A Constructivist Grounded Theory Study of Refugee Pathways In and Out of Homelessness

by

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Abstract

The current global humanitarian crisis has led to the record number of 65 million people being displaced from their homelands (United Nations High Commissioner for Refugees, 2017). Canada is one of the top refugee receiving countries in the world, receiving between 20,000 and 40,000 refugees annually (Government of Canada, 2016). Unfortunately, even after immigration, refugees tend to be more vulnerable to homelessness than all other immigrants and the general population in Canada (Murdie, 2008; Preston et al., 2011). The issue of refugee homelessness remains largely neglected in the research literature, with the extent of the problem, pathways into and out of homelessness and the unique service needs of this population remaining poorly understood (DeCandia, Murphy, & Coupe, 2014). This qualitative study utilized a constructivist grounded theory design to investigate the housing trajectories of adult refugees in Edmonton who had experienced homelessness after their arrival in Canada, and who made progress in exiting the cycle of homelessness by obtaining suitable and secure housing. Nineteen refugee participants from diverse countries including Afghanistan, Iraq, Ethiopia, Sudan, Somalia, Congo, Rwanda, and Syria participated in semi-structured interviews about their experiences, and their interview disclosures were triangulated with feedback from 10 service providers who had experience assisting refugees with the housing and settlement process. The emerging model of refugee homelessness identified 6 unique pathways into homelessness, and 7 unique pathways out of homelessness that are specific to refugees. Each of these pathways and the implications for policy and practice are discussed in this dissertation.

Preface

This dissertation is an original work by David St. Arnault. The research project, of which this dissertation is a part, received ethics approval from the University of Alberta Research Ethics Board (REB 1), Project Name "A Study of Refugee Pathways in and out of Homelessness", No. Pro00055877, June 26th, 2015 – May 23rd, 2017.

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CHAPTER 1

INTRODUCTION

Every year, millions of people migrate to new countries in search of a better life. Canada welcomes between 240,000 to 260,000 immigrants annually (Government of Canada, 2016). Over the past decade, net international migration has accounted for over two-thirds of Canada's population growth (Statistics Canada, 2013) and is expected to become Canada's sole source of population growth by 2030 (Statistics Canada, 2008). Net international migration is composed of immigrants, returning emigrants and non-permanent residents. The inclusive term 'migration' refers to the movement of people to a new residence which includes change of residence to a different country (international migration) and within the same country (interprovincial migration) (Statistics Canada, 2013). Another synonymous generic and inclusive term, used in the research literature, is 'newcomer' which includes all foreign-born people living in Canada that intend to reside in the country for the long-term (i.e., immigrants, refugees and refugee claimants) (Wayland, 2007). The term 'immigrant' refers to all people who are not Canadian citizens but have been granted permission by immigration authorities to permanently reside in Canada. All of the Canadian immigration subcategories are described in detail below. The term 'emigrant' refers to Canadian citizens and immigrants who have migrated to another country (Statistics Canada, 2013).

Over the past decade, Canada's top immigration source areas have included Asia and the Pacific region, accounting for 50 percent of newcomers, Africa and the Middle East accounting for 20 percent, Europe and United Kingdom accounting for 15 percent, South and Central America accounting for 10 percent, and the United States accounting for approximately 5 percent of total immigration. Similarly, Canada's top ten immigration source countries have remained

fairly consistent over the past decade, with People's Republic of China, Philippines, India, Pakistan, United States, France, Iran, United Kingdom, Haiti and Republic of Korea accounting for the greatest proportions of newcomers to Canada (Citizenship and Immigration Canada [CIC], 2013a). With the occurrence of the Syrian refugee crisis, the Canadian Government made resettlement of Syrians a major federal priority over the past few years, changing the landscape of immigration, with Canada's full allotment for refugees annually mostly consisting of Syrians, with over 40,000 having been re-settled here to date (CIC, 2017a). According to the most recently available data which breaks down immigration by province, since 2003, the province of Alberta has increased its acceptance of immigrants by more than 110 percent. In 2012, Alberta received 36,092 immigrants, making it the fourth highest immigrant-receiving province, behind Ontario (99,154), Quebec (55,062) and British Columbia (36,241) (CIC, 2013a). These numbers do not include the internal migration of immigrants who originally arrived in a different province or territory but later moved to Alberta.

Regrettably, part of this immigration includes tens of thousands of people who have been forcibly displaced from their homes due to persecution and armed conflicts around the world (United Nations High Commissioner for Refugees [UNHCR], 2017). In 2012, Canada was the second highest receiving country of resettled refugees (UNHCR, 2012a) and the seventh highest receiving country of new asylum-seekers (UNHCR, 2012b). From 2000 to 2010, the top ten source countries for government sponsored refugees (GARs) were Afghanistan (12,052), Columbia (11,967), Iraq (6,701), Iran (4,546) and the Republic of Congo (4,334) (CIC, 2012a). The top source countries for privately sponsored refugees (PSRs) were Iraq (8,708), Afghanistan (8,351), Ethiopia (4,891), Sudan (1,731) and Somalia (1,731) (CIC, 2012b). For refugees landed in Canada (RLC), their primary countries of origin were Sri Lanka (14,718), Colombia (12,487),

Pakistan (9,766), China (8,504) and Mexico (5,022) (CIC, 2012c). Additionally, it is important to

note that these refugee categories (defined below) do not include the nearly 90,000 refugee

claimants who are considered temporary residents because their asylum claim is still under

review by the Immigration and Refugee Board of Canada (IRB). As of 2012, the top ten source

countries of refugee claimants in Canada included Mexico (7,944), China (7,032), Hungary

(6,957), Haiti (5,617), Colombia (3,719), India (3,109), Nigeria (2,838), Pakistan (2,801), Sri

Lanka (2,529) and Saint Vincent and Grenadines (1,849) (CIC, 2013a). Similar to Alberta's

overall trend of increased immigration noted above, from 2003 to 2012, Alberta's annual refugee

and refugee claimant numbers have approximately doubled. Alberta became the third highest

refugee receiving (2,250) and refugee claimant holding (5,326) province in Canada, behind

Ontario and Quebec (CIC, 2013a). Since the Syrian refugee crisis, Canada also fulfilled its

humanitarian commitments by taking in over 40,000 refugees over the past few years, of which

over 3,700 have been destined to Alberta (CIC, 2017a).

Canada's commitment to immigration and the resettlement of refugees has provided

many people with a fresh start and opportunity to improve their lives. Canada's high ratio of new

immigrants from varied backgrounds has continued to increase the ethnic and cultural richness of

the country. Unfortunately, many newcomers continue to experience a disproportionate amount

of social and economic challenges in Canada (Picot, 2008). Refugees, migrants who have been

forcibly displaced from their country of origin, tend to have less financial resources, fewer local

social supports and are more vulnerable to homelessness than all other immigrants in Canada

(Murdie, 2008; Preston et al., 2011). Unfortunately, the issue of refugee homelessness remains

largely hidden from policymakers and researchers, with the extent of the problem, pathways into

and out of homelessness and the unique service needs of this population remaining poorly

understood (Enns & Carter, 2009; DeCandia, Murphy, & Coupe, 2014). The purpose of this qualitative study was to explore the housing related experiences of adult refugees in Canada who have struggled with homelessness but who have now made progress towards being suitably and securely housed. Specifically, this study aimed to understand the unique process of adult refugees' pathways into and out of homelessness in urban Edmonton, Alberta, Canada, examining refugees' perceptions of both the challenges and barriers to housing and the strengths, resources and coping strategies used to exit homelessness. Accordingly, the primary research questions guiding the current study were: "What are the unique pathways into and out of homelessness for adult refugees living in urban Edmonton, Alberta, Canada?" and "What are refugees' self-identified contributing factors to the decent into and the exit out of homelessness?" The study results will serve to inform policy-makers and multicultural counsellors of the difficulties that refugees who experience homelessness face, as well as protective factors that may support their successful integration and settlement into Canadian society.

Overview of Dissertation

The remainder of the introduction will provide an overview of Canada's immigration and refugee categories, the issue of homelessness among newcomers to Canada, the conceptualization of homelessness, risk factors, protective factors, pathways into and out of homelessness, the research problem, the purpose of the research study, and the research questions. The introduction will be followed by a critical review and integration of the research literature on homelessness with an emphasis on immigrants and refugees, and the unique housing related challenges and barriers faced by refugees and various subgroups within them in the second chapter of the dissertation. The method chapter that follows outlines the philosophical worldview and theoretical assumptions that situate this qualitative study, the use of a qualitative

constructivist grounded theory design, and ethical considerations involved in conducting this study. The results chapter that follows describes the emerging model of refugee pathways in and out of homelessness, which are discussed within the context of existing knowledge in the final discussion chapter of this dissertation. In the discussion chapter, implications for policy and practice are outlined.

Canada's Immigration Categories

Canadian society continues to be socially, culturally and economically impacted by immigration (CIC, 2017a, Government of Canada, 2016). Individuals and families immigrate to Canada for a variety of reasons. Some chose to immigrate to Canada for economic and/or social reasons while others have less choice in the matter, due to displacement and search of protection from war, persecution or disaster (Mulder, Templeton & Anderson, 2011). Canada's immigration program is guided and regulated by the *Immigration and Refugee Protection Act* (IRPA) (CIC, 2013a). The IRPA (2001), last amended on July 1, 2015, classifies immigrants into three categories: family reunification, economic immigration, and refugee. These three basic categories correspond with the federal government's objectives of bringing family members together, facilitating economic growth, promoting social and cultural development, engendering positive international relations and humanitarian commitments (CIC, 2010; CIC, 2013a; CIC, 2017a; IRPA, 2001)

The family reunification or Family Class category of immigration encompasses all spouses, common-law partners, grandparents, parents, children or other prescribed family members sponsored by family members who are already Canadian citizens or permanent residents. The basic needs and integration support needs of individuals in the Family Class are expected to be financially provided for by their sponsors and they are restricted from applying

for government financial assistance for a period of 3 to 10 years post-immigration (IRPA, 2001).

Family Class immigrants account for approximately 25 percent of total annual Canadian

immigration (Government of Canada, 2016).

The Economic Class or category of immigrants encompasses individuals selected for

their ability to make an economic contribution to Canada and includes skilled workers,

provincial and territorial nominees, live-in caregivers, business immigrants and the Canadian

Experience Class (CIC, 2013a; Government of Canada, 2016). Skilled workers refers to

economic immigrants who are selected, among foreign applicants for their potential to contribute

to the labour market in Canada based on selection criteria that emphasizes work experience,

education, language ability and arranged employment in Canada. Skilled workers are the largest

category of economic immigrants and generally account for over 35% of total immigration

(Government of Canada, 2016). Provincial and territorial nominees are economic immigrants

nominated by a province or territory based on their perceived ability to satisfy a local labour

market demand and contribute to the economy. All provincial and territorial nominees have also

met all federal admissibility requirements related to health and criminality (CIC, 2013a). All

provinces and territories who participate in this program, except Quebec and Yukon, have

autonomy over their nomination requirements, but CIC makes all final decisions. Over the past

decade, this program has grown nearly six-fold to become the second largest category of

economic immigrants (CIC, 2012d; Government of Canada, 2016). Live-in caregivers are

economic immigrants who have been granted permanent residence status after working a

minimum of two years in Canada as a live-in caregiver under the temporary foreign worker

program. This temporary foreign worker program allows individuals, qualified to supply

caregiving services to children, persons with disabilities or elderly persons, to be employed in

private homes which they must reside at (CIC, 2012e). Business immigrants are individuals who are granted permanent residence status in Canada based on their perceived ability to contribute economically through direct investment, self-employment or entrepreneurship (CIC, 2013a). Finally, the most recent economic immigrant category, introduced in 2008, the Canadian experience class (CEC) is composed of individuals who have been granted permanent resident status because of their previous work experience in Canada (CIC, 2013a).

Successful applicants to the Canadian Experience Class program have gained the equivalence of one year of full-time work experience, while having appropriate work permits, within the past three years. These applicants also agree to reside in the province they gained their work experience in and have demonstrated communication skills in English or French on a formal exam (CIC, 2013b). Overall, the Economic Class as a whole has been the most highly represented category of immigrants admitted to Canada annually, ranging from 54 to 66 percent of total immigration since 2001. These numbers include the common-law partners or spouses and dependent children of the economic immigrants (CIC, 2013a). For example, in the year 2015, economic class immigrants accounted for 63 percent of total immigration to Canada (Government of Canada, 2016).

The Refugee Class or category of immigration under Canada's Immigration and Refugee Protection Act (2001) encompasses persons who have been determined to be Convention refugees or persons "in need of protection" and their immediate family members (CIC, 2001, p. 66). As one of the 144 nations who have ratified the United Nations 1951 Convention and 1967 Protocol on the status of refugees (UNHCR, 2011b), Canada has a legal obligation to provide protection to Convention refugees, as defined by the United Nations (UNHCR, 2005a). This definition has been incorporated into Canadian law in the IRPA (2001) (Immigration and

Refugee Board of Canada [IRB], 2010); Convention refugees are defined as persons who are outside their country of origin and who are unable to return due to a "well-founded fear of persecution for reasons of race, religion, nationality, membership in a particular social group or political opinion" (p.66). The "membership in a particular social group" portion of the definition has been interpreted by both the United Nations and Canada to include any membership in a group of people who have a shared characteristic or who society perceives as a group, such as through gender, kinship ties, sexual orientation, linguistic background, and military involvement (Cox-Duquette, 2011; UNHCR, 2005a, 2017). Canada also grants refugee protection to persons who may not meet the criteria for Convention refugee status but for whom there is a well-founded belief that they would face torture, risk to their life or cruel and unusual punishment if returned to their home country; these risks cannot be caused by inadequate healthcare, lawful sanctions consistent with international standards, or natural or man-made disasters that indiscriminately affect a population (IRPA, 2001). Both the United Nations and Canada exclude persons from the status of refugee who meet the above criteria but have committed serious crimes (IRPA, 2001; UNHCR, 2005a). Refugees have generally accounted for 10 percent of total annual Canadian immigration over the past decade (CIC, 2013a), but due to the recent escalation of the global humanitarian crisis, Canada has increased its commitments to refugees to comprise between 13 and 15 percent of total immigration (CIC, 2017a; Government of Canada, 2016).

Canadian Refugee Categories

There are four main subcategories of refugees in Canada. The first refugee category, government-assisted refugees (GARs), are individuals who are selected abroad and sponsored by the Canadian government. Canada, as a partner in the UNHCR's global resettlement program, strives to be a global leader in refugee resettlement through its Refugee and Humanitarian

Resettlement Program (Government of Canada, 2016). For this program, the UNHCR identifies

and refers Convention refugees abroad to Canadian visa officers. These officers then select

refugees, who pass security, criminal and medical screenings and who meet all other

requirements of the Refugee and Humanitarian Resettlement Program, for the GAR or the

privately-sponsored refugee (PSR) programs, which are further described below (CIC, 2017b).

GARs are relocated to Canada with permanent resident status and provided with financial (the

minimum amount of financial assistance required to cover basic food and shelter needs) and

other supports through the Resettlement Assistance Program (RAP) for one year after arriving in

Canada or until they become self-sufficient; however, these supports may be extended for

refugees with complex needs for up to two years (CIC, 2017b). Canada has generally admitted

around 7,000 GARs annually, and this number includes the common-law partner or spouse and

dependents of the GARs (CIC, 2013a). However, consistent with Canada's increased

commitment to refugee resettlement over the past few years, over 9,400 GARS were admitted to

Canada in the year 2015 alone, and similar numbers were projected for the following few years

(Government of Canada, 2016).

      The second refugee category, privately-sponsored refugees (PSRs), are individuals who

are outside of Canada, deemed to be eligible for Canada's Refugee and Humanitarian

Resettlement Program by a Canadian visa officer and privately sponsored by a group (e.g.,

family members, humanitarian organizations, businesses, ethnocultural associations, or faith

communities) who commit to providing support in the form of food, clothing, accommodation

and settlement assistance for the duration of the sponsorship (CIC, 2013a, CIC, 2012g; CIC,

2017b; Government of Canada, 2016). The sponsorship period is normally one year from the

refugees' arrival in Canada or until they become self-supporting, whichever comes first. In

exceptional circumstances, the supporting group will be asked by the visa officer to agree to an extended sponsorship period, to a maximum of three years (CIC, 2017b; Government of Canada, 2016). The PSR program has two methods for sponsoring groups to be matched with a refugee: sponsor-referred or visa office-referred (CIC, 2017b). The sponsor-referred method allows sponsoring groups to request a specific refugee or refugee family; however, if the requested persons are not already deemed eligible for the private sponsorship program, the processing time can take several years (Treviranus & Casasola, 2003). The visa office-referred method allows sponsoring groups to choose from profiles of refugee cases already approved by CIC for Canada's resettlement program; these sponsorships normally take one to four months to process (CIC, 2012g). The PSR program only permits groups of five or more Canadian citizens and organizations (for-profit, not-for-profit, incorporated, and non-incorporated), who can demonstrate the desire and ability to provide financial and non-financial support for the duration of the sponsorship, to sponsor refugees.

The majority of refugees resettled in Canada through the PSR program are sponsored through the sponsor-referred method by humanitarian organizations, ethnocultural groups and religious organizations that have a personal connection with a particular individual(s) or region(s) (Canadian Council for Refugees [CCR], 2013a; CIC, 2017b), as occurred in response to the Syrian refugee crisis (CIC, 2017a; Government of Canada, 2016). Since the early 1990s, Canada generally resettled over 3,000 refugees annually through the PSR program. More recently, from 2009 to 2012, this program has resettled an average of nearly 5,000 refugees annually from a wide range of the top source countries mentioned earlier (CIC, 2013a; Treviranus & Casasola, 2003). Subsequently, in 2015 onwards, this number was further increased to 9,350 annually (Government of Canada, 2016).

The third refugee category is a new category, referred to as Blended Visa Office Referred Refugees (BVOR), for which Canada has set an annual target ranging between 700 to 1000 refugees (Government of Canada, 2016). The refugees in this category are identified by UNHCR overseas and then matched with Canadians who want to engage in private sponsorship of a refugee individual or family. The unique aspect of this category is its blended nature, in the sense that the federal government provides 6 months of income support for the refugees after they arrive, while the private sponsor has to pledge to provide income support for the additional 6 months in the refugees' first year, as well as to provide at least one year of emotional and social support (CIC, 2017b). The refugees are also provided with some basic health coverage during the initial period after their arrival (CIC, 2017b).

The fourth refugee category, Protected Persons in Canada (PPC) includes individuals who claimed (referred to as refugee claimants or asylum seekers) and received refugee status after escaping from their countries of origin and landing in Canada (Government of Canada, 2006). Most refugees become permanent Canadian residents through this category which often accounts for 50 percent of refugee immigration, averaging just under 12,000 per year from 2002 to 2011 (CIC, 2013a). The most recently available data in relation to protected persons is consistent with this, with the Government of Canada (2016) reporting an annual target of 10,000 to 12,000 such refugees annually, with the actual number reported to parliament for 2015 being 11,930. Once qualifying for refugee status, all dependents (i.e. family members) of protected persons also receive concurrent permanent residence status and are referred to by CIC as "refugee dependents" (CIC, 2017b).

The numbers in the above sections for the different subcategories of refugees do not include the many individuals who have claimed refugee status after arriving in Canada and who

are awaiting a decision from the Canadian Immigration and Refugee Board (IRB). This latter group of individuals is referred to as refugee claimants, also commonly known as asylum seekers, and are not included in the above statistics because they are classified as temporary residents (CIC, 2017b). Individuals seeking refugee protection from within Canada must make their claim at a port of entry (airport, seaport or land border) or at a designated CIC office where an officer will decide, within three working days, whether a claim is eligible to be referred to the IRB for a hearing (CIC, 2017b). Refugee claims are not eligible for referral to the IRB if the claimant: has been recognized as a Convention refugee by another country to which they can return; has made a previous refugee claim that was found to be ineligible for referral to the IRB or was rejected by the IRB; has already been granted protected person status in Canada; is not admissible to Canada on security grounds, criminal activity or human rights violations or has abandoned or withdrew a previous refugee claim (CIC, 2012i; 2017b). The most recently available data from Citizenship and Immigration Canada suggests that approximately 12,000 refugee claimants presented at an airport, seaport, or land border and were awaiting the adjudication of their refugee claims (CIC, 2017c).

The process of submitting a claim for refugee status and receiving a decision from the IRB has been found to take 12 to 18 months, with some cases taking much longer, with a success rate of approximately 48 percent (Kissoon, 2010). With the current humanitarian crisis, the claims of refugees from specific countries like Syria were dramatically expedited, while other refugees had to wait for longer periods for receiving decisions about their claims (CIC, 2017a). During and after the IRB hearing, one IRB public servant decision-maker completes the complex process of assessing the credibility and trustworthiness of refugee claimant's evidence (e.g., oral testimony and written documents) (Daley, 2004), assigning weight to the evidence and deciding

whether all of the required criteria have been met (Aterman, 2004). While the criteria for

Convention refugee status and persons in need of protection status used by the IRB is clearly

outlined in the IRPA (2001) (described above), the standard of proof to be used is not specified.

The IRB Legal Services contends that they apply the 'serious possibility' standard to all evidence

presented in claims for refugee protection (Aterman, 2004). Therefore, accepted claims for

refugee protection are claims that have been deemed by an IRB official to have a 'serious

possibility' that the claimants would be persecuted if they returned to their country of origin

(Cox-Duquette, 2011).

Both the IRPA (2001) and the IRB (Aterman, 2004) clearly state that the burden of proof

(responsibility to establish the claim) rests with the claimant. The acceptance rate of refugee

claimants for 2010 and 2011 was 38 percent (Showler, n.d.), and newer data are not yet

available. While there are bound to be some fraudulent refugee claims, it is important to

recognize that rejected claims do not mean that the claimants did not experience, or are not at

risk of, persecution in their country of origin. A rejected claim simply indicates that the IRB

employee who reviewed the case was not convinced of the "serious possibility" of future

persecution if the claimant is returned to their country of origin (Abidi, Tastsoglou, Brigham, &

Lange, 2013). Recent studies have found that there are unacceptably high levels of inconsistency

in decision-making between both IRB adjudicators and Federal Court judges in refugee

determinations (Gould, Sheppard, & Wheeldon, 2010; Rehaag, 2007, 2012). Refugee

determination has been referred to as one of the most difficult and challenging adjudication

practices in contemporary Western societies (Rousseau, Crepeau, Foxen, & Houle, 2002). This is

especially true when adjudicating the cases of claimants who may have difficulty disclosing

traumatic experiences that are culturally shameful or too intimate or painful to share with a

stranger (Showler, 2012). For example, many refugees who have experienced sexual violence have learned to cope by avoiding their traumatic memories (Atlani & Rousseau, 2000, Tankink & Richters, 2007) and require more time to establish a sufficient level of trust before disclosing shameful and painful details of their history (Bögner, Herlinhy, & Brewin, 2007).

The precarious nature of refugee claimants' tenure in Canada poses many challenges to their settlement and adjustment while they wait on their claim decisions. Refugee claimants are permitted to receive social assistance in most provinces and can apply for temporary work permits. However, their undetermined status creates challenges for finding employment and living accommodations (Wayland, 2007). It is also important to note that refugee claimants are not eligible for the resettlement services provided to GARs, such as language training, counselling and cultural orientation, housing support, and job-related services (CIC, 2012k; CIC, 2017b). A research study of refugee service providers found that basic settlement services (housing, language courses and navigation of services) were reported to be the greatest need for refugee claimants (Abidi et al., 2013). Furthermore, recent policy changes, that took effect on June 30, 2012, reduced the health care coverage for refugee claimants (CIC, 2012m). For non-DCO refugee claimants, the reduced health care coverage no longer pays for medications (e.g., cancer treatments and diabetic medication), vaccines, elective surgeries and mental health services, unless they are urgently required to prevent or treat a disease that poses a risk to public health or to treat a condition that would lead to a public safety concern. For refugee claimants from DCOs and rejected refugee claimants, the cuts to health care coverage are more severe: all physician and hospital services are limited to only products and services needed to diagnose and treat diseases that pose a risk to public health or safety (CIC, 2012n). Refugee advocates, health care professionals, academics and many others expressed grave concerns about the impacts of

these reductions in health care coverage for refugee claimants who often do not have the

financial ability to pay for medications and services essential to their well-being and capacity to

resettle and find work, resulting in lobbying to have refugee health care coverage reinstated

(Barnes, 2013; CCR, 2013b; Canadian Healthcare Association (CHA), 2012; Enns, Okeke-

Ihejirika, Kirova, & McMenemy, 2017).

The Refugee Migration Pathway and Adaptation

It has long been recognized that the migration pathway taken by individuals to arrive at

their new host country has an impact on their process of resettlement and adaptation, with

refugees and others resettled through forced migration often experiencing the greatest challenges

(Williams & Berry, 1991). The common refugee process is described as having six sequential

phases: (a) Pre-departure, (b) Flight, (c) First Asylum, (d) Claimant stage, (e) Settlement, and (f)

Adaptation (Berry, 1991). These phases are marked by unique events and their corresponding

and overlapping experiences. However, it is important to note that not all refugees experience all

of these phases in their process of finding asylum (Prendes-Lintel, 2001).

Pre-departure

The first phase of the refugee process, pre-departure, is characterized by the occurrence

of threatening and persecutory events, including war atrocities, ethnic cleansing, torture, sexual

abuse and imprisonment. This is the phase when most traumatic events occur (Berry, 1991).

Refugees commonly originate from countries with prolonged conflict or war situations (Williams

& Thompson, 2011).

Flight

The flight phase is characterized by an individual or family's belief that it is necessary to

flee their country to ensure their safety. This phase is often marked by high levels of urgency,

personal risk and uncertainty (Berry, 1991). During their escape, refugees often abandon their

possessions and resort to any form of transport to flee from their persecutors (Merali, 2008).

There is also an increased chance of loss of family through separation or death (Prendes-Lintel,

2001). Often, during the flight, there is a profound sense of loss, for family, identity,

socioeconomic status and culture (Bemak, Chung, & Pedersen, 2003). Similar to the pre-

departure phase, the flight phase often includes the presence of traumatic events (Berry, 1991).

First Asylum

The third phase begins when refuges first arrive at a place of temporary safety: first

asylum (Berry, 1991). For many refugees, this place is often a refugee camp. This phase is often

initially accompanied by a sense of relief and contentment which soon subsides once the gravity

of their situation begins to be processed. The quality of refugee camps is also highly variable,

some provide safety, nutrition and medical services, while others perpetuate the abuse and fear

that the refugee is fleeing (Prendes-Lintel, 2001). Too often, refugee camps are overcrowded

spaces with limited food, water and medical supplies and services (Merali, 2008). Nearly two-

thirds of refugees remain in refugee camps, many with aversive living conditions, for an average

of 17 years (UNHCR, 2005b). It is also important to note that some refugees skip the first

asylum phase by going directly from the flight phase to the claimant phase (Prendes-Lintel,

2001).

Claimant

When a refugee arrives at a country of potential permanent resettlement, and temporary

asylum is granted, this signifies the beginning of the claimant phase (Berry, 1991). During this

phase, refugees often must prove their refugee status to gain permanent residence status in the

host country. This process is often marked by fear of deportation back to the refugee's country of

origin and acculturative stress (Prendes-Lintel, 2001). Acculturative stress is the stress that is related to the process of acculturation, which is defined as the changes that individuals and groups undergo when contact with another culture occurs (Berry, 2006; Williams & Berry, 1991). Acculturative stress can be problematic for refugees during the claimant phase because often their physical and psychological resources are greatly depleted (Prendes-Lintel, 2001). Furthermore, as noted above, many refugees during this phase also may have had limited access to healthcare, education, and employment. Refugees who enter Canada through the GAR and PSR programs skip this phase, by moving directly from the first asylum to the Settlement phase.

Settlement

The formal acceptance of the refugee's status as a permanent resident in the host country signifies the start of the settlement phase (Berry, 1991). Refugees in this phase are granted the rights and freedoms of the host country and the potential for citizenship (Prendes-Lintel, 2001). Permanent resident status provides refugees with increased confidence and predictability of their long-term future and increased access to supports and services needed to adapt to the new country.

Adaptation

The refugee migration pathway ends with the adaptation phase which is a time when refugees make adjustments for successful integration into their new society (Berry, 1991). During this final phase, refugees often struggle with maintaining their basic cultural and/or religious identity while adjusting to the new cultural norms and practices (Merali, 2008). While Prendes-Lintel (2001) contends that most refugees make satisfactory adaptations and establish stable lives, refugees face many well-documented barriers in securing and maintaining adequate

education, learning the host society languages, and obtaining employment and housing (Hyndman, 2011).

The Importance of Housing for Newcomers to Canada

For all categories of refugees and immigrants, access to safe and affordable housing is one of the most critical basic necessities of life upon their arrival, and has been identified as an integral element in their integration process and quality of life in the new host society (Fischler, Aubin, Kraemer, & Wiginton, 2013; Ley & Murphy, 2001; Murdie & Teixeira, 2003; Preston et al., 2011). The UNHCR (2009) has emphasized this point by listing access to safe and affordable housing as one of six important indicators of newcomer integration. Access to affordable quality housing has also been identified as an important social determinant of health (Commission on Social Determinants of Health [CSDH], 2008), which has been found to have a significant influence on the other social determinants of health (Krieger & Higgins, 2002; Shaw, 2004). Other social determinants of health include income, social status, education, social support networks, and access to health services (CSDH, 2008). Adequate stable housing in a new country allows newcomers to meet personal and family needs, and address past trauma, build assets, find and maintain employment, pursue training and education, and contribute to their community (Francis & Hiebert, 2011; Statistics Canada, 2005). Conversely, the lack of adequate stable housing is associated with numerous negative individual and social outcomes which lead to an extended and challenging integration process (Francis & Hiebert, 2011). Some of the key negative individual outcomes associated with homelessness include health impairment, substance abuse, mental illness, unemployment, social isolation, sexual abuse, and criminal activity and victimization. Some of the key negative social outcomes include property crime, poverty, community discord, decreased public safety and family breakdown (Nooe & Patterson, 2010).

Gaetz, Dej, Richter, and Redman (2016) summarized the most recently available data on homelessness in Canada: 235,000 Canadians experience homelessness in any given year, and 35,000 Canadians are homeless on any given night, with 27.3 percent being women, and 18 percent being children and youth (part of families or alone). For refugees who come to the host society with no or limited material assets, the risks of experiencing homelessness are far greater than for those born in the host society (Couch, 2017; Virasova, 2016). Although it appears from the research that adequate housing may promote positive health and life outcomes, suggesting that housing should be the first priority for intervention with individuals facing multiple life barriers/challenges, it is equally important to have key supports in place to address major social determinants like income and education and combatting poverty. Therefore, gaining adequate housing has been found to be essential in facilitating other successful settlement outcomes but maintaining the housing requires supporting major social determinants of health (Frankish, Hwang, & Quantz, 2009; Klodawsky, Aubry, & Nemiroff, 2011).

Canada's national housing agency, the Canadian Housing and Mortgage Corporation (CMHC) (2010a), defines 'acceptable' housing as housing that meets or exceeds affordability, adequacy and suitability standards. The affordability standard stipulates that housing costs (median rent of acceptable housing) should not exceed 30% of before-tax household income. The adequacy standard stipulates that housing is not in need of any major repairs. The suitability standard stipulates that housing meets the National Occupancy Standard (NOS) requirements for appropriate number of rooms for the size and composition of the residents.

Newcomers in the Canadian Housing Market

In the past, Canada had a long history of immigrants experiencing more successful housing careers than the Canadian-born population. This trend has recently reversed; research

has demonstrated that housing outcomes for immigrants in Canada have been declining since the 1980s, marked by a steady decline in home ownership rates (Haan, 2005). Furthermore, recent research has illustrated that immigrants are increasingly struggling to access affordable and suitable housing (City of Calgary, 2009a and 2009b; Hiebert, Mendez, & Wyly, 2006; Preston, Murdie & Murnaghan, 2006; Rose, 2010; Tanasescu & Smart, 2010; Teixeira, 2009). CMHC (2010a) describes a household to be in 'core housing need' if it does not meet one or more of the standards for acceptable housing (adequacy, suitability and affordability), described above, and would need to spend in excess of 29 percent of before-tax income to rent a place at the median price of local market housing which meets all of the acceptable housing standards. Households in core housing need that spend 50 percent or more of their before-tax income on housing are considered to be in 'severe housing need' (CMHC, 2010b).

According to 2006 Canadian census data, 35.4 percent of households headed by recent immigrants were living in core housing need and 14.9 percent were living in severe housing need. In comparison, 11 percent of households headed by non-immigrants were living in core housing need and 4.4 percent were living in severe housing need (CMHC, 2010b) (see Figure 1).
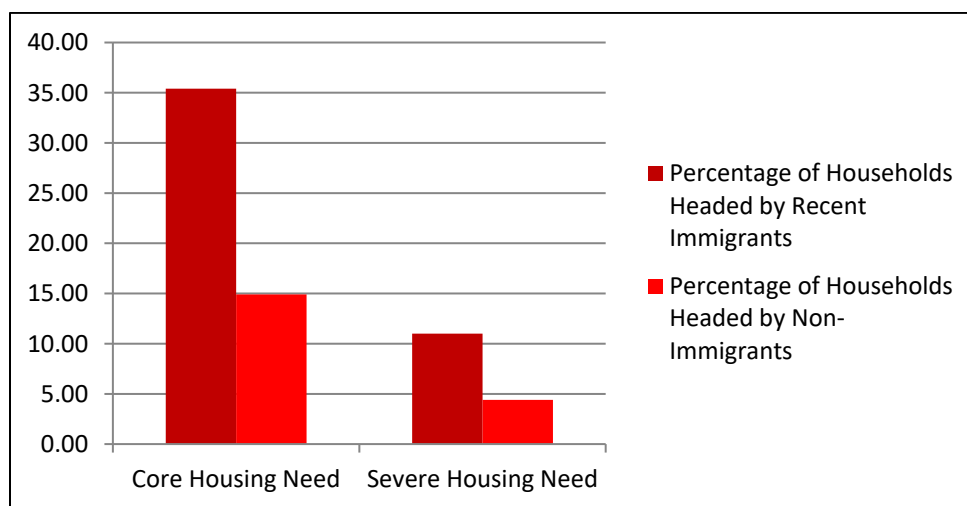
Figure 1: Immigrant vs Non-Immigrant Households in Core and Severe Housing Need in Canada

Similar to the national trends of an overrepresentation of recent immigrant households living in core housing need, during the same census period, Edmonton had 26.7 percent and Calgary had 21.4 percent of households headed by recent immigrants living in core housing need. In comparison, 10.6 and 9.0 percent of total households were living in core housing need in Edmonton and Calgary respectively (CMHC, 2010a) (see Figure 2).
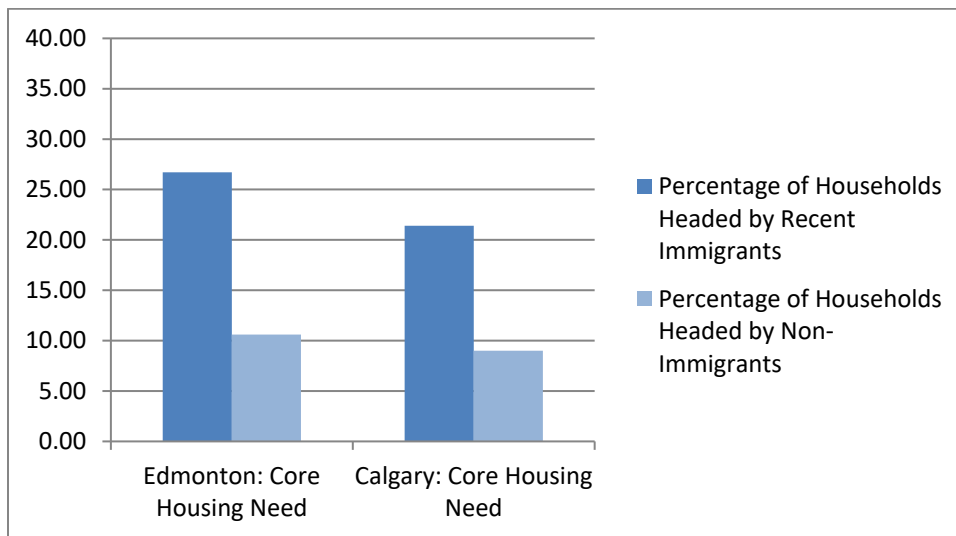
Figure 2: Immigrant vs Non-Immigrant Households in Core Housing Need in Edmonton and Calgary

The findings just presented suggest that newcomers have disproportionately faced difficulties in accessing appropriate and acceptable stable housing in Alberta. Furthermore, Anucha (2006) performed a secondary data analysis on 2001 census data and found that 24.5 percent of visible minority immigrant households were living in core housing need, compared to 14.2 percent of non-visible minority immigrant households (see Figure 3).
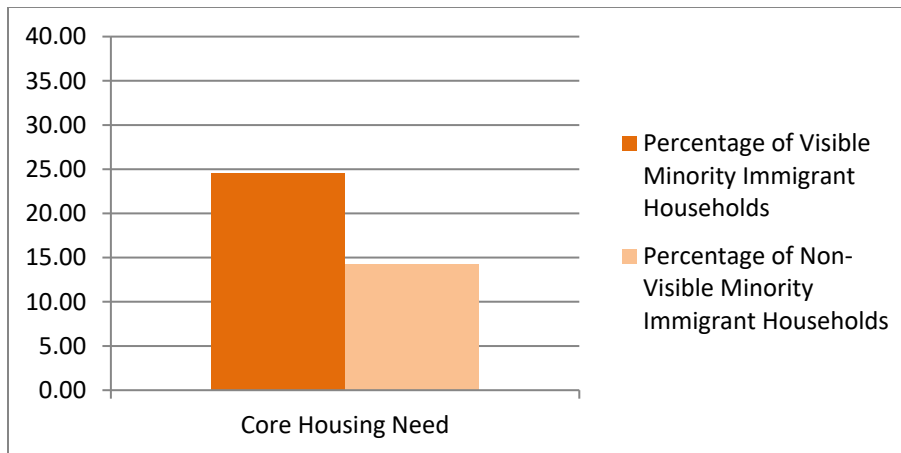
Figure 3: Visible vs Non-Visible Minority Immigrant Households in Core Housing Need in Canada

In a study specifically focusing on refugees within the first few years after their arrival to three Canadian cities including Winnipeg, Calgary, and Edmonton, Carter and Enns (2008) found that 83% of the refugees in Edmonton, 78% of the refugees in Calgary, and 53% of the refugees in Winnipeg were paying far in excess of 30% of their household incomes for shelter, which is a substantially larger portion than for newcomers in general. Furthermore, an increase in family size from one member to two or three or more members was related to a 25 to 50% increase in the proportion of refugee families living under the Low Income Cut-off (LICO) or the poverty line for their region of Canada. In addition, even after the 2nd year of their arrival in their host cities, 80% of the refugees reported that their accommodation was not suitable for their family size (such as having only a single bathroom for a large family), 42% reported that the housing needed major repairs, 16% indicated that the housing they were in was not safe for their children, and 13% reported that the nature of their residences contributed to their experience of health problems. Although Carter and Enns (2008) reported a modest increase in refugee incomes in the second year after immigration, modest gains would not offset the rising cost of housing over the last decade, suggesting that without appropriate government and service

provider housing supports, policies, and funding, the refugees would be likely to experience long-term housing crises, such as homelessness.

The Longitudinal Study of Immigrants to Canada (LSIC) found that during the first six months after becoming a permanent resident, of a sample of 12,000 immigrants who arrived in 2001-2002, nearly 40 percent of immigrants who were searching for housing reported difficulties in finding housing (Statistics Canada, 2005). The ability to access acceptable housing is intimately related to economic success. Prior to 1989 in Toronto, which has Canada's largest percentage of immigrants, the incidence of poverty was equal for foreign-born and Canadian-born headed families. Over the next ten years, the rate of poverty for foreign-born headed families increased by 128 percent, while the Canadian-born headed families rate increased 36 percent (City of Toronto, 1999). Since the 1980s, the wage gap between immigrants and Canadian born workers has continued to increase, both at the entry level and after many years in Canada. Immigrants, who entered Canada during the early 2000s, earned approximately 60 percent of what similarly educated and trained Canadian-born workers earned (Picot, 2008). Starting in the 1990s, despite being more highly educated and skilled than previous immigrants, newcomers to Canada have progressively fared more poorly than previous immigrants in terms of earnings and employment (Picot, 2004; Picot, Hou, & Coulombe, 2007).

While the general trend for Canadian immigrants is one of declining economic outcomes and worsening housing careers, most newcomers continue to experience a positive housing trajectory towards suitable, adequate, and affordable housing the longer they remain in Canada (Hiebert & Mendez, 2008; Murdie & Logan, 2011). However, positive housing trajectories are not universally experienced by all newcomers. Some newcomers purchase expensive housing upon arrival, while others struggle to find and maintain adequate housing. Housing outcomes

have been found to be correlated with immigration admission categories, with Family Class and

Economic Class immigrants having significantly more housing success than Canadian

newcomers from the humanitarian categories, who are most vulnerable to poverty and

homelessness (Couch, 2017; Francis & Hiebert, 2011; Hiebert & Mendez, 2008; Schellenberg &

Maheux, 2007). These trends are consistent with the fact that Family Class immigrants come to

join established members of their families in Canada, who have the financial resources to support

them after their arrival. Similarly, several subcategories of the Economic Class (provincial and

territorial nominees, business immigrants, and skilled workers admitted from 2013 onwards)

have arranged employment or business partnerships in Canada to facilitate their successful

integration into the labour market, which would also contribute to successful integration into the

housing market. In contrast, many refugees come to Canada with nothing but the clothes on their

backs (Couch, 2017; CIC, 2012f; Hiebert & Mendez, 2008; Statistics Canada, 2005).

The literature review chapter that follows describes existing research on barriers

newcomers face in the Canadian housing market, unique challenges faced by refugees, and how

the evolution of the conceptualization of homelessness can assist us in developing an

understanding of how various subgroups of refugees experience different forms of housing

crises. Furthermore, the research literature on adult risk factors, protective factors and pathways

into and out of homelessness are described. The literature review concludes with a statement of

the problem identifying gaps in existing research and a presentation of the research questions

pursued in this doctoral study.

CHAPTER 2

LITERATURE REVIEW

Challenges and Barriers to Housing for Newcomers to Canada

It is well documented in the research literature that newcomers experience a significant amount of challenges and barriers to accessing adequate housing. Housing affordability has consistently been noted to be the most significant barrier for immigrants and refugees in acquiring and maintaining adequate housing (Alfred & Sinclair, 2002; Carter & Osborne, 2009; CMHC, 2010a; City of Calgary, 2009a & 2009b; Cubie, 2006; Greenberg & Martinez-Reyes, 2010; Hiebert, D'Addario, Sherrell, & Chan 2005; Hiebert et al., 2006; Miraftab, 2000; Murdie, 2003; Murdie & Logan, 2011; Preston et al., 2006; Preston et al., 2011; Rose, 2010; Rose, Germain, & Ferreira, 2006; Rose & Ray, 2001; Sherrell & Immigrant Services Society of British Columbia [ISSofBC], 2009; Teixeira, 2009, 2011; Wayland, 2007; Zine, 2009). The barrier of affordability for newcomers is largely the result of low incomes and settlement in large urban cities with high housing costs (Preston et al., 2011). Another major barrier for newcomers to acquire adequate housing is discrimination (Carter & Osborne, 2009; Dion, 2001; Kilbride, Webber, Wong & Amaral, 2006; Miraftab, 2000; Murdie & Logan, 2011; Rose & Ray, 2001; Teixeira, 2008, 2009, 2011; Zine, 2009). However, most of the studies that report discrimination as a barrier use some measure of self-reported perceived discrimination and some authors have argued that this is not the most accurate way to measure discrimination (Novac, Darden, Hulchanski, & Seguin, 2002; Darden, 2004). Darden (2004) argues for increased use of the audit method to measure racial discrimination. The audit method involves matching pairs of individuals on all key factors (income, age, family size, and gender) except skin colour, having them seek housing from the same landlord or agency within close but separate instances, and

documenting the responses from the housing providers. Variations in housing provider responses are attributed to the differences in skin colour of the paired housing seekers (Darden & Kamel, 2000).

Many researchers have used discrimination to explain the fact that visible minorities tend to fare much worse than immigrants of European origin in terms of housing outcomes, also noting that there is wide variation within each category (Mendez, Hiebert and Wyly 2006; Preston et al., 2009; Wayland, 2007). Other commonly found barriers are lack of knowledge of the housing market (Carter & Osborne, 2009; Cubie, 2006; Greenberg & Martinez-Reyes, 2010; Rose & Ray, 2001; Sherrell & ISSofBC, 2009; Teixeira, 2009), lack of fluency in English (Cubie, 2006; Hiebert et al., 2005; Miraftab, 2000), and lack of affordable housing for larger families (Carter & Osborne, 2009; Cubie, 2006; Miraftab, 2000; Rose, 2010; Sherrell & ISSofBC, 2009; Teixeira, 2009; Zine, 2009).

Based on his research of the housing experiences of Jamaican, Polish and Somali newcomers in Toronto, Hulchanski (1997) found that newcomers' barriers to housing could be divided into two categories: primary and secondary. The primary barrier category includes personal characteristics that are exceptionally difficult to change or are unchangeable, such as culture/ethnicity/religion, gender, and race/skin colour. The secondary barrier category is composed of personal characteristics that often change over time, such as source of income, amount of income, language skills, household size and type, knowledge of housing market, and experience with the dominant culture and institutions. Wayland (2007) later expanded this framework to include a third category titled macro-level barrier which includes broader structural factors that are generally beyond a newcomer's ability to change, such as types of housing available and housing prices. The general challenges and barriers to adequate housing listed above have been found to vary according to visible minority and immigrant status. Refugees and asylum

seekers tend to be most negatively impacted by these barriers across all three barrier categories

(Carter & Osborne, 2009; Cubie, 2006, Francis, 2009, 2010; Murdie, 2010; Sherrell & ISSofBC,

2009). Carter and Enns (2008) noted that among refugees, lack of knowledge about the local housing

market and about their rights and responsibilities as renters, as well as limited social networks

precluding having a co-signer to help in facilitating financial approval for rent or home ownership

were major secondary barriers in their study in several Prairie cities. Similarly, they mentioned

government policies, such as refugee transportation loans, which individuals are expected to pay

back after their initial period of arrival in Canada as a key structural barrier impacting this subgroup

of newcomers.

Homelessness among Newcomers to Canada

Unfortunately, newcomers to Canada are often unable to overcome the barriers they

encounter in the housing market and find themselves without secure and adequate housing

(Hiebert et al., 2005). Homelessness is a serious social problem that disproportionately affects

people from socially and economically marginalized backgrounds (Gaetz et al., 2016; Hodgetts,

Radley, Chamberlain, & Hodgetts, 2007). Over the past two decades, homelessness has become

a central topic in Canadian housing literature (Gaetz et al., 2016; Hiebert et al., 2006). It is

becoming increasingly well recognized in Canadian research literature that homeless sub-groups

of youth, women and Aboriginal people possess unique needs that require distinct supports

(Gaetz et al., 2016; Gaetz, Donaldson, Richter, & Gulliver, 2013). Furthermore, Gaetz et al.'s

(2016) most recent work on this topic suggests that 52% of Canada's homeless population at any

given point in time consists of adults of both genders ranging from 25 to 49 years of age. While

immigrants and refugees are some of the fastest growing homeless sub-groups (Farrell, 2005),

they have often been overlooked in the literature and there is a lack of local and national data on

newcomer homelessness (Wayland, 2007). Some studies based in Ottawa and Toronto suggests

that 13 to 20 percent of shelter users are immigrants and refugees (Access Alliance Multicultural

Community Health Centre [Access Alliance], 2003; Farrell, 2005) and another study based in

Vancouver estimated between 5 and 10 percent of shelter users are immigrants and refugees

(Hiebert et al., 2005). Current data for Alberta focuses on homelessness in general rather than

newcomer homelessness, but it still paints a picture of the prevalence of this problem: Based on

the provincial homelessness count conducted in October 2016, Alberta had 5373 homeless

individuals, of which 34% resided in Edmonton (Homeward Trust Edmonton, 2017). The

number of homeless newcomers is difficult to estimate because immigrant and refugee status is

rarely recorded in key homelessness data sources and newcomers tend to underutilize homeless

shelters and other related services compared to non-immigrant and refugee populations, possibly

due to lack of awareness of such services in the host society or due to the stigma associated with

shelter use (Couch, 2017; Hiebert et al., 2005). Furthermore, female refugees in Couch's (2017)

study reported fears related being connected with shelters due to their experiences of being

exposed to "inappropriate and exploitive environments" in which strangers would take advantage

of them (p. 5). Virisova (2016) highlighted the need to build trust and demonstrate hospitability

with refugees in order to help them as a service provider working with the homeless. The

underrepresentation of immigrants and refugees in emergency homeless shelters is surprising,

given their high rates of severe housing need (CMHC, 2010b) and declining economic outcomes

(Picot et al., 2007) described above. A study based in the Toronto metropolitan area found that

more than 80 percent of newcomers were paying in excess of 30 percent of their incomes on

housing (Preston et al., 2011).

Research has found that shelters and services are often not accessible or lack cultural

sensitivity to meet the needs of newcomers (Access Alliance, 2003; Couch, 2017; Zine, 2002).

Immigrants and refugees are often able to avoid the use of shelters by staying at the homes of friends, family or acquaintances (Couch, 2017; Hiebert, et al., 2005; Rose & Ray, 2001; Sherrell & ISSofBC, 2009); hence they are believed to have some of the highest rates of the least visible forms of homelessness, referred to as hidden or relative homelessness (Couch, 2017; Fiedler, Schuurman, & Hyndman, 2006; Wayland, 2007). While relying on ethnocultural communities and social networks can help newcomers avoid absolute homelessness, it can result in many newcomers living in unsafe and crowded conditions (Sherrell & ISSofBC, 2009; Tanasescu & Smart, 2010). Research has also found signs that social networks are beginning to lose their capacity to buffer newcomers again absolute homelessness (Tanasescu & Smart, 2010). Kilbride et al. (2006) found that the amount of resources of the family and friends available to homeless newcomers was lower than that available to previous immigrant groups in past decades. This is disconcerting in light of the findings of Couch's (2017) study that found that refugees more often rely on private or personal sources of support due to their lack of awareness of existing public services or their fears about using these services.

In an Ottawa-based study of emergency shelter users, Klodawsky, Aubry, Behnia, Nicholson and Young (2005) found that the majority of foreign-born study participants were women and most were single heads of families with children, while the Canadian-born participants were comprised of an approximately equal number of both sexes. While single males represented the largest portion of the Canadian-born participants at 26 percent, single males were the smallest proportion of foreign-born participants at 7 percent. This suggests that single women and women with children appear to represent the majority of shelter using or absolutely homeless immigrants and refugees in Canada (Hiebert et al., 2005; Klodawsky et al., 2005).

Klodawsky et al. (2005) also found that immigrants were more likely to attribute the cause of their current homelessness to family conflict and domestic abuse, lack of childcare supports and financial problems, rather than to substance use and health problems that were more common among the Canadian-born group. A study in Calgary found that immigrant women accounted for 35 percent of the women admitted to a family violence shelter and experienced more violence during pregnancy than other women (Thurston et al., 2006). Toronto and Vancouver-based studies also found high rates of reported abuse and financial problems (i.e., job loss) as the primary cause for immigrant and refugee homeless shelter use (Hiebert et al., 2005; Paradis, Novac, Sarty, & Hulchanski, 2008).

Homelessness among Refugees in Canada

While many immigrants are at increased risk of homelessness for many reasons listed above, it is refugees and asylum seekers that are most vulnerable to homelessness (Carter & Osborne, 2009; Cubie, 2006, Francis, 2009, 2010; Hiebert & Mendez, 2008; Murdie, 2010; Preston et al., 2011; Sherrell and ISSofBC, 2009; Teixeira, 2011).

Canadian immigrants' housing experiences are being increasingly well documented, but much less is understood about the housing experiences of Canada's refugees (Murdie, 2010). Some studies of immigrants' housing experiences may include some refugees, but usually do not include a detailed breakdown of the immigration categories of the study participants, making the research findings nebulous and difficult to interpret. Perhaps the best source of information on refugee housing experiences is the Longitudinal Survey of Immigrants to Canada (LSIC). The LSIC was a longitudinal study designed to monitor the adjustment of a representative sample of immigrants and refugees from five major Canadian cities (Calgary, Montreal, Ottawa, Toronto and Vancouver), which arrived in the years 2000 and 2001, for a period of four years (Statistics

Canada, 2005). A comprehensive survey covering many topics (i.e., employment, language proficiency, health, housing, and social networks) was administered in three waves, occurring approximately 6, 24 and 48 months after official newcomer arrival dates (Hiebert, 2009). Unlike Canadian census data on immigrant housing, the LSIC provides information on the process newcomers go through in attempting to access housing and their housing experiences and includes this information for various newcomer admission categories (Hiebert & Mendez, 2008). The findings from the LSIC indicate that, in comparison to the other immigrant classes, refugees encounter the greatest challenges in accessing adequate housing. While refugees in the study reported improvements in housing over their first four years in Canada, with nearly 20 percent achieving homeownership, they remained the group with the highest affordability and crowding problems (Hiebert, 2009). Even after four years in Canada, over 50 percent of the refugees surveyed were in core housing need, paying more than 30 percent of before tax income on housing (Hiebert & Mendez, 2008).

It is important to note that the above findings are likely a significant underestimate of the housing challenges experienced by all refugees, because the LSIC refugee data only included PSRs and GARs and excluded the largest refugee category who receives the fewest supports: LCRs and Refugee Claimants awaiting a decision by the IRB (Hiebert, 2009). Other more recent studies have supported the findings from the LSIC that refugees tend to experiences the greatest challenges in accessing adequate housing (Carter and Osborne, 2009; Cubie, 2006, Francis, 2010; Murdie, 2010; Preston et al., 2011; Sherrell & ISSofBC, 2009).

One of the common limitations of many of the refugee housing studies is that they treat refugees as a homogeneous group (Renaud, Piche, & Godin, 2003). More recent research has begun to separate and compare refugees who are selected abroad (GARs and PSRs) and those who claim refugee status from within Canada (LCRs and asylum seekers or RCs). These studies

have found that while both groups of refugees tend to experience difficulties in accessing housing, refugee claimants experience the greatest difficulties and are the most vulnerable to homelessness (D'Addario, Hiebert, & Sherrell, 2007; Murdie, 2008). These difficulties often arise from the combination of their poor official language skills, uncertain legal status, small social networks, and unfamiliarity with Canadian culture (D'Addario et al., 2007; Francis & Hiebert, 2011). In a Toronto based study, Preston et al. (2011) found that one third of asylum seekers were spending more than 75 percent of their household income on housing and nearly half of the asylum seekers had stayed in a hostel. Similarly in Vancouver, refugee claimants were found to be most likely to experience crowding, poor housing conditions, and high rent-to-income ratios (Sherrell, D'Addario and Hiebert, 2007). In comparison to other immigrant and refugee women, refugee claimant women are more likely to experience unstable and precarious housing prior to staying at a shelter and are least likely to report improved housing conditions after leaving the shelter (Paradis et al., 2008).

Conceptualizing Homelessness

Societies differ in their perceptions of who they consider to be homeless (Springer, 2000). Defining homelessness is a politically sensitive endeavor because it has a direct impact on estimating the magnitude and complexity of the problem, how it is researched and how it is ameliorated (Peressini, McDonald, & Hulchanski, 1996; Peters, 2012). A society's definition is also likely influenced by factors such as culture, tradition, social infrastructure, climate patterns and gender issues (Springer, 2000). The conceptualization of homelessness in developed countries has greatly evolved in the academic literature since the 1960s.

During the 1960s, homelessness was largely synonymous with people living on 'skid row' in the United States (Chamberlain & Mackenzie, 1992). While the literature of this time

acknowledged the lack of appropriate accommodation in homelessness, it largely focused on social aspects and characterized homeless individuals as those who failed to integrate into the broader community and lacked social networks. For example, Caplow, Bahr and Sternberg (1968, p. 494) described homelessness as a "condition of detachment from society characterized by the absence or attenuation of the affiliative bonds that link settled persons to a network of interconnected social structures." In addition to a strong focus on the social characteristics of homelessness, the literature of the 1960s also began to describe and estimate the size of three different types of homelessness based on an individual's accommodations: individuals living in hotels, boarding houses or single room suites; individuals living in various kinds of transitional or emergency shelters; and individuals without any accommodation and often living on the streets.

It was not until the late 1970s and early 1980s, in response to the increasing visibility of homelessness in the US, that the term homelessness began attracting significant public and academic attention (Chamberlain & Mackenzie, 1992). In a review of the *New York Times* historical database, Hulchanski et al. (2009) found that prior to 1980, the term homelessness was rarely used to describe a social problem. These authors contend that by the early 1980s, developed countries, including Canada, began commonly using the relatively new term homelessness to refer to a new social problem of de-housing, where previously housed individuals were no longer housed. The 1980s have been described as a time of more inclusive and broader definitions of homelessness proposed by advocacy groups, followed by conservative reactions from governments attempting to measure the size of the social problem (Chamberlain & Mackenzie, 1992). Also during this time, Watson (1984) began arguing for the view of homelessness as a socially constructed concept just like poverty. The recognition that

homelessness is essentially a socially constructed cultural concept that reflects a society's view of what constitutes adequate housing has persisted and continues to be debated.

Currently, homelessness remains a term that lacks a consistent definition within the empirical literature (Frankish, Hwang, & Quantz, 2005; Hulchanski et al., 2009). Canada also lacks an "official" definition of homelessness; policy makers, researchers and advocates often having varied interpretations of the issue (Echenberg & Jensen, 2008). While there is still a lack of consensus on the definition, most definitions of homelessness address two key aspects: an individual's specific housing conditions and the frequency and/or durations of the homeless conditions. With respect to housing conditions, definitions of homelessness generally fall along a continuum that ranges from individuals with a complete lack of shelter to individuals who are experiencing insecure or inappropriate housing (Wayland, 2007). Early research studies tended to define homelessness as the condition of individuals who were without shelter, finding shelter in places that were not intended for habitation or accessing emergency shelters (Lee, Tyler, & Wright, 2010; Peters, 2012; Powell, 2012; Springer, 2000). This literal definition of homelessness is referred to in more recent literature as 'absolute homelessness' and is the most visible form of homelessness (Echenberg & Jensen, 2008; Wayland, 2007).

Most contemporary definitions of homelessness include both absolute and some degree of relative homelessness, which refers to individuals who have access to housing but it is lacking in quality and/or security (Peters, 2012). In the center of the homelessness housing condition continuum is 'hidden or concealed homelessness', sometimes called 'couch-surfing', which refers to individuals who are living with acquaintances, friends or relatives, due to their inability to find suitable and affordable shelter of their own (Echenberg & Jensen, 2008, Kilbride et al., 2006; Peters, 2012). Further down the 'relative homelessness' end of the continuum includes all

those who are marginally or precariously housed in substandard housing and/or are at risk of losing their housing (Echenberg & Jensen, 2008; Lee et al., 2010). As described in the sections above, refugees are most vulnerable to the various forms of relative homelessness, while a portion also experience absolute homelessness.

The second key aspect of homelessness addressed in the literature, in addition to housing conditions, is the temporal dimension of homelessness. In the late 1990s, Kuhn and Culhane (1998) identified three major temporal categories of homeless shelter use in the United States: transitional/temporary, episodic and chronic. These categories can also be respectively placed along a continuum from least to most persistent and frequent experiences of homelessness. In a recent Canadian study (Aubry, Farrell, Hwang, & Calhoun, 2013), these categories were found to be present in Canadian cities of varying sizes (Toronto, Ottawa and Guelph). This study found that 88 to 94 percent of emergency shelter stays were by individuals from the temporary category, 3 to 11 per cent by individuals from the episodic category and 2 to 4 per cent by individuals from the chronic category. The temporary category was marked by a small number of shelter stays ($M = < 2$) for relatively shorter lengths of time ($M = \sim 25$ days). The episodic category was marked by multiple shelter stays ($M = > 5$) which were also relatively short in duration ($M = \sim 30$ days). Finally, the chronic category was characterized by relatively fewer shelter stays ($M = < 4$) but for longer lengths of time ($M = \sim 300$ days).

While Canada still lacks an official definition of homelessness, in 2012, the Canadian Observatory on Homelessness (COH)(formerly the Canadian Homelessness Research Network (CHRN)) released their *Canadian Definition of Homelessness.* The COH (2012, p.1) defines homelessness as "the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means or ability of acquiring it" and proceeds to describes a

typology of physical living situations that are encompassed within the homelessness definition. The typology includes four types of homelessness: a) unsheltered, b) emergency sheltered, c) provisionally accommodated, and d) at-risk of homelessness. The unsheltered category, also referred to as absolutely homeless, includes individuals who are living in spaces unintended for human habitation, such as abandoned buildings, streets or parks. The emergency sheltered category includes individuals who are staying in emergency shelters, such as shelters for individuals without housing or individual fleeing family violence or natural disasters. The provisionally accommodated category includes individuals whose accommodation lacks security of tenure or is temporary. This category includes those who lack secure and stable housing and are staying in government funded interim or transitional housing; public institutions (i.e., hospitals and prisons); and the housing of friends, family or acquaintances (hidden homeless). The at-risk of homelessness category includes individuals who are "not technically homeless" but are individuals' whose economic and/or housing circumstances are precarious or do not meet standards of public health and safety (COH, 2012, p.4). The COH (2012) reminds readers that homelessness is not a static state; individuals' and families' shelter conditions are fluid and frequently changing. However, it does not stipulate any temporal requirements within its typology. It is also important to note that the COH definition is primarily focused on the physical aspect of housing and does not explicitly address the social and legal aspects.

Risk Factors and Pathways into Homelessness

Researchers have identified many risk factors that increase the vulnerability of individuals to homelessness; however, the pathways into and out of homelessness are complex and varied (Echenberg & Jensen, 2009; Gaetz et al., 2013). Since the early 1990s, it has been recognized that homelessness results from the complex interactions between structural and

individual factors rather than a single cause (Lee et al., 2010). Based on a review of the

literature, Nooe and Patterson (2010) have proposed a comprehensive broad conceptual model of

homelessness (Figure 4) that lists many of the structural and individual biopsychosocial risk

factors associated with homelessness. While the model best reflects the US context, and its

labeling and completeness of the risk factors may be debated, it is a model that attempts to

describe the complex pathways into homelessness, temporal variations and related outcomes.

Only the biopsychosocial risk factors section of the model is addressed in this section. It is also

important to note that the factors that contribute to pathways into homelessness are also often a

consequence of, or exacerbated by, the experience of becoming homeless (Tutty et al., 2009).

For example, poor health can lead to homelessness and the experience of homelessness can lead

to poor health (Frankish et al., 2005).
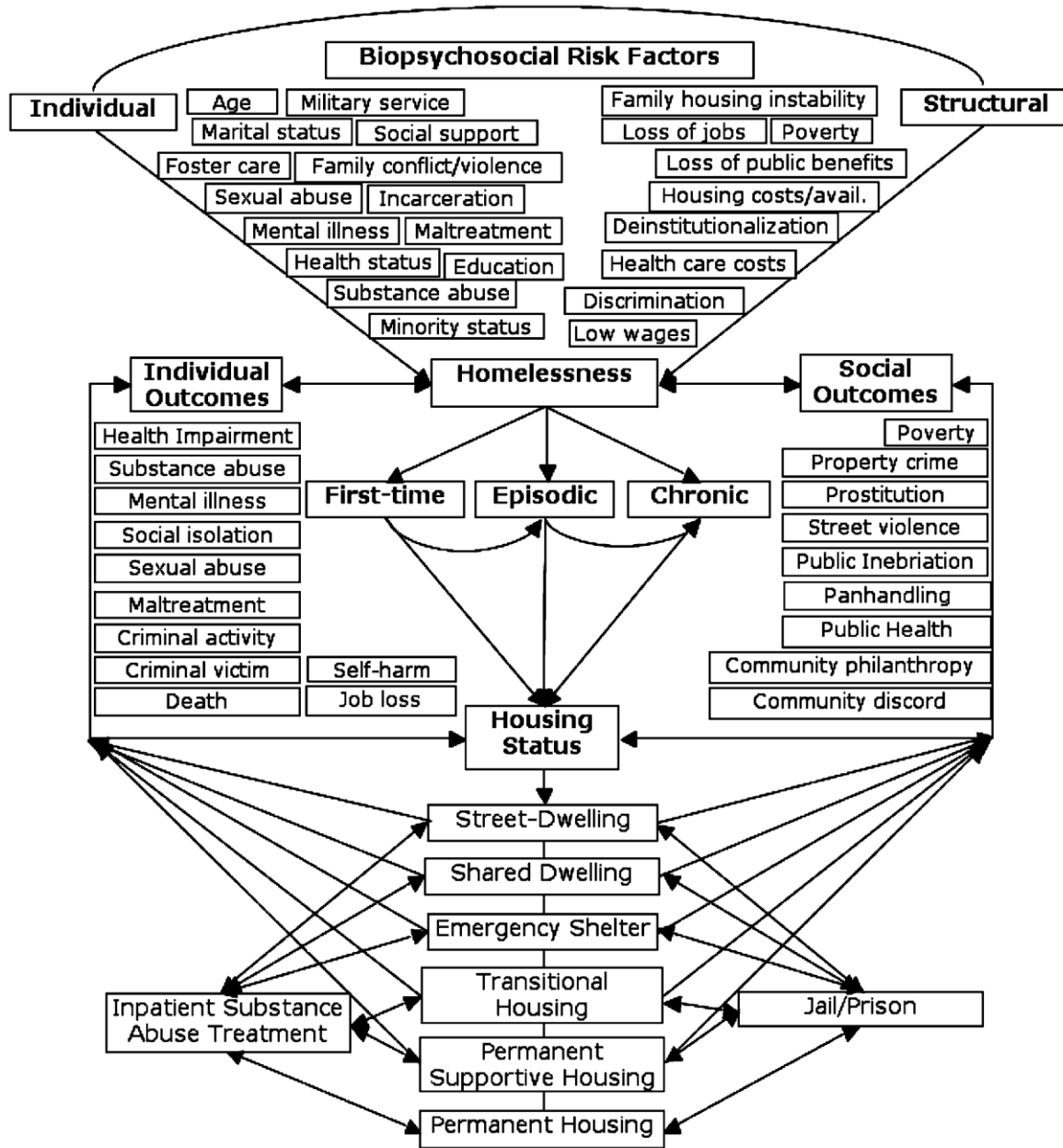
Figure 4. Ecological Model of Homelessness (Nooe & Patterson, 2010, p. 107)

Structural Risk Factors

Structural risk factors are societal and economic issues that impact the social

environments and opportunities of individuals (Gaetz et al., 2013, 2016). The structural factors

identified in Nooe and Petterson's (2010) model are: poverty; (un)employment and minimum

wage; loss or decline of public benefits; housing costs and availability; family housing

instability; deinstitutionalization; access to healthcare; low wages; and discrimination. The

majority of these structural factors are also identified in the Canadian literature on homelessness

(Gaetz et al., 2013, 2016; Peressini, 2009; Tutty et al., 2009). Of these structural factors, there is

a general consensus in the North American and European literature that poverty and the

availability of affordable housing are the largest contributors to homelessness (Burt, Aron, Lee,

& Valente, 2001; Fitzpatrick, Kemp & Klinker, 2000; Nooe & Patterson, 2010; Shinn, Baumohl,

& Hopper, 2001; Tutty et al., 2009).

Gaetz et al. (2016) argued that starting in the 1980s continual shifts in global and

domestic economic forces and Canadian federal and provincial public policies have combined to

increase the growth of poverty and decrease available affordable housing which has increased

the number of Canadians who are homeless or at-risk of homelessness. These negative effects of

shifting economic and policy trends have disproportionately impacted low-income Canadian

subpopulations, including youth, women, visible minorities, immigrants and refugees.

Furthermore, they specify that too much of a focus on emergency shelter services in the past has

prevented progress in developing long-term problem solutions. As a way forward, they argue for

public, private, and non-profit sector coordination and partnerships in both preventing

homelessness and supporting people to exit the cycle of homelessness through implementation of

a National Housing Strategy. They outline key recommendations as part of such a strategy,

including increased federal government investment in social housing across provinces,

introduction of a low cost housing benefit to make housing affordable for those with low

incomes in core housing need, and consistent adoption of the Housing First Program, which

advocates for a focus on attending to meeting the basic needs for shelter of vulnerable

populations first, and then attending to mental and physical health issues as secondary priorities in their care (Gaetz et al., 2016). It is only once poverty is addressed through proper policies and interventions, that the problem of homelessness can be adequately addressed. In addition to addressing poverty issues, Carter and Enns (2008) argued that when considering refugees' unique circumstances and needs, it is critical for the intersectional partnerships to involve the creation of a housing information and support or placement service to address the secondary barriers of lack of knowledge about the housing market and lack of social connection to facilitate access to housing.

Individual Risk Factors

The research literature on individual factors that contribute to pathways into homelessness is much more extensive than that of the structural factors (Buck, Toro, & Ramos, 2004). Individual risk factors are any individual characteristics that have been found to increase the likelihood of an individual becoming homeless (Tutty et al., 2009). Nooe and Patterson's (2010) model includes the individual risk factors: age (children and elderly); marital status (unmarried, divorced, separated or single female-headed households); minority status; family conflict and violence; survivor of abuse (physical, sexual or emotional) or maltreatment; low levels of social support; mental illness; physical health problems; substance abuse (addictions); incarceration; military service; low educational level; and history of foster care. These individual risk factors have also largely been supported in other recent literature reviews, and many are also key social determinants of health outcomes in addition to housing outcomes (Fitzpatrick et al., 2000; Gaetz et al., 2013, 2016; Lee et al., 2010).

Pathways into Homelessness

In her review of the literature, Peressini (2009) found that while individuals who experience homelessness are not a homogeneous group, they tend to all share three common factors: inability to find affordable housing, extreme poverty, and interpersonal conflict or violence. An Australian study, that reviewed 5,526 case histories of homeless individuals and conducted 65 in-depth interviews with homeless individuals, found five typical pathways into adult homelessness: housing crisis, family breakdown, substance abuse, mental health and youth to adult transitions (Chamberlain & Johnson, 2011). These general pathways into homelessness represent a focus on the process of becoming homeless and identifying some common patterns among interacting risk factors (Clapham, 2003). It is also recognized that each subgroup within the general homeless population will tend to experience different combinations of specific risk factors and pathways into homelessness (Busch-Geertsema, Edgar, O'Sullivan, & Pleace, 2010; Peressini, 2009). Typical pathways into homelessness have also been identified for subgroups based on age (youth, adult and older adult) and gender (Anderson, 2001). While immigrants and refugees have been identified as a growing subgroup that is disproportionately represented within the Canadian homeless population (Farrell, 2005; Hiebert, D'Addario, & Sherrell, 2009; Pruegger & Tanasescu, 2007), the international and Canadian research literature on the unique pathways of immigrants and refugees into homelessness is sparse (Anderson, 2001; Flatau et al., 2015; Tutty et al., 2009).

Refugee Risk Factors and Pathways into Homelessness

With the lack of Canadian studies examining the unique pathways of immigrants and refugees into homelessness, only the immigrant and refugee homelessness contributing factors identified in the literature can be reviewed. As noted earlier in this literature review, many

studies have identified some common barriers to housing experienced by immigrants and refugees. Consistent with the general literature on the causes of homelessness, poverty and lack of affordable housing is often listed as the greatest contributing factor to immigrant and refugee homelessness (Hiebert & Mendez, 2008; Paradis et al., 2008; Pruegger & Tanasescu, 2007). The relationship between the structural risk factor of poverty and homelessness cannot be over stated (Burt et al., 2001; Nooe & Patterson, 2010) and the growing income disparity (Picot, 2004; 2008) and core housing need among newcomers (CMHC, 2010b), particularly refugees (Preston et al., 2011), is becoming well documented. Unlike other immigrants, refugees often arrive with very little or no financial assets (Preston et al., 2011). Another structural factor that increases the risk of homelessness for many newcomers is the lack of recognition of foreign credentials, education and work experience (Access Alliance, 2003; Wilson et al., 2011) which directly contributes to their economic challenges. Also noted earlier in the literature review, another structural risk factor that appears to disproportionately affect more newcomers, especially racialized immigrants and refugees, is discrimination (Carter & Osborne, 2009; Dion, 2001; Kilbride et al., 2006; Miraftab, 2000; Murdie & Logan, 2011; Rose & Ray, 2001; Teixeira, 2008, 2009, 2011; Zine, 2009). In Canada, visible minority groups have been found to be spatially concentrated in poor urban neighbourhoods (Walks & Bourne, 2006). In addition to housing discrimination based on minority status, immigrants and refugees also experience discrimination based on source of income, household size and immigration status (Preston et al., 2011; Teixeira, 2011).

Three individual risk factors for homelessness unique to newcomers are length of residence in Canada (higher risk associated with shorter residence time) (Kilbride et al., 2006; Pruegger & Tanasescu, 2007), immigrant class (greatest risk associated with refugees and

asylum seekers) (Access Aliance, 2003) and lack of Canadian education and work experience (Kilbride et al., 2006). General individual risk factors for homelessness identified in immigrant and refugee populations are domestic violence and family breakdown (Access Alliance, 2003; Donahue, Este & Miller, 2002), poor official language skills, lack of identification documents, lack of social capital and mental health (Kilbride et al., 2006). Particularly for refugees, trauma related mental health challenges have been repeatedly documented as a risk factor for homelessness (Access Alliance, 2003; Kilbride et al., 2006; Preston et al., 2011). Especially for those refugees who have been victims of torture (Kilbride et al., 2006; Preston et al., 2011) and are experiencing post-traumatic stress disorder (Access Aliance,2003). Some researchers have proposed that the refugee experience of being forced to settle in a new country and culture can often be a source of mental health issues (Hyndman, 2011; Preston et al., 2011). As noted above, acculturative stress can be more problematic for refugees because often their psychological and physical resources have been significantly depleted prior to arriving in Canada (Prendes-Lintel, 2001).

Protective Factors and Pathways out of Homelessness

Researchers have argued that a greater understanding of the risk factors would produce better programs and strategies to prevent homelessness (Tutty et al., 2009). Much of the research literature has been focused on understanding the distinctive risk factors associated with different sub-groups of homeless people; hence, very little is known about protective factors and pathways out of homelessness. Lack of knowledge in the area of protective factors and pathways out of homelessness may also be related to the longstanding focus on the managing of homelessness through emergency shelters and soup kitchens rather than the more recent focus on the prevention and elimination of homelessness.

In one of the first studies to identify protective factors, Bassuk et al. (1997) compared 220 homeless people with 216 unmatched low-income housed (never homeless) mothers of female-headed households in a mid-sized American city and found that receiving cash assistance or a housing subsidy, being a primary tenant, graduating from high school and having a larger social network were protective factors from homelessness. In a large quantitative secondary analysis of American national case management services for 4,778 homeless adults with severe mental illnesses, Pickett-Schenk, Cook, Grey and Butler (2007) found that greater contact with relatives to whom participants felt close to and greater satisfaction with family relationships was correlated with a greater number of nights in stable housing. The positive effects of social support on the reduction of nights spent absolutely homeless was also found in another study with homeless adults in Florida (Zugazaga, 2008). In a longitudinal qualitative study on homeless refugee youth in Australia spanning the five year period from 2011 to 2016, Couch (2017) also found that social contacts were one of the primary avenues that the participants used to exit homelessness, with some of the most helpful social contacts being those they spontaneously met at their places of worship or within their cultural communities.

In terms of Canadian research, a large scale mixed methods longitudinal study conducted in Ottawa found that being younger, being female, being a family member, having a higher level of personal empowerment, access to subsidized housing and higher level of income were protective factors associated with increased probability of housing stability (Aubry, Klodawsky, Nemiroff, Birnie, & Bonetta, 2007). This study initially interviewed a mixed sample (87 single men, 85 single women, 79 male youth, 78 female youth, and 83 adults in families) of 412 homeless individuals in 2002 -2003 and re-interviewed 255 of the participants approximately two years later. A longitudinal qualitative study conducted in three Canadian cities (Calgary,

Winnipeg and Halifax), involving interviews with service providers and English speaking homeless immigrant women who have experienced domestic violence identified several indicators that decreased risk for homelessness: access to affordable housing; secure employment; sufficient and stable income; high English language proficiency; recognized education, access to culturally responsive resources; understanding of systems (i.e., government, banking); autonomy and independence; social support; and good health (Thurston et al., 2006).

Pathways research highlights the dynamic elements of an individual's or family's housing and homelessness experiences (Clapham, 2002). Unfortunately, there are very few studies on adult pathways out of homelessness and even fewer focusing on the unique pathways of adult immigrants or refugees. A Vancouver based qualitative study found five major themes on English speaking adult Canadian men and women's self-reported pathways out of absolute homelessness and into stable housing: (a) establishing supportive relationships; (b) increasing self-esteem; (c) accepting personal responsibility; (d) accomplishing mainstream lifestyle goals (i.e., education or employment); and (e) changing perceptions (i.e., rejecting the belief that street life is acceptable or all they deserve) (MacKnee & Mervyn, 2002).

In a meta-synthesis of 45 qualitative studies relating to homeless women, Finfgeld-Connett (2010) identified three iterative stages that adult women who exit homelessness appear to go through: (a) crisis marked by a time of high levels of distress; (b) assessment, marked by a process of judging personal well-being and the pros and cons of services available; and (c) sustained action, marked by increased levels of empowerment and taking continual actions toward gaining stable housing. A Calgary-based qualitative study found four main interconnected factors that adult women who exited homelessness through transitional housing attributed to their success: (a) safety, a sense of safety from the threat of violence for women

with a history of trauma and abuse; (b) time to rest and recover emotionally, find resources, information, training and addictions treatment, and secure appropriate housing; (c) a community of supportive women with similar experiences; and (d) a supportive environment with services to help recover from trauma (Fotheringham, Walsh, & Burrowes, 2013). A quantitative study that had 80 previously homeless adults from Surrey and Vancouver, British Colombia rate what events were most important in facilitating their escape from homelessness found that participants rated the events as most to least important: obtaining housing; realizing self-worth; realizing the negatives of the street; social support; dealing with past and present issues and responsibilities; spiritual awakening; mental health treatment; substance-use treatment; and economics (Patterson & Tweed, 2009).

In Thurston et al.'s (2006, 2013) longitudinal qualitative interviews with 37 English speaking homeless immigrant women who had experienced domestic violence, the researchers found that approximately 70 percent of the women were securely housed six months after their initial interview. However, their pathways to secure housing were often marked by numerous periods of housing insecurity: temporary housing through family, friends and emergency shelters. Finally, this study concluded that the pathways out of homelessness for these immigrant women were influenced by six main factors: affordable housing and living conditions; health impacts; socio-economic factors and employment; personal safety issues; the role of service providers and advocates; and the influence of gender and culture on housing. Furthermore, the most common pathway out of homelessness for these women was through the direct advocacy of service providers from immigrant-serving agencies or women's shelters.

Statement of the Problem

The importance of housing has long been recognized by the United Nations, declaring housing a basic human right (United Nations, 1948). Homelessness, previously viewed as a problem confined to 'less developed' nations, economic depressions, natural disasters and periods of war, has recently become recognized as a persistent major social issue for most 'developed' nations (Gaetz et al., 2016; Shinn, 2007; Toro, 2007). It was not until the mid-1980s that homelessness emerged as a social issue in the popular and academic literature (Hulchanski, Campsie, Chau, Hwang, & Paradis, 2009; Toro 2007). Homelessness is now recognized as a global problem that is increasing in size and complexity (Daiski, 2007; Rolnik, 2008). Depending on the definition used, worldwide homelessness was estimated in 1996 to be between 100 million and one billion (UNCHS, 1996). In response to the growing awareness and visibility of the homelessness problem, many countries, including Canada, USA, UK and Australia, have begun adopting policies that aim to eliminate and prevent homelessness rather than just manage homelessness (Couch, 2017; Flatau et al., 2015; Gaetz et al., 2016; Parsell, Jone, & Head, 2013).

While Canada has long been recognized internationally for its high quality of life (Frankish et al., 2005), homelessness continues to be a problem in Canadian cities with approximately 235,000 people being homeless over the course of a given year, and 35,000 being homeless on any given night (Gaetz et al., 2016). While there is still very little reliable data on hidden homelessness at the community level and none at the Canadian national level (Gaetz et al., 2013, 2016), it has been estimated that for every absolute homeless person, there are four people who are experiencing hidden homelessness (Echenberg & Jensen, 2008). Furthermore, hidden homelessness has been reported to be a significant problem affecting refugee populations due to their lack of awareness of existing community supports and fears about accessing shelters

(Couch, 2017). In 2008, the United Nations Human Rights Council expressed concern that Canada, one of the wealthiest countries in the world, was allowing poverty and homelessness to reach shocking proportions (Kothari, 2008).

There has been a shift in the socio-demographic characteristics of Canadians who are homeless. Prior to the 1990s, individuals who were 'absolutely' homeless in Canada were predominantly single adult males (Begin, Casavant, Chenier & Dupuis, 1999). While a large portion of individuals who are homeless still fall within this demographic, there has been a significant increase in the proportion of women (Gaetz et al., 2016; Novac, Brown, & Bourbonnais, 1996; Walsh, Rutherford, & Kuzmak, 2009), families (McChesney, 1992), youth (Gaetz et al., 2016; Wolch & Rowe, 1992), Aboriginal people (Gaetz et al., 2016; Wente, 2000) and immigrants/refugees (Hiebert et al., 2009; Kilbride et al., 2006).

Alberta is a Western Canadian province with a population of approximately 3.8 million people, with more than half its population residing in the cities of Edmonton and Calgary (Government of Alberta, 2013). Over the past decade, Alberta has and continues to experience a growing economy, which has resulted in significant increases in migration and demand on the housing and rental markets. These increases have been accompanied by particularly low vacancy rates (CMHC, 2013), that likely have increased the challenges faced by populations already vulnerable to experiencing housing challenges.

While there is an extensive amount of literature on homelessness in Canada, relatively few peer reviewed studies have examined homelessness within the immigrant and refugee population. The Canadian studies are also generally limited to the cities of Toronto, Vancouver and Montreal. However, a consistent finding within the research is that recent immigrants and refugees are found to be a high-risk population that face unique challenges and require

specialized strategies in order to prevent homelessness. Generally, recent immigrants and refugees in Canada are at an increased risk of poverty and homelessness due to a range of unique barriers, which combine to create multiple aspects of disadvantage (Access Alliance, 2003; Wayland, 2007). Wayland (2007) stresses three types of barriers that affect newcomers' experiences of finding stable housing: primary, secondary, and macro-level barriers. Several of the barriers in this model are also recognized social determinants of health, highlighting the link between health and housing outcomes, and related supports. Primary barriers are defined as unchangeable personal characteristics (e.g., skin colour, gender, and age). Secondary barriers are defined as personal characteristics that can and often do change over time (e.g., level of income, education, language skills, family size, and knowledge of host culture). Finally, macro-level barriers are defined as broader contextual factors that are normally outside an individual's influence (e.g., housing markets, governmental laws and policies). Specifically, foreign-born female heads of families have reported that their homelessness was largely caused by external barriers; such as inadequate child care supports, lack of affordable housing, and lack of suitable employment, rather than the substance abuse and health issues that are more prevalent among Canadian-born residents (Wayland, 2007).

Although early Canadian studies that have grouped the immigrant and refugee categories together as a monolithic unit have found that newcomers are at an increased risk of poverty and homelessness, recent research has found that refugees tend to face greater challenges than the other categories of immigrants. Specifically, refugees tend to have unique pre-migration experiences that increase their vulnerability to both negative health and housing outcomes, and that limit their available supports, resulting in them having fewer financial resources and local social supports post-migration (Murdie, 2008). Studies of refugees in other societies, such as

Australia, have found similar vulnerabilities to homelessness among this population (Couch, 2017; Flatau et al., 2015). It is for these reasons that this research project focuses exclusively on the perspective of refugees rather than including all immigrants. It is plausible that refugees have unique pathways into and out of homelessness given their unique pre and post-migration experiences and backgrounds. The lack of distinction between categories of newcomers is a major weakness of many immigrant-related studies. Furthermore, the studies that have specifically addressed the resettlement of refugees have often failed to identify whether their research participants included government sponsored refugees, privately sponsored refugees, or refugee claimants, making it difficult to determine which groups of refugees their findings apply to. Recent studies suggest that refugee claimants have greater ongoing housing and labour market challenges than government and private sponsored refugees (Murdie, 2008; Renaud et al., 2003). However, if claimants' claims end up being rejected by the Immigration and Refugee Review Board, they would no longer be residing in their present city or province, as they would be subject to deportation orders. Therefore, only refugee claimants whose claims have been accepted can be expected to become long-term residents of their present communities of settlement. It makes sense for research to focus on housing for populations that will be staying in their communities to inform interventions and policies to address homelessness in these communities. While the Canadian literature on newcomers' experience of homelessness is largely undeveloped, the Canadian literature on newcomers' pathways out of homelessness is virtually nonexistent. Furthermore, since Gaetz et al. (2016) data indicates that the majority of homeless people in Canada are adults or families (52%), there is a critical need for research on adult refugee experiences.

Purpose of the Study and Research Questions

The purpose of this qualitative dissertation study was to gain an understanding of adult refugees' pathways into and out of homelessness in the large urban centre of Edmonton, Alberta, Canada, with a focus on the refugees' perceptions of barriers to housing, and the strengths, resources and coping strategies used to exit homelessness. The study included government-sponsored and privately-sponsored refugees, as well as refugee claimants whose claims had been accepted, and identifies how many participants belong to each group in the participant profiles section of the methods chapter that follows, thus the study findings can be interpreted in light of the participant characteristics. The study also incorporated the perspectives of various types of service providers involved in assisting refugees seek housing, such as settlement counsellors, cultural brokers, and housing support workers. Accordingly, the primary research questions guiding the study were: "What are the unique pathways into and out of homelessness for refugees in Edmonton, Alberta, Canada?" and "What are refugees' self-identified contributing factors to the decent into and the exit out of homelessness?" These primary questions were addressed through semi-structured interviews within a constructivist grounded theory method. The research led to the development of a framework that describes exploratory factors or pathways that contribute to refugees becoming homeless, as well as the factors and pathways that contribute to progress toward greater housing success, to expand upon existing conceptualizations of homelessness, such as Nooe and Patterson's (2010) Ecological Model of homelessness, and to inform both policy and practice in preventing and addressing this major social problem.

CHAPTER 3

METHOD

This chapter begins by exploring the ontological, epistemological and methodological principles of the constructivist paradigm which guides this qualitative research study and the researcher's positioning within the study. Next, the chosen methodological framework of the constructivist grounded theory method (Charmaz, 2006) is described. This is followed by a description of the selection and recruitment of participants, data collection activities, and the data analysis process for the qualitative constructivist grounded theory method. The chapter concludes with ethical issues considered when conducting this research.

Constructivist Paradigm

All research is guided by the researchers' worldview or paradigm (Denzin & Lincoln, 2005). A paradigm is a conceptual framework composed of a set of conscious and unconscious beliefs that direct the actions of researchers (Guba, 1990). Qualitative research is rooted in paradigms that emphasize the persuasiveness and utility of the research rather than proof or absolute truth (Guba & Lincoln, 1994). A researcher's choice of paradigm is influenced by his or her ontological, epistemological and methodological beliefs and assumptions (Denzin & Lincoln, 2005). The beliefs and assumptions of the constructivist paradigm, explained below, are consistent with the researcher's worldview in general and this researcher's views about the reality of refugees' experience of homelessness.

Ontological Assumption

Ontology refers to assumptions about what the nature of reality is and what can we know about it (Guba & Lincoln, 1994). The constructivist paradigm assumes ontological relativism, belief in the existence of multiple realities, rather than ontological realism, belief in the existence

of an external absolute truth (Guba & Lincoln, 2005). Realities are believed to be fluid; constructed and co-constructed through lived experiences and social interactions (Lincoln, Lynham & Guba, 2011). Individuals continue to define themselves and the nature of their world around them through their interactions (Clapham, 2003). Realities can be created and expressed in community narratives, which are influenced by the historical and temporal conditions of the community (Lincoln et al., 2011). While realities are viewed as specific and local in nature, they can be shared across cultures and groups (Crotty, 1998). Individual and shared systems of meaning, constructed through interaction, denote the nature of reality. Thus, the constructivist view places a premium on the subjective meanings of individuals. Researchers operating from a constructivist paradigm focus on understanding participants' perspectives on their life situation (Creswell, 2013) and recognize that knowledge will be co-created during this process (Denzin & Lincoln, 2005).

The constructivist worldview is consistent with my assumptions about the nature of reality in general and more specifically the reality of refugees' experiences of homelessness and acquiring stable adequate housing in Canada. Refugees' interaction with their culture(s) of origin, experience of forced migration and escape from persecution, and resettlement and integration are lived experiences that create subjective meanings and perceptions of home and housing. Refugees' interpretations of their pre-migration experiences, migration journey (GAR, PSR, asylum seeker), and post-migration experiences will coalesce to construct unique yet overlapping realities. Their socially and experientially-based subjective experiences of de-housing and moving out of homelessness are what I was seeking to understand in conducting this study. The constructivist paradigm assumes that understanding is gained through the interpretation of subjective perceptions rather than the collection of facts.

Epistemological and Methodological Assumptions

Epistemology refers to the question of what is knowledge and the researcher's relationship with what is being researched (Creswell, 2013), which underpins a study's methodology; it addresses the issue of how knowledge is pursued (Lincoln et al., 2011). The constructivist epistemology assumes that the researcher and participants interact to co-create findings or shared understanding (Guba, 1996). This collaborative and transformative process allows for new information and interpretations to emerge through dialogue and consensus with participants (Guba & Lincoln, 1994). The researcher strives to acquire a sophisticated understanding of the participants' experiences and to allow meanings to emerge through the research process (Angen, 2000). This collaborative and in-depth process is especially important when inquiring about refugees' own perspectives on factors that have contributed to their entry into and out of homelessness; a perspective that has been largely neglected in the literature. For this extremely marginalized group, refugees who have experienced homelessness, it is essential for the researcher to create a collaborative and open exploration of their experiences and underlying meanings. It is through this dialogue that the researcher can form enhanced or new understandings of the experiences, challenges and coping strategies of previously homeless refugees. The constructivist epistemology also assumes that a study's findings are the product of both the participants' and the researcher's lived experiences and their interaction (Lincoln et al., 2011). There is a strong recognition that the interpretations of the participants' experiences and the understanding of the topic of inquiry is shaped by the researcher's background.

Researcher's Positioning

I am a 34-year-old White middle class Canadian male with a French, English and Ukrainian heritage. My long-standing interest in social justice and human development has

directed my interests in education, counselling psychology and recent doctoral studies. My particular research interest in individuals experiencing homelessness started during the first year of my Master's degree. During the first semester of my graduate work I became a weekly volunteer at a Drop-in Centre for homeless youth. My official duties as a volunteer were to model and teach life skills, peer counselling, and provide referrals for homeless youth. While I fulfilled these responsibilities, the majority of my time was spent cooking meals, playing cards and socializing with the youth. This experience allowed me to be submersed in a culture that was significantly different from the culture I was accustomed to. Not only did I learn a great deal about homelessness and street culture but I also became more aware and able to challenge some of my unconscious beliefs, assumptions and prejudices related to this marginalized population. With time, I was able to form close and meaningful relationships with many of the youth who frequented the centre. While I regularly witnessed the lack of social justice and the often intersecting impacts of poverty, multiple traumas, discrimination, substance abuse, and mental illness, I also had the privilege of witnessing human strength and resilience. My previous experiences at the drop-in centre also allowed me to connect on an empathetic level and appreciate the common humanity within a diverse population.

More recently, during the second year of my doctoral program, I started volunteering at a government subsidized transitional housing complex for GARs in downtown Edmonton. I began by aiding newcomer youth and adults to learn English language skills, tutoring school subjects or helping them study for the Canadian citizenship exam through a weekly homework club held in the basement of the housing complex. A short time after starting to volunteer at the homework club, I was asked to co-facilitate a weekly interactive adult information group. Soon after that, I began helping organize and facilitate monthly fun activity nights with the tenants. The tenants of

the housing complex were from a variety of birth countries, cultural backgrounds, English language abilities, age, time in Canada and religious affiliations. While diversity between the tenants was often vast, they all had one commonality: they were all living in Canada because they were forced to flee their homes and many had also witnessed human atrocities before moving. They also were extremely grateful to have the opportunity to improve their lives and the lives of their families.

Many of the adult tenants had very few material possessions in their apartments and were working one or more low paying jobs while learning English. Given my limited previous experience and knowledge of most of the cultural and linguistic backgrounds of the tenants, I initially found the diversity to be very challenging. However, by being at the housing complex on a frequent basis I soon learned that irrespective of our differences and often limited verbal communication, I was able to form productive and supportive relationships. The resilience, strength and optimism of most of the tenants was surprising and inspiring to me.

Unfortunately, due to government funding cuts, the program was terminated just over a year after I began volunteering. After many attempts to keep the program going, we were forced to end the project. The situation of the residents was a prime example of de-housing, where the tenants were soon at risk of becoming absolutely or relatively homeless, depending on the availability of other supports/networks each of them could access in the event of the complex closing its doors. The final celebration at the complex was a tremendously sad experience; many of the tenants struggled to understand why they were losing their supports.

During my relatively short time at the supportive housing complex I was able to witness how a safe and stable housing community can help facilitate healing, growth and integration of refugee persons. Since it closed, I have continued tutoring with a previous tenant that I had

worked with regularly during the weekly homework club. She has since graduated from a Health Care Aid certificate program. During her three years in the transitional housing centre she was able to learn English and complete the prerequisite high school courses required for the program, all while she was recovering from post-traumatic stress disorder. My experience at the supportive transitional housing complex galvanized my desire to better understand some of our society's most vulnerable and marginalized populations and how they successfully deal with major housing challenges.

Methodological Framework

Constructivist Grounded Theory

A qualitative research approach was chosen to facilitate the inquiry into the complex processes related to refugee resettlement experiences of homelessness and eventual attainment of stable and acceptable housing. More specifically, a constructivist grounded theory approach (Charmaz, 2006) was chosen for the inquiry of refugee's pathways into and out of homelessness. This qualitative approach was chosen because of its conceptual alignment with the research objectives and its alliance with the researcher's ontological and epistemological view described above. Furthermore, a major strength of this approach is its ability to explore social processes and advance social justice issues (Charmaz, 2005, 2011).

Sociologists Barney Glaser and Anselm Strauss (1967) developed the grounded theory method as an alternative to the more commonly used quantitative research methods for theory formulation and investigation. Rather than testing hypotheses deduced from existing theories, Glaser and Strauss (1967) advocated for an inductive method that develops theories based on research data. More specifically, they established systematic methodological strategies for building theories and studying phenomena, which involves creating conceptual categories

through comparative analysis of collected data. Grounded Theorists emphasize that theories should be 'grounded' in data collected in the field; especially the social processes, interactions, and actions of people (Creswell, 2013).

Since its inception, grounded theory has grown to be the most commonly cited research approach in the social sciences (Bryant & Charmaz, 2007a). This period of growth was also accompanied by modifications and transformations of grounded theory methodology into divergent streams. The divergence in the application of grounded theory methodology was initiated by the split between Glaser and Strauss (Glaser, 1992; Strauss & Corbin, 1990). Glaser remained closest to the original form of grounded theory whereas Strauss began collaborating with Corbin and they advocated for axial coding and verification to raise concepts to theories (Glaser, 1978; Strauss & Corbin, 1990). These divergent forms of grounded theory became labeled as Glaserian and Straussian, respectively (Stern, 1995). Denzin (2007) notes, since the Glaser and Strauss diversification, at least seven different forms of grounded theory have appeared. Recently, a number of researchers have challenged some of the objectivist and positivist assumptions of these early traditional forms of grounded theory (Charmaz, 2005; Clarke, 2005).

One of these researchers, a former student of Glaser and Strauss, Charmaz (2006) developed constructivist grounded theory, which applies the traditional grounded theory methods as guidelines but does not support the assumptions that the methodological procedures will compensate for the researcher's biased perceptions of the studied phenomenon, researchers can be impartial observers, nor that factual data is simply discovered (Charmaz, 2005). In summary, the three main forms of grounded theory (Glaserian, Straussian and Constructivist) are united by their common use of data collection and analysis methods (such as, theoretical sampling,

gathering rich data, coding, successive comparative analysis, memo-writing, and theory

construction). However, the application of these methods varies in relation to the ontological and

epistemological underpinnings of each approach (Bryant & Charmaz, 2007a).

The constructivist approach to grounded theory is squarely situated within the

interpretive approach to qualitative research, which contends that its theoretical analyses are

interpretations of reality(s) and not objective descriptions of it (Charmaz, 2005). This approach

assumes multiple realities, facts and values are inextricably connected, truth is provisional,

meaning is co-constructed by participants and researchers, and the importance of reflexive stance

toward the research process. In this view, the research process and products are contextually

situated in location, time and culture (Charmaz, 2006). In contrast to the traditional forms of

grounded theory, Charmaz (2005) views the grounded theory methods as flexible guidelines that

need to be responsive to the phenomenon under study; the studied phenomenon is emphasized

over the methods of studying it. The research outcome is expected to be a tentative or

exploratory positioning of interconnections or relationships between various life experiences of

the participants or concepts pertaining to the topic being studied, rather than a definitive theory,

in contrast to the other grounded theory methods (Creswell, 2013). Therefore, this type of

grounded theory is particularly suitable for studying the factors that led to refugees' descent into

homelessness and their eventual exit out of homelessness and the interrelationships between

them. It would allow for a holistic assessment of their housing trajectories in a way that would be

informative for both policy and practice to facilitate better housing outcomes for this vulnerable

population.

Participant Selection and Recruitment

Refugee Participants

Refugee participants for this study consisted of an ethnically mixed sample of adult men and women, single or with families, who met the following criteria: (a) immigration to Canada through the Canadian refugee system (resettlement or asylum programs), (b) was an adult (minimum of 18 years of age) at the time of immigration, (c) has experienced absolute or relative homelessness since arriving in Canada, (d) has been living in stable and adequate housing based on meeting one or more of the criteria used by the Canadian Housing Mortgage Corporation described earlier in this proposal for a minimum of 6 months, (e) a maximum of 10 years has elapsed since the homelessness experience, (f) has been recognized as a refugee by the IRB, and (g) currently resides in Edmonton (see Table 1). The age criterion excludes minors who are dependent upon others for their housing and may not be privy to the reasoning behind the decisions made for them, and also is responsive to the statistic provided by Gaetz et al. (2016) that the majority of homeless people in Canada are adults (52%). Immigration as a refugee was used as a criterion to ensure a mixed sample of refugees, including government-assisted, privately sponsored and other groups of refugees to engage a diverse group of participants from whom the most can be learned, and to address the gaps in existing research in only sampling a specific refugee subgroup in a particular study, most often the GAR population. The criterion of a maximum of 10 years having elapsed since the homelessness occurred would ensure adequate retrospective accounts of refugees' de-housing experiences and exit out of homelessness. Longer timeframes since being homeless could adversely affect recollections. Since being homeless is an emotionally charged experience, and would likely be salient for people, recall could be expected to be reasonable at least during the first decade afterwards.

The criterion related to refugees being adequately housed for at least 6 months at the time of the study was assessed according to them meeting one or more of the CMHC (2010a) objective housing criteria described earlier as per their self-reports including: (a) housing not costing more than 30% of before tax household income; (b) housing suitable for family size in terms of rooms and space; and (c) not being in need of major repairs. Initially, when the study began, the researcher had set a more stringent criterion that the refugee participants had to meet all 3 of these criteria. However, after years of connecting with the refugee community in Edmonton in the process of conducting this study and trying to recruit participants, the researcher found it to be incredibly rare that refugees met all three criteria even after many years of residing in Canada. Since this study was being conducted after a period in which there had been 2 successive recessions in Canada (the 2008 financial crisis and the 2012 recession), and news media were frequently reporting that Canadians in general were hitting record debt levels and having difficulty meeting their financial commitments, the doctoral supervisory committee recognized that more flexible criteria were required for this study, and approved a change to the present housing criterion. This change was also approved by the University of Alberta Research Ethics Board. If Canadians were struggling to afford suitable housing, then how could refugees who come here with nothing but the clothes on their back be in a position to have moved from homelessness to affordable, suitable residences not in need of any repairs? It was determined that even those who had moved towards meeting one or multiple of these criteria would have made significant progress towards exiting homelessness given the economic climate during the time the study was conducted, with the hope that at least some participants would indeed meet all three criteria.

Finally, the decision was made to only include refugees whose status as a refugee has been recognized by IRB because the researcher cannot ensure that disclosures made by participants during interviews would not compromise the review process of their application or refugee claim if the interview transcripts were subpoenaed to court to assist in a specific claim adjudication process. This final inclusion criterion excluded all refugee claimants whose claim was still under review or whose claim had been rejected.

Table 1. *Inclusion and Exclusion Criteria for Study Sample*

Inclusion Criteria	Exclusion Criteria
(a) immigration to Canada through the Canadian refugee system (resettlement or asylum programs) (b) was an adult at the time of immigration (c) had experienced absolute or relative homelessness since arriving in Canada (d) had been living in stable and adequate housing according to meeting one or more of the criteria used by the CMHC for a minimum of 6 months (e) less than 10 years has elapsed since the homelessness experience (f) been recognized as a refugee by the IRB (refugee claim has been approved) (g) Currently residing in Edmonton	(a) immigration to Canada through an immigration category other than refugee (b) was a minor at the time of immigration (c) has not experienced absolute or relative homelessness since arriving in Canada (d) has not been living in stable and adequate housing by meeting one or more of the criteria used by the CMHC for a minimum of 6 months (e) more than 10 years has elapsed since the homelessness experience (f) refugee claim has not yet been approved by the IRB, or has been rejected, resulting in a deportation order (g) Currently residing outside of Edmonton (h) poor English language proficiency and no translator for his/her first language can be found

In terms of the sample size for this research study, sample size in constructivist grounded theory reflects the data required for saturation of theoretical categories. This process involves purposeful initial sampling to begin data analysis, which informs continual theoretical sampling. This form of sampling involves sampling to advance and refine the researcher's theoretical categories until no new properties emerge: theoretical saturation (Charmaz, 2006). However,

'saturation' has been criticized for being overly idealistic and rarely achieved in empirical

studies (Dey, 1999; Willig, 2008). Dey (1999) recommends that researchers strive for theoretical

categories that are 'suggested' by the data and to achieve 'theoretical sufficiency' rather than

'saturation' (p. 257). Recent constructivist grounded theory research studies have been

completed using in-depth interviews with as few as five to twelve participants (Guhan &

Liebling-Kalifani, 2011; Hoare, Mills, & Francis, 2012; Martin & Barnard, 2013; Mills, 2009;

Penner, 2012; Smith, 2013).

Participants were recruited from one of Alberta's largest refugee receiving cities:

Edmonton (CIC, 2013a, CIC, 2017a). The aim was to recruit a sample whose ethnic composition

reflects the cultural makeup of refugees settling in this city. An attempt was made to recruit

individuals with recent experiences of homelessness that occurred within the past 10 years in

order to better ensure that these experiences are representative of the current social, political, and

cultural context. Attempts were made to include both men and women, single and in families,

from the resettlement and asylum programs with the intent of maximizing the diversity of

perspectives within the sample.

Participants meeting the above inclusion and exclusion criteria were informed about the

study through study descriptions distributed by staff at immigrant and refugee serving agencies

(e.g., Edmonton Mennonite Centre for Newcomers (EMCN) and Multicultural Health Brokers

Cooperative), other community social service agencies (e.g., Boyle Street Community Services

and Catholic Social Services), ethnocultural and faith-based organizations or networks, and

government agencies (e.g., municipal governments and Homeward Trust) (see Appendix A). All

of the study materials, including the study description, information letter, consent form,

interview protocol and confidentiality agreement, were submitted to professionals at the local

Immigrant Language and Vocational Assessment Centre (ILVAC) for simplification and modification to a grade four or five reading level prior to implementing the research study, in order to accommodate the likelihood of having multiple participants in the study who speak/read English as a second language. Sign-up sheets where provided to specific contact persons at the various agencies/organizations where participants were recruited from for interested potential participants who had read the study description or who have had it explained to them by agency staff. The agency staff then referred these individuals on the list directly to the researcher or informed the researcher that they have signed up. In the interim, the sign-up sheets were stored in a locked filing cabinet by the agency contact persons until the researcher retrieved them. Subsequently, the sign-up sheets were obtained by the researcher and destroyed rather than kept in any agency or organization.

Vara and Patel (2012) found that strong support for their research project from the partnering agency was integral for engaging refugee participants and building trust with the targeted refugee population. For example, the researchers noted that most participants raised questions with the partnering agency about whether participation in the study might have possible negative or positive implications for their asylum claims. As noted below, all agencies participating in recruiting for the current study were instructed to be clear with potential participants that their involvement in the study will be anonymous and will not affect their immigration status nor the receipt of any public or private services. Receiving such information from agency staff members that they trust was expected to increase their willingness to participate in this research study.

Interested participants, who were fluent in English, were asked to contact the researcher directly to obtain further information about the study (Appendix B). Use of space for meeting

with each refugee was arranged between the recruiting agency, a translator and the researcher in order to provide further information about the study to interested participants who had low English language fluency. After informed consent was given by participants, the researcher arranged for an interview at a mutually agreed upon date, time and location. Most of the interviews occurred on various settlement agency premises. The researcher verbally explained and provided participants with a paper copy of the information outlining the purpose and procedures of the study prior to the first interview meeting. For any participants who were illiterate, only verbal information was given and their verbal consent to participate was recorded on a digital audio file. Given the inherent vulnerability of this population, participants were assured both verbally and in writing that their participation, or lack thereof, would not affect their immigration status nor their access to or quality of services regularly provided by agencies who assisted with participant recruitment. Furthermore, all potential participants were informed that the immigration or refugee agency staff will not be informed about whether any particular individual actually ended up participating in the study or not after obtaining more information.

In addition to collaboration with immigrant and refugee serving agencies to aid with recruitment, snowball sampling was also employed. Participants were asked at the end of their initial interview if they knew any other potential participants who met the study's inclusion criteria. This recruitment strategy was employed because current literature indicates that many immigrants and refugees, especially asylum seekers, do not access many of the mainstream supports and services (Access Alliance, 2003; Hiebert et al., 2005; Zine, 2002). Through referrals from refugee participants who found the interview process rewarding or interesting, Kissoon (2006) was able to involve many refugee participants who otherwise would not have been aware of the homelessness research study.

Refugee Participant Profiles

Since many of the refugee participants directly or indirectly expressed a fear of sharing their experiences due to perceived potential negative repercussions of being identified, the interview participants are described as a group to preserve their anonymity. A total of 19 refugee adults participated in the research interviews: 11 women and eight men. Their ages ranged from 29 to 73 years of age, with the average age being 39. Four participants reported being single and the remainder identified as married. Nearly all participants reported having one or more dependent children in their care, with the average size of the participants' families being 4 people, with a range from 1 to 6 members. Dependent children in their families ranged in age from 3 to 17 years old.

The majority of the interview participants were government sponsored refugees (13/19), while four participants were privately sponsored refugees, and two were refugee claimants. The participants' countries of origin included: Afghanistan (2 refugees), Pakistan, Congo, Somalia (5 refugees), Iraq, Ethiopia (4 refugees), Syria (2 refugees), Sudan (2 refugees), and Rwanda. The length of residence in Canada of the refugees ranged from 1 year to 12 years, with the average length of tenure in the host society being 5 years. The majority of the participants indicated that their entire residence in Canada has been in the city of Edmonton; only five participants indicated they lived in another province when first arriving in Canada, then soon after moved to Edmonton.

The refugees' homelessness experiences occurred at various points after immigration, with the majority occurring within the first three years after arrival to Canada (17 out of 19 refugees). Slightly more than a quarter of the participants (5/19) met the criteria for having entirely exited homelessness for an extended period (6 months or more) as per meeting all 3 of

the CMHC (2010a) requirement, and had been residing in their present locations for several years. Conversely, four participants met two out of the three criteria where they were in housing appropriate for their family size that did not require major repairs for multiple years, but were still paying more than 30% of their before-tax family income from all sources for their residences. Six other refugees only met a single criterion of the CMHC (2010a) criteria for a prolonged period, such as being in housing for over 6 months that was affordable housing for them, but that was not suitable for their family size and needed major repairs.

In terms of participants' backgrounds, two participants indicated they had not received any formal education, one participant indicated elementary education, four indicated completing junior high, three indicated high school completion, and 9 indicated having post-secondary education and possessing degrees in various fields such as engineering or business. Eleven participants reported being unemployed at the time of the study (although their spouses or other family members (children) were employed), three participants reported being employed part-time, and five reported being employed full-time. English was not the first language of any of the participants and an interpreter was used for five of the interviews whereas the remainder were able to converse in English and wanted to go ahead with interviews in English.

Service Provider Participants and Profiles

An attempt was made to recruit various types of service providers who play a significant role in assisting refugees with seeking housing after they immigrate to Edmonton, through the same agencies, organizations and channels from which the refugee interview participants were recruited. The purpose of the focus groups was to supplement and triangulate information obtained from refugee participants in this study. The criterion for participation in a focus group for service providers about refugees' pathways in and out of homelessness was currently

working in a formal helping role involving providing direct support to refugees with finding and accessing affordable and suitable housing. Agency and organizational contact persons were given a copy of the Focus Group Consent Form (See Appendix F) to share with any interested workers in housing support roles to refer them into the study. Interested service providers were contacted by the researcher to arrange a mutually convenient time and location for a focus group discussion to be held.

A total of 10 service providers participated across the two focus groups held for the study. There were five participants at each focus group and all of them were English proficient, although many were bilingual and served various refugee groups in their first languages. The service providers represented four different newcomer/settlement service agencies and community organizations located in Edmonton. Six were settlement counsellors, two were cultural brokers, and two were housing support and case workers. All of the focus group participants self-identified as having extensive experience with supporting refugees with housing related challenges. Their length of experience varied between two to twenty-five years, with five of the participants having 2-7 years of experience and five of the participants having 8-25 years of experience. There were six female and four male participants, and their ages ranged from 27 to 55 years old, with an average of 41 years old.

Inquiry Process for Refugee Interviews
Pre-interview

At the outset of the initial interview, participants were provided an overview of the researcher's background, the purpose of the research and a copy of the consent form (Appendix C). The researcher ensured comprehension of the consent form thought dialogue on important points, such as participant's rights and limits of confidentiality. The interview process commenced after a participant had signed the consent form. Participants were also encouraged to

ask questions about any aspect of the research study before the beginning of the interview or at any point during the interview. For any participants who were illiterate, verbal information was given to obtain consent and their agreement to participate was recorded on a digital audio file.

Interviews

In-depth semi-structured interviews were used for the current research inquiry. Each participant was offered two interviews in this study: an initial research study interview and a follow-up interview/meeting for member-checking purposes.

Initial interview. Initial interviews lasted between 1.5 and 3 hours. All initial interviews took place in person at a mutually agreed upon location, such as through a home visit or on-site at immigrant-serving agency space from where participants were recruited. After obtaining informed consent and basic demographic profiles of participants, the interview opened with an invitation to each participant to co-construct a timeline of his/her unique housing history in Canada from the point of initial arrival to the present time (including periods of absolute or relative homelessness, types of dwellings resided in over time, any property evictions, sharing residences with acquaintances or community members, shelter use, home ownership, etc.). Subsequent to this exercise, the researcher engaged participants in a dialogue about their housing trajectories from the timeline through the following prompt: Tell me about your experience of trying to find and keep suitable, adequate and affordable housing in Canada. Follow-up inquiries addressed factors leading to homelessness and pathways and factors that engendered eventual housing stability. The semi-structured interview guide for this study can be found in Appendix D.

Charmaz (2006) stresses the importance of in-depth interviews using open-ended questions to elicit participant experiences and interpretations. The constructivist approach to

grounded theory facilitated an organic account of previously homeless refugees' experiences and

meanings. The in-depth qualitative interviews are well suited for inquiries into complex

processes within real world contexts (Charmaz, 2006), such as pathways into and out of

homelessness. As suggested by Charmaz (2006), the researcher strives to listen intently, observe

sensitivity, and be encouraging with the participants during the semi-structured interview format.

Interviews from a constructivist approach, place participants at the center of the interview and

focus on the collaborative aspect of meaning-making and knowledge creation between the

interviewee and interviewer (Hiller & DiLuzio, 2004).

   Follow-up interview. The follow-up member-checking interviews with the researcher

took approximately 0.5 to 1.5 hours, and were arranged at a time and location most convenient to

the participants for a face to face interaction, or conducted over the phone and audio-recorded,

depending on the participants' language proficiency, schedules and preferences. Member-

checking interviews focused on obtaining clarification or elaboration on key ideas and

information mentioned in the initial research study interviews and related emerging concepts, as

well as allowed participants to provide feedback on the researcher's understanding of their

experiences and to change or modify any information initially provided after further thought and

reflection on their initial interviews (Charmaz, 2006).

Interpreters

   Given the top source countries of many refugees in Canada, it was expected that English

was not be the first language of many participants. All participants were given the option of

having an interpreter present during the interviews. While the language translation process is

regularly ignored in many cross-cultural studies (Murray & Wynne, 2001; Squires, 2009; Wallin

& Ahlstrom, 2006), it is a complex and influential process that requires thoughtful planning

(Brämberg & Dahlberg, 2013). Some researchers have identified methodological and ethical

challenges that may be created with the use of interpreters; such as, achieving conceptual

equivalence (Choi, Kushner, Mill, & Lai, 2012), trustworthiness of the data (Wallin & Ahlstrom,

2006), potential dual relationships between translator and participants, and confidentiality

(Brämberg & Dahlberg, 2013),

Brämberg and Dahlberg (2013) stress that while the challenges related to the inclusion of

interpreters cannot be eliminated, they may be minimized by ensuring that interpreters have a

good understanding of the purpose of the study and their role in the interview process,

interpreters are experienced in verbal translation, interpreters share a cultural background with

the participant, the researcher uses fewer interpreters, and has the interpreters translate in the

first-person. Interpretation should be a simultaneous process; researcher's should insist that

translations be as verbatim as possible while still conveying the essential meanings, and debrief

with the translator about the interview process. Other researchers have suggested that interpreters

should be matched with participants based on gender, age, ethnicity, and other characteristics,

while respecting the participant's preferences and the intent of the interview (Choi et al., 2012;

Murray & Wynne, 2001). During this study, all of the recommendations listed above were

employed to the best of the researcher's ability. Interpreters were given an overview of the

research study and research process and were required to sign a confidentiality agreement prior

to the interview (Appendix E). The researcher views the interviews that included an interpreter

as a three-way construction of meaning and data (Brämberg & Dahlberg, 2013).

The researcher acknowledges that the use of interpreters represents a significant limitation

to this research study, as the reliability of the translations of the participants' lived experiences

and disclosures cannot be directly checked or cross-validated in real-time during the study

interviews due to the researcher's lack of proficiency in the various first languages of possible participants. However, the researcher took every step to institute checks and balances to promote appropriate translation and to follow best practices in the use of interpreters. While the researcher recognizes that he can never be certain of the quality of the translation, he was looking for verbal and non-verbal cues that might indicate miscommunication. For example, if a participant only utters a few words and the interpreter provides multiple sentences of explanation, this would signal potential problems in the translation process. The researcher assessed each interpreted response appropriately to ensure that there was clear understanding by the refugee participant of the question posed and by the researcher as the interpreter gave the interpretation from the participant. The researcher also debriefed with translators after interviews to assess how they felt the translation process went and if there were any issues that emerged that were difficult to translate properly or communicate efficiently during the live interview times. The researcher wrote field notes and memos about the interpreter(s) involvement in the study.

Although using interpreters was a limitation of this study, excluding participants who are not fluent in English from this study would exclude the experiences of those refugees whose voices are often unheard. Including only participants who speak fluent English would only serve to further exclude a sector of our society who are already greatly marginalized and most at risk of homelessness. Furthermore, Temple (2005) contends that research involving minority ethnic communities, which excludes individuals who do not speak the dominant language, is unlikely to contribute to improvements in service delivery.

Inquiry Process for Focus Groups with Service Providers

The use of focus groups in social sciences research has increased in the past few decades (Krueger & Casey, 2009). Researchers state that the "intent of focus groups is not to infer but to

understand, not to generalize but to determine the range, not to make statements about the population but to provide insights into how people in the groups perceive a situation" (Krueger & Casey, 2009; p. 66). Stewart and Shamdasani (2014) recommend using focus groups for exploratory research and when little is known about a phenomenon of interest. As participants respond to each other and stimulate and extend one another's thinking, their interactive discussions can yield a broad range of new perspectives to shed light about topics for which there is limited existing knowledge (Efron & Ravid, 2013). In terms of sample size for focus groups, depending on the complexity of the topic and the participant characteristics that are of interest, multiple focus groups are typically conducted for the purpose of identifying trends and patterns (Krueger & Casey, 2009; Stewart & Shamdasani, 2014). Krueger and Casey (2009) indicate that two to four focus groups can usually result in saturation, that is, the point when no new insights are emerging from the data. Krueger and Casey (2009) recommend the use of "mini-focus groups" that contain four to six participants because people are usually more comfortable speaking in a smaller group format and this format is more suitable for topics that are complex or intense and that are likely to elicit strong feelings and narrative examples from the members (p. 67). Based on the recommendations in the literature, this study involved conducting two mini focus groups with five service providers each.

Focus Group Dialogues

The focus groups were held on-site at local newcomer serving agencies from which participants were recruited and each group took approximately 2 hours to facilitate. The researcher facilitated both focus groups in English, since all participants were English proficient. At the beginning of each focus group, the researcher first verbally explained the contents of the informed consent form and asked the group members if they had any questions. Any questions

that arose were responded to before all participants were asked to sign the consent form and return it to the researcher. The researcher began the group process by asking participants to introduce themselves and describe the nature of their current service provider roles working with refugees, and how long they have been working in these roles. Through these self-introductions, the researcher obtained basic demographic information about the group members (age, gender, years of experience serving refugees, and specific helping role). This initial part of the focus group process was not recorded. Subsequently, the researcher turned on the audio-tape and launched the dialogue on the study topic using the following entry question: What has been your experience in helping refugees find and maintain adequate housing?

The focus group interview guide that the researcher created for himself included four broad follow-up questions, to be used flexibly as needed if information about refugee pathways in and out homelessness did not spontaneously emerge as the discussion between focus group members ensued:

1. What are some of the challenges you have seen refugees encounter when trying to find and maintain good (adequate, safe, stable and affordable) housing?

2. How do refugees cope with these challenges?

3. What supports or resources or events have you found helpful in aiding refugees find and maintain adequate (suitable, safe, stable and affordable) housing?

4. Looking back on your experiences, what advice do you have for future service providers or policy makers regarding refugees' finding housing and getting established in Canada?

Before concluding each focus group, the researcher briefly summarized the main points that were generated from the group discussions and provided participants with an opportunity to correct or modify his understanding of the conversations that ensued and topics that were raised,

as well as to provide any additional information or insights that they may not have had an opportunity to share. This is a common process for member-checking with focus group participants to ensure study results are co-constructed with research participants in the data analysis process that follows (Krueger & Casey, 2009; Stewart & Shamdasani, 2014). The researcher then thanked the participants for their involvement in the study.

Data Transcription and Analysis Process

Data Recording and Transcription

The researcher requested the informed consent of all interview and focus group participants to audio-record their participation in this research. Participants were given the option of choosing their pseudonym for the audio recorded individual refugee interviews or having the researcher generate a pseudonym for them. The researcher transcribed interviews verbatim and reviewed transcriptions with the audiotapes to ensure accuracy. The researcher also personally transcribed the audio files from the focus groups verbatim. All audio files were stored apart from the transcripts and informed consent forms in a locked filing cabinet in the researcher's home office. In accordance with University of Alberta procedures, the study transcripts will be retained in a locked filing cabinet for five years after the conclusion of the research project. The audio voice files will be deleted upon defense of the final dissertation.

Data Analysis Strategy

Consistent with constructivist grounded theory (Charmaz, 2006), the concurrent process of data collection and analysis continued until sufficient understanding of refugees' experience of entering and exiting homelessness was reached. The analysis process began with several readings of the interview transcripts and focus group transcripts while memoing initial impressions and attempting to triangulate between interview and focus group data. A journal,

including field notes of observations, was kept throughout the data collection process in order to help the researcher recall details of the interviews and focus group disclosures. All transcripts were then imported into qualitative data analysis software (i.e., ATLAS.ti) to facilitate the coding and analysis process.

   Initial coding. Coding of data was conducted in accordance with the methods described by Charmaz (2006). The initial coding practices consisted of line-by-line coding: naming each line of transcribed data (Glaser, 1978). This practice allows the researcher to remain open to the data and to identify the details within it (Charmaz, 2006). The researcher then followed the flexible coding strategies suggested by Charmaz (2006): "breaking the data up into their component parts or properties, defining the actions on which they rest, looking for tacit assumptions, explicating implicit actions and meanings, crystallizing the significance of the points, comparing data with data, identifying gaps in the data" (p. 50). Charmaz encourages researchers to compare their reactions and thoughts that are generated when reading a transcript in its entirety versus results of the line-by-line coding. This initial coding assisted the researcher in remaining close to the data and to allow the data generated insights to guide the category creation process. During this process, it was important to remember that data should not be forced into codes but rather codes should be shaped by the data (Charmaz, 2006).

   Focused coding. Initial coding was followed by focused coding which involved creating codes that are more selective, directed and conceptual than line-by-line coding (Glaser, 1978). During focused coding, larger segments of data began to be synthesized and interpreted with the use of the most frequent and/or significant earlier codes (Charmaz, 2006). This process involved making decisions about which initial codes were best suited to categorize the data. However, focused coding was not simply a linear process; new understandings and insights from focused

coding led to new or revised initial codes. This active process of working with the data has been described as one of the strengths of the grounded theory methods (Charmaz, 2006).

Constant comparison. The constant comparative method is one of the key attributes of grounded theory (Hood, 2007). Constant comparative analysis involves continually comparing and contrasting data at each level of analysis: initial codes to other initial codes, initial codes to categories, and categories to categories (Holton, 2007). This iterative process helps the researcher clarify and define the analytic properties of emergent categories and whether existing categories are supported by the data, which leads to greater conceptual understanding of the phenomenon under study (Charmaz, 2006; Holton, 2007). This method of analysis required that the researcher continually return to words of the refugee participants and service providers to inform and guide future analysis and collection of data. It provides a structure to understand relationships within and between each participant's experiences.

Theory construction. One of the defining characteristics of grounded theory methodology is its emphasis on moving beyond description, to the integration of conceptual categories into a theoretical framework (Creswell, 2013). The process of theorizing occured concurrently with data collection and analysis through ongoing memoing of ideas about the phenomena under study. Charmaz (2006) stresses that focusing coding on actions and processes rather than themes helps foster the construction of theory because these codes lead to the conceptualization of pathways through which participants come to have a particular life experience or to overcome a particular experience. Theorizing from the constructivist perspective involves the interpretive practice of constructing abstract understandings of phenomena that is contextually situated in culture, time and place (Charmaz, 2006). Constructivist grounded theory views all data and theories derived from it as being socially constructed through shared

experiences with participants and other data sources. The theory or theoretical framework, developed through grounded theory methods, is the product of the iterative process of moving progressively between focused data and abstract categorizations of them (Bryant & Charmaz, 2007b). Charmaz (2006) contents that grounded theory is constructed through imaginative engagement with the data rather than mechanical adherence to a methodological process. The end product of a constructivist grounded theory study is a grounded theory that reflects the researcher's socially constructed understanding of the phenomenon under study. More specifically, the researcher's understanding of the interrelationships between the phenomenon's abstract concepts, which is constructed from the researcher's interpretations of the data (Charmaz, 2006). It is also common for grounded theories to be depicted in a visual diagram. In this study, the researcher intended to construct an emerging theory or model of refugee pathways into and out of homelessness for refugees in Edmonton. It is understood that the emerging model represents the refugee participants' and service provider perspectives, but also reflects the researcher's positioning and interpretations and his triangulation of refugee interview and service provider focus group data.

Memo writing. Charmaz (2006) stresses the importance of memo writing during data analysis in grounded theory. During and after coding data, researchers are encouraged to stop and write informal analytic notes (memos) on any thoughts that come to mind about their codes, emerging categories, and comparisons between and across data, codes, categories, and interrelationships among concepts or experiences. Writing memos prompts researchers to analyze their data and codes at an increased level of abstraction early in the research process and creates an auditable trail of the researchers' thought processes and theory development. The active process of successive memo writing has the additional benefit of keeping researchers

actively engaged in the analysis process (Charmaz, 2006). In addition to using memo-writing for the aforementioned purposes, memo writing was also used in the study as a means of exploring and capturing the researcher's personal assumptions and reflexive thoughts.

Reflexivity. The researcher engaged in reflexivity throughout the research project and captured this process through journal and memo writing. Reflexivity refers to the process of reflecting critically on how and to what extent the researcher might have influenced the inquiry. This includes but is not limited to critical self-reflection of the researcher's assumptions, interests, and positions related to the phenomenon under study. This information is presented to allow readers the opportunity to assess the possible influences of the researcher on the inquiry (Charmaz, 2006). Reflexivity increases the transparency about the inherent subjectivity involved in interpretive inquiry such as constructivist grounded theory. The researcher scheduled multiple reflexive discussions with his primary supervisor to uncover and explore pre-conceptions and how they may have influenced data collection and analysis.

Ethical Considerations

Ethics are a set of moral principles and guidelines that strive to prevent research participants from being harmed by the research process and outcomes (Liamputtong, 2010). At the core of these moral principles is the basic respect for the humanity of others (Goodenough, 1980). In addition to ensuring that participants are not harmed by their involvement in the research, ethical research should also have the intent or potential of empowering and doing good for the participants (Madge, 1997). This view emphasises that the 'do no harm' principle is necessary but not sufficient (Hugman, Pittaway, & Bartolomei, 2011). Ethical research should aim to both minimize potential risks of harm and maximize potential benefits for participants (Block, Warr, Gibbs, & Riggs, 2012).

Liamputtong (2010) stresses that ethical and moral responsibility is necessary for all research, but that it is critically important for multicultural research because participants tend to often be more marginalized and vulnerable. This is especially true for research involving refugees, who have by definition been forced to migrate from unsafe environments. The same vulnerability and marginalization that necessitates the need for research with refugees, simultaneously places them at greater risk of harmful and exploitative research practices (Ellis, Kia-Keating, Yusuf, Lincoln, & Nur, 2007). The researcher was well aware that the greater the power differential between the refugee participants and the researcher, the greater the researcher's responsibility to not misuse the power in the relationship, intentionally or unintentionally. Throughout the research process, the researcher's actions were guided by his respect for the participants and their communities, which involved always prioritizing the well-being and dignity of the participants over the goals of the research project or any intellectual curiosities of the researcher (Hugman et al., 2011).

This study strived to minimize any potential for participant harm and maximize potential for participant benefits by having trusted refugee serving agencies initiate contact with potential participants, receiving informed consent, ensuring voluntary participation, and using culturally competent interpreters when needed. The ethical considerations for each of these strategies are described below.

Refugees come from environments where power has often been used to exploit and harm people; thus, many refugees in their new country of asylum understandably continue to approach individuals, with whom they perceive as having power to affect their status and welfare, with fear and suspicion (Simich, 2003). Researchers working with refugee populations have also noted a common lack of initial trust with researchers and research processes which can

create challenges in engaging refugees in research projects (Vara & Patel, 2012; Yu & Liu, 1986). Therefore it is often necessary for researchers who do not have pre-existing relationships with refugee communities to collaborate with agencies who have trusting relationships with refugees (Kissoon, 2006; Simich, 2003; Vara & Patel, 2012). The researcher conducted a preliminary environmental scan in the city of Edmonton and this research project received a positive response from refugee serving agencies. Subsequent collaborations with these agencies aided the researcher to ensure that the research project was conducted in a respectful, culturally appropriate and empowering manner, and these agencies were very gracious in also providing access to the use of safe agency spaces for conducting interviews and focus groups. Kissoon (2006) describes how refugee-serving agencies are often protective of their clients and are suspicious of researchers' intentions, acting as protective gatekeepers to refugees.

Kissoon (2006) also found that once trust was developed with refugees who participated in the interviews, many were keen to refer other potential participants to the research project. However, the researcher recognized that both of these forms of recruiting have the potential to lead some participants to feel coerced or required to participate (Ellis et al., 2007). The researcher emphasized to collaborating agencies, ethnocultural communities and participants that recruitment must be free of coercion; potential participants need to understand that their participation is voluntary. This point was also reviewed with potential participants in the informed consent process, discussed below. The researcher recognized that irrespective of the learnings of the research project and the possibility of sharing refugee voices that are often unheard, the research process has the potential to be a positive experience for both agencies, ethnocultural communities and refugees with academic research.

Informed consent and voluntary participation are two essential components of ethical research that intent to avoid harm and provide benefits. The practice of informed consent is predicated on the "ethical principles of respect for the dignity and worth of every human being and their right to self-determination" (Miller & Boulton, 2007, p. 2202). The application of informed consent in cross-cultural research requires additional consideration of several ethical issues (Liamputtong, 2010). First, due to language and cultural differences common in cross-cultural research, it may be difficult to ensure that potential participants fully understand the purpose and procedures of the research and its potential risks, benefits and limitations (Block et al., 2012). To minimize misunderstandings and to assist in the exchange of information, culturally competent interpreters were used for participants who were uncomfortable communicating in English. Interpreters were oriented about the research study and the importance of protecting research participants' confidentiality and anonymity. Interpreters were required to complete a confidentiality agreement (please see Appendix E). As noted earlier, all of the study materials for the refugee participants, including the study description, information letter, consent form, interview protocol and confidentiality agreement, were submitted to professionals at the Immigrant Language and Vocational Assessment Centre (ILVAC) in Edmonton to have the language of these materials simplified and modified to a grade four to five reading comprehension level to accommodate the many anticipated English as a second language participants. Since focus group participants were all fluent in English, there was no need for interpretation when working with them.

Secondly, when discussing informed consent with refugee participants it is vitally essential to emphasize the voluntary nature of participation because, as discussed above, potential participants from refugee backgrounds may be more likely to feel coerced or pressured

to participate by those involved in recruiting or believe that participation in the study might have

positive or negative consequences on their access to services and/or migration status (Ellis et al.,

2007). The consent procedure involved informing potential participants that they have the

freedom to withdraw themselves and any shared information from the study at any time without

any researcher follow-up contact or questions. Thirdly, while informed consent will be sought

prior to the commencement of the refugee interviews, it is regarded as an ongoing process which

involves the researcher checking in with the participants, encouraging participants to ask

questions and reminding them of their rights throughout the research process (Mackenzie,

McDowell, & Pittaway, 2007). Finally, the researcher was aware that written consent can be

intimidating to some refugee groups, especially for those groups who place a higher value on the

spoken word as a binding legal contract (Hennings, Williams, & Haque, 1996) or those who fear

that signing their name may allow their persecutors to locate them (Yu & Liu, 1986). The

researcher approached the signing of consent with sensitivity, took time to explain its purpose,

ensure confidentiality and respond to any further concerns. Refugees who were illiterate and

those who did not want to sign the written document due to fears they might have been

experiencing, were given the option of providing verbal consent that was recorded on a digital

audiotape.

       According to many cross-cultural researchers, ensuring participant anonymity in the

writing of the research findings is an ethical requirement to avoid possible unforeseen harm that

might occur if participants' privacy is not maintained (Birman, 2006; Liamputtong, 2010). Only

refugee participants' pseudonyms will be listed with any of their corresponding data or

publications. During the member check, participants were given the opportunity to modify their

pseudonym and any perceived identifying information. For focus group service provider

participants, the audiotaping was not started until after their personal introductions, so there were no names in their exchanges and dialogues. Additionally, collaborating agencies were not informed about who did and did not participate in the study. While every effort was made to ensure the confidentiality of participants, the risk of compromising a refugee claimant's application if the interviews were subpoenaed to court, forced the researcher to only include refugees whose applications had been approved.

After each interview, a $30.00 honorarium was presented to participants as a token of appreciation. The honorarium was intended to help reduce financial barriers for disadvantaged individuals to participate and symbolize an expression of gratitude without being perceived as coercion (Kissoon, 2006). The amount of honorarium is approximately equivalent to lost employment time to participate in the study or transportation to and from the chosen interview location. The same honorarium amount was provided to refugee interview participants and to service provider focus group participants, as many people who are in settlement service roles tend to be immigrants or refugees themselves. The researcher was cognisant that the practice of providing an honorarium may not be culturally appropriate for all participants (Mestheneos, 2006) and so he evaluated this on an interview by interview and focus group by focus group basis.

While this research study did not focus on the refugees' experiences of persecution, it is always possible that participants could share stories of this nature (Ellis et al., 2007). In discussing challenges experienced since migration to Canada, participants may experience emotional distress due to the sensitive nature of the information and possible connections to traumatic past events. The informed consent form explicitly outlined this risk to participants. Participants were also informed that they could ask about the relevance of any questions and skip

any questions that they did not feel comfortable responding to (Kissoon, 2006). The researcher

also created a list of culturally appropriate support and free or low-cost counselling services

before the study started, to be able to offer to any participants who showed signs of distress.

CHAPTER 4

EMERGING MODEL OF REFUGEE HOMELESSNESS

The purpose of this study was to explore the pathways into and out of homelessness for

adult refugees in Edmonton, with a focus on the refugees' and service providers' perceptions of

barriers to finding affordable and suitable housing, and the strengths, resources and coping

strategies used to exit homelessness. This topic was explored using a qualitative, constructivist

grounded theory design, which included semi-structured interviews with refugees who reported

having experienced absolute or relative homelessness since arriving in Canada and focus groups

with service providers (e.g., settlement counsellors, housing support workers, cultural brokers)

who have assisted refugees in finding housing. This chapter documents the unique combinations

of experiences, barriers, and factors that propelled the refugee participants in this study into

homelessness, and the equally unique and sometimes serendipitous events, actions, and people

that helped them to move towards exiting the cycle of homelessness. Data and quotes from

refugee participants and service providers were triangulated and used to illustrate each pathway

or experience. Some variations in the pathways emerged for GARs versus privately sponsored

refugees, and these subgroup variations are highlighted within and across pathways in the

analysis in this chapter.

Refugee Pathways into Homelessness

The following six pathways into homelessness emerged from the constructivist grounded

theory analysis of refugee interviews and service provider focus group data in this study: (a)

Starting in a Financial Hole and Sinking Deeper and Deeper with "No Credit-ability", (b) Breach

of Trust: Being Abandoned, (c) Pulling a Disappearing Act, (d) Forced Out, (e) Waiting,

Waiting, and Waiting for Subsidized Housing and (f) Being Ignorant of the System and

Language. The emerging model of refugee homelessness suggests that it is a multi-factorial

phenomenon, and is most likely to be experienced when there are policy, housing system, and

social failures (critical incidents), as well as personal challenges with language acquisition and

acquisition of housing information. Each of the refugee pathways into homelessness is described

in the following sections, with supporting quotes. Following the description of all of the

pathways, there is a theoretical integration section and visual diagram of the interaction of the

pathways into homelessness.

Starting in a Financial Hole and Sinking Deeper and Deeper with "No Credit-ability"

Both refugees and service providers who participated in this study explained that

refugees' ability to be able to afford suitable housing after migration to Canada is impaired by a

cascading chain of financial obligations and barriers that are outside of their control, including:

(a) expected repayment of refugee transportation loans to the federal government for GARs, (b)

an incongruence between monthly income and monthly family expenses that doesn't facilitate

meeting basic needs or housing needs, and (c) limited access to or delays in receiving other

entitlements, such as child care benefits. Participants reported a domino effect, describing how

taken together, these factors lead refugees who have already lost everything, to begin in the

negative by accruing major debt in their life in Canada, which keeps growing over time. To

compound these experiences, these financial circumstances also contribute to refugees' inability

to obtain credit in Canada and a lack of a proper credit history here, preventing access to

appropriate housing or eventual home ownership. Since they have limited social networks in

Canada, they often do not have anyone to co-sign or vouch for their financial credibility, leaving them vulnerable to remaining without personal shelter. Each of these interrelated factors that lead refugees to start in a financial hole and sink deeper are described in this pathway into homelessness.

Many of the GARs described having a government loan that they needed to repay, beginning one year after they arrived. The loans were said to be either for travel costs or medical costs incurred in the process of getting to Canada. Some participants described having collection agencies calling them to begin collecting payments while they had no financial means to begin payments. One participant recalled this experience and asked: "without language how are you gonna work and having all the young kids, it's not like they old enough to babysit each other so how we supposed to pay this loan." Another refugee described how she was surprised to find out she had a medical loan: "after one year I study LINC [English language classes] and I start a little bit reading, I find out I have loan from government and I surprised. Loan was medical for surgery in Turkey. They ask me to pay 10,000 [dollars] and money was increasing because of interest." Another GAR participant said,

> when I come here my kids are four months old and me and my husband and my kids we have to pay 8000 dollars and they give us $600 for the rent and food. And nobody can work, we are not allowed to, we have to go to school and we have to pay this 8000 dollars in a period of one year.

The focus group discussions also addressed the issue of refugee transportation loans. One service provider acknowledged: "with that travel loan I think you should know, like he said, if you are bringing people, you know a family of eight or ten, and each air fare is 2000 dollars or more, then you're in debt." Another service provider added, "And the collection agency, people are

calling them, calling them saying 'oh you have this loan'." Another focus group participant stated,

> I know the travel expenses are pretty hefty because it kicks in right after your one year.
> So it's a lot of expenses for family and on top of that they have to find housing and so
> their money is running out. It's kind of a lot. And the stress involved.

Another focus group participant stated that it has been his experience that many refugees are surprised to find out they have a loan: "most of them didn't even knew that those were loans. Yeah that's the thing. No honestly, they are surprised like after a year, they're like 'How come I am getting all these bills?'."

A service provider emphasized that it is difficult for many refugees to make their loan payments and that can have negative consequences:

> They struggle you know making the payments like on a monthly basis like there always
> end up like ugh defaulting.

Participants who were GARs described how at the end of their first year in Canada their federal financial assistance ends and they need to apply to provincial income support if they are not employable, which is generally a lower source of income. For example, one couple stated "When we came the first year, the government used to give us 1440 something or 1450 dollars, now it's less 200." Refugees who were single reported having the challenge of "finding roommates" in order to afford the cost of rent.

Refugees who arrived with dependent children, talked about how they had problems even in the first two or three months after arrival because of a delay in receiving government child benefit funding: "so it was really difficult time because you know, there was no children's benefits for three months" and now "we receive child benefit money so it's easier to survive."

Another refugee participant indicated: "there were town houses there and then so in order for us to afford that place, like to we have to have our child tax benefit added on it and we didn't have it. So we were not able to get approved." A privately sponsored refugee who reported that he was not receiving any financial assistance from his sponsor expressed:

> The house is suitable in terms of two rooms but of course it is not affordable because of the amount of money I am paying….actually I used the past month and this month's children's money that came after 3 months, so now we are using it for housing but the coming months is worry because we need to use it for the food not for the housing.

A comment made by one of the refugees was echoed by many of the other participants in the study: "income is small, rent is very high", even among those who did seek employment, as their incomes tended to be very low in relation to their overall family expenses and debts. For example, a refugee participant living in a low cost apartment complex talked about having to pay rent for the first three months in advance. He said: "I had to borrow the money for the three from my cultural community", and then talked about how he struggled to pay that additional loan back.

Similar to the interviews, the focus groups identified limited income as a major barrier to housing affordability for refugees. A service provider expressed: "that affordability of housing is already stretched for your average person and then considering all the other circumstances that refugees bring with them." Also, consistent with the interviews with refugees, it was stated during a focus group: "Past the one year window of Government support, the families can face financial struggles and thus housing insecurity" and

> The hardest thing that I had experience with them is because when they came here they have support from the government for a year and the experience I was really felling bad

for them is after the year they still couldn't find a job because English language and they

hadn't completed the education so from that they cannot find a job and if they don't have

a job the hardest part is - How do they pay the rent?

Another service provider added: "a lot of them have barriers to finding employment, like

lack of recognition of their foreign education, which creates obstacles for them to find housing."

Additionally, one of the focus groups also noted that a lack of recognition of foreign credentials

had a negative impact on employment opportunities for some refugees.

Several of the refugee research participants talked about the combined impact of loans,

limited income, and limited or no employment on their ability to obtain credit for housing. One

participant stated: "You have to provide employment information in order to rent a house. Even

if you have some money, they don't care about that, they care about your history". Other

participants talked about needing co-signers to get credit as a basis for obtaining housing, and not

having any one to co-sign, due to having a limited social network as newcomers: "They would

ask for my income….showed income to landlord but needed co-signer."; "I had to live with

another newcomer for 2 months until could get a co-signer."; "Yes.-They need somebody know

you long time you give all your information. They have to co-sign for these people if they never

rent here or they never own house or anything. Somebody who have been here for long time,

own a house then you give all your information, so they help you."

Breach of Trust: Being Abandoned

A unique pathway into homelessness for privately sponsored refugees was being

abandoned by their sponsors, either immediately after arriving in Canada or during the initial

period after arrival in Canada when the sponsor was supposed to be responsible for all the

financial, basic needs, and integration supports for the newly arrived refugees. This was

experienced as a major breach of trust by refugees who experienced it, since they believed

someone was going to help them and take care of them in this new country of asylum, and they

were completely left to their own devices. Sometimes they were intentionally manipulated,

whereas other times, the commitment of looking after a refugee or refugee family seemed to

overwhelm the sponsor, leading a sponsor to default on the commitment to care for the

sponsored person. The following quotes from refugee participants and explanations by focus

group members elucidate this pathway to refugee homelessness.

> A refugee participant explained:

> I was really shocked when I came here because when I was in Turkey in the camp I was
> told that the sponsor would help me for 4 months, particularly for rent, but unfortunately
> this was not the case….the sponsor disappeared and I was left with nothing and nowhere
> to go.

In speaking about his experience with her sponsor, another refugee stated: "Even he (sponsor)

did not come to the airport to receive us, or just to see the person who he sponsored, just say

hello and shake hands or give us advice, sometimes it's not money, or you know, just advice or

recommendation to do something". Yet another refugee in the study said: "this Somalia lady

took me to her house after I came, but then she said, you cannot use this address. You cannot

stay here".

> A focus group participant explained how it is that such situations come about:
> Government sponsored - there is a lot of consistency to refugee claimants because they
> mostly go through the same process, they come, they don't have a support network, they
> stay often in a homeless shelter, maybe they are lucky and are connected in. With
> government assisted refugees there is a process, they are met at the airport, they are picked

up, they stay at the reception house, they are given orientations, there's constancy, its

consistent and there are similar rates of assistance that they receive so you can talk about

them in more group experiences, whereas the private sponsored - it that's really what it is:

a private situation that is not monitored by anybody.

Another focus group participant elaborated: "They are in a more precarious circumstance right

from the beginning because they might get two months of assistance, or they are supposed to be

staying with their family, but guess what - having a family of six or eight staying in your house is

not that sustainable. So you make them leave". As a service provider in the focus groups put it:

I… I've seen this like not only once, twice, or three people would find a legitimate sponsor

but when it comes to the undertaking part they would have some kind of third party

agreement like to protect the sponsor from the financial obligation. I've seen this, I've seen

this really happen like. So what happens is the, just for the sake of sponsorship, the person

comes in. The sponsor signs the papers and everything but they but they before they

submitted the application to immigration both of them sign a statutory declaration you

know giving the sponsor the protection that they could not, they would not you know for

the money. That they would not be responsible for this person in terms of finances. Of

course, they not going to put the statutory declaration with the application right, nobody

sees that, except them. So what's going to happen when they come here - there's no

support. They are on their own.

This information was echoed by another focus group participant who said: "I been called by a

family that they've been sponsored but when they arrived here the guy said 'You know I just

brought you here, but I don't have enough so you have to find somewhere else to stay' and they

don't know the place". A major finding related to these situations reported by multiple focus

group participants, was that the refugees who had been abandoned did not want to report their

sponsors for failing to care for them, as they were grateful for just getting out of their countries

of origin due to the sponsorship: "Yeah, I ran into privately sponsored one and they hadn't

received any support - zero support - so they really have no safety net and they didn't want to go

to income support and report them because they felt like they didn't want to do that. They were

just thankful that they came here through them." Others did not want to report them due to not

wanting to ruin relationships with the relatives who privately sponsored them: "Don't want to

make family relationships bad. At least we got to come here." The reluctance to report the

breakdown of sponsorship is problematic in terms of refugees' financial state and pursuit of

housing, as if they "were to report, they could become eligible for government social assistance",

as a focus group participant pointed out. Therefore, it appeared that this pathway to refugee

homelessness begins with a social failure in caring for refugees by people who seemingly took

responsibility for them, followed by a failure on the part of refugees to act to protect themselves

and access resources in response to the breaches of trust by their sponsors.

Pulling a Disappearing Act

Although it is often assumed that GARs have settlement service support for accessing

suitable housing, some of the GARs in this study reported being placed in inappropriate, unsafe,

or unaffordable housing by their settlement counsellors or support workers, and left without any

follow-up and no means of contacting the counsellor or case worker who arranged their housing

placement. The GARs who were propelled into relative homelessness through this pathway,

described feeling a sense of abandonment and betrayal, similar to that expressed by privately

sponsored refugees who were abandoned by their sponsors. Some participants reported being

placed directly into relative homelessness by being placed in inadequate housing, while others

reported entering relative homelessness when the circumstances of their original housing placement changed and they felt they had no one to support them with these changes. The GAR participants reported that these initial housing arrangements occurred after first spending a brief period, one to two weeks, in a temporary reception house.

After describing their precarious living situation, a participant couple articulated, "first of all, like ugh we were new, and then the settlement counsellors, it was their choice (which place to put us to live), it wasn't our choice. We never see them again." Similarly, another participant stated: "settlement worker from [Agency] rent the house for us and from there he done with us." The account of the following refugee in the study elucidates the precarious nature of the housing of these GARs whose counsellors pulled a disappearing act: "Government gave me $780 - couldn't afford rent alone. The guy looked for someone [for me] to live with… put me with single mother lady with two children in government house and not allowed to live with somebody." This participant added: "I couldn't go by myself and the guy who was working with government and took my responsibility he never took full responsibility because when he put me with that lady he put me there and he never come back." Another refugee who described having been placed in a basement suite that had poor heating and mice problems, expressed that he wished settlement workers looked into the quality of the housing before placing people there: "[find] out with the housing before putting people there. It would be much easier if they are aware of the problems before putting people in those situations. Because then we have to get out, and there is nowhere to go and nobody to help." In the focus groups, nearly all of the service providers noted how challenging it can be to find appropriate housing for refugees. A service provider who had been working in this area for several years, noted that "housing availability in Edmonton has improved with the recent downturn in the provincial economy". In contrast, it was

noted that when vacancy rates in Edmonton were extremely low during the economic boom, it was challenging to find appropriate accommodations, especially for large families: "its very hard especially the market in Edmonton with the boom, it is very hard for the low income." A focus group participant became emotional when he stated: "it's sad, and makes my job very difficult, because there are not enough good affordable options, sometimes we have to put them in whatever place is available."

Forced Out

Although some refugees in the study experienced homelessness upon their initial arrival to Canada when their sponsors failed to meet their obligation of providing them with shelter or when their settlement counsellors placed them in inappropriate, unsafe, or unaffordable housing and then disappeared as per the two pathways above, other refugees from both the GAR trajectory and privately sponsored immigration trajectory reported experiences of de-housing later on in their housing trajectory in Canada. These are situations where they were housed, and then suddenly forced out of their individual or shared residences due to a wide range of circumstances outside of their control. The reasons for being forced out included: (a) family size, (b) family conflict or conflict with a sponsor, (c) unanticipated rent increases that made housing unaffordable, (d) attempted match-making or sexual exploitation of female refugees, (e) perceived racial/cultural discrimination by landlords or neighbors, and (f) property infestations. The following paragraphs illustrate this pathway of de-housing.

A focus group member explained:

And the worst is that when they sign the lease the landlord won't accept eight or ten but they count the number and they put few…. and the landlord (comes to see after they move

in) count 6 and they see so many people in this house. 'You going to have to move out

from here….Why, Why so many people live here?'

Several refugee participants described family conflict examples. The refugee account below

captures the nature of these types of situations:

Because of his wife, he (my brother) was not allowed to (keep us). That's why I left this

home when I was four months pregnant and three weeks after I gave birth because yeah.

Very tough in that house. Anyways, I'm sorry I have a lot of problems.

Other refugees described conflicts with their sponsors who they were living with, and female

refugees described being targeted for match-making or sexual exploitation. Refusal of such

initiatives by the sponsor, led to having to vacate the housing. The following example from a

refugee in the study illustrates this scenario:

Yes because sometimes she asked me when she get angry she wanted me to introduce

relative man and I say I don't want to meet him or see him and when we fight I go to my

room and that's why she was angry with me. She didn't say move now but she you know

she show me that attitude that I cannot stay longer in her house anymore.

Other refugees in the study spoke about how "Neighbours always want to say something

to kick you out. Food smell in the area - they always picking on you. Always struggles there

even in the building.". Some refugees in the study also implicated their landlords in these

racial/cultural discrimination acts based on things like food smell, speaking loud in a different

language, or different cultural customs. The following quote by one refugee in the study was

echoed by many others in various forms: "the landlord is always there and come to you and

make problems with you and the house because you are different." In these circumstances, where

neighbors or landlords raised issues with food smell, language use, or noise, the refugees ended up being evicted. As one participant summed up: "they just throw us out".

Another major issue that forced people out of their rental homes was sudden rent increases, as per the refugee quotes below:

And they increased the rent anytime they want. Like in one year they can increase like two times or… some people they don't want to do contract, you pay monthly. Next month they wanna say oh now this house is this amount.

They don't even consult in anyone. They just tell you, now next month your rent will increase by this much and it's not even a fraction of it its maybe one hundred, two hundred dollars and it happened to me. I couldn't afford. So where do I go?

Focus group members added infestations to the factors leading to de-housing or being forced out: "Some families face critical situations that urge them to relocate: bed bugs infestations". Another elaborated: "Right now there are some houses in _____area, I mean capital region housing - they've been evicted - all the people because they couldn't do anything. Now they might do the heat or destroy the whole unit because of these bugs, it does not go away, it goes around".

Waiting, Waiting, and Waiting for Subsidized Housing

Regardless of whether refugees experienced homelessness upon their arrival to Canada or were de-housed at a later time, or both, a major factor that either caused them to become homeless or stay homeless related to long waiting times for subsidized housing. This pathway of Waiting, Waiting and Waiting for Subsidized Housing refers to the system failure of not having enough affordable housing available and the barriers to accessing it by taking very long to process and approve subsidized housing applications. Most of the refugees interviewed reported

having to live in precarious housing and experiencing relative homelessness while waiting for their subsidized housing applications to be accepted and for an appropriate housing placement to be found. As one participant articulated: "tried to apply for government housing - seven months waiting - still no info - just I waiting." As this quote highlights, many of the refugees described not having any information on the status of their applications while they endured the long waiting periods.

During the focus groups, many of the service providers also expressed that they were challenged by the wait times and the lack of information about the status of their clients' applications. The following service provider's quote reflects their experiences as a group:

> I have to go every Thursday morning to capital region housing to like to see where the application is and now I started searching today. Direct subsidy program to they say this is a better one than the community housing waiting list and I say I switch for all because they have to subsidize them at where they are. And then I try they are still, last time I asked and I say 'okay you guys say this one is better than this one so how long they have to wait like that. What is going on?' Ok then what am I suppose to say to this client, it looks like I'm lying to them. What am I suppose to do, how am I suppose to help them? They say 'Just wait, wait, we have to calculate so just wait and wait and wait'. So I'm sorry, yeah I'm really sorry.

Another service provider stated: "all the families I have been working with dream of subsidized housing. Thus, my duties revolve greatly around finding different affordable housing options. But sometimes there is nothing at the moment."

Being Ignorant of the System and Language

Another pathway into homelessness identified by the refugees in this study was lack of knowledge of the housing system, and of the language, which compounded the ignorance about the system. There was a complete ignorance about the local housing market, resources, possible options, and the rights and rules associated with housing, landlords, and tenancy. A refugee participant summed up what many other participants also said: "…ignorance, and being new and not knowing who to ask, where to go and stuff like that." This participant latter added, "part of it is ignorance, you walk into a country and you don't know what it is. Like I said before I didn't even know that there were safer neighbourhoods than others, and different prices, right."

While reflecting on her housing choices, a refugee stated: "because I was new, I didn't know, but now I understand everything because I get used to and know the system and the policy, but before I didn't know nothing about it." Another participant indicated: "we don't have landlord there. Everyone own his own house. This is something new." Finally, after describing some of her challenging housing situations, a participant summarized: "everybody wants to live a good life but because of situation in Canada, language barrier, cultural barrier, don't know system - push us to terrible situation."

During the focus group sessions, it was repeatedly acknowledged how challenging it is to adjust to a new culture: "it's very difficult and it's not easy to adjust to the new culture." One focus group participant confidently expressed that he believed that with regard to finding and maintaining appropriate housing for refugees, "the challenges are first, the language barrier and second, the ignorance of appropriate community resources."

Lacking English language skills was often identified as a prerequisite for gaining income through employment, as well as for obtaining access to information, and resources related to

housing and advocating for one's rights as a renter or person who is living under sponsorship. As a refugee participant explained: "biggest challenge was communication because if I could not speak English - How I find people who understand and help me?"

A service provider in the focus groups emphasized how some refugees are arriving in Canada with very little knowledge for basic daily activities. She said:

> …we have different kind of refugee. We have those that come from city and those that come from rural areas. They have never been in the city - they don't know nothing. Even to take the transportation - they don't know how to do it. Like people are struggle, they don't even put their food in the fridge. They don't know which one is going in, which one is going out. Every single thing is new for them, it takes them long. Some who have young kids, they become to parents to their parents. They translate for them, they teach them what to do, they tell them what to buy and all this. Families that we are working with, ten years and still they can't do anything by themselves.

Other service providers emphasized that "many refugees lack knowledge of their rights and responsibilities as tenants". Finally, a topic that was not mentioned in interviews with refugees, that came out in the focus groups was "the lack of knowledge of the justice system". These gaps in refugee knowledge would prevent them from being able to act on any rent increases without appropriate notice, or any acts of discrimination by neighbors or landlords, or any problems they encounter with rental leases, property infestations, or sponsors throwing them out, leading them to remain in a vulnerable and precarious living situation.

Integration of Refugee Pathways into Homelessness

The emerging theory or model of refugee homelessness that arose from this study suggested that refugees can be propelled into homelessness during the early period after their

first real housing placement (i.e., after being in a welcome or reception centre etc.) or later in their housing trajectory. With regards to the initial housing placement, three pathways can serve as precipitating factors for refugees' homelessness experiences: (a) the placement not being or remaining financially sustainable for them due to delays in accessing benefit entitlements, the kicking in of refugee transportation loans, and/or their minimal family incomes in relation to their accumulating debt levels; (b) sponsors abandoning them and failing to line up housing for them (privately sponsored refugees); and (c) settlement counsellors or housing support workers setting up inappropriate or unsustainable housing placements that refugees will have to quickly vacate for their safety or security (GARs). The problems at the initial housing placement stage described in this study seem to suggest social and systemic failures – social failures in the sense that the people who have been given the responsibility to assist the refugees have not followed through on their responsibilities, and systemic failures in the lack of ongoing monitoring of such situations and of the follow-up provided for refugees, whether they are privately sponsored or GARs. There is also a lack of availability of enough appropriate and affordable housing options for refugees as focus group members commented on, reflecting systemic problems.

Refugees who encounter long waiting lists for accessing affordable or subsidized housing, who have a lack of knowledge of the host language and housing system, and face continuing financial barriers described in the first pathway, appear to be the most likely to experience homelessness in the face of the critical incidents described in the previously mentioned pathways. Furthermore, besides being additional precipitating factors, the pathways of long waiting lists, ignorance of the system and language, and continuing financial barriers appear to serve as perpetuating factors that would sustain the homelessness experiences of both GARs and privately sponsored refugees, from the refugee disclosures in this study. The

homelessness of privately sponsored refugees who are abandoned would be further perpetuated by their lack of willingness to report their sponsors and activate the supports that would otherwise be available for them in this difficult situation.

The results of this study suggested that for some refugees, the initial housing placement is okay, but they are forced out or de-housed at a subsequent point in time due to factors outside of their control, such as interpersonal or family conflicts, property infestations that are common in low cost housing, attempted match-making or inappropriate actions towards female refugees etc. Refugees who were de-housed were also impacted by financial barriers described in this study, along with long waiting lists for accessing alternative housing placements and a lack of knowledge of the language and of renter rights, responsibilities, and options in the Canadian housing market. Such pathways and challenges were described by both those who had trouble with their initial housing placements and those who had been forced out or de-housed. The following visual diagram (Figure 5) displays the emerging model of refugee pathways into homelessness based on this study, implicating some pathways as causes and others as both causes and perpetuating factors. The refugee pathways out of homelessness to be further described and elucidated in the following section are shown in Figure 6.
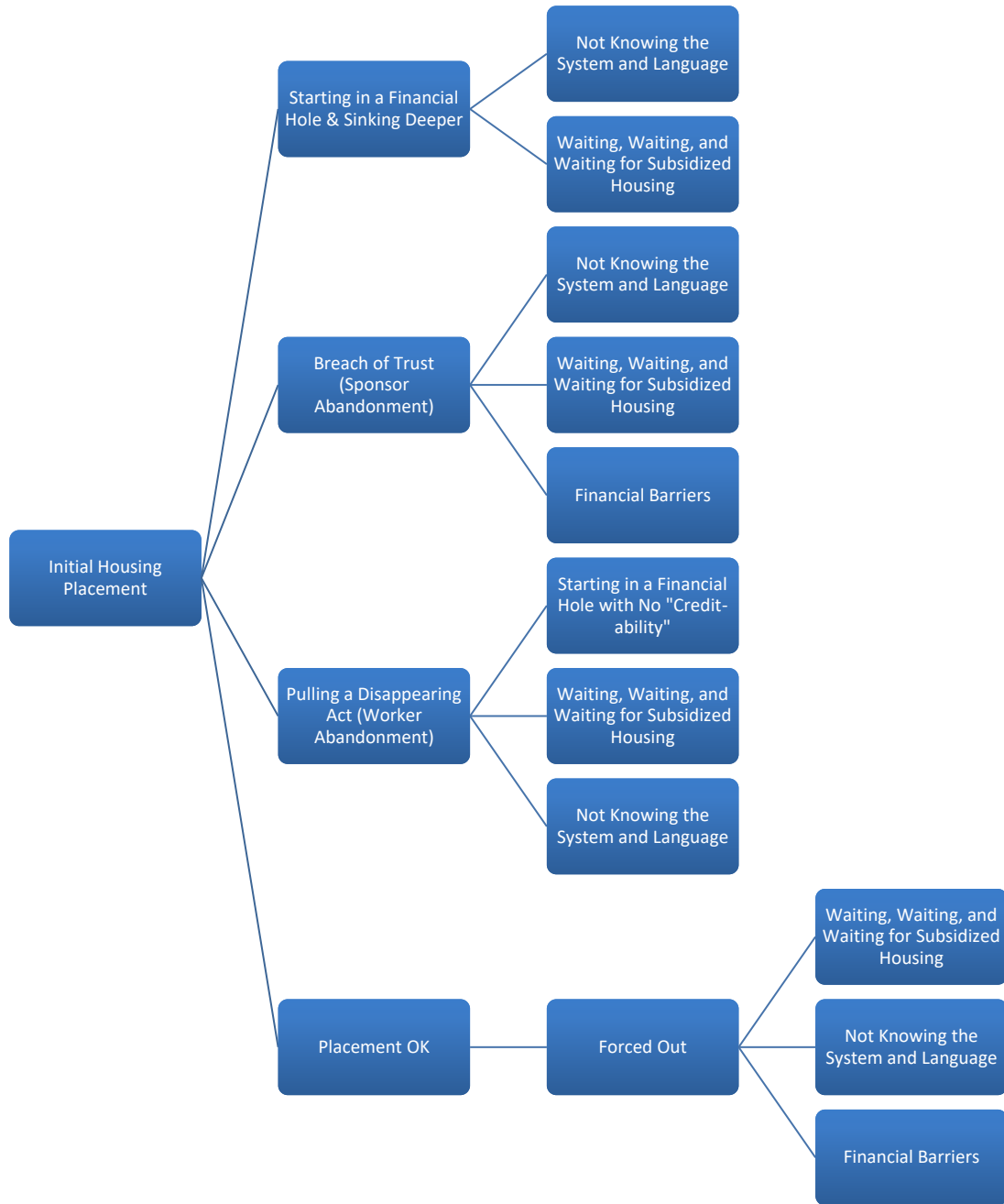
Figure 5: Emerging Model of Refugee Pathways into Homelessness
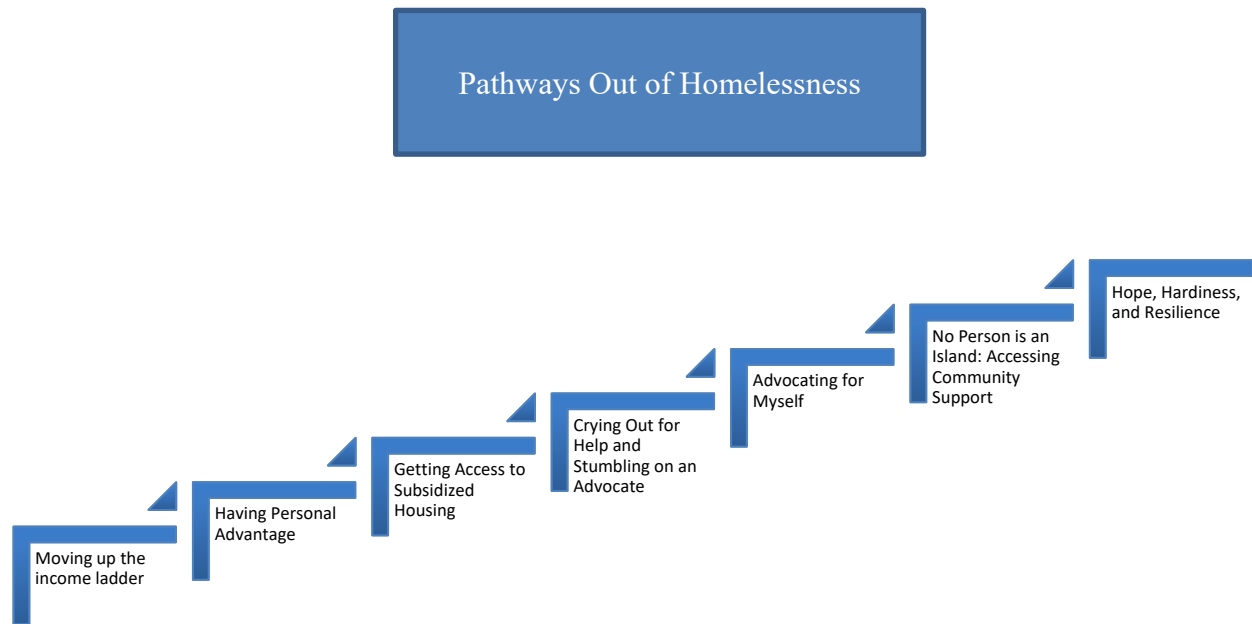
Figure 6: Emerging Model of Refugee Pathways out of Homelessness

Refugee Pathways Out of Homelessness

Despite the many forces, events, and characteristics that drove people in the study into a state of homelessness and perpetuated their housing insecurity, the research revealed a number of interesting pathways to exiting the cycle of homelessness or to making significant progress towards obtaining and maintaining suitable, affordable, and stable housing. These pathways included: (a) Moving Up the Income Ladder, (b) Having Personal Advantage, (c) Getting Access to Subsidized Housing, (d) Crying Out for Help and Stumbling on an Advocate, (e) Advocating for Myself, (f) No Person is an Island: Accessing Community Support, and (g) Hope, Hardiness, and Resilience. The specific combination of pathways that led each refugee to be able to come out of homelessness varied, but for the majority of them, multiple pathways were activated for them to be able to move from relative homelessness to being properly housed. There was no

direct correspondence between the pathways that led a refugee to experience homelessness and the specific pathways that he/she used to get out of homelessness. So, regardless of the causes of becoming homeless, there were a number of pathways that could be used to exit homelessness. The Hope, Hardiness and Resilience pathway is depicted at the top of the ladder of steps out of homelessness in the diagram above, as it seemed to fuel refugees' persistence in the face of dealing with housing obstacles through the use of strategies described in each preceding step, as will be explained later in this section. The pathways described in this section are drawn from interviews with those study participants who did exit homelessness by meeting all of the CMHC (2010a) criteria or who had made significant progress in this regard by meeting at least two of the three criteria, as well as from service provider data in the focus groups.

Moving Up the Income Ladder

The refugees in the study and the focus group participants expressed that increasing personal or family income was one of the most crucial factors towards exiting the cycle of homeless. The refugees who were able to gain additional income or funds, regardless of the source of those funds, were able to make progress in moving towards obtaining and maintaining decent housing. Interestingly, the income didn't necessarily come from employment, sometimes it can from selling off other types of assets to liquidate them into cash, eventually sponsoring another family member to come to Canada, so that person could start working and help out, having children work to help out, or obtaining government rent supplements.

An example of liquidating one of the limited assets you have with you is offered by the following refugee participants:

> When I was coming from Sudan my mom give me gold. She said when you are in need
> or when you guys something happen you are sick or the kids are sick you can sell it and

then buy medication or food. So I went and sold those to some ladies who working at the child care. So they bought it from me and we paid down payment and we bought that place. And then the mortgage was like 900 something. Less than the rent. So we were just living there for some time until 2008.

Another refugee female explained that what helped was "My husband coming. So family, family reunification", because then there would be "both of us to work". Many focus group participants also highlighted that sometimes children also lend a helping hand to families in increasing family income. As one service provider summed up:

Some families have a certain financial stability (e.g. families with children old enough to work and to contribute to the domestic expenses) that allow them to afford their rent. They have the option to shift their focus from housing to employment or education, hoping that a good job will drive away for good financial insecurity

A refugee participant in the study highlighted how getting a good job links to better income, which links to access to better housing: "What helps you now with the housing you have now? Just better income." Similarly, when asked what helped the person get out of homelessness, the refugee mentioned: "One of it was finding a job".

Other refugees in the study mentioned how grants or supplements helped to facilitate income increases that led to an improved ability to afford suitable housing:

then we got approved for grant, it was 1300 a month

With the grant, I stayed away from debt. I think that's what helped me to be able to, to even buy my first home really.

A focus group member elaborated on how grants or government supplements can help:

…don't want the government to focus on you know to be the more affordable housing, and even to build more like a ghetto like a big area that would create another problem, the problem, its such a problem, social housing - but its gonna be I mean the rent a supplement that people can rent private but the government can give them some money that they can subsidize the rent would be idea.

Having Personal Advantage

Both refugee participants and focus group participants spoke about how refugees who are educated and proficient in English have real advantages in exiting the cycle of homelessness, through the impact of these factors on learning the system and accessing housing information, and also accessing employment to increase income and housing affordability. This is not surprising given the role that not knowing the language and system play in the pathways into homelessness described in the previous section. Some refugees even spoke about how education facilitates their resilience when experiencing difficulties in Canada, because "failure (in making a life for yourself) is not an option", since you couldn't have got educated if you allowed yourself to fail. Refugee quotes related to education and language proficiency are included below:

For us because I went to school, I from city easier for me to fit in

Yes I did because I did study in English, like the main medium of instruction where I studied from was English so I did speak English so I think that made my life easier too Education, my background. I think my education was one of the things that really helped me to get work, money, and then housing.

…thinking if I didn't get that, I know I should go with same of what I have, go online and check for housing and check I need a place for one or two months and go from there and check around. In case I have a base to compare to. And the same thing for like in Syria and Malaysia, in Syria I rent for two months then stay for one year. In Malaysia, I stay for three months then moved to another one and then stayed there the 7 years. The priority first is one or two months and then I sit there and I know the places, surroundings, society where I should go then I decide….. So stay and see if problem and then go from there. I left my country in 2006 two years in Syria and 7 years in Malaysia and I helped some new students and I have been through a lot of houses, hotels, I was tour guide

Resiliency and I think that comes with life experiences really from where we come from, I think failure is not an option. They kind of groom you in such a way that hey failure is not an option. Whatever that looks like. I was resilient in that sense I was not about to give up, I fight hard and hard until I get what I want. I don't give up

…because I did study in English, like the main medium of instruction where I studied from was English so I did speak English so I think that made my life easier too

….myself because I keep schooling and at least learn how to communicate and how to express myself. I kept trying to help myself to learn the language and read and write and speak

One of the refugee participants highlighted how others without these advantages may not fare as well:

Plus no language. So if we have good English language skills we will have look for job and then look for better place and then pay whatever amount that we were able to pay for a better place. But not having language, without language you cannot work, without work with you cannot earn money so you are set to live in this kind of housing.

Getting Access to Subsidized Housing

Focus group members emphasized facilitating access to subsidized housing as a major pathway for exiting homelessness for the refugees they had worked with in their service provider roles. As one service provider stated: "Connecting them to their own community groups, to affordable housing providers (not just Capital Region Housing) is key". As another one echoed: "low income housing is the only option." A different service provider elaborated: "Even if they haven't been receiving the support, almost everybody is really interested in applying for Capital Region Housing and consistently that subsidy is very much what seems to be the most helpful." Therefore, when asked about what could be done to help refugees experiencing challenges with obtaining affordable housing, a focus group member said:

> …little bit of help around the subsidy is what I would recommend and then people don't have to move - there's the costs associated with moving - you know they are already cut - and it's just that one year they are just kind of settled into a new place and they get a subsidy and they can keep their kids in the same school, people are willing to move but if they can to stick where they are with the people they've just gotten to know and not have to uproot and resettle again, that's ideal. So, I guess my recommendation that I would make that subsidy easier to obtain then maybe lift some of the criteria that prevent, don't make it so you have to be working to be eligible.

Refugees in the study who had received subsidized housing also emphasized the role this played in getting them out of homelessness:

> For capital region, school for ESL houses they help us fill form for regional housing, we don't have worker one on one. This helped us.

> Capital region (housing) helped us.

> Trinity manor (is what helped).

Crying Out for Help & Stumbling on an Advocate

The refugee participants in the study who made progress in exiting the cycle of homelessness or exited it completely shared how when they directly expressed the difficult emotions they were experiencing due to being homeless, they unexpectedly ended up eliciting a caregiving and advocacy response from people who ended up being ongoing advocates for them. They realized that if they didn't directly express their emotions surrounding their plight and their need for help, they might not have received the support that they ended up getting. Their advocates opened the door to an improved housing experience and future in Canada by connecting them to various resources, finding interpreters for them etc. Most often the people who became their advocates were teachers or service providers they came into contact with through ESL classes, immigration or social service agencies, or in their initial interfaces with the health care system. However, sometimes these people were just good Samaritans they happened to run into somewhere before leaving their countries or origin, or after arriving in Canada.

A powerful example of this theme comes from a refugee participant in the study who talked about her emotional breakdown in her ESL class and the response that ensued:

> My teacher asked me what happen to me. I couldn't explain exactly my situation because lack of communication - I didn't know any English - it was my first class at that

time….zero lingo what they call it. There was no one. Less than grade one. She call

another student from my country who can speak a little more than I do and she call my

student advisor and they put me in large room and I cry so many hours and I was so sad

because I didn't have anything you know. Then they gave me all the help.

Another participant put it this way: "Many people do not know what going on inside your head. When I cry - they know. After that they treat me special way, very compassion, very careful. They invite me to their houses and help with stuff like that (looking for housing)".

One refugee stated: "First to overcome all my adversity first was my teachers and student advisor Second was _____agency staff and volunteers and student volunteers". Other participants explained:

School for ESL houses - they help us fill form for regional housing, we don't have worker one on one.

It's too hard, the lucky thing we have good teachers at school. They always advise us. Any paper you bring to school you bring them to read it. Anything you have to tell them they say come and they prepare us…We had learned where I learned English all about capital regional housing

Other participants in the study talked about how their settlement counsellors or cultural brokers became their advocates:

Counsellor found apartment for us. She help us in everything. Our counsellor very good and supportful

So lots of people need advice from their counsellor. I got information from my social

counsellor

They find me family doctor, they find me school, they find me place to live, and they

find nice people like you who help other people. I think physically emotionally they

protected me

I think system is helpful too. Because like when we bought our first, ugh, then it was

capital, but our half duplex at that time, I was a student and on benefit under the grant

and my husband was only three months working. But bank at least help us to access.

Yet other participants identified their family doctors as their advocates for eventually getting

access to housing:

She was amazing doctor, she helped me a lot and she write note for me and I show to

them and in three days they give this apartment.

A few participants discussed meeting people before or after migration that were not their service

providers or teachers, but who nevertheless, offered them major assistance, that improved their

lives:

This Egyptian man - he is sort of a doctor here - and he gave them the money to buy the

[plane] tickets here - he took us to the plane door because we can't communicate in

English, our bags and everything, we pray for him every day, this is humanity.

She (this lady I met) she went with me to find me a doctor and everything I

need……She my back up. Any problem, I call and she say no problem. Ok come with

me. Very good. She very good.

A focus group member also described a similar experience that occurred in the lives of one of her refugee clients:

> So when she was praying in the mosque, she chatted with this woman in Lebanese and she told her about the situation and she said "Well - do you need help?" She said "of course I need help", so they started to look on the internet for affordable homes, and she told her that she was going to help her with this, she found for them this apartment, and because they have nothing, they send the call to collect all the stuff for them.

Advocating for Myself

Besides having someone else take the refugees under their wings, refugees who made significant progress exiting the cycle of homelessness became fierce advocates for themselves, even when the outcome of them speaking up was uncertain. The outcomes ended up being positive, like leading to increased time or funding for ESL classes to improve their chances of getting better jobs, and access to better housing. Here are example excerpts from a few of the refugees' stories related to self-advocacy in learning English, and then in obtaining housing:

> Everybody at that time get money to go to school. It was after LINC it was funding from BGS for one year. You learn language. Then after one year, you get ESL for two years to three years depending on what is your goal and that is also funding by province. So LINC was by federal government then BGS then provincial government……they told me when I study the first year - they told me my funding is done and I need to find a job - but I go back to my family doctor and I told her I have big dream and I don't want to stop and my English is not good enough and I need more time to master the language and she write a letter to the student advisor at the Norquest college and they give me another 10 months - another chance. First 10 months they said you are ok and I said I'm

not ok I don't feel ok. I feel I need to keep studying and they told me to do test at

_____settlement agency that test was very easy and I got 8/8 and I said no. I told my

family doctor my goal is to be a nurse and I need to learn more and better and she wrote

a letter to them and they gave me more time.

He advertise the half duplex that we finally rented and I went there - cleaned it - and I

like it. I said I want to rent this and he said "Can you afford?". I said "I cannot afford

but I try and work hard to afford it". And he said "Why not fill the application?" and I

told my husband and then we fill application form and he approve us. There were many

people who wanted that place. So we move, we pay him, then we start paying him and

living there and I keep cleaning for him and going to school.

As refugees in this study explained, the impetus to engage in this kind of self-advocacy

came from service providers who helped them to understand that just because they are

newcomers here doesn't mean they don't know anything. As one participant put it:

Somehow I connected with the _____institute and they really helped me on that level

and there was this lady that actually we had a two week training and she was telling us that

just because we moved from our countries of origin does not make us less educated. So

that made me feel good and confident.

Another refugee commented:

The place where we went for the group. The women there they were good people there -

the people who came to facilitate, the women who do this and tell their problems, they

were very good - they empower us.

No Person is an Island: Accessing Community Support

Although refugees who were successful in moving towards obtaining and retaining affordable and suitable housing were fierce self-advocates, they recognized that they could not possibly get to an improved life situation without community support. They drew on cultural, religious, and other types of community support in various ways, such as for material assistance, information, and emotional support provision. A focus group participant described the situation of one of her refugee clients: "this woman whom she met her in the mosque, with the woman from Morocco, an Arab woman, actually she is their (family) friend now, she found them their place, and they sent the call and collected all the stuff, they brought everything there." Refugee participants in the study shared the following examples of this pathway out of homelessness:

> We ask our neighbours and I ask if there is Catholic church around here and they told us it was at _____address. I think so then we went to that church. We walked to that church and then at the church there were lots of seniors and we ask about family doctors and stuff like that and we find somebody who speak our language. And then we started going there so whenever we have question, we ask at the church.

> There are also community members that have been through the same process that would guide you and say okay if you already sought asylum and once you go seek asylum they will also guide you and say go to clinical aid to get a lawyer and lawyer will help you to do that and that so that's how I kind of got to know (about housing).

> The community. The community was a big support because in my community I have people that have lived here for like 30 years and stuff like that. So even today although like I'm way above or ahead of them but still I think in one way or another I learned a

few things from them, I from their mistakes, what is it that they did not get right or what

is it I can avoid and what are some of their success stories. So yes the community is a

big help.

Secondly our community people who live here already helped us too much. Our

community people taught us the rules, jobs, buses, housing, everything else

Oh yes, friends I make now. Good for me and they helping me sometimes. Community.

When people around us - it is good - we learning from other people

A focus group participant explained: "Often they make friends from their own community – they

can find help and resources from them". Another elaborated: "It's very important to connect

refugees to their own communities when they are in the search for housing".

Hope, Hardiness, and Resilience

The refugees in this study who made progress in exiting the cycle of homelessness

expressed a positive, hopeful, future-oriented mentality, as well as a commitment to work hard to

overcome obstacles, and to engage in active rather than passing coping methods to remain

resilient. Their hopeful mentality seemed to underlie all the other pathways out of homelessness,

as some even described their hope and faith as a form of "spiritual shelter" during their

homelessness experience, that helped them to orient themselves to coming out of the experience.

Quotes from the refugee participants to highlight this pathway to housing success are presented

below:

Yes through experience (we see) for future it's okay and make change

Me something I always implication is not focus on today, focus on bright future for

tomorrow

Like that apartment if we were not committed to move to better place and stuff like that

we wouldn't have like commitment and motivation - we wouldn't have work hard to

reach whatever housing that we want.

I think also having goals, motivation and plan in place. Like thinking about how you

want to see tomorrow, not thinking about today

….push myself too hard to work at night and day to Hard work. Yeah I think hard work is

the main one

Hope and work hard, never feel tired. Use my time efficiently that is something I am

proud of my family because they helped me with that.

Resiliency and I think that comes with life experiences really from where we come from,

I think failure is not an option. They kind of groom you in such a way that hey failure is

not an option. Whatever that looks like. I was resilient in that sense I was not about to

give up, I fight hard and hard until I get what I want. I don't give up

And the other thing is like looking at our kids future, so at least let's build future for

them. You know ours is lost already, we can work on their future.

Strength from religion. A subtheme that emerged related to remaining resilient and

being able to cope effectively with housing and life adversity was drawing on one's religion. The

following quotes from refugee participants illustrate this subtheme: "I was lucky I didn't end up

on the street and God protect me."; "…my religion is Islam and for example when I cry I always

pray to God and I believe God help me."; "There's lots of challenges but maybe my belief in

God, this is like a shelter that helps me.". Another participant summed up the role of religion

beautifully: "And God. I don't know how to say my story without including God as part of the

journey. I have a lot of deep faith. So, I think spirituality and believing in God helped me, helped

me a lot, immensely."

CHAPTER 5

DISCUSSION

This chapter starts by considering the current study's findings in relation to the existing

literature. Next, the implications of these findings are considered for policy and practice. This is

followed by an evaluation of the study and its limitations. A section on the researcher's personal

reflections on learnings from conducting this study follows. The chapter concludes with a section

on directions for future research.

Unlike the majority of immigrants to Canada, refugees arrive with minimal material

resources, have been forcibly displaced from their countries of origin, do not have a choice in

their asylum country relocation, and rarely arrive with established close social networks

(Government of Canada, 2016; UNHCR, 2017). Adequate housing is considered to be a basic

human right and is integral to the successful settlement and wellbeing of all newcomers, and

particularly for refugees. In addition to security and shelter, housing provides a base from which

community connections and sense of belonging can be formed, and employment and education

can be established (Flatau et al., 2015). Although refugees have been identified in previous

research as a population at risk of experiencing homelessness and is over represented among the

homelessness population (Hiebert et al., 2009; Kilbride et al., 2006); there has been minimal

research exploring the pathways into and out of homelessness for refugees resettled in Canada.

The results of this study indicate that many refugees experience some degree of

homelessness during their settlement in Canada. Based on the subjective self-reported

experiences of refugees and service providers, this study attempted to identify some common

pathways into and out of homelessness. 'Pathways' are a metaphorical analytical framework

employed to understand the dynamic interactions of factors that lead refugees to experience

different housing outcomes over time (Clapham, 2002). It is recognized that each subgroup

within the general homeless population will tend to experience different combinations of specific

risk factors and pathways into homelessness (Busch-Geertsema, Edgar, O'Sullivan, & Pleace,

2010; Peressini, 2009). This study highlights some of the unique pathways in and out of

homelessness that emerged for a mixed sample of refugees, and their comprising factors. Most

refugees in the study experienced several pathways rather than singular pathways in and out of

homelessness. This study also described some of the differences in pathways observed between

the various Canadian refugee categories.

Refugee Pathways into Homelessness

Consistent with the North American and European literature on homelessness in the

general population (Burt, Aron, Lee, & Valente, 2001; Fitzpatrick, Kemp & Klinker, 2000;

Gaetz, 2016; Nooe & Patterson, 2010; Shinn, Baumohl, & Hopper, 2001; Tutty et al., 2009) and

more specifically the literature on refugee experiences of homelessness (Flatau et al., 2015;

Hiebert & Mendez, 2008; Paradis et al., 2008; Pruegger & Tanasescu, 2007; Thurston et al.,

2013), the results of this study indicate that one of the most common pathways into homelessness

for refugees is financial barriers that make adequate housing unaffordable. In their conceptual

model of homelessness, Nooe and Patterson (2010) described the factors that contribute to lack

of affordability as structural risk factors rather than individual risk factors. Many structural risk

factors were described by the refugees in this study; such as poverty; unemployment; lack of

entitlement to public benefits; housing costs; and low wages. While lack of affordability tends to

be a universal pathway to homelessness and refugees in this study reported some of the common

contributing factors, they also disclosed some unique contributing factors or combinations of

factors that limited their ability to afford appropriate housing. Some of these factors have been

identified in previous literature, such as lack of credit and the need for a co-signer in the absence

of any established social networks (Carter & Enns, 2008; Miraftab, 2000; Zine, 2009), lack of

recognition of foreign credentials and other employment barriers (Access Alliance, 2003;

Thurston et al., 2013; Wilson et al., 2011), and repayment of refugee transportation and medical

loans (Access Alliance, 2008; Carter & Enns, 2008; Carter & Osborne, 2009; Francis, 2009;

Sherrell & ISSofBC, 2009).

    While the repayment of transportation and medical loans has repeatedly been identified in

the research as a source of economic and mental health burden for refugees, there has been very

little research focused on this issue. A CIC (2011) GAR program evaluation found that 61

percent of GARs surveyed reported having difficulties repaying their transportation loan and

recommended that the federal government "re-examine the need, appropriateness and

functionality of the transportation and medical loans" (p. 54). A recent CIC (2015) evaluation of

the immigration loan program found that 53.9 percent of the refugees surveyed reported that

paying back the loan made it difficult to pay for basic necessities like clothing, food, and

housing; 59.4 percent of refugees reported having to repay their loan with their income support

or social assistance; and 51.1 percent of refugees indicated that repaying the loan was stressful

for them and/or their families. Furthermore, the current study supported the previous findings that some refugees are unaware of the loan or the loan details (CIC, 2016) and likely signed loan documents out of vulnerability (due to being in a state of crisis and also not knowing or understanding the language) rather than by informed choice (Access Alliance, 2008). Therefore, the waiving of refugee transportation loans for Syrian refugees arriving during and after the 2015 humanitarian crisis (Government of Canada, 2016) would be expected to make a significant difference in their ability to retain or sustain their initial housing placements over the first few years of residence in Canada. Considering the state of affairs in refugees' lives both before and after immigration, it would be a wise policy investment to waive these loans across refugees from all countries of origin.

This study identified a factor that contributed to lack of affordability that was absent from previous literature: limited access to or delays in receiving other entitlements, such as child care benefits. Especially for larger families, the delay in child care benefit financial subsidies seemed to place families at increased risk of financial stress and homelessness. Families in the current study reported that prior to receiving child care benefits, they were spending almost 90 percent of their income on housing. In 2011, a CIC review of the GAR program found that income support levels for refugees was insufficient, with all refugees surveyed spending upwards of 56 percent on housing and nearly 60 percent of refugees reported having to use food banks, and the 2016 CIC review of refugee resettlement programs found no improvements were made in this area and that income support was "still insufficient to meet basic essential needs" (p. 13). Similarly, in Carter and Enns (2008) study of refugees in the Prairie provinces including Alberta, refugees were paying up to 87 percent of their incomes on housing in the first few years after immigration, even with government financial supplements and entitlements.

The "Breach of Trust: Being Abandoned" pathway into homelessness identified in this study was unique to privately sponsored refugees. Since privately sponsored refugees, like all refugees, arrive to Canada with minimal or no financial recourses, the full or partial default of support from the sponsor(s) almost certainly results in direct pathway into absolute or relative homelessness. The research literature on PSRs is very limited and almost non-existent. This is shocking given that the PSR program has been operating since 1978 and accounts for approximately 40 to 50 percent of Canada's annual resettled refugees (CIC, 2016). According to the few studies in this area, PSRs are generally found to be more successful at integration into the Canadian economy compared to GARs (Baiser, 2003; CIC, 2007; CIC, 2016). However, these findings are based on limited data and fail to address the issue of sponsorship breakdown.

A 2007 Citizenship and Immigration Canada evaluation of the PSR program found that there was an overall lack of monitoring of the PSR program, including whether settlement plans had been fulfilled, and the evaluation report recommended implementing a formalized monitoring system. This evaluation did not examine sponsorship breakdown in its review. A recent Citizenship and Immigration Canada (2016) evaluation of the refugee resettlement programs found that, despite the recommendation in 2007, there was still no formal monitoring of the PSR program, as described by focus group participants in this study. This more recent evaluation found that approximately one-quarter of private Sponsorship Agreement Holders (SAH) who were surveyed had experienced a least one sponsorship breakdown over the past five years. This CIC evaluation recommended that not only should there be a mechanism for improved client/sponsor monitoring of the PSR program but also to "improve information sharing methods and resources to ensure refugees are aware of the supports they are to receive from their sponsoring groups" and to "clarify points of contact for PSRs upon arrival and in the

event of sponsorship breakdown" (CIC, 2016, p. ix). With exception to the CIC (2016)

evaluation, the current study is the only other know study to identify the issue of PSR

sponsorship breakdown and identify it as a direct pathway to homelessness for those refugees

who do not report the breach of commitment. Furthermore, the present study is the only one that

has identified this serious problem from the sponsored refugee and service provider perspectives.

The fact that refugees whose sponsors abandoned them and failed to set up housing for them

were reluctant to report a breakdown of sponsorship due to their gratitude for just getting out of

their countries of origin would present a problem for implementation of the CIC (2016)

recommendations; even if there are established points of contact for refugees in the event of

sponsorship breakdown, the refugees may choose not to access them, especially when relatives

or community members have signed off as their private sponsors.

A related unique pathway into homelessness for GARs identified in this study was

labelled Pulling a Disappearing Act. This pathway was unique to GARs because they often rely

on settlement workers to help them secure their first private housing after they exit their brief one

or two-week initial stay at a government operated reception house. Unfortunately, some GARs

were unknowingly placed directly into relative homelessness. Service providers in the focus

groups expressed that placing refugees in unaffordable, overcrowded, or poor quality housing

was unfortunately the reality of the lack of appropriate housing options. While this placement

might be viewed a temporary solution, finding and moving to a better accommodation can be

extremely challenging and financially burdensome for recently arrived refugees. Perhaps more

disconcerting, is that some of the refugees stated that once they were placed in their first

accommodation, there was little to no follow up from their settlement worker. Similar to the

previously mentioned pathway, this pathway into homelessness has not been addressed in existing research.

While many refugees in the study experienced homelessness at the stage of their initial housing placement due to the financial unsustainability of the placement, being abandoned by the sponsor or their settlement worker, others were okay with their initial housing placements but were "Forced Out" of these placements later in their housing trajectories. This pathway was comprised of various reasons refugees stated they had been evicted from their homes or lost their housing, and property evictions are generally recognized as common cause of homelessness (Crane et al., 2005; Nooe & Patterson, 2010). However, the issue of property evictions and de-housing is rarely mentioned in the immigrant and refugee homelessness literature.

Preston et al. (2011) found that homelessness was sometimes preceded by eviction from housing and that LCRs were at higher risk for eviction than government sponsored refugees, but the study did not describe the reasons for eviction. Gurnett (2011) described overcrowding and damages due to lack of familiarity with North American housing as two common causes for immigrant and refugee eviction. The findings from the current study add much more depth to this pathway into homelessness by describing some of the causes of eviction or loss of housing for refugees. These included large family sizes that are not consistent with the space limitations of their rental units, perceived experiences of racism and discrimination by landlords and neighbors, interpersonal conflicts with the other individuals (e.g., sponsoring family or relatives) living in the home, attempted undesired match-making or attempted sexual exploitation of female refugees, and property infestations that often occur in low income housing. Single female refugees appear to be particularly vulnerable to having to choose between losing their housing and succumbing to pressures related to undesired match-making or attempted sexual

exploitation. In Couch's (2017) study, female refugees in Australia indicated being vulnerable to inappropriate behaviours or attempts to sexually exploit them by people they came into contact with after immigration, and this made them reluctant to access supports like shelters or other public services, due to fears that other males may treat them the same way there. With regards to property evictions due to infestations or perceived discrimination by landlords or neighbors, the findings of this study indicate that refugees had limited understanding of their rights as tenants and of the legal options available for them in the case of housing problems which would prevent them from being able to come out of leases or advocate on their own behalf in these situations. Carter and Enns (2008) also reported a lack of knowledge about renter and landlord rights and responsibilities and legal processes in their study of refugees in the Prairies.

The two other pathways into homelessness identified in this study were largely consistent with previous research, and when these occurred in combination with the other pathways mentioned above, they would most likely lead refugees into homelessness or sustain or perpetuate their homelessness experiences. In particular, the long waiting times for subsidized housing, and 'Being Ignorant of the System' pathways into homelessness have been well documented for immigrant and refugee populations in previous literature (Thurston et al., 2013). It is important to note that refugees tend to be at greater risk of entering homelessness via these pathways because they have often experienced barriers to accessing social housing (Tanasescu et al., 2009) and often have very little knowledge of the housing market prior to arrival in Canada (Carter & Enns, 2008; Kilbride et al., 2006).

It is important to note that mental health problems are one of the most commonly identified pathways into adult homelessness for the general population (Chamberlain & Johnson, 2011). A number of studies have focused on the mental health problems of refugees, often on

post-traumatic stress disorder (PTSD), and have identified these problems as a contributing

factor for housing and settlement challenges (Access Alliance, 2003; Carter and Osborne, 2009;

CIC, 2016; Flatau et al., 2015; Gurnett, 2010; Hyndman, 2011; MHCC, 2016; Kilbride et al.,

2006). Contrary to these findings, mental health problems were not identified as a pathway into

homelessness for the diverse mixed sample of refugees in the current study, nor by the mixed

group of 10 service providers who participated in the study. The refugees and service providers

did not directly or indirectly refer to mental health challenges as playing a role or serving as a

barrier to accessing housing. Rather, some refugee and service provider participants did mention

that refugees experience significant distress in terms of anxiety and depression in response to the

challenges of finding appropriate housing and living in precarious housing. This finding is

consistent with two other studies that found housing problems heightened the trauma associated

mental health concerns for refugees in Toronto, Canada (ISCC, 2015; Preston et al., 2011), rather

than the opposite pathway of refugees' mental health status exerting the influence on their ability

to obtain and sustain adequate housing. On a similar note, substance abuse, another common

pathway into adult homelessness for the general population (Chamberlain & Johnson, 2011), was

not found to be related to refugee homelessness in this study. This finding is consistent with

previous research on refugees (Wayland, 2007).

Refugee Pathways Out of Homelessness

As noted in the literature review chapter of this dissertation, there is much less literature

on pathways out of homelessness than there is on pathways into homelessness. Moreover, the

literature on pathways out of homelessness specifically for immigrant or refugee populations is

virtually non-existent. Thus, the results of the current study regarding refugee pathways towards

completely exiting the cycle of homelessness or in making significant progress towards obtaining

and maintaining suitable, affordable, and stable housing, make a significant contribution to the literature. Similar to pathways into homelessness, participants in this study described accessing several pathways, rather than a single pathway, on their way out of homelessness. Before discussing the emerging pathways out of homelessness found in this study, it is important to note how challenging it was to find refugees who were living in suitable, affordable, and stable housing.

Many of the pathways out of homelessness described in previous studies did not appear to be applicable to the subpopulation of refugees included in this study. These include increasing self-esteem; accepting personal responsibility; accomplishing mainstream lifestyle goals (i.e., education or employment); changing perceptions (i.e., rejecting the belief that street life is acceptable or all they deserve) (MacKnee & Mervyn, 2002); realizing self-worth; realizing the negatives of the street; dealing with past and present issues and responsibilities; spiritual awakening; mental health treatment; and substance-use treatment (Patterson & Tweed, 2009). However, variations of these pathways seem to be applicable to refugees. For example, the 'Advocating for Myself' pathway began with service provider empowerment of refugees, which involves a combination of realizing one's self-worth and accepting personal responsibility in attempting to improve one's situation, as will be described later. Similarly, the 'Hope, Hardiness and Resilience' pathway did include drawing on an already espoused form of spirituality or religion as a coping resource to persevere in the face of housing obstacles, but did not involve any spiritual change, awakening or transformation described by Macknee and Mervyn (2002). Instead, spirituality was a constant in the refugees' lives.

Since financial barriers were heavily implicated in the first pathway into homelessness found in this study, 'Moving Up the Income Ladder' was a common pathway towards exiting

homelessness among refugees in this study. This finding is consistent with previous research on pathways out of homelessness and not unique to the refugee population (Patterson & Tweed, 2009; Thurston et al., 2013). Perhaps unique to refugees or newcomers, however, were the findings within this pathway related to how individuals and families found creative solutions to increase their incomes (e.g., liquidating items of sentimental value, such as family gold, eventually sponsoring another family member to come to Canada and also become employed, and having children work to help out). Closely related to this pathway, is the pathway of 'Getting Access to Subsidized Housing' which is also well established as a pathway out of homelessness in the literature (Aubry, Klodawsky, Nemiroff, Birnie, & Bonetta, 2007; Carter & Osborne, 2009; Kilbride et al., 2006; Preston et al., 2011; Thurston et al., 2013).

The 'Having Personal Advantage' pathway, which was largely composed of having or gaining education and/or English language proficiency, is consistent with previous research that has identified higher levels of education and language as protective factors against homelessness for refugees (Thurston et al., 2006). This pathway might be better viewed as an indirect pathway out of homelessness because it helps facilitate the access of informational resources and the attainment of higher paying employment. Almost all participants in the study emphasized the importance of education and language proficiency for the pursuit of adequate housing.

Unique to this study, was the emphasis that participants placed on personal agency as a means to exit homelessness. Three of the six pathways out of homelessness found in this study were related to personal agency: 'Crying Out for Help & Stumbling on an Advocate', 'Advocating for Myself', and 'Hope, Hardiness, & Resilience'. Many of the refugee and service provider participants identified refugees as primary agents of change and attributed their movement towards exiting homelessness to their own actions. These findings are surprising,

given how aware the refugee participants were of the structural factors that had contributed to their homeless. With the exception of Finfgeld-Connett's (2010) study that found adult women who exited homelessness appeared to show "sustained action, marked by increased levels of empowerment and taking continual actions toward gaining stable housing" and Aubry et al.'s (2007) study that found having a higher level of personal empowerment was associated with increased probability of housing stability, these findings are rarely reported in previous studies. Unlike the other two pathways listed in this paragraph, the "Crying Out for Help & Stumbling on an Advocate" pathway includes both the importance of a personal action, crying out, and the response of another person. What is most important about this pathway is that in the non-Western cultures many of the refugees in this study come from cultures where direct expression of emotion is often discouraged due to norms related to saving face and emotional restraint (Sue & Sue, 2016). In this study, the refugees who were in such distress that they went against cultural socialization realized the unexpected benefit of having a service provider or community member literally take on their case and get them access to the help they needed to find suitable housing. Having others to act as an advocate has been identified as a pathway out of homelessness in previous research (Thurston et al., 2016). Not knowing the system in Canada, many refugees may not recognize the value of advocating for themselves, whereas refugees in this study identified major payoffs of such advocacy, and reported that it began with service provider empowerment. The pathway out of homelessness titled "No Person is an Island: Accessing Community Support" is consistent with numerous studies that have emphasized the importance of social support in exiting homelessness (Fotheringham, Walsh, & Burrowes, 2013; MacKnee & Mervyn, 2002; Pickett-Schenk, Cook, Grey & Butler, 2007; Thurston et al., 2006; Zugazaga, 2008). Despite recognizing the power of their own actions, refugees and service providers

repeatedly emphasized how essential community support was for exiting homelessness. Having a hope-focused positive future orientation that drew on strength from one's religion seemed to underpin refugee's persistence in overcoming housing obstacles in this study, and therefore, seemed to underlie or potentiate many of the other pathways out of homelessness in this study.

Implications for Policy and Practice

Effective policies and practices are built upon a sound foundation of research. This qualitative research study, with refugees and service providers, has enhanced our understanding of the factors contributing to housing related challenges for refugees living in Edmonton, Alberta and the supports and coping strategies used by refugees in order to obtain stable, affordable and appropriate housing. Furthermore, this study has identified major failures within the refugee resettlement system. The implications for both policy and practice are numerous and they are described in the remainder of this section.

Directions for Policy

Based on the shared experiences of refugees and service providers in this study, the following policy recommendations are made:

1) Safe and stable housing is a crucial element for the successful resettlement of refugees. This study found poverty and housing affordability are major barriers for refugees to access safe and stable housing. Edmonton, like many other large urban cities in Canada, has a shortage of affordable non-market housing and unaffordable private rental rates. These factors contribute to the long waiting lists for suitable housing that impact refugees having trouble with their initial housing placements, as well as those who are forced out later in their housing trajectories.

This issue can be addressed in several ways: Provincial and Municipal levels of government could work to increase the supply of affordable non-market housing; the provision of a rent supplement program to make private rental market more affordable; and/or increasing the level of government income supports for refugees. These suggestions are directly in line with the suggestions of Gaetz et al. (2016) regarding a national housing strategy and how it should trickle down into more social housing units in the provinces and municipalities and a low-income housing benefit/supplement.

2) Elimination of the transportation and medical loans for refugees. The Canadian Council for Refugees (CCR) has been advocating for the elimination of loan burden on refugees since 2008 because the loans are seen to impede refugees' ability to resettle in their new home (CCR, n.d.). At minimum, as recommended in the CIC (2015) evaluation report, it would be well advised to create a policy that would align loan repayment with the appropriate amount of time needed to repay, and provide mechanisms for interest relief and debt forgiveness.

3) Implementation of a longer term (i.e., 5 years post-arrival) case management program for all types of refugees in Canada would lead to better monitoring and tailored supports and services for refugee resettlement. The settlement system for refugees appears to be severely flawed and disjointed, especially as the time increases from when a refugee arrives in Canada. Both the Federal government and settlement agencies need greater systems of accountability. The CIC website states "Our goal is for refugees to be self-sufficient and gainfully employed, but this is a long-term goal and requires the participation of all players, including

government, businesses and civil society" but there are no formal policies to ensure that refugees are supported until they become self-sufficient. As recently recognized by the Federal government, there is virtually no formal monitoring of refugees in the PSR program which can leave them extremely vulnerable in the case of sponsorship breakdown. Furthermore, this research revealed that even GARs are vulnerable to be initially set up by their settlement workers without any follow-up. This is extremely problematic in the event of inappropriate or unsustainable housing placements. Home visits and outreach by case workers are essential to access the hidden homeless refugee population. In the implementation of such a monitoring system, case workers should be tasked with completing the paperwork and initiating the reporting process of sponsorship breakdown in order to enable abandoned refugees to become entitled to otherwise inaccessible government supports, as the sponsored refugees in this study were not inclined to take these steps themselves.

4) This study found that many refugees lacked information about and/or how to access appropriate resources. Having a case worker assigned to each refugee or family that could do home visits, would be ideal for disseminating relevant information about available resources.

5) In addition to policies for increased monitoring, there needs to be policies and procedures are for early intervention for conflicts between refugees and roommates, settlement workers, relatives or sponsors that could potentially lead refugees to be forced out of their housing placements or sponsorship breakdown. The early intervention could be initiated by case workers (or anyone tasked with

monitoring to resettlement of individual refugees or families) and would involve a formal mediation/conflict resolution process.

6) There needs to be a mandatory initial orientation for sponsors for the PSR program where their responsibilities in housing refugees need to be made clearer, as well as the repercussions for sponsor default, so sponsors are aware of these. They should also be made aware that default cases will be filed by the case workers, rather than by refugees who have been sponsored and left abandoned or in crisis.

7) There should also be greater penalties for private sponsors who default on their sponsorship and settlement workers who place refugees in unsafe or inappropriate housing and/or do not follow up.

8) There is a need for better dissemination of tenant/landlord rights and responsibilities and housing market and neighbourhood information to refugees. Most of the refugees in the study expressed that a lack of this type of information directly contributed to their housing challenges. Additionally, educational materials should also be made available to landlords and property managers, as well as materials to help enhance cultural awareness. Creating a website with links to resources available in several major languages could make this information accessible to service providers, landlords and newcomers. Carter and Enns (2008) advocated for the creation of a national housing information and placement center and clearinghouse for refugees with local/provincial roll-out, but it appears that there is yet to be sufficient policy update of this critically important idea, given the experiences reported by the refugees in this study.

9) In Gaetz et al.'s (2016) report on the state of homelessness in Canada, the unique needs, causes and consequences of homelessness were described for three "priority populations": youth, veterans, and indigenous people (p. 7). Refugees and other immigrants also need to be recognized as a priority population with unique needs within the national, provincial and local homelessness elimination strategies.

10) The creation of more transitional housing which includes onsite supports and services, similar to a housing first approach (Gulliver, 2013), for refugees would help prevent homelessness and facilitate re-settlement. Funding for supported housing would enhance the chance of success for refugees who often have complex settlement challenges (Gurnett, 2010).

11) Better enforcement of laws of non-discrimination would help reduce the incidents of discriminatory landlord behaviours that were reported by refugees in this study.

12) The participants in this study repeatedly emphasized that limited English language abilities were a barrier to navigating the housing market, accessing relevant resources, gaining employment, and engaging in self-advocacy. In the recent CIC (2016) report, of the 79% of GARs that reported not finding employment prior to the end of their first year of settlement, 41% indicated that they were unable to obtain employment because they needed language training. Language was reported to be the largest barrier to employment. It is recommended that policies are put in place that would ensure all refugees attain a sufficient level of proficiency in one of the official languages, English or French. This would require quicker access to language training (the CIC (2016) report identified major delays

in availability of low literacy classes) and funding to allow refugees to continue

their language training after their first year of settlement.

Directions for Practice

The findings from this study have the potential to help inform the way settlement

workers, housing support and case workers, and counselling psychologists support and empower

refugees. The effectiveness of many of the suggested recommendations would be contingent on

some of the policy changes recommended in the previous section.

The study results suggest that one of the most critical tasks that the helping professionals

mentioned can engage in to help refugees obtain safe, affordable and appropriate housing is

assist them with navigating the host society's housing system, in terms of available housing

units, information about tenant and landlord rights and responsibilities, and legal protection or

recourse in the event of inappropriate situations, such as failure of landlords to act on property

infestations or inappropriate notice in breaking leases, etc. Helping professionals need to make

themselves fully aware of all relevant community resources, and to also engage in connection of

refugees to their own communities and community members, who may be important vehicles for

housing access. For reasons explained in the next section of this dissertation below, information

and/or interventions targeting absolute or relatively homeless refugees should avoid using the

term "homeless" and "homelessness". Refugees tend to identify more with phrases such as

"housing challenges, problems, or difficulties."

In their Multiphase Model of Socially Just Counselling for Immigrants and Refugees,

Chung and Bemak (2012) identified the need for helping professionals working with these

groups to expand their roles beyond their traditional work in their offices to include the role of a

systems navigator in the new host society. They also argued that when working with newcomer

populations, psychologists and other settlement professionals must expand their roles to include advocacy for clients, which the refugees in this study identified as essential to exiting the cycle of homelessness. Advocacy can occur at both the group level and the individual level (Israel, 2006; Vera & Speight, 2003). Both settlement workers and counselling psychologists need to use their power to advocate for the access to supports, services, resources and opportunities for their refugee clients.

It is important that any advocacy done by a service provider needs to have the support of the refugee client and would involve the clients, as much as they are willing and able. Service provider advocacy should be in collaboration with the clients and empowers any client desire to self-advocate. Settlement workers are in a good position to help advocate for refugee clients, and support their self-advocacy, with landlords and property managers. Advocating at the group level might involve advocating for the access to supports, services, resources and opportunities for all refugees or a specific group of refugees (i.e. access to healthcare service for all refugees).

For the refugees who participated in this study, they stumbled on advocacy only after direct expression of their intense emotional distress in response to their experiences of relative homelessness. Given that direct expression of emotion is discouraged in many non-Western cultures that refugees may come from (Sue & Sue, 2016), it is important that that counselling activities involve some psychoeducation, which is also encouraged in Chung and Bemak's (2012) model. Specifically applying the psychoeducation to refugee homelessness, helping professionals should acknowledge that in some other situations in their families and cultural interactions, direct expression of negative emotion may disrupt their relationships or bring shame upon them. They should go on to educate them about the fact that refugees who have clearly expressed the distress and hardship they are experiencing when facing housing challenges have

benefited from people taking actions to help them get securely housed, using example quotes from this study. Sue and Sue (2016) reported that sharing anecdotes of positive outcomes from actions or strategies used by other newcomers with our clients can empower clients to consider implementing novel or otherwise previously undesirable strategies themselves. A similar statement can be made about the benefits that refugees who engaged in self-advocacy reported in this research, as assertive communication is also discouraged in many refugee cultures (Sue & Sue, 2016). However, in situations of housing crisis, if assertiveness can make a difference between staying homeless or getting access to the language or employment training or housing units that enable one to exit the cycle of homelessness, then refugees who are made aware of the impact of this behaviour on their potential life outcomes may choose to selectively act assertively in these situations. They would be free to remain unassertive in other situations. The self-advocacy of the refugees in this study was facilitated by direct empowerment by service providers. Specifically, the service providers helped them to understand that just because they are newcomers does not mean they are less worthy, intelligent, or educated than the Canadian-born population. This type of psychoeducation should also be integrated into helping professionals' work with refugees facing housing challenges to empower them towards self-advocacy.

Chung and Bemak's (2012) Model also includes drawing on traditional western models of intervention like helping refugees with problem-solving and decision-making. It appears from this study that counsellors have an important role to play in: (a) helping refugee individuals and families weight the pros and cons of different decisions that can help them move up the income ladder to improve their housing situations (such as whether to sell the limited items of sentimental value they have left from their home country, such as jewelry, or to ask children to

work to contribute to family income even if it might compromise their education); and (b)

providing family or joint counselling or mediation for conflicts with roommates, sponsors, or

relatives refugees are living with to address and attempt to resolve interpersonal conflicts which

could escalate into the refugees being forced out of their residences.

Finally, participants in this study identified their sense of hope, resilience and hardiness

as inner strengths that helped facilitate progress towards an exit from homelessness, regardless of

which other strategies they activated to alleviate their difficult housing situations. "Hope is

looking forward with both confidence and unsureness to something good"

(Jevne & Miller, 1999, p. 10). Hope involves believing that the future could turn out better,

regardless of one's current predicament. Hoping is never certain, as there is always the

possibility that what we hope for may not happen. Snyder, Harris, Anderson, Holleran, Irving,

Sigmon, et al. (1991) define hope as "a cognitive set that is based on a reciprocally derived sense

of successful: (a) agency (goal-directed determination) and (b) pathways (planning ways to meet

goals)" (p. 571). Farran, Herth and Popovich (1995) posited that there are four essential

attributes of hope: Experiential, Spiritual/Transcendent, Rational and Relational. The experiential

relates to how one conceptualizes and feels about one's present experience, whereas the spiritual

attribute involves meaning-making about the experience. The refugees in this study reported

finding their homelessness experiences highly distressing (experiential attribute), while having

faith that God was supporting them in this process and was giving them "spiritual shelter".

Taking this finding into account, counsellors would be well advised to connect religious refugees

to their places of worship and to their own cultural communities in order to bolster the sense of

hope provided by their belief in a higher power. The rational and relational attributes of hope

involve seeking pathways or problem solutions and remaining steadfast in pursuing them, as the

refugees did in this study, as well as seeking out others in the pathways towards carving out a positive future, as was evidenced by the refugees' access of community support in the "No Person is an Island" pathway. The hope researchers mentioned in this paragraph believe that hope can be actively cultivated by counselling psychologists, as well as other helping professionals through the use of explicit questions about what people hope for in the future, what is sustaining them in moving towards the desired life outcomes, and what gives them strength. If helping professionals sit back and witness refugee hopelessness without engaging in hope-focused dialogues that will re-orient refugees to the positive, future-oriented and strengths-based mentality that led the refugees in this study to be able to overcome housing obstacles, service providers would be doing refugees an injustice.

While it is well documented in the literature that refugees are at increased risk for struggling with post-traumatic stress disorder, the participants in this study made it clear that the primary source of their mental distress was the challenge of finding appropriate housing, living in precarious housing, and struggling to fulfil their basic needs. Participants in this study also identified that when they occasionally "cried out for help" it led to support from others that was instrumental in making progress toward exiting homelessness. Thus, service providers would do well to utilize a trauma-informed approach to working with refugees, rather than a trauma-focused approach. The former approach assumes that refugees are a traumatized population and that their settlement experiences and needs will be colored by their pre-migration histories. The latter approach considers the fact that refugees may still be impacted by what they have endured prior to migration, but that this may not always be the case, and other needs and issues may take precedence. The trauma-informed approach also recognizes the potential for remarkable

resilience among refugee populations in the sense that not all refugees will be shaped by or impaired by their pasts as they move into the future (Chung & Bemak, 2012; Sue & Sue, 2016).

Evaluating the Study

It has long been widely agreed that qualitative research should not be evaluated by the positivist paradigm of empirical rigor, using criteria such as validity, generalizability and reliability (Guba & Lincoln, 1981). In their seminal writings, Guba and Lincoln (1981; Lincoln & Guba, 1985) stated that qualitative research should strive for and be judged by its level of trustworthiness rather than rigor. These authors maintain that trustworthiness can be evaluated based on a set of qualitative criteria consisting of credibility, transferability, dependability, and confirmability. In addition to these criteria, which are generally applicable to all qualitative research, Charmaz (2006) suggests that the quality of constructivist grounded theory research should be assessed by its level of originality, resonance, and usefulness. Both Lincoln and Guba's (1985) and Charmaz's (2006) criteria are described below, along with how these criteria were addressed in this research project.

Credibility

Lincoln and Guba (1985) describe credibility as the extent to which the findings are an accurate and fitting representation of the phenomenon. These authors suggest that credibility can be enhanced through prolonged engagement in the research setting, member checking, and triangulation. Similar to Lincoln and Guba's (1985) description but more specific to constructivist grounded theory methods, Charmaz (2006) suggests that credibility can be enhanced through intimate familiarity with the setting or topic, involve sufficient data to merit claims, provide systematic comparisons between observations and between categories, include

categories that cover a wide range of empirical observations, providing strong logical links between gathered data, analysis and interpretations, and providing enough details to allow the reader to form an independent assessment and agree with claims. In this study, credibility was enhanced by an ongoing practice of journaling and memo writing which recorded the researcher's decision-making processes, reflexive notes on personal biases and positioning, and rationale for data interpretations (Denzin & Lincoln, 1998). The journal also documented my triangulation of the knowledge gathered from the literature with the collected data from both refugee interviews and focus groups with service providers. Many of Charmaz's (2006) measures of credibility were ensured by having discussions with my primary supervisor about reflexive ideas, data analysis procedures, interpretations and code and category development. Credibility was enhanced by including samples of verbatim quotes from participants and their assigned codes in the results section of the dissertation. Finally, member checking and the addition of service provider perspectives provided triangulation of data and feedback on emergent categories.

Transferability

Lincoln and Guba (1985) refer to transferability as the extent to which qualitative research findings can be transferred to other settings or contexts. Transferability is improved through the collection of thick data (Lincoln & Guba, 1985). This research study describes the rich data created through in-depth interviews and focus groups. This rich data facilitates the development of a preliminary constructivist grounded theory which may to some extent transfer to other refugees in other settings who are experiencing housing insecurity and attempting to exit homelessness. This understanding can be used to inform recommendations for public policy, and practice by settlement workers, housing support workers, and mental health professionals.

Dependability

Much like reliability is a prerequisite for validity, Lincoln and Guba (1985) describe dependability as essential for credibility. Dependability as often referred to as repeatability because it enables other researchers to replicate the study (Shenton, 2004; Sinkovics, Penz, & Ghauri, 2008). Dependability is attained through auditing: detailed reporting of the processes involved in the study (Lincoln & Guba, 1985; Tobin & Begley, 2004). An audit trail allows readers to assess the extent to which suitable research practices have been implemented (Shenton, 2004), follow the researcher's logic and determine whether the findings can be trusted (Carcary, 2009). The researcher maintained an audit trail that documents a traceable sequence of research methods and rationales for decisions made during the study. Reflexivity, the researcher's self-critical account of the inquiry process, is crucial to a proper audit trail (Tobin & Begley, 2004). The practice of journaling, noted above, was used to facilitate and record the researcher's reflexivity and as a source for the audit trail. Audit trails are also recommended for achieving confirmability (Lincoln & Guba, 1985; Tobin & Begley, 2004).

Confirmability

Confirmability refers to the extent that the interpretations and findings of the inquiry are logically derived from the data (Tobin & Begley, 2004). Confirmability is often viewed as a qualitative concern with objectivity, which strives to ensure that the findings of the study are, as much as possible, related to the ideas and experiences of the participants, rather than the preferences and characteristics of the researcher (Shenton, 2004). Member checking, reflexive journaling, supervision sessions with the researcher's primary supervisor, triangulation of data with service provider focus groups and creating an audit trail were all strategies that were employed during the study to enhance credibility.

Originality

Charmaz (2006) stresses that the quality of a constructivist grounded theory study is enhanced when the findings are fresh, offer new insights, new conceptual renderings, have theoretical and social significance, and challenge, refine or expand previous understandings and practices. Given the limited existing understanding of refugee homelessness, the findings of this research study led to many new insights about the process of entering and exiting homelessness for refugees in Edmonton, Alberta, Canada. Furthermore, this is the only known constructivist grounded theory study exploring Canadian refugee experiences of homelessness and the process of securing adequate housing among an ethnically mixed sample of refugees consisting of previous claimants, government-sponsored, and privately sponsored refugees. More generally, this study builds upon the growing literature on homelessness and refugee resettlement.

Resonance

According to Charmaz (2006), resonance refers to the extent that the theoretical categories in a study reflect the fullness of the studied experience, reveal taken-for-granted meanings, and offer participants deeper insights into their lives. High levels of resonance were sought in this research project through the use of member checking and triangulation by service provider focus groups. Participants had the opportunity to provide feedback to the researcher on the emergent categories generated from their interviews.

Usefulness

Usefulness is referred to by Charmaz (2006) as the degree to which the study's findings offer interpretations that can be used by people in their everyday worlds, suggest universal processes and tacit implications, stimulate further research in other substantive areas, and

contribute to knowledge and making a better world. Findings of the current study highlight the barriers and challenges that lead to homelessness and the supports and coping strategies that lead to an exit from homelessness for the specific refugee participants interviewed. These findings also highlight a more general process experienced by other refugees. Insights gained from this project can be used to inform future research, supports, services and policies to improve the housing and settlement experiences of refugees in Canada.

Limitations

While the findings of this study produced some original contributions to the knowledge of refugees' pathways into and out of homelessness, several potential limitations of this study need to be acknowledged. The first limitation of the study was that many of the interviews with refugees were not conducted in the participants' first languages. All participants were offered the option of conducting the interview with the help of a culturally competent interpreter if they felt uncomfortable or unable to conduct the interview in English. Those who expressed a comfort with being interviewed in English were interviewed in English, and those who requested an interpreter were interviewed with the assistance of an interpreter. Participants who spoke English as a second language but who expressed comfort being interviewed in English may have encountered some words, feelings, or experiences that could not be directly communicated or translated into English in the dialogue with the researcher. Similarly, in interviews conducted with the assistance of interpreters, some words, meanings etc. may have not been captured fully. In order to minimize the impact of this limitation, the researcher frequently repeated participant responses to verify understanding, met with interpreters prior to the interview to orient them to the types of content to be covered in the interview and conducted a post-interview briefing to address anything that the interpreter may have had difficulty translating in session.

Similar to limitations due to language, cultural differences between the researcher and the study participants may have limited the researcher's ability to fully appreciate participant expressions. The researcher strived to be aware of how his cultural background might influence his assumptions during interviews with participants and in focus groups and remain open to the participants' worldview. However, the collection and analysis of data about refugee experiences of housing and homelessness in this study would naturally be limited by language and cultural influences.

Finally, despite the researcher repeatedly reassuring participants that their comments would be kept anonymous and would not impact their future welfare or status, the results of this study are likely limited by the fear, suspicion, reluctance and uncertainty that most participants appeared to exhibit. This limitation is well recognized in the refugee research literature (Kissoon, 2006; Simich, 2003; Vara & Patel, 2012). Refugees often come from environments where power has been used to exploit and harm people. Thus, many refugees in their new country of asylum understandably continue to approach individuals who they perceive as having power to affect their status and welfare, with fear and suspicion (Simich, 2003). This limitation affected which refugees agreed to participate in the study and what those who participated stated during their interviews. The researcher spent a considerable amount of time at the beginning of interviews attempting to build trust with the participants by addressing any participant fears or concerns and informing participants about their rights as study participants (e.g., the right to not answer any questions they don't feel comfortable answering and to withdraw from the study without prejudice). Despite these efforts, as well as being recruited through reputable refugee serving agencies or social connections (snowball sampling), most participants directly or indirectly expressed concern about how their responses would be used and tended to be hesitant in the

expression of any form of criticism. It is expected that many of the participants minimized or denied negative aspects of their experiences.

Personal Reflection on Learning from the Challenges of Conducting this Study

In addition to the study findings discussed above, there were several learnings that resulted from unanticipated challenges in completing the current study. Addressing these challenges required making some minor amendments to the original study proposal. This section describes some the unanticipated learnings and the subsequent evolution of the research study.

The first major challenge encountered in the research project was a difficulty in recruiting participants. When writing the research proposal, the research had anticipated recruiting some participants from a refugee transition housing program, where the researcher had volunteered and worked for two years. Unfortunately, the program lost its funding and was shut down a couple of years prior to the researcher receiving ethics approval for the current study. Therefore, without direct contact with potential participants, the researcher initially attempted to recruit participants through the support of refugee serving agencies in Edmonton and Calgary. Unfortunately, the research project commencement coincided with the preparation and arrival of the massive influx of Syrian refugees which exhausted the resources of the refugee serving organizations. After several months of back and forth communication with service provider organizations and no success with participant recruitment, the researcher began reaching out to ethnocultural community organizations. This strategy also proved to be largely ineffective. Feedback from organizations about possible reasons for the lack of participant recruitment generally fell into two categories: (a) refugees generally did not identify with the term "homelessness" used in the study descriptions because few had experienced absolute

homelessness; and (b) their client population did not meet the full inclusion criteria, particularly the requirement that the refugees have lived in adequate and affordable housing for a minimum of 6 months. This feedback was confirmed during interviews with refugees. The interview participants identified with having had major housing challenges but did not identify with the term "homelessness" which most participants described as living on the street. It became very clear how the term "homelessness" had likely deterred potential appropriate study participants from expressing interest. Since most refugees had experienced relative rather than absolute homelessness, like couch surfing, etc. To address the first type of feedback, the term "homelessness" was replaced with "housing challenges" and "challenges in finding good quality housing" in the study description and consent forms.

The second category of feedback was not as quickly addressed, additional time was given to see if addressing the change in language on the study description would lead to recruitment of refugees who met the full inclusion criteria. However, after further meagre recruitment success, paired with several interviews with refugees who were identified by service providers as meeting the full inclusion criteria but in actuality did not fully meet the inclusion criteria (mostly lacking housing affordability and/or suitability), a request was made to the University of Alberta ethics review board to amend the research project to include refugees who had not completely exited relative homelessness. It was disconcerting that some service providers considered refugees who were living in very precarious housing as being appropriately housed. Also after the initial research interviews were conducted, the researcher and his supervisory committee believed that the interview data could be triangulated and enriched by including focus groups with service providers to see if this added any new insights or enhanced

understanding of refugee interview disclosures about pathways in and out of homelessness. The inclusion of service provider focus groups was approved by the ethics review board.

Despite making changes to the recruitment materials and expanding the inclusion criteria, participant recruitment remained extremely challenging. Even with the monetary honorarium and meeting the potential participants at a place and time of their choice, the refugee population was not keen on participating in the research study. Future research with this population should anticipate a prolonged recruitment process.

Another incidental learning that became apparent early in the data collection process was that the refugee participants appeared highly wary of the researcher's intentions and fearful that their disclosures might be used against them. Despite often being introduced to the study by service provider or a refugee who had already completed an interview and being repeatedly reassured by the researcher about the purpose of the research and their guaranteed anonymity, most participants were slow to build trust with the researcher and were hesitant to speak about any negative aspects their experience in Canada. At the end of one interview, the participant expressed to the researcher: "I think you are a good guy but still I cannot trust you too much." He added that in his distrust of the researcher was based on his past experiences in his country of origin. It should also be acknowledged that the process of conducting this research study and analyzing the results was likely impacted by the researcher being a relatively young (34 years of age) white educated male. As with any qualitative study, the challenges and findings of the research are co-constructed in the interactions between the researcher and the participants, and at times interpreters, and the cultural context in which the study takes place.

Directions for Future Research

The current study highlights the need for more research into the housing experiences of refugees in Canada. Additional research could expand the scope of this study to include refugees in different provinces and different cities across Canada. Expanding the scope of this study would allow for greater understanding of the influence of contextual environmental factors on refugee pathways into and out of homelessness. For example, studying the impacts of differing social assistance rates, housing markets, and supply of subsidized housing. Furthermore, expanding the study of pathways into and out of homeless for refugee to rural settings would also be useful. Overall, a greater understanding of the extent of hidden homelessness for refugees in Canada is needed.

While the current study was limited to the adult refugee experience of pathways into and out of homelessness, many of the participants reported having dependent children living with them. Further research into the experience and impact of homelessness on the minors within the family and the family as a unit is needed. Exploring this topic from a culturally sensitive family systems approach would provide a unique contribution to the understanding of homelessness for the refugee population.

During the process of exploring the adult refugee's experience of pathways into and out of homelessness, participants frequently described their experience of being in relative homelessness. Although it was beyond the scope of this research project, it was apparent that refugees, as a subpopulation, had unique experiences of being in relative homelessness. Future research looking at the experience of being absolute or relatively homeless for refugees is needed. Particularly, the impacts of homelessness on physical and mental health, employment, and overall resettlement; as well as the coping skills utilized by refugees who are caught in

homelessness. Furthermore, a greater understanding of the length and severity of the homelessness for refugees is needed.

Future research could also explore, in greater depth, the extent and magnitude of some of the unique findings from this study. In particular, in depth studies of the following topics: privately sponsored refugees who do not receive the required support from their sponsor(s), the impact of travel loans on GARs, the transitional period at the end after the first year where federal financial assistance ends, the impact of the delay in receiving financial child benefits on refugee families, refugees experience with landlords in the private rental market, follow up support for refugees once they have moved into their first accommodation or been forced out or evicted later in their housing trajectories.

Findings from the current study seemed to suggest that single adult female refugees faced some unique challenges, like being pressured to meet or enter into intimate relations with certain men in order to maintain their housing. Due to the limited available research on single adult female refuges, future studies should involve gender-based analysis of housing difficulties.

The current study suggests that the type of refugee category (GAR, PSR, RLC, and BVOR) by which individuals and families find refuge in Canada, can impact the pathways in and out of homelessness. Thus, it is essential that other research in this area look at how the experience of these various refugee types differ. As noted by Rose (2016), there is currently very little research on the housing experiences of PSRs. Given that both the number and ratio of PSRs has continued to increase, there is an growing need for more research with refugees who have arrived through private sponsorship. A similar case could be made for the newest, since 2013, BVOR category, for which there is no know research literature. More specifically, findings from the current study indicate that there are some serious failings within the resettlement and support

of refugees across all category types; thus, direct examinations of the systemic flaws that are allowing refugees to experience homelessness in Canada are needed. Furthermore, an in-depth look at the economic and social costs of allowing refugees to become homelessness after arriving in Canada would be beneficial. Both of these areas require a thorough program evaluation. Finally, research evaluating the effects of any of the recommended policy changes and counselling interventions suggested in this study for preventing or responding to refugee homelessness would shed important light on the viability of the solutions proposed in this research.

Conclusion

We are currently in the midst of the worst humanitarian crisis in history, with nearly 34,000 people being forced to flee their homes each day because of conflict and persecution (UNHCR, 2017). In response to this humanitarian crisis, Canada has committed to welcome more refugees. Regrettably, once in Canada, many refugees are faced with economic hardship and some degree of homelessness. Although the issue of homelessness has become a focus of increasing research locally, nationally and internationally, the issue of refugee homelessness has remained sparse and generally hidden from policymakers and researchers. It has been recognized by leaders in the field of homelessness that addressing the needs of key populations is crucial to end homelessness in Canada, but refugee (or even immigrant) populations have not received the same attention as other Canadian populations, such as military veterans, indigenous people and youth (Gaetz et al., 2016). Based on the self-reported experiences of refugees and service providers, this study identified some unique pathways into and out of homelessness for refugees. Furthermore, some unique contributing factors were also identified for some of the pathways into and out of homelessness previously identified in the literature (i.e., affordability). The findings of

this study can help inform more effective and tailored policies and practices to prevent and

address the homelessness among refugees in urban Canada. While safe, adequate and affordable

housing cannot address all resettlement challenges for refugees, it can help refugees to realize

one of their most basic fundamental human rights and provide a stable foundation from which

refugees can more effectively settle into their new communities and societies (Carter & Osborne,

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Appendix A: Study Description/Advertisement

<u>University Study on Refugees Who Have Had a Hard Time Finding Housing in Canada</u>

A study is being done at the University of Alberta to learn about challenges refugees face in trying to find a safe and good place to live in Canada that they can afford.

The purpose of the research is to:

(1)   Understand what kinds of changes in housing refugees have went through since they came to Canada

(2)   Learn about what kinds of things, people, or programs helped them to finally find and keep good and safe housing that they can afford

This study is being done by David St. Arnault, a PhD student at the University of Alberta working under the supervision of Dr. Noorfarah Merali. The results of the study can help settlement workers and counsellors to support other refugees who are struggling to find and keep safe and good housing in Edmonton.

You can take part in this study if you:
- Came to Canada through the refugee system
- Have been officially recognized by the Canadian government as a refugee
- Came to Canada when you were an adult (18 years of age or older)
- Have had a time since you moved to Canada where you didn't have a safe and stable place to live or any place of your own
- This happened sometime within the last 10 years, so you remember what happened clearly
- You have been living in safe and good housing that you can afford for at least 6 months now

If you choose to take part in the study, you will talk with David about your experiences. If you want to talk in a language other than English, an interpreter will be arranged for you and you will not have to pay for the interpreter. There will be a chance for two talks. The first talk will be about one to three hours and will happen at a time and place that works best for you. The second talk will be one to two hours to make sure David understood you correctly in your first interview and to give you a chance to tell him anything more about your story. The second talk can be over the phone or in person. You will be given $30.00 for each talk with David.

If you want to take part in this study, please call David at: 780-288-6459 or email him at drs7@ualberta.ca

*PLEASE NOTE: This research study is **<u>not</u>** being done by the government and it is **<u>not</u>** being done for the government. Participating in this study will **<u>not</u>** affect your stay in Canada.

Appendix B: Letter of Information

<u>University Study on Refugees Who Have Had a Hard Time Finding Housing in Canada</u>

LETTER OF INFORMATION

This study is about understanding what experiences lead a refugee to have trouble finding safe and good housing in Canada, and what experiences help to make it easier to find and keep good housing. This study is being done by David St. Arnault, a PhD student at the University of Alberta working under the supervision of Dr. Noorfarah Merali. His study will help settlement workers and counsellors try to meet the needs of refugees who are struggling to find a safe place that they can afford to stay living in for a long time. This paper provides information about the study and what I would be doing if I take part in it.

1. I will talk with David by myself. I can talk to him in English. If I want to talk to him in another language, he will get an interpreter for me who speaks my language.

2. I will have a chance to talk to David two times. The first time will take 1 hour to 3 hours and we will meet in person at a time and place that is best for me. I will be asked to talk about my experience finding a place to live from the time I first came to Canada until now. I will be asked about the changes in housing or living circumstances I went through, the challenges I faced, and how I overcame these challenges. The second time, I can talk to David on the phone or in person, and it will take one to 2 hours for David to check to make sure he understood me correctly from the first interview. In the second talk, I can also tell David if I want to change anything I said in our first meeting or if I want to tell him more about my experience finding housing in Canada.

3. I know that my voice talking with David will be recorded on an audiotape in both the first and second talk unless I tell him that I do not want to be recorded. If I choose not to have the talks audio recorded, he will write down what I say instead. If our talks are recorded, my real name will not be anywhere on the tape because he will use a made-up name for me instead. I will be allowed to make up the fake name he uses for me.

4. I know that after my talk(s) with David, he will type out what we talked about from the recording and will put the made-up name on the typed pages. We will meet again for about one to three hours so he can tell me what he understands from my interviews and I can tell him if I see things the same way or differently. The audio recording and my real name will be kept in a locked filing cabinet in David's home office, and no one else will be able to hear it or know it was me talking on the tape.

5. David may make presentations or write articles about what he has learned from this study in order to help counsellors working with refugees. Some of my words may be used in the presentations or articles. Nobody will know that the words are mine because he will use the made-up name and not my real name with my words.

6. Talking about my housing experiences might make me feel stressed or worried. If this happens, I know I can get free help if I tell David what is happening.

7. I understand that I will receive $30.00 for each interview/talk with David.

8. I know that it is up to me whether or not I choose to take part in this study. Even if I sign this form, I can still stop taking part in this study at any time without any questions or problems.

9. I understand that this research study is **not** being done by the government and it is **not** being done for the government. I know that participating in this study will **not** affect on my stay in Canada.

10. I understand that if I have any questions or concerns, or want to know more about this study, I can leave a message for David at the University of Alberta at (780) 492-3746 or send an email to drs7@ualberta.ca. I could also call his supervisor, Dr. Noorfarah Merali, at University of Alberta at (780) 492-1158.

11. The plan for this study has been reviewed by the Ethics Board at the University of Alberta that makes sure people taking part in research are treated properly. This Board is called Faculties of Education, Extension and Augustana Research Ethics Board (EEA REB). If I have any questions about my rights as a person taking part in this study, I can call the head of this Board at (780) 492-3751.

David St. Arnault, M.Ed.
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Appendix C: Informed Consent Form

<u>University Study on Refugees Who Have Had a Hard Time Finding Housing in Canada</u>

AGREEMENT TO PARTICIPATE

This study is about the experiences of refugees who have had a hard time finding good housing after coming to Canada, but who have now found a safe place they can afford to live in for a long time. This study is being done by David St. Arnault, a Ph.D student at the University of Alberta working under the supervision of Dr. Noorfarah Merali. This study will help counsellors and settlement workers find new strategies to help other refugees who have a hard time finding housing in Canada. **If I mark all of the boxes below and sign this form, it means I understand these things about the study:**

☐ I know I will meet with David by myself for one to three hours at a place I choose, and I can talk to him in English, or in another language with the help of an interpreter. He will ask me about: (1) the challenges I faced in finding a safe and good place to live that I could afford after coming to Canada, (2) the reasons for any challenges I faced, (3) the different places I lived since coming here, and (4) what helped me to finally get settled like I am now. I will then have a chance to meet with David again for one to two hours or talk to him over the phone so he can make sure he understood my first talk with him correctly, and so I can tell him if I want to change any information I gave him or tell him more about my experience finding housing in Canada.

☐ I know he will record what I say in both of our talks and then type it out, unless I disagree with this. If I disagree, he will write down what I say instead.

☐ I know that he will use a made-up name for me during the interview and that I can choose this fake name. Only the fake name will be linked to the interview and the tape recording.

☐ I know that he will remove any information that may reveal who I am from the interview data, reports and any other writings.

☐ I know that David will not tell anyone or agencies, service providers or government officials that I am participating in the study or if I decide to leave the study.

☐ I know that if a translator is part of the interview, he or she has also agreed to not tell anyone about me taking part in this study or about anything I say in my meeting with David.

☐ I know David will keep everything from the interview (the tape, notes he made, what he typed from the interview) in a locked filing cabinet in his office, and no one else will get to see this information.

☐ I know he may make presentations and write about the study, and that if he uses my words, nobody will know I said them because he will put the made-up name with those words.

☐I know that if I feel stressed or worried when I talk about my experiences, I can get free help if I tell David.

☐I know that I will receive $30.00 after each talk I have with David.

☐I know that even if I sign this form, I can still stop taking part in this study at any time without questions/problems.

☐I know that this research study is **not** being done by the government and it is **not** being done for the government. I know that participating in this study will **not** affect on my stay in Canada.

☐If I have questions or concerns about this study, I can send an email to David at drs7@ualberta.ca. I can also call his supervisor, Dr. Noorfarah Merali, at the University of Alberta at (780) 492-1158.

☐I know that the plan for this study has been reviewed by the Ethics Board at the University of Alberta that makes sure people taking part in research are treated properly. This Board is called Faculties of Education, Extension and Augustana Research Ethics Board (EEA REB).

☐If I have any questions about my rights as a person taking part in this study, I can call the head of the EEA REB at (780) 492-3751.

Name of participant (please print) _____

Signature of participant _____ **Date** _____

Signature of researcher _____ **Date** _____

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Appendix D: Interview Guide

I. Background Information (to be collected verbally and recorded for each participant prior to commencing the interview dialogue).

A. General Demographic Information

1. Gender: (i.e., male/female/other):

2. Age:

3. Marital Status:

4. Ethnic or cultural background: (How do you identify yourself in terms of your ethnic/cultural

background or heritage?)

5. Educational Status: Years of schooling in total _____, Diplomas or Degrees obtained if

any_____, and area of education/training_____

6. Current Employment Status:

a. Working full-time as _____

b. Working part-time as _____

c. Student in _____ field

d. Unemployed

B. Immigration-Related Demographic and Background Information

1. Country of Origin:

2. Immigration Category of Entry into Canada:

3. Current Immigration Status: (such as claimant, permanent resident, citizen, etc.)

4. Length of Residence in Canada:

5. Length of Residence in Alberta: _____ and current city of residence: _____

6. Other Cities/Provinces Lived in Before Arriving in Alberta (if any) and length of residence in each

city/province:

7. Current place of residence: (apartment, home, housing coop, etc.) _____, and how long

have you been living there?_____

8. How many people do you live with and what is their relationship to you (i.e., partner, son, daughter, parent, other relative, friend, etc.): _____

9. Number of rooms in your present home: _____ (* this information will allow the researcher to compare rooms in the home with number of people in the home to cross-validate housing adequacy)

10. Current household rental or mortgage costs: _____ and currently monthly combined household income: _____ (* this information can be used by the researcher to cross-validate housing affordability)

- Go to next page for Housing Timeline Activity Followed by Interview Dialogue Guideline

II. Canadian Housing History Timeline (to be completed collaboratively with each participant).
The line below represents the time you have lived in Canada. Please make a line on the timeline below for each different housing experience you have had since moving to Canada and include a date for each experience. Some examples of possible housing experience are listed below in the box on the right side of the page.

Moved to Canada (date:_____)

First Province and City of Arrival:

Examples of Different Types of Housing Experiences:
--moved into an apartment with friends
--moved into a welcoming house for government sponsored refugees
--moved into a family relatives house or apartment
--got evicted from apartment
--moved into a shelter
--moved into a basement suite
--moved into a transition house
--lived in the on the street
--lived in the river valley
--moved into supported housing apartment
--purchased a home

Second Province and City of Arrival if changed cities/provinces, and date of arrival:

TIME (YEARS

Third Province and City of Arrival if changed cities/provinces and date of arrival etc.:

Moved to current home (date:_____)

III. Semi-structured Interview Guiding Questions

1.Reflecting on your housing history on the timeline, tell me about your experience of trying to find and keep good, safe housing in Canada that you could afford.

Good (Suitable) Housing means the place has enough rooms in the house for the number of people who live in it.

Safe (Adequate) Housing means the housing is in good condition and doesn't need major repairs or have major problems with it.

Affordable Housing means that it costs you less than 30% of your monthly household income in Canada to live in the place.

2. Tell me about what happened to you that led you to not have any safe or good place to live of your own that you could afford since you came to Canada.

3. How did you manage when these things happened?

4. Tell me about the events and experiences that helped you finally find and keep good, safe housing that you could afford here.

5. Tell me about any strengths (or good things about you as a person), ideas, or strategies you drew on to help you get properly settled in a safe and good place to live.

6. Tell me about any external resources or supports (people, government or community programs and services, or other things) that helped you to get settled in proper housing like you are in now.

7. Looking back on your experiences, what advice do you have for future refugees resettling in Canada?

8. What advice do you have for settlement workers and counsellors who support refugees in finding housing and getting established in Canada?

IV. Snowball Sampling Inquiry

1. Do you know anyone else who also had a hard time finding housing in Canada who might want to take part in this study?

Appendix E: Interpreter Confidentiality Agreement

<u>University Study on Refugees Who Have Had a Hard Time Finding Housing in Canada</u>

INTERPRETER CONFIDENTIALITY AGREEMENT

I, (print name)_____, interpreter/research assistant, have been hired by David St. Arnault, researcher, to accurately translate interviews he is conducting for the purpose of his doctoral dissertation research at the University of Alberta in the Department of Educational Psychology entitled: A Constructivist Grounded Theory Study of Refugee Pathways In and Out of Homelessness.

I agree to:

- Keep all research information confidential by not discussing or sharing the research information in any form with anyone other than David.

- Inform David if there were important aspects of the interview that could not be properly translated

- Inform David if there were any culture-specific signs that participants were emotionally distressed during the interviews that David may not have been aware of or that may require further attention

Name of Interpreter: _____
                              (please print)

Interpreter Signature: _____   Date:_____

Researcher Signature: _____   Date:_____

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Appendix F

UNIVERSITY OF ALBERTA
Faculty of Graduate Studies
Department of Educational Psychology

Focus Group Consent Form/Agreement to Participate

Title of Study: A Study of Refugee Pathways In and Out of Homelessness

Principal Investigator: David St. Arnault – phone: 780-288-6459
Research Supervisor: Dr. Noorfarah Merali

You have been asked if you would like to take part in a research study about what it is like for refugees to have been homeless or have trouble finding safe and good housing that they can afford after moving to Canada, and how they end up eventually finding a good place to live. Focus groups with service providers who support the settlement of refugees are intended to add new insights to the information obtained through individual interviews with refugees in this study. This study is intended to help policy makers and people who work with refugees to support them with housing troubles. **If I mark all of the boxes below and sign this form, it means I understand these things about the study:**

☐ I know my participation in this completely voluntary and even if I sign this form, I can still stop taking part in this study at any time without any questions or problems. I also do not need to answer any questions that I am uncomfortable with.

☐ I know my participation in the focus group will be for 2 hours, with other service providers who work with refugees to help them settle in Canada. In the focus group, we will discuss: (1) our experiences supporting refugees in finding housing (2) troubles you have seen with refugees finding housing in Canada, (3) the challenges you have experienced in supporting refugees to find housing, and (4) what has helped refugees find and keep good, safe, and affordable housing. I know David will tape record our voices during the group conversation and then write down the contents of the tape afterwards, so no one ever has access to our voices or identities from the tape.

☐ I know that my comments will be kept anonymous.

☐ I know that David will take out any identifying information from any of his writings about the study results.

☐ I know that David will **<u>not</u>** tell anyone that I have helped with the study or if I choose to leave the study.

☐ I know David will keep everything from our talks (the recording, notes he made, what he writes from the meeting) in a locked cabinet in his office, and no one else will get to see this information.

☐I know David will publish and make presentations about the study results.

☐If I feel stressed or worried when I talk with David, he can help me find some free or low cost help and support if I tell him what is happening to me.

☐I know that I will get $30.00 when I meet with David for the focus group. The money is given to me as a way to say thank you for the time I give to talk with David.

☐I know that this research study is **not** being done by the government and it is **not** being done for the government.

☐I know that if I have questions or concerns about this study, I can send an email to David at drs7@ualberta.ca or I can phone him at: (780) 288-6459. I can also call his supervisor, Dr. Noorfarah Merali, at the University of Alberta at (780) 492-1158.

☐I know that I have 2 weeks after the focus group meeting to tell David not to include what I have said in this study. I can let him know by email or telephone.

☐I know that the plan for this study has been approved by the Research Ethics Board (REB 1) at the University of Alberta that makes sure people taking part in research are treated right.

☐I know that if I have any questions about my rights as a person taking part in this study, I can call the REB 1 Coordinator, at (780) 492-3751.

Name of Person Taking Part (please print) _____

Signature _____   Date _____

Researcher's Signature _____   Date _____

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