Arabic culture. However, it was often difficult for Syrian newcomers to reside in these places permanently after their sponsorship agreements had ended, as rent was quite high (Rose & Charette, 2017). Those sponsored Syrians who were placed in the outer suburbs and rural areas often had fewer issues with housing affordability and size but were faced with geographic barriers and isolation. This means that travelling to language classes or employment was often more difficult, prompting some to move to larger communities after their sponsorships had ended (Rose & Charette, 2017). At the same time, many Syrian newcomers were reported moving from large cities like Toronto into mid-sized centres such as Hamilton to reduce housing expenses within the first few months of arriving in Canada. Due to this, demands for settlement services were often beyond what the Government of Canada had originally planned for, creating waitlists in many mid-sized cities (Craggs, 2016).

## Rapid Arrival

Because of constraints such as housing affordability, the need for accessible neighbourhoods, and the rapid pace of Syrian arrivals, it often took longer than expected to transfer Syrian refugees from temporary to permanent housing. RAP providers often had to wait for government funds to hire more housing-search workers so that the suitable housing inventory could be expanded. Providers also often had to wait for one-time payments that provided Syrian refugees with funds to purchase items such as furniture (Rose & Charette, 2019). Early into the operation, settlement organizations requested a pause in arrivals so they could assess the critical housing situation and waitlist, as they were facing a severe backlog due to the influx of refugees (Oudshoorn et al., 2019). Due to the urgency of the situation, many Syrian newcomers did not receive standard pre-departure training. This unfortunate situation led to Syrian newcomers receiving less information about what life in Canada was like, meaning they were not prepared for the high costs of living and the limited number of housing options available. This made the initial challenges of arriving in Canada more difficult (Rose, 2019).

Regardless of settlement constraints faced by both sponsors and workers, all the Syrian refugees who arrived in Canada between 2015 and 2016 were moved into permanent housing within just a few months of coming to Canada, and some much sooner (Rose, 2019). This was able to happen because of the ability of housing workers to connect and expand their housing inventory by speaking with different groups, such as new landlords, social housing providers, and non-profit associations. Workers were also able to gain additional connections through private support systems. One of these support systems was the Community Foundations of Canada, which created “A Welcome Fund for Syrian Refugees”. This foundation was able to manage corporate donations and provide temporary housing for Syrians who were of high need and risk (Rose &

Charette, 2019). This fund was able to help some Syrians initially overcome the housing affordability gap in Canada.

Although the housing situation for Syrian refugees was challenging, most do not regret their decision to come to Canada, and the “vast majority reflected positively on the decision” (Oudshoorn, 2017, p. 903). Although many Syrians arrived in Canada under extenuating circumstances, and did not leave Syria by choice, Canada has been able to offer increased access to employment and education, while decreasing their risk of physical harm. Many Syrian refugees are thankful for their safety in Canada, praising both Canadian education and health care, as the newcomers and their children have been able to benefit from these systems (Oudshoorn, 2017).

In 2020, five years after initially resettling in Canada, many Syrian refugees have been able to become Canadian citizens, which has been described by Rahaf Zwayne, a 28-year-old Syrian who arrived on her own, as a “freeing” experience (Harris, 2020). Being sponsored allowed Rahaf to obtain a diploma in hospitality and tourism, which helped her to find a job and afford comfortable housing while settling into her new life in Canada. Canada is described as a wonderful country to reside in, that truly respects its citizens and newcomers (Harris, 2020). In addition, many Syrians have made substantial contributions to Canadian society. Samer Al Jbawi was one of the first newcomers to come from Syria in 2015. He initially struggled with the search for suitable housing, navigating a new culture, and finding a job; but now, five years after arriving in Canada, he helps other newcomers and works as a settlement counsellor in Ottawa (Harris, 2020). Refugees that came from Syria in 2015 were faced with initial hardships and struggles that involved locating housing that was both affordable and secure. Fortunately, after approximately five years, many of the refugees have overcome this hardship, finding housing that they own as opposed to rent, and are now working and contributing to Canadian society.

## International Students

More than 400,000 international students attended post-secondary institutions in Canada in 2019, which is approximately a 119 percent increase compared to 2010 (Canadian Bureau for International Education, 2019). Many foreign students coming to Canada do not initially have a place to live. With high housing costs and rising rents, many cannot afford to live outside their university's campus. Due to the addition of international students increasing the population in many university towns, there is pressure on the housing market to accommodate for additional residents (Tencer, 2019). A report from the Canadian Bureau for International Education (CBIE) suggests that Canada needs an addition of 300,000 housing units to support international students in and around campuses. However, as they are not considered 'residents', they are not accounted for when data is collected on housing in Canada (Febbraro, 2019).

Although the federal government is increasing recruitment strategies to diversify Canada's student body by targeting source countries such as Colombia, Brazil, Indonesia, Morocco, France and Ukraine, there is no housing being built specifically for these students, pushing them into the regular private rental housing sector (Febbraro, 2019). A study from the Real Estate Investment Network (REIN) notes that landlords are inclined to raise their property prices in neighbourhoods near universities and colleges, "simply because they know the demand for housing is so high" (Febbraro, 2019). Larger cities such as Ottawa, Montreal, and Quebec have a shortage of more than 20,000 beds each, causing international students to report skyrocketing rents. The REIN report shows that Canada is also around 10 to 15 years behind other westernized countries when it comes to developing off-campus student housing. In Canada, it is estimated that only three percent of students live in housing that was purposely built for students off campus, compared to the U.S. and U.K., where the number is approximately 10 to 12 percent (Tencer, 2019).

According to Western Investor, the number of international students in British Columbia has tripled in the past ten years, and a typical international student spends over \$12,000 per year on housing (Staff, 2019). In a housing market that is already tight, international students often find themselves being exploited by investors who see an opportunity to invest in real estate close to post-secondary institutions as rent is higher, but all other services in the area tend to be of equal value (Tencer, 2019). International students often find themselves in situations where their leases are being cancelled last minute for inexplicable reasons, or that they are living in rental units that are hazardous and of substandard quality (Doran, 2019).

Calder et al. (2016) show that the hunt for affordable, suitable housing affects many international students, and that inadequate housing can lead to additional stress and sometimes homelessness. As the tuition rates for international students are much higher than for Canadian residents, international students often find themselves searching for teaching and research assistant opportunities to help counteract the high costs of rent in Canada (Caulder et al., 2016). Often, these opportunities are not available to all students, especially those from less affluent countries. A service provider who did a survey involving 500 international students reported that over 40 percent had difficulties finding housing or accommodations that were affordable, safe, and close to campus. Some international students are forced to couch surf when first searching for housing, and others are forced to stay on campus 24 hours per day and sleep in university buildings (Caulder et al., 2016, p. 97).

It is also important that post-secondary institutions understand the unique challenges faced by international students. These often include: the experience of immigrating to Canada, employment barriers, and currency fluctuations (Caulder et al., 2016). When first arriving in Canada, many international students are not aware of the price of food, or that they might require additional necessities such as winter clothing. International students must also deal with cultural differences, such as how students interact with their professors and language barriers.

Another unique aspect of being an international student are immigration related issues such as having a lapsed visa, meaning you must return temporarily to your country of origin, and obtain housing for a second time when returning to Canada (Caulder et al., 2016). Employment barriers such as not having a driver's license also exist. Often, international students cannot practice for their driver's test as they do not have access to a car. Additionally, international students often feel the effects of the currency from their country-of-origin fluctuating. The cost of increasing tuition fees in Canada can be "compounded for international students by factors such as currency exchanges" (Caulder et al., 2016, p. 100). One student found that even a small change in tuition affected her expenses by nearly \$300 per month (Caulder, et al., 2016).

At the same time as international students experience financial hardship and difficulty accessing suitable, affordable housing, they contribute to the Canadian economy in a positive way. In 2019, students who held a foreign study permit contributed over \$21 billion to the Canadian economy (CIC News, 2019). Murali Chandrashekar, the University of British Columbia's Vice-Provost International, has identified international students as a group that have committed to the idea of global citizenship, coming from another country, and stimulating innovation within industries as well as creating and developing cross-cultural competencies (Macdonald, 2019). Almost 60% of international students in Canada plan to apply for permanent residency when their studies are complete (CBIE). In other words, international students contribute to Canadian society, and "Canada needs to build up its housing supply for international students at the same rate it takes their money" (Febbraro, 2019).



## Conclusion

This report outlines the housing struggles and hardships that newcomers face when initially arriving in Canada, but also explains that many newcomers are successfully integrated into Canadian society after a small number of years. Although this is often the case, it is also important to remember that newcomers face many barriers in the housing market, including: discrimination and bias, lack of housing that is accessible to necessary services, and accommodations that are not fit for large families, and often extremely unaffordable. Fortunately, there are solutions to these struggles that will improve the initial transition period newcomers face when arriving in Canada as outlined below.

## Recommendations

1. Undertake paired testing in Canada, so that race-based data can be collected and concerns about stereotyping and housing discrimination can be identified on a large scale.
2. Provide newcomers with access to affordable housing units that are suitable for large families through targeted provincial and federal government financial assistance programs. In addition to family size, these programs should also consider the competitiveness of the Canadian housing market in specific cities when providing financial assistance.
3. Create programs that can assist specific vulnerable groups with established support systems, specifically women who are trying to escape domestic violence. The CMHC should provide incentives such as secure housing units for women and children when seeking to escape domestic violence in order to assure immigrant women are comfortable with the services being provided.
4. Develop shelter and transitional housing practices that protect LGBTQ+ members from homophobia, transphobia and racism.
5. Create Canadian housing policies that address both acute and relative homelessness by collecting national data on homelessness amongst newcomers. Acutely, this could be done by allowing the Canadian government to implement a system that collects community-based data in homeless shelters and group homes, locally, and identifies strategies within the Housing First initiative that are successful. Relatively, this could be done by implementing a quantitative survey

or questionnaire that inquiries about a newcomer's income and living situation annually for their first four years.

6. Educate newcomers on the high cost of living in Canada and the housing options that will be made available to them initially.

7. Develop additional, affordable off-campus housing that is specifically made for students and/or international students.

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