

Intersecting Barriers: The Production of Housing Vulnerability for LGBTQ Refugees in Alberta, Canada

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Abstract

Canada's *National Housing Strategy* acknowledges that identity factors are closely connected to housing vulnerability. Specifically, it identifies 12 groups at heightened risk of negative housing outcomes in Canada. In this research, we focus on the intersection of two of these groups: LGBTQ people and refugees. Existing studies establish that members of both groups are vulnerable to discrimination, homelessness, and housing unaffordability. However, they have largely been examined separately, and with limited insights into the factors that produce vulnerability. To develop a more nuanced and systemic account of LGBTQ refugees' housing vulnerability, we conducted a study in Alberta, Canada. Utilizing Crenshaw's theory of intersectionality, and drawing on policy documents and key-informant interviews, we identified three types of barriers to housing. We conclude that an intersectional approach provides a foundation for systemic explanations of housing vulnerability that are too often absent in policy.

Key words: vulnerability, intersectionality, LGBTQ, refugees, Canada

1. Introduction

Canada's *National Housing Strategy (NHS)* identifies 12 groups that experience housing vulnerability, and commits the federal government to addressing their housing needs as a matter of priority (Canada, 2017). However, the *NHS* does not interrogate the nature of the vulnerability it ascribes to these groups; it does not provide an account of *why* they are vulnerable, *how* this vulnerability manifests, or *what* produces this vulnerability. The *NHS* sets out to tackle the issue of housing vulnerability – operationalized as the heightened risk of 'housing need' among certain groups – but fails to name its causes.

Understanding housing vulnerability as something inherent to certain groups is problematic because it marks their members as 'at risk' because of who they are. When not accompanied by direct consideration of the ways in which vulnerability emerges from systems, it potentially contributes to a broader cultural tendency to 'naturalize' associations between marginalized groups (e.g., as defined by gender, race, and tenure) and marginal social spaces (see McKittrick, 2011). Conversely, understanding vulnerability as systemic – for example, by highlighting the ways in which Canada's housing system operates to promote homeownership, leaving many renters in a precarious position (Hulchanski, 2006) – provides a foundation "to denaturalize, critique and/or assertively oppose" the status quo (McKittrick, 2011, p. 954). This perspective pushes back against policy that associates housing vulnerability with specific social, geographic and legal identities (e.g., person with disabilities, Northern resident, newcomer) rather than with the housing system and the larger socioeconomic structures of which it is part. It assigns responsibility for vulnerability to "the structural context in which relations are forged" (Waite, 2009, p. 421), rather than to those who experience it.

Another limitation of the *NHS*' engagement with the concept of vulnerability is its treatment of groups as discrete (barring a brief acknowledgement that women within some groups may be especially vulnerable). While it identifies 12 vulnerable groups, the fact that their memberships can and do overlap is never directly acknowledged. Relatedly, the ways in which systems of exclusion compound to produce or exacerbate housing vulnerability are not considered.

In this article, we approach housing vulnerability as the risk of an individual or household will live in a state of housing precarity, as measured by outcomes such as homelessness, moderate-to-severe affordability challenges, or dwelling inadequacy (Zhu et al., [this issue](#)). The underlying causes of this risk are systemic in nature, and may include discrimination, failures of the housing system, and social and economic inequality. These structural factors shape the housing context that everyone must negotiate, but also interact with the unique identities and socioeconomic characteristics

of individuals and households – providing either a protective effect, or increased exposure to harm. Importantly, these identities and characteristics overlap in consequential ways – for example, women with disabilities, or youth who identify as LGBTQ, are at heightened risk of marginalization and housing struggles (Zhu et al., 2021).

With this framing in mind, we explore the housing vulnerability at the intersection of two of the groups named in the *NHS*: LGBTQ people and refugees. Specifically, we ask: How is housing vulnerability produced for LGBTQ refugees in Alberta, Canada? In addressing this question, we focus on the systems, institutions and power dynamics that shape access to housing, and how these intersect with each other, and with the multiple subject positions of LGBTQ refugees.

This research is important, in part, because Canada provides asylum on the basis of persecution due to ‘Sexual Orientation, Gender Identity and Expression’ (SOGIE). In 2019, the Rainbow Refugee Assistance Partnership was established in Canada to aid SOGIE claimants, including by linking successful applicants with private sponsors and short-term financial support. However, this partnership is limited to assisting 15-50 refugees a year – a tiny proportion of the more than 30,000 refugees admitted annually (Minister of Immigration, Refugees and Citizenship, 2020). The small scale of this initiative sits uneasily alongside the federal government’s acknowledgement that LGBTQ people seeking refuge can be fleeing “unimaginable circumstances,” and an associated pledge to “protect them and help them feel safe” (Canada, 2019 June).

This disconnect between actions and words echoes Nick Mulé’s (2020) observation that while acceptance of SOGIE refugees is often held up as an example of Canada’s enlightened and progressive politics, the reality is rather different. The refugee claim process is arduous and often distressing (Kahn & Alessi, 2018). Moreover, for those whose claims are accepted, settlement can involve profound social and economic challenges, including in securing housing (Fobear, 2016). This paper seeks to extend the conceptualization of housing vulnerability in Canada with reference to the intersectional position of LGBTQ refugees, and in so doing elucidates systemic and compounding hardships.

2. Literature

This section summarizes what is known about the housing vulnerability of LGBTQ people, and immigrants and refugees. Its organization reflects that fact that in most housing scholarship, the vulnerability of these groups has been examined separately, with little or no consideration of intersectionality. This said, we also note the emergence of a more integrated approach within work centred on queer immigration and settlement.

2.1 Housing Vulnerability of LGBTQ people

The literature identifies multiple factors that lead to negative housing outcomes for LGBTQ people. An especially important factor is discrimination. Homo-, bi- and transphobia can directly impact LGBTQ people's ability to obtain and retain stable housing. For example, queer women in Vancouver, BC, reported 'closeting' themselves to avoid difficulties in finding rental housing (Lyons et al., 2021). In the US, meta-analyses have found rates of housing discrimination against cisgender queer people ranging from 9-18% (Kattari et al., 2016). Further, 19% of transgender people reported being denied housing due to their identity, and 11% described being evicted on this basis (Kattari et al., 2016). In Canada, racialized trans people commonly report discrimination in the private rental market involving both racism and transphobia (Abramovich & Kimura, 2021).

LGBTQ people also encounter discrimination in the labour market. Canadian and US studies have found that employers discriminate against LGBTQ applicants in the hiring process and in compensation (Ross & Khanna, 2017). For trans people, employment discrimination and harassment may be particularly acute. In an Ontario survey, 18% of respondents reported being denied employment due to their gender identity, and 13% reported being fired for being trans (Bauer et al., 2011). In the US, 25% of queer cisgender and 50% of transgender people reported workplace discrimination due to their sexuality or gender (Kattari et al., 2016). Such discrimination contributes to elevated rates of poverty in the LGBTQ community, and thus their ability to access housing.

Risk of homelessness is a second important dimension of LGBTQ housing vulnerability. LGBTQ people can experience multiple risk factors for homelessness, including "family conflict, bullying, mental health problems, drug and alcohol use, and physical and sexual abuse," often connected to the homo-, bi-, and transphobia identified above (Frederick, 2014, p. 475). LGBTQ youth have reported leaving home under threat of violence from family members (Abramovich, 2014). In the emergency shelter system, LGBTQ people are at risk of harassment and violence, and may be excluded altogether if they do not fit gender norms or expectations (Abramovich, 2014; Frederick, 2014).

A third factor centres on the intersection of housing and neighbourhood. Canada's *NHS* recognizes the value of accessible neighbourhoods – that is, places where "housing ... is fully integrated into the community—close to transit, close to work, and close to public services" (Canada, 2017, p. 4). For many LGBTQ people, the gaybourhood is a site where 'full integration' into an accessible community has been possible. Gaybourhoods are "distinct geographic focal point[s]" within cities, with unique cultures formed by the LGBTQ people who reside within them, and by the commercial and nonprofit spaces that serve them (Ghaziani, 2014, p. 2). They are also sites where queer people have historically been able to access to relatively affordable housing, with

a degree of protection from the discrimination common elsewhere (Hess, 2019). However, these qualities are threatened by gentrification, and attendant pressures on housing affordability (Doan & Higgins, 2011; Gilroy, 2018). As gaybourhoods have become increasingly attractive to investors and high-income households, many low- and middle-income LGBTQ people have been displaced (Gilroy, 2018; Hess, 2019). This risk is heightened for more vulnerable members of the queer community; due to the feminization of poverty, LGBTQ women are more likely than men to be forced out of gentrifying gaybourhoods – and the community facilities that serve the needs of this population often follow shortly thereafter (Nash & Gorman-Murray, 2015).

2.2 Housing Vulnerability of Immigrants and Refugees

Turning to immigrants and refugees, low income has been identified as the foremost barrier to finding and maintaining adequate housing in Canada. In 2013, a majority of newcomers (63%) reported annual household incomes of less than \$30,000, including 15% with incomes below \$10,000 (Akter et al., 2013, p. 24). More recent data show that the median income of immigrants admitted to Canada in 2018 was \$31,900, while the median income of refugees was just \$19,200 (Statistics Canada, 2021). Very few market rental units in Canada are affordable to households on such low incomes (Francis & Hiebert, 2014).

While immigrants and refugees are generally eligible for social assistance (i.e., welfare payments) in Canada, these supports almost invariably leave recipients in poverty. For example, Government-Assisted Refugees receive a monthly allowance from the federal government, but the value is based on provincial social assistance rates. In Alberta, this rate is \$866/month for a single adult, including a \$330 shelter allowance. By contrast, the average rent for a one-bedroom unit is \$1,031/month in Edmonton and \$1,087/month in Calgary (CMHC 2021, p. 25). Welfare incomes in Alberta were calculated as representing just 37.7% of the after-tax poverty line in 2016 (Tweedle et al., 2017). In the absence of additional income or rent subsidies, recipients are highly likely to depend on social and affordable housing. In the Canadian context, this is a residual sector—accounting for ~4.5% of total housing stock—which offers targeted assistance to the most vulnerable households, but often lacks the capacity to meet (increasing) demand (Collins et al., 2022).

For refugees, inability to access safe, secure and affordable housing is likely to impede the settlement process, which depends upon housing as “a basis from which [to] look for jobs, language training, and other services they need to get established in their new country” (Carter & Osborne, 2009, p. 309). This essential role of housing is acknowledged in the *NHS*, which states: “[h]aving a home makes it possible to access employment, enroll in school, and open a bank account. A home provides shelter, security, and a place to raise our families” (Canada, 2017, p. 18). Low income can lead

not only to housing vulnerability for newcomers, but to a broader social vulnerability affecting all aspects of settlement.

Finally, immigrants and refugees experience housing insecurity due to discrimination. In a Vancouver, BC study, recent migrants reported discrimination on the basis of immigration status and source of income, and landlords' beliefs that they will be unable to afford rent (Francis & Hiebert, 2009). In Ontario, refugees reported feeling that they were denied housing due to their family size (including the fact that they had children), old age, disability, race, and/or culture (Vink & Ball, 2017). When refugees were able to find housing within the private rental market, many reported being exploited: landlords rented them units in need of major repair, did not resolve issues such as mould, failed to heat units consistently, and refused to return damage deposits (Vink & Ball, 2017).

2.3 Towards an Intersectional Understanding

Research on queer immigration and settlement has begun to engage with the intersections of sexual and gender identity, migration and issues of housing and home. Here, Fobear's (2016; 2022) research with LGBTQ refugees in Vancouver, British Columbia, is particularly instructive. Fobear observes that prior scholarship in this area focused strongly on the legal processes through which asylum claims are made and adjudicated. In Canada, the Immigration and Refugee Board's processes have been criticized for using narrow cultural conceptions of gender and sexuality (Lee & Brotman, 2011), for requiring the divulsion of trauma (Kahn & Alessi, 2018), and for pressuring claimants "to present a falsely linear and singular narrative of fleeing from 'backwards' and oppressive countries and seeking freedom and acceptance in Canada" (Fobear, 2016, p. 25). While this work provides a powerful critique of a state institution, it does not provide insight into "the material and quotidian aspects of LGBT[Q] refugee settlement" (Fobear, 2016, p. 43). In response, Fobear takes work on LGBTQ refugees in an overtly *experiential* dimension, centred on the challenges (and successes) of everyday life after their claims are accepted.

Fobear identifies "[f]inding safe and affordable housing" as "one of the toughest challenges" for LGBTQ refugees in Canada (2016, p. 42). Her participants recount harrowing experiences, including harassment from roommates and neighbours due to their sexuality and gender identity, discrimination by landlords on the basis of their immigration status and receipt of social assistance, and severe affordability challenges. Consistent with the work reviewed above, affordability challenges were due in large part to low income, which Fobear's participants attributed to discrimination in the job market. Homelessness was a pervasive fear, and occasional experience, among this group. Thus, while Canada offered protection from some forms of persecution, the lived reality was one of intersectional disadvantage: e.g., "[Participant] still experienced insecurity as

a refugee, a gay man, a nonwhite immigrant, and a low-income person” (Fobear, 2022, pp. 199-200).

Fobear finds that LGBTQ refugees struggle to establish a sense of home in Canada—in terms of both safe and secure housing, but also a sense of belonging more generally. This finding “disrupts homonational narratives of Canada as a progressive safe haven,” and provides a foundation for further research into “the everyday structural, material and social worlds that LGBT[Q] refugees must navigate in order to survive” (2016, 380). Our work contributes to the development of this scholarship by centring on the policies and systems of power that shape the housing system which LGBTQ refugees must navigate as they settle in Canada, through an intersectional lens.

3. Theoretical framework: Intersectionality

We utilize the concept of intersectionality to understand how housing vulnerability is produced for LGBTQ refugees. Intersectionality was developed by Kimberlé Crenshaw (1989) to articulate the subject positions of Black women in the United States. With reference to legal doctrine, she observed that it was “apparent how dominant conceptions of discrimination condition us to think about subordination as disadvantage occurring along a single categorical axis” (1989, p. 140). Consequently, the ways in which race- and gender-based oppression compound to produce discrimination against Black women were not considered in law. As Crenshaw argued: “refusal ... to acknowledge that Black women encounter combined race and sex discrimination implies that the boundaries of sex and race discrimination doctrine were defined respectively by white women’s and Black men’s experiences” (pp. 142-143). A parallel can be drawn with housing research, where – with rare exceptions (e.g., Fobear, 2016; 2022) – the housing challenges and pathways of LGBTQ people have been examined without reference to immigration status, while those of migrants have been considered without reference to sexuality or gender. Due to this lack of intersectional thinking, the housing vulnerability of refugees is implicitly defined by those of cisgender and heterosexual refugees, while that of LGBTQ people is ‘knowable’ only with reference to those of LGBTQ Canadians.

In a subsequent article, Crenshaw (1991) advanced her critique of single category analysis, stating that “when practices expound identity as woman or person of color as an either/or proposition, they relegate the identity of women of color to a location that resists telling” (p. 1242). To assist with ‘telling’ the unique identities of individuals positioned on two or more axes of oppression, she analyzed violence against (all) women of colour through the intersection of race and gender. Crenshaw cautioned that she was not offering “some new, totalizing theory of identity”, as other identity factors, such as class and sexuality, also “shap[ed] the experiences of women of color”; her focus on race and gender was intended to highlight “the need to account for multiple grounds of identity when considering how the social world is constructed”

(1991, pp. 1243-1244). In calling for a broad application of intersectional analysis, and demonstrating its relevance to fields outside of law, Crenshaw set the stage for scholarship to use intersectionality as theory to grapple with a “range of issues, social identities, power dynamics, legal and political systems, and discursive structures” (Carbado et al., 2013, p. 304).

Of particular relevance to this paper is Crenshaw’s identification of ‘structural intersectionality’. She argues that the vulnerability of women of colour to domestic violence is often anchored in “multilayered and routinized forms of domination,” including the burdens of poverty, childcare responsibilities, and unemployment (1991, p. 1245). These burdens, in turn, are expressions of underlying structures of oppression, such as discrimination in housing and employment. The “intersectional subordination” that these women experience, while not necessarily “intentionally produced”, is profound – and mandates remedies that are responsive not only to their gender, but also to their class and race positions (Crenshaw, 1991, p. 1249).

This point has been taken up in queer theory, which has emphasized the need for political action to move beyond simple dichotomies, including straight/queer, in recognition of “the multiple and intersecting systems of power that largely dictate our life chances” (Cohen, 1997, p. 440), and in order to organize across differences in identity and subject position. This perspective foregrounds how people are excluded from the protection and resources offered by dominant institutions based on *multiple* identities – for example, being queer, racialized, and poor or working class – which in turn compounds their emotional, economic and physical vulnerability. For queer people of colour, Cohen emphasizes, effective resistance to this marginalization must be grounded in an intersectional politics that integrates their race, class and gender positions, as well as their sexuality. This call is, in part, a challenge to queer political organizing, which has, in some times and places, adopted a narrow approach centred on countering homophobia and heteronormativity, to the exclusion of other consequential social hierarchies (Catungal et al., 2021; Cohen, 1997). In practice, this approach can lead to organizing that prioritizes and empowers white middle-class gay men to the exclusion of others (Catungal et al., 2021). In this paper, we adopt the intersectional approach developed by Crenshaw, and subsequently applied in queer theory, to understand how housing vulnerability is produced for queer refugees, across the multiple subject positions they occupy.

4. Methods

This research used two methods: policy analysis and key informant interviews. Employing these approaches in combination, we sought to develop a nuanced picture of the housing system that LGBTQ refugees in Alberta must navigate, and how it produces vulnerability.

4.1 Policy Analysis

We employed Intersectionality-Based Policy Analysis (IBPA), a method developed by Hankivsky et al. “to better illuminate how policy constructs individuals’ and groups’ relative power and privileges vis-à-vis their socio-economic-political-status, health and well-being” (2014, pp. 1-2). IBPA employs two modes of questioning: descriptive and transformative. Descriptive questioning seeks to “generate critical background information about policy problems in their full context, with specific attention paid to the mechanisms by which policy problems are identified, constructed and addressed” (Hankivsky, 2012, p. 34). It provides insights into the factors that motivate policy, and the problems it is intended to address. The goal of transformative questioning is to “assist with the identification of alternative policy responses and solutions specifically aimed at social and structural change that reduce inequities and promote social justice” (Hankivsky, 2012, p. 34). It seeks to develop responses to underlying problems, with a focus on substantive actions to address injustice.

We applied IBPA to municipal and provincial housing policies in Alberta, identifying how housing vulnerability is understood (a descriptive goal), and how it is (and can be) addressed (a transformative goal). We placed particular focus on whether and how these policies attributed housing need to particular groups, and if so, how they proposed to respond to it. At the municipal level, we examined current housing strategies and plans from the seven major urban centres in Alberta: Edmonton, Calgary, Lethbridge, Medicine Hat, Red Deer, Grande Prairie and the Wood Buffalo region (encompassing Fort McMurray). At the provincial level, we examined two affordable housing strategies that were in effect in Alberta in 2020-21.

4.2 Key Informant Interviews

We undertook semi-structured interviews with key informants working in Alberta’s social and affordable housing sector, and within support services for LGBTQ people and refugees. We sought to engage each participant in dialogue about their knowledge of relevant housing policies, systems and outcomes, rather than conduct “a strict question-answer interview” (Moser & Korstjens, 2018, p. 13). We did not specifically seek participants with lived experience as LGBTQ refugees who had settled in Alberta, because of our focus on the *production* of vulnerability (consistent with Crenshaw’s concern for elucidating structures of oppression). In addition, this research was conducted during the COVID-19 pandemic, when it was not possible to make sustained and ethical connections with relevant community organizations, for example through in-person volunteering (cf. Fobear, 2016). This said, two of our participants had first-hand experience of settling in Canada as LGBTQ refugees, which informed their responses, and several other participants shared their professional knowledge of how LGBTQ refugees experience the housing system in Alberta.

The first author conducted eight one-on-one interviews with participants from a variety of backgrounds (see Table 1). Most participants were based in Edmonton (Alberta's capital city), but had knowledge of how their sectors operated across the province. Approval for this study was granted by the REB at the University of Alberta (Pro00113337), and all participants provided informed consent to participate.

[Table 1 about here]

Interviews were audio-recorded, and then transcribed by an online service. Transcripts were edited for accuracy, before being uploaded to NVivo to enable coding and thematic analysis, using the approach set out by Williams and Moser (2019). First, open coding was used to identify similar words, phrases and ideas on a line-by-line basis, and organize them under summative labels. Second, relationships between these initial codes were identified, in order to refine, align and categorize themes. Third, themes were finalized via selective combinations and deletions, in order to create cohesive and meaningful categories. Ultimately, three categories are reported below.

5. Findings

5.1 Policy analysis

5.1.1 Municipal policies

All of the municipal policies we examined acknowledged that low-income households are vulnerable to affordability challenges. Several cities linked this vulnerability to the shortcomings of a market-based housing system. Beyond these considerations, however, cities' examinations of vulnerability were inconsistent and superficial. Several municipalities provided lists of vulnerable groups, some mentioned a few groups in passing, and others offered no analysis of how housing need is distributed across the population, except by income. Consideration of the systems that produces housing need was largely limited to noting the problem of low income and high housing costs. Other factors that render certain people susceptible to housing vulnerability went unmentioned and unexplored. To the extent that housing need was examined, it was reduced to an affordability issue, and if a certain group (e.g., recent immigrants) was more likely to be in housing need, it was because of low income.

Policies in Calgary and Edmonton, Alberta's two largest cities, acknowledged major challenges with housing affordability, described the benefits of social and affordable housing, and committed to increasing supply of these forms of housing, including through direct municipal investments. However, neither city meaningfully considered how current systems have created affordability challenges, nor how these challenges are experienced by particular groups (beyond those on low income generally). Additionally, they did not consider housing needs other than affordability.

Several smaller cities identified demographic groups that are more likely to be in housing need, and considered how that need is produced. Lethbridge acknowledged that “the private market does not always meet the full range of housing need in a community,” and noted that “[t]his is particularly true for individual and families with low incomes or for persons with unique housing and support service needs” (City of Lethbridge, 2019, p. 5). It proceeded to identify groups who may fall into these categories, including immigrants and refugees, and emphasized provision of housing to prevent members of these groups becoming homeless. Red Deer identified a very similar set of vulnerable groups and proposed solutions (Red Deer & District Community Foundation, 2014). It did not, however, interrogate the underlying reasons for housing insecurity. Medicine Hat also identified groups that were vulnerable to homelessness - again including immigrants and refugees - and emphasized that more affordable housing, including permanent supportive housing, was required (Medicine Hat Community Housing Society, 2014; 2019).

Finally, two cities situated housing need within their oil- and gas-based local economies, which create distinctive affordability challenges. Grand Prairie noted that when oil and gas prices are high, average household incomes increase, “put[ting] pressure on housing prices,” especially for those not employed in this sector (City of Grande Prairie, 2011, p. 6). Conversely, when prices fall, even previously high-income earners can be priced out of housing. It identified rent control as one tool to mitigate the harms caused by the boom/bust cycle. In Wood Buffalo, Canada’s oil sands region, it was noted that despite rental subsidies and high vacancy rates, many households cannot afford housing. Even residents earning up to \$70,000 annually faced housing affordability challenges, with those earning less than \$40,000 experiencing significant housing vulnerability. It presented affordability as a general issue facing many residents, without identifying specific vulnerable groups.

Across these three categories, several broad patterns are evident. First, while most municipalities identified groups in housing need, none identified what the particular needs of these groups were, beyond an implicit or explicit acknowledgement they are likely to have low income. Consequently, none offered solutions tailored to the specific needs of these groups. Second, no policy considered compounding forms of marginalization and the ways in which belonging to two or more vulnerable groups may affect housing outcomes. The possibility and consequences of a ‘multiplicity of membership’ went unacknowledged. Third, no municipality identified LGBTQ people as a group experiencing housing vulnerability, notwithstanding their lower average incomes and higher poverty rates (see Ross & Khanna, 2017). As such, municipal policies do not provide a strong foundation for considering, or addressing, the housing vulnerability of LGBTQ refugees. Fourth, policies were relatively limited in their vision; their focus was on working within the existing housing system to improve affordability, particularly through new supply. They were largely silent on issues other than unaffordability.

5.1.2 Provincial Policies

The Alberta government's policy focus is on expanding access to affordable housing, through a combination of repairing existing units, adding new supply, and providing rent supplements (Alberta, 2017; 2021). Its most recent strategy acknowledges that housing provides "a strong foundation for social, economic, and community participation" (Alberta, 2021, p. 5), and sets the target of providing affordable housing to 25,000 additional households, via 13,000 new units and 12,000 rent supplements. The former target is to be achieved through a mixed-income model, with new buildings including both market rate and subsidized units. Purported benefits of this model include greater housing stability - as tenants who receive subsidized housing may remain in a building if their income increases over time (rather than facing eviction for non-eligibility) – and the social and economic opportunities of living in a diverse community.

Alberta (2021) identifies multiple populations in housing need – including LGBTQ2 people, and recent immigrants and refugees, among many other groups – collectively covering a broad spectrum of the population. However, it provides no details as to why these groups are vulnerable, whether they would benefit from targeted services, or how membership of two or more groups complicates access to housing. In these respects, and notwithstanding the recognition of LGBTQ2 people's vulnerability, the province's policy framework shares the same shortcomings identified in municipal policies.

5.2 Key informant interviews

5.2.1 Affordability challenges

Key informants situated the vulnerability of LGBTQ refugees within a market-led system in which housing is highly commodified, creating significant affordability barriers. Specifically, they identified LGBTQ refugees as one of many groups that struggle to afford market-rate rental housing due to low income, leading them to depend on a very limited supply of social and affordable units. Critically, however, they moved beyond this description (which was also present in policy documents), to identify structural causes of affordability challenges. Foremost among these challenges was low social assistance rates:

So for certain populations that are relying on some form of government assistance ... as their main source of income, certainly that's another piece of it. The income supplementation is inadequate, and sometimes it will still remain inadequate even with a rent subsidy. (P1)

The shelter allowance is way too little. So most of those welfare or social security system [payments] include shelter benefits, and they are tiny—they're teeny tiny. You can barely get housing in an affordable market on a shelter [allowance]. And

so systemically, what this means is that affordable housing providers shoulder that burden, so they cover the cost. (P8)

People just don't have enough income, which is why they're looking for social and affordable housing in the first place. And the more your income goes down, the harder it is to access housing, because there's not enough of the deeply subsidized housing in existence. (P7)

The effectiveness of the mixed income model promoted by the provincial government as a tool for addressing these affordability challenges was also questioned:

The idea behind mixed income is that it becomes a self-sustaining development, where there's some units rented at market rate, [which] subsidize the lower rent, right? But still, it's not sustainable for rental units at the deeply subsidized end, you know? I think the lowest we have is rented at 60% of market value. So yeah, unfortunately not deeply subsidized, which is what most of our applications [are for]. (P7)

What it means is that we, in most cases, are losing deep subsidy units, which is where people who are receiving benefits end up living. I think they require a deep subsidy because their shelter allowance is so low. So we're losing those deeply subsidized units across the country.... I mean, it's because housing providers need to recoup more costs. (P8)

Participants emphasized how income support payments (and the shelter benefits they encompass) bear essentially no relationship to the actual costs of private market rental housing. This creates high demand for deeply subsidized housing; however, too little of this type of housing exists, and the mixed income model is unlikely (and perhaps unable) to create significant new supply. Participants understood these structures as central to housing vulnerability, including for LGBTQ refugees.

5.2.2 Shortages and shortcomings of social and affordable housing

In a context where private market rental housing is out of reach for many, social and affordable housing is critical. However, shortages of subsidized, non-market housing in Alberta are a significant barrier for many groups, including LGBTQ refugees:

Literally the demand far outstrips the supply, and the supply that is available isn't necessarily suitable for all of the households who are in dire need. ... What it comes down to, the most basic piece of it, is the fact that we just don't have enough. (P1)

We just don't have enough housing. And income, people don't have enough income. (P7)

They fill out that application, they send it in, and then they're accepted, and we prioritize them. That process is fairly quick. But the wait to actually get into supportive housing is so so long. There's no vacancies. (P3)

In a context where demand for social and affordable housing far exceeds supply, prioritization and waitlists are used to manage applications. Priority is determined through a point score system, whereby the more acute an applicant's housing need, the more points they receive, and the higher they are placed on the waitlist. This system means that applicants assessed as being in the most urgent need receive housing relatively quickly. However, it also creates barriers to housing for some applicants: Administration is one [barrier]. And by that, I mean the onerous process, the need for form literacy. The length of waitlist means that people have to update their information constantly and don't, so we like lose the contact information of people. (P8)

They get overwhelmed right? It's hard, when you go, and you have to fill out this application that's, you know, 20 pages. Most can't get past two pages, right? They give up, right? It can be really intimidating for them. (P2)

Especially if English isn't your first language, I think it [the application process] is much more difficult. You know, the way structures are set up is difficult. (P7)

Having established that the market is unable to meet the housing needs of low-income Albertans in general, participants emphasized that the social and affordable housing sector is not, in itself, able to address the resulting vulnerability in an adequate way. This is due to shortages of subsidized housing, relative to high demand – an imbalance that necessitates prioritization and waitlists, and a complex bureaucratic system that poses its own challenges, especially for refugees (and other migrants) who have limited English-language abilities or “form literacy” (P8). Moreover, only those applicants deemed to be in “dire need” or “emergencies” (P7) can be assured of timely access to social housing in Alberta, while those in a less urgent state of vulnerability may wait for years to access the housing they need.

5.2.3 Discrimination

Participants identified discrimination as a barrier to housing for LGBTQ refugees. They highlighted its pervasiveness and the complex ways in which it plays out in the housing and shelter systems. In so doing, they emphasized that discrimination towards LGBTQ

refugees is multifaceted, directed not only at queer identities and refugee status, but also towards other identity factors such as race and disability:

Most [LGBTQ refugees] don't feel safe going to shelters because of you know, transphobia, homophobia, racism. And so they go to the shelters, and they get teased, they get beat up, and so forth. And so it's a lot safer just to sleep rough on the street. (P2)

[Settlement] is really challenging for many newcomers, and especially, you know, newcomers with different identities that can make them more vulnerable. Like being a Black person and LGBTQ person, and maybe like some disabilities there. So it was like, really, really, hard. We heard about, for example, homophobic-like attacks or something racist. (P4)

Other participants highlighted source of income as an additional axis of prejudice. Specifically, landlords often discriminate against recipients of income support, due to the stigma attached to being on social assistance. This was very relevant to understanding how refugees can be excluded from the housing system:

It's so hard to find housing, because the minute you say you're on income support, they'll hang up the call on you. They'll just be like 'okay, I'll be back' and then put you on hold forever. (P3)

There's a sense that many people on [social assistance] are, you know, lazy, all those kinds of rhetoric about what people should or shouldn't be doing. And that has to play out in lots of ways of how applications and tenancies are processed. (P8)

Participants noted that housing was not the only sphere where LGBTQ refugees encountered discrimination. Their settlement could also be complicated by prejudice and exclusionary dynamics in both Canadian LGBTQ organizations and ethnic and religious communities from their place of origin:

So one day, I get the courage and went there [to LGBTQ organization]. There was five people inside the centre. No one talked to me, right? No one acknowledged me. And I didn't feel welcome or included or anything. ... So that's my experience. There wasn't any service for people like me who are LGBTQ and newcomers. (P6)

[In making a SOGIE claim] they had to demonstrate knowledge or connection with the gay communities in the cities in which they lived in Canada, right? ...they're being asked to make connections to Canadian communities. And a lot of them reported that the Canadian communities were racist and xenophobic, and didn't embrace them. (P5)

Many LGBT claimants ... don't feel safe in cultural communities. They don't feel safe to approach religious communities, for example.... But you know, for people who are new to Canada, those spaces are something to meet new people and to make connections, to create some networks. (P4)

In a context where LGBTQ refugees encounter widespread discrimination across multiple sites and systems, the social and affordable housing sector takes on additional importance. This is because it is required to work with vulnerable households, cannot discriminate against recipients of social assistance, and (in Alberta) is prohibited from collecting more information from applicants than is strictly required to determine eligibility. Elaborating on this last point, participants explained that non-market providers are unaware of most aspects of applicants' identities, including their immigration pathways, sexual and gender identities, and race. While this limited some forms of analysis, it was seen as generally protective of marginalized applicants:

We are mandated through legislation not to [ask for demographic information that] is not for the purposes of assessing housing priority or need. But also, people shouldn't have to disclose every single thing to us. ... [That] has the potential to be re-stigmatizing. If people are refugees and it's because of queer identity, they [don't] have to come here and disclose that again. They're coming from a place where disclosing that would have meant their death or, you know, expulsion from community. (P8).

Researchers get frustrated because they want to be collecting more information – sometimes governments do too, because they're being asked to report on that information – without recognizing there is a power dynamic. So [for an applicant] that's not only opening yourself up to discrimination which you've likely experienced in other parts of the housing system, but you're opening yourself and becoming vulnerable to someone who has control over your housing. (P1)

Discrimination is a multifaceted structural factor that increases the vulnerability of LGBTQ refugees to negative housing outcomes, up to and including outright denial of housing. In discussing this issue, participants directly identified its intersectional character (often using the term 'intersectionality' without prompting), encompassing various forms of prejudice across multiple sites and systems. In this context, where LGBTQ refugees are often left with few connections and few places to turn, access to social and affordable housing is essential for addressing their housing vulnerability.

6. Discussion

Our policy analysis revealed that both urban municipalities and the provincial government in Alberta recognize housing vulnerability, and use this term to describe and respond to housing need. However, it is operationalized in a one-dimensional manner; vulnerability is understood almost exclusively as a function of housing unaffordability. Where an underlying causal mechanism is identified, it is the mismatch between low income and the high cost of market housing. It follows that the ‘vulnerable groups’ identified in most policies are vulnerable because of low income (and not any other identity factor). Here we see a direct example of what Crenshaw (1989) identified as the application of a single-axis framework to understanding disadvantage, in a way that “marginalizes those who are multiply-burdened” (p. 140). Because it fails to understand the distribution of power and the operation of multiple systems of oppression, this single-axis framework is also constrained in the remedy it can offer vulnerable groups (see Cohen, 1997). Specifically, in the Alberta context, a single dominant policy response emerged – increasing the supply of social and affordable housing.

While increasing non-market housing is an urgent and admirable goal, it should not overshadow significant shortcomings in how ‘vulnerability’ and ‘vulnerable groups’ are operationalized in housing policies. First, policies do not account for the systems that create vulnerability; barring occasional insights into the limitations of market-based housing systems, they do not identify the mechanisms that produce unaffordability, or consider how it is experienced by different groups. Second, ‘vulnerable groups’, where identified, emerge *ex nihilo*; it is never explained why refugees, single parents, or seniors, for example, are at heightened risk of low income and thus housing unaffordability. In the absence of systemic explanations, ascribing ‘vulnerability’ to particular groups risks naturalizing their marginalization within the housing sector (see McKittrick, 2011). Third, as the policy problem is viewed almost exclusively through the lens of unaffordability, other causes of housing vulnerability, such as discrimination, are absent. If public policy is to understand and address housing vulnerability more effectively, a broader and more systemic analysis, attentive to *multiple* systems of exclusion and *multiple* subject positions, as well as the ways in which these intersect, is required.

Key informant interviews provided insights into housing affordability otherwise absent in policy, by grounding it in a residualized welfare system and a commodified housing system. The problem of ‘low income’, for example, was linked to provincial social assistance rates set far below the poverty line (Tweedle et al., 2017). This is critical to understanding the housing barriers faced by refugees, as they are highly likely to depend on social assistance during settlement (Francis & Hiebert, 2014). Participants also connected this problem to long-standing public under-investment in social and affordable housing (Hulchanski, 2006), which cannot meet the needs of all those priced

out of the market. These systemic shortcomings have broad implications for how Albertans navigate the housing system; they speak to vulnerability that encompasses LGBTQ refugees, but is by no means restricted to this group.

At the outset of this article, we noted that our study, with its focus on the production of housing vulnerability for LGBTQ refugees, sought to complement and extend emerging scholarship documenting this group's lived experiences of settlement (see Fobear, 2016; 2022). Upon reflection, it is clear that while individual studies may prioritize one approach or the other, experiences of housing vulnerability are necessarily intertwined with how we understand its production. At a methodological level, our participants were able to identify and critique structural constraints and barriers to housing because of their own *professional* experiences in assisting and advocating for those in need. Moreover, in so doing, they often related the *personal* experiences of those who encountered housing vulnerability first-hand (including their own experiences, in two cases). At a conceptual level, the 'work' of identifying how vulnerability is produced begins not with scholarly analyses, but with the insights of those who experience it, whether personally or professionally (or both) (see Ilmoniemi et al., this issue; MacDonald, this issue).

Where our participants spoke most directly to intersectionality was in their accounts of discrimination. They emphasized that discrimination against LGBTQ refugees was experienced on the basis of immigration status, sexual and gender identity, race, and source of income – and often *across* many of these categories at the same time. In so doing, they spoke powerfully to the way in which systems of oppression interact to limit life chances (Cohen, 1997). This points to the how intersectionality may advance housing theory, by identifying the consequential connections between aspects of identity that may otherwise be separate variables in an analysis, or separate groups in a policy document. Beyond this, our participants also emphasized that discrimination is by no means 'contained' within the housing system, noting that it was also found within LGBTQ organizations (see Catungal et al., 2021) and cultural communities. These observations contributed to a more holistic understanding of housing vulnerability: discrimination that occurs outside the housing sector may have impacts within it, for example by preventing connections that could otherwise support refugees in their settlement process (Francis & Hiebert, 2014).

7. Conclusion

In this article, we have argued for an approach to housing vulnerability that is attuned to the systems that produce housing need, and the ways in which these systems intersect to create barriers to housing for LGBTQ refugees, as people occupying multiple subject positions. We find that it is critical to engage with "the interlocking oppressions ... [that] collude and result in greater vulnerability" (Ducre, 2018, p. 30), both to inform policy (and policy analysis), and to conceptualize lived experience. In so doing, however, it is

important not only to explicate barriers and hardships, but to 'leave space' for agency; we concur with Ducre (2018) that vulnerability should not be equated with weakness. LGBTQ refugees are, by definition, people who have already encountered and overcome tremendous barriers, and they retain agency as they seek to establish new homes (Fobear, 2016). While intersectional thinking is valuable in (and perhaps necessary to) advancing understanding of vulnerability, it is conspicuously absent in municipal and provincial housing policies in Alberta. Instead, the dominant policy paradigm identifies unaffordability as the problem, and increased social and affordable housing as the solution. Not only is vulnerability reduced to low income, but the distribution of low income within the population goes unexamined – it is at best a taken-for-granted characteristic of certain 'vulnerable groups'. The internal logic of these policies suggests that an enhanced stock of non-market housing, supplemented by rent subsidies, is not only necessary but *sufficient* to address housing vulnerability for all. It appears to render moot the identification of specific vulnerable groups, in that everyone on low income is expected to benefit equally from policy changes targeting affordability.

Policy consensus around the limitations of a market-led housing system, and the need for public investments to improve affordability, is arguably 'a good problem to have'. Commitments to increasing the supply of social housing, for example, should benefit all those who are waitlisted, irrespective of their group membership(s). However, policy falls short in identifying and responding to the systemic factors that create and sustain housing vulnerability, and the varied ways in which these combine for particular groups. For LGBTQ refugees, barriers to housing include the general inability of the housing system to meet the needs of those on low income, but extend beyond this to encompass a deeply flawed social assistance (welfare) system and widespread discrimination across multiple axes of identity. An intersectional analysis reveals how multiple barriers – some relatively general and widespread, others more specific to particular subject positions – combine to produce housing vulnerability. This approach lays the foundation for more targeted and transformative policy responses that should, in the words of Crenshaw (1989, p. 167), "facilitate the inclusion of marginalized groups for whom it can be said: 'When they enter, we all enter.'"

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