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**Precarious Housing and Hidden Homelessness Among Refugees, Asylum Seekers, and Immigrants in the Toronto Metropolitan Area**

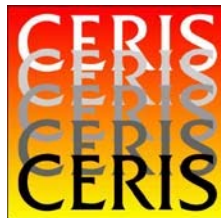
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## Executive Summary

### *Precarious Housing and Hidden Homelessness Among Refugees, Asylum Seekers, and Immigrants in the Toronto Metropolitan Area*

This report is part of a pan-Canadian research project entitled *Precarious Housing and Hidden Homelessness among Refugees, Asylum Seekers and Immigrants in Montréal, Toronto and Vancouver* funded by the Homelessness Partnering Secretariat, Human Resources and Skills Development Canada and managed in collaboration with the National Secretariat of the Metropolis Project.

Concerns about the housing situation of newcomers have increased recently. It is taking longer for newcomers to achieve wages and salaries equivalent to those of equally qualified Canadian-born workers, the incidence of low incomes is increasing among immigrant households at the same time as it has been declining among Canadian-born households, and housing is becoming more expensive in Canada's major cities, including Toronto. Affordable rental housing of any type is in short supply in Toronto where few rental units are suitable for families and almost 90,000 households are on the waiting list for subsidized social housing. This study examined the housing circumstances of two vulnerable newcomer groups; refugees selected overseas before arriving in Canada and asylum seekers who file a refugee claim upon arrival in Canada. Our approach is comparative - we analysed the housing circumstances of newcomers thought to experience greater housing vulnerabilities, refugees and asylum seekers, and those of other immigrants who usually arrive with more social and financial resources.

We obtained primary data through a study carried out in partnership with municipal organizations and community agencies serving immigrants in Toronto. Located in central and suburban parts of Toronto, the partnering agencies serve diverse clientele. Focus groups with settlement and housing workers provided initial information about their views of the housing issues facing newcomers. A questionnaire survey was carried out with 188 newcomers who had lived in Canada between 3 months and 10 years. Drawn from the clientele of the agencies, the final set of respondents included 24 sponsored refugees selected outside Canada, 63 asylum seekers, and 97 other immigrants who were mostly skilled workers and family-sponsored immigrants. We then conducted four focus groups with 23 people drawn from the two target groups.

Affordability emerged as the main housing issue for all newcomers. More than 80 percent of newcomers spend more than 30 percent of their income on housing. Precarious housing and hidden homelessness are common. Housing eats up more than 75 percent of household income for one in three asylum seekers and almost half have had to stay in a hostel. Sponsored refugees with large families often live in overcrowded housing that puts them at risk of homelessness. Concentrated in aging high-rise apartments, more than a quarter of respondents report poorly maintained and unfit housing due to mould, vermin, and insect infestations. Although asylum seekers and refugees report the most severe housing difficulties, a surprising three quarters of other immigrants are struggling with unaffordable housing and housing difficulties that persist even among those living in Canada for 5 to 10 years.

The report concludes with a number of recommendations developed in consultation with housing and settlement workers and representatives from our partnering organizations and agencies.

## SECTION 1 - INTRODUCTION

Access to adequate, suitable and affordable housing is an important first step in immigrant integration. It can be argued that immigrants first seek a neighborhood in which to live and housing for their families when settling in Canada (Murdie and Teixeira, 2003). Recent research underscores the housing challenges facing newcomers and their diverse trajectories in the housing market. Immigrants are encountering increasing difficulties finding affordable housing (e.g., City of Calgary, 2009a and 2009b; Hiebert, Mendez, and Wyly, 2006; Preston, Murdie, and Murnaghan, 2006; Rose, 2010; Rose, Germain, and Ferreira, 2006; Sherrell and Immigrant Services Society of British Columbia, 2009; Teixeira, 2009) that is in good repair and suitable for their households. There is also growing evidence that immigrants have diverse housing trajectories. Some purchase expensive single-family detached housing upon arrival while others struggle to remain housed (Hiebert and Mendez, 2008; Renaud et al., 2002). Still others move progressively from poorly maintained and expensive housing rented during the initial stages of settlement to homeownership. Of the many factors that influence immigrants' housing trajectories, immigrant class is attracting more attention. Case studies in several Canadian cities indicate that refugees and asylum seekers often experience precarious housing and are at risk of homelessness (Carter and Osborne, 2009; Carter *et al.* 2008a; Cubie, 2006, Francis, 2010, 2009; Guay-Charette, 2010; Murdie, 2010; Sherrell and Immigrant Services Society of British Columbia, 2009).

The goal of this research project is to contribute to the development of comprehensive and consistent information about refugees' and asylum seekers' housing experiences in Canada. It consists of five parts; three studies in Canada's major gateway cities of Vancouver, Toronto, and Montréal, a review of recent literature about the housing experiences of immigrants in Canada, and a comparative analysis of the findings from the studies in the three cities. The Toronto study addresses four questions:

- What are the housing circumstances of newcomers to Toronto, specifically those of refugees and asylum seekers? How do they compare with the housing experiences of non-refugee immigrants?
- What are the key barriers to securing housing for each group of newcomers; refugees, asylum

seekers, and other immigrants?

- What are the strategies that newcomers use to overcome these barriers and how do they vary across the three groups?
- What gaps in services hinder each group's efforts to obtain affordable, suitable, and adequate housing?

The analysis in Toronto is inherently comparative. We contend that the difficulties of refugees and asylum seekers can only be appreciated in the context of the housing experiences of all classes of newcomers. Indeed, one of the main contributions of the current project is to situate the housing experiences of refugees and asylum seekers in the context of those of other immigrants.

We explore the housing experiences of refugees and asylum seekers in Toronto in three stages. Beginning with interviews with key informants, housing and settlement workers in four agencies, we sought to learn the challenges facing refugees and asylum seekers, the strategies by which they overcome these challenges, and their service needs. A questionnaire survey of refugees, asylum seekers, and other immigrants allows us to compare the housing experiences of the three groups, evaluate whether the challenges encountered by refugees and asylum seekers differ from those confronting other immigrants, explore the strategies used by the three groups of newcomers, particularly their use of social networks, and develop recommendations regarding services for each group. Focus groups with refugees and asylum seekers provided additional information about these topics.

The research was undertaken in partnership with settlement agencies and housing help centres in the City of Toronto and the Immigrant and Refugee Housing Committee from the City of Toronto. Representatives from these non-governmental organizations participated in an advisory group that oversaw the entire research project, while others assisted with the focus groups and the administration of the questionnaire survey. Members of the Immigrant and Refugee Housing Committee commented during the course of the study.

The report consists of six sections. Section 1 introduces the relevant literature and the Toronto context in which immigrants are settling. In Section 2, we outline the methodology especially the merits of the questionnaire survey, the descriptive analysis and its findings. The third section discusses the

significance of the research findings and describes how existing partnerships have been strengthened through this project. Conclusions and recommendations follow in the fourth section.

## ***1.1 Literature Review***

Recent studies confirm that affordability is the paramount housing issue for newcomers, in high-cost cities such as Toronto, Vancouver, and Calgary, and increasingly in mid-sized cities such as Winnipeg. Individual case studies as well as evidence from the three waves of the Longitudinal Survey of Immigrants to Canada and special tabulations of 2001 census data (e.g., City of Calgary, 2009a and 2009b; Hiebert, Mendez, and Wyly, 2006; Preston, Murdie, and Murnaghan, 2006; Rose, 2010; Rose, Germain, and Ferreira, 2006; Sherrell and Immigrant Services Society of British Columbia, 2009; Teixeira, 2009) confirm that many newcomers have serious difficulty securing affordable housing that is also suitable for their families and well maintained. The challenges of finding housing that is in relatively good condition, suitable for a large family and in a safe neighbourhood are linked with affordability issues (e.g., Calvez and Ilves, 2008; Carter et al, 2008a; LeLoup and Zhu, 2006; Rose, 2010; Sherrell and Immigrant Services Society of British Columbia, 2009; Teixeira, 2009). Since the 1980s, the wage gap between Canadian-born and immigrant workers has increased and the time required for immigrants to earn the same wages as equally educated and experienced Canadian-born counterparts has also increased (Picot 2008). Deteriorating economic circumstances have heightened the challenges for newcomers seeking affordable, adequate and suitable housing.

Immigrants' housing experiences are highly variable geographically. Across urban areas, newcomers in expensive housing markets such as Vancouver and Toronto face greater difficulties than those settling in more affordable cities such as Kitchener-Waterloo and Winnipeg. Within any city, difficulties in finding appropriate housing can be accentuated by external factors. Examples include (a) the retention of affordable housing, in traditional immigrant reception areas of cities such as Toronto and Vancouver (Calvez and Ives, 2008; Murdie and Teixeira, 2011) (b) competition between marginalized groups such as refugees and Aboriginals for good quality affordable housing in the central city (Carter, 2010), and (c) the lack of rental stock in outer suburbs (Preston et al. 2009a, 2010).

Although recent research confirms that housing conditions improve the longer an immigrant lives

in Canada there are major differences between immigrant groups. The challenges and barriers that immigrants face in finding acceptable housing differ according to immigrant and visible minority status. Refugees tend to be most severely impacted (e.g., Carter and Osborne, 2009; Carter et al. 2008a; Cubie, 2006, Francis, 2010, 2009; Guay-Charette, 2010; Murdie, 2010; Sherrell and Immigrant Services Society of British Columbia, 2009). Refugees, especially asylum seekers, experience much greater difficulty accessing permanent housing than other immigrants. Refugees, asylum seekers, and certain visible minority groups struggle and usually experience precarious beginnings in the housing market (e.g., Carter et al., 2008a, 2008b; D'Addario, Hiebert and Sherrell, 2007; Hiebert and Mendez, 2008; Murdie, 2010, 2008b; Propa, 2007; Sherrell, 2010; Teixeira, 2008, 2006). African refugees who face challenges based on their identities as refugees and racialized minorities have been identified as a particularly vulnerable group (Francis, 2010, 2009).

In addition to the financial constraints that limit the housing decisions of refugees and asylum seekers, their housing searches may also differ from those of other immigrants. Many immigrants rely on family and friends rather than more formal information sources in their search for housing. Social networks facilitate progressive housing careers and reduce the risk of immigrants becoming homeless. Refugees and asylum seekers are disadvantaged, however, because they often lack extensive social networks (e.g., Bergeron and Potter, 2006; Greenberg and Martinez-Reyes, 2010; D'Addario, Hiebert and Sherrell, 2007; Lauer and Yan, 2007). Non-profit agencies are being asked to provide information about vacancies, landlord and tenant rights and responsibilities, and sources of housing information (Agrawal, Qadeer, and Prasad, 2007; Bohemier, 2010; Francis, 2010, 2009; Gajardo, 2010; Greenberg and Martinez-Reyes, 2010; Ley, 2008; Wayland, 2010). Churches, mosques and other places of worship may also play a crucial role in providing social support and housing assistance (D'Addario, Kowalski, Lemoine and Preston, 2008; Ley, 2008).

Several studies have suggested that newcomers are over-represented among the hidden homeless population rather than the visible homeless. Evidence from Vancouver indicates that there is an over-representation of immigrants, especially newcomers, in the homeless population but homelessness is largely hidden. Spatial concentrations of hidden homeless immigrants are found primarily in the inner suburbs (Fiedler, Schuurman and Hyndman, 2006). However, the extent of homelessness among refugees and other immigrants in Vancouver may be lower than indicated by their

relatively low-income levels (Hiebert, D'Addario, and Sherrell, 2009). These studies reinforce the importance of job loss and partner abuse as factors precipitating a cycle of homelessness that is difficult to escape. (Enns, 2005; Fiedler, 2006; Fiedler, Hyndman, and Schuurman, 2006). According to a study in Toronto, immigrants without a fixed address face additional challenges to securing housing because they are less likely to participate in language classes, training sessions and other networking sessions. They also have few resources among family and friends (Kilbride et al, 2006).

The housing situations of non-status migrants have also received attention, especially in Toronto and Vancouver. These migrants, who often remain underground before submitting a refugee claim, tend to experience hidden homelessness interspersed with various episodes of absolute homelessness. Submission of a refugee claim may be a first step in the route out of homelessness and extreme poverty (Kissoon, 2010a, 2010b, 2009). However, other evidence from Vancouver suggests that refugee claimants are often in the most precarious housing situation, characterized by poor housing conditions, crowding, and high rent-to-income ratios (Sherrell, D'Addario and Hiebert, 2007). Non-status women are most likely to be in an unstable housing situation before entering a shelter and are least likely to see an improvement in their housing circumstances after leaving the shelter (Paradis et al, 2010, 2008; Smith 2007; Thurston, 2006).

In sum, case studies in different cities and analyses of secondary data such as LSIC and the census underscore the importance of housing affordability for newcomers, particularly refugees and asylum seekers. With low incomes, refugees and asylum seekers are more likely than other immigrants to experience precarious housing and hidden homelessness. With low incomes, refugees and asylum seekers are vulnerable to homelessness whenever their economic circumstances deteriorate or family crises occur. Often more isolated than other immigrants, refugees and asylum seekers appear to have less social capital on which they can draw to mitigate the effects of job loss and family breakdown. In this project, we explore these hypotheses by a comparative analysis of the housing experiences of refugees, asylum seekers, and other immigrants in Canada's major gateway cities; Montréal, Toronto and Vancouver. Within each metropolitan area, we compare the housing situations of the three immigrant groups across central and suburban locations. The research design also allows us to compare the findings across the three metropolitan areas.

## ***1.2 The Toronto Context***

Immigration in Toronto has been governed by the same factors as in Montréal and Vancouver. Until the 1960s, Canadian policies designed to recruit British immigrants to settle Canada and other immigrants to work in specific economic sectors while minimizing the settlement of non-European populations and Canada's geopolitical context shaped immigration to Toronto (Troper 2003). In 1911, Toronto was a British bastion with 87 percent of the population of British descent despite the emergence of Italian, Jewish, and Chinese communities that continued to grow in the first two decades of the twentieth century. Toronto's population remained primarily British until the end of World War II as Canada's immigration flow was reduced to a trickle throughout the Great Depression of the 1930s and during the war.

From World War II until the 1970s, immigration increased but it was still mainly from Europe. Migrating from rural areas in Europe, unskilled immigrants from Italy, Greece, Portugal, Poland and Ukraine rapidly formed vibrant communities, often specializing in specific economic sectors such as construction. In general, postwar immigrants were very successful. Until the mid-1980s, the average immigrant in Toronto earned higher wages than comparable Torontonians born in Canada (Reitz 1998, Hiebert 2006). With the reform of federal immigration policies that began in the 1960s, immigration to Toronto was transformed. Discrimination on the basis of national, racial, religious, and ethnic origins was replaced by selection policies based on three principles; recruitment of skilled workers according to the points system, reunification of family members, and fulfillment of Canada's humanitarian obligations under international agreements such as the United Nations Convention on Refugees. Immigration was seen more and more not just as an economic strategy but also as a pillar of the country's demographic growth; since the mid 1990s, the government's annual target for the number of immigrants to be admitted to Canada has increased steadily to the current level of about 250,000.

Since the 1970s Toronto has become the major gateway for immigrant settlement in Canada and immigrants to the city have become more diverse in terms of their countries of origin. Toronto is the most important destination for immigrants settling in Canada, home to approximately 40 percent of all recent immigrants who arrived between 1996 and 2006. By 2006, more than 45 percent of the metropolitan population was foreign-born, a higher percentage than in Vancouver, and considerably

higher than in Montréal (**Table 1.1**). In terms of diversity, Asia has replaced Europe as the most important origin for immigrants arriving in Toronto, as it has in Vancouver but unlike Montréal where European immigrants still dominate (**Table 1.2**). As a result, a majority, 81.2 percent, of recent immigrants in the Toronto metropolitan area are visible minorities, specifically, South Asian, Chinese, Filipino, Southeast Asian, Korean, and Japanese (Statistics Canada 2007).

**Table 1.1  
Importance of Immigration, Canada and Three Metropolitan Areas**

Immigrant population (%)	2006	2001	1996	1991
CANADA	19.8	18.4	17.4	16.1
Montréal	20.6	18.4	17.8	16.4
Toronto	45.7	43.7	41.9	38.0
Vancouver	39.6	37.5	34.9	30.1

Source: Statistics Canada, Immigration in Canada: A Portrait of the Foreign-born Population, 2006 Census. Catalogue no. 97-557-XIE. P5 and p19

**Table 1.2 Immigrants by region or county of birth, 2006, Toronto, Montréal and Vancouver CMAs (Per Cent)**

	MONTRÉAL	TORONTO	VANCOUVER
Total - Place of birth of respondent	740,400	2,320,165	831,300
	100%	100%	100%
United States	2.25	1.78	2.98
Central and South America	8.78	6.67	2.84
Caribbean and Bermuda	10.3	7.46	0.74
Europe	34.41	29.87	21.91
United Kingdom	1.74	5.43	7.69
Other Northern and Western Europe	8.38	2.92	4.96
Eastern Europe	8.93	8.41	4.86
Southern Europe	15.36	13.11	4.4
Africa	14.7	5.05	3.28
Asia	29.28	48.8	65.35
West Central Asia and the Middle East	10.21	6.35	4.44



Eastern Asia	6.33	15.37	35.62
South-East Asia	7.06	9.3	12.98
Southern Asia	5.68	17.78	12.31
Oceania and other	0.28	0.37	2.9

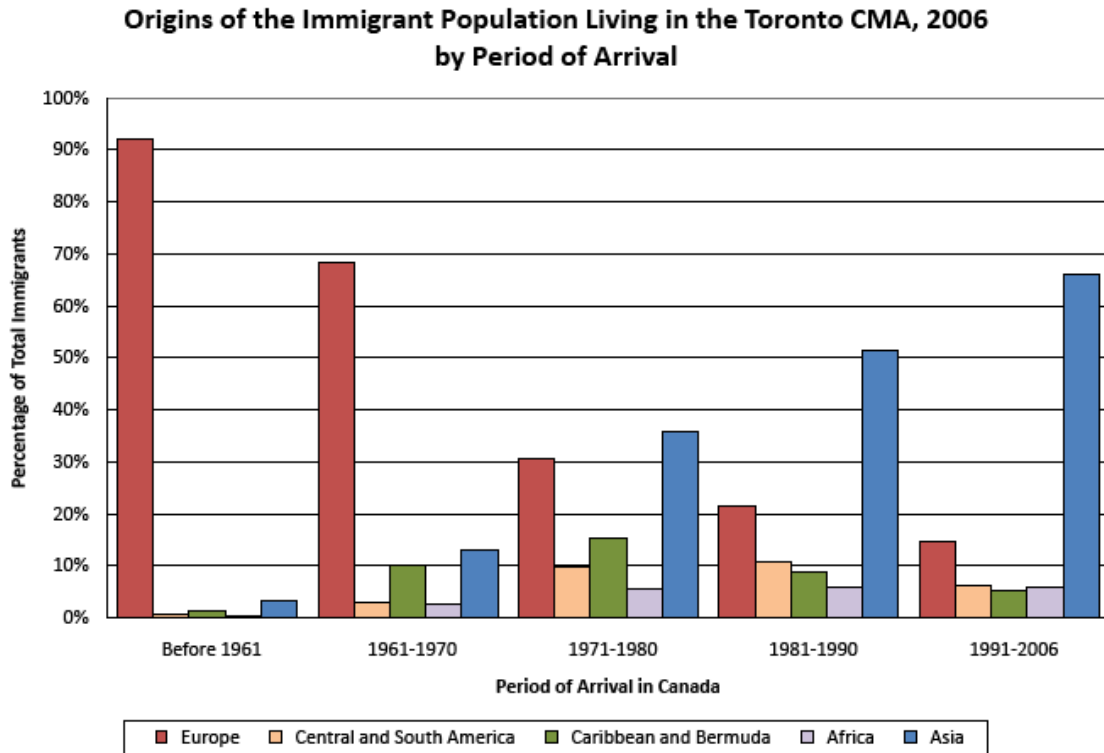
Source : Statistics Canada, 2006 Census, Immigrant population by place of birth, by census metropolitan area. Retrieved from <http://www40.statcan.gc.ca/101/cst01/demo35g-eng.htm>

The increasing volume and changing composition of Immigrant flows into the Toronto CMA mirror government policies. In 2009, more than 85,000 permanent residents indicated that they planned to settle in Toronto, a decline from the peak of approximately 125,000 in 2001 (Citizenship and Immigration 2010), but still, by far, the largest number settling in a single metropolitan area. Another 53,383 temporary residents also took up residence in the Toronto metropolitan area in the same year (Citizenship and Immigration 2010). The significance of immigration in Toronto is underscored by the high percentage of immigrants in the total population. Recent immigrants who settled in Toronto between 1996 and 2006 are 16 percent of the total population.

Since the mid-1990s, the federal government has emphasised that immigration was a tool for economic development, increasing the number of economic migrants relative to the number of people admitted for purposes of family reunification and as refugees (Citizenship and Immigration 2010). The increasing emphasis on skilled workers has important implications for immigrants' settlement experiences in Toronto. All other factors being equal, economic integration is less difficult for immigrants admitted as skilled workers who also have higher wages on average than immigrants admitted in other classes (Hiebert 2006). Despite the growing numbers of skilled workers, the need for services continues in Toronto where there are large numbers of convention refugees and asylum seekers. In 2009, 10,230 refugees who include government-assisted refugees, privately sponsored refugees, and successful asylum seekers settled in the metropolitan area (TIEDI 2011). Toronto is also home to the largest asylum seeker population in the country, 38,786 asylum seekers were living in the metropolitan area by the end of 2009 (Citizenship and Immigration 2010). This group is among the most financially vulnerable with the least access to suitable housing (Hiebert et al. 2005, Rose and Ray 2001).

Compared to Canada's other two gateway cities, Toronto stands out with the largest immigrant population and one that originates from many different countries and regions (**Table 1.3, Figure 1.1**). Unlike Montréal where small numbers may preclude the provision of specialized services for newcomers

from a specific region or country, the number of Toronto's immigrants from each source country or region is often sufficiently large to support specialized services. In Toronto, where the challenge is funding services for a growing and diverse immigrant population, agencies struggle to accommodate the increasing volume and variety of demands for their services (Richmond and Shields 2004).



(c) Centre for Urban and Community Studies, University of Toronto, 2008  
Neighbourhood Change Community University Research Alliance, SSHRC

www.urbancentre.utoronto.ca/cura  
www.gtuo.ca

Source: Statistics Canada, Census 2006  
97-557-XCB2006008

Figure 1.1

**Table 1.3  
The top ten birthplaces of recent immigrants who arrived in the 1990s, Montréal, Toronto  
and Vancouver CMAs, 2001**

	MONTRÉAL		TORONTO		VANCOUVER	
Rank	Country	%	Country	%	Country	%
1	Haïti	6.6	<b>China</b>	10.8	<b>China</b>	18.0
2	<b>China</b>	6.4	<b>India</b>	10.3	Hong Kong	15.1
3	Algeria	5.8	<b>Philippines</b>	6.9	Taiwan	11.7
4	France	5.8	Hong Kong	6.9	<b>India</b>	9.4
5	Lebanon	4.9	Sri Lanka	6.4	<b>Philippines</b>	8.0

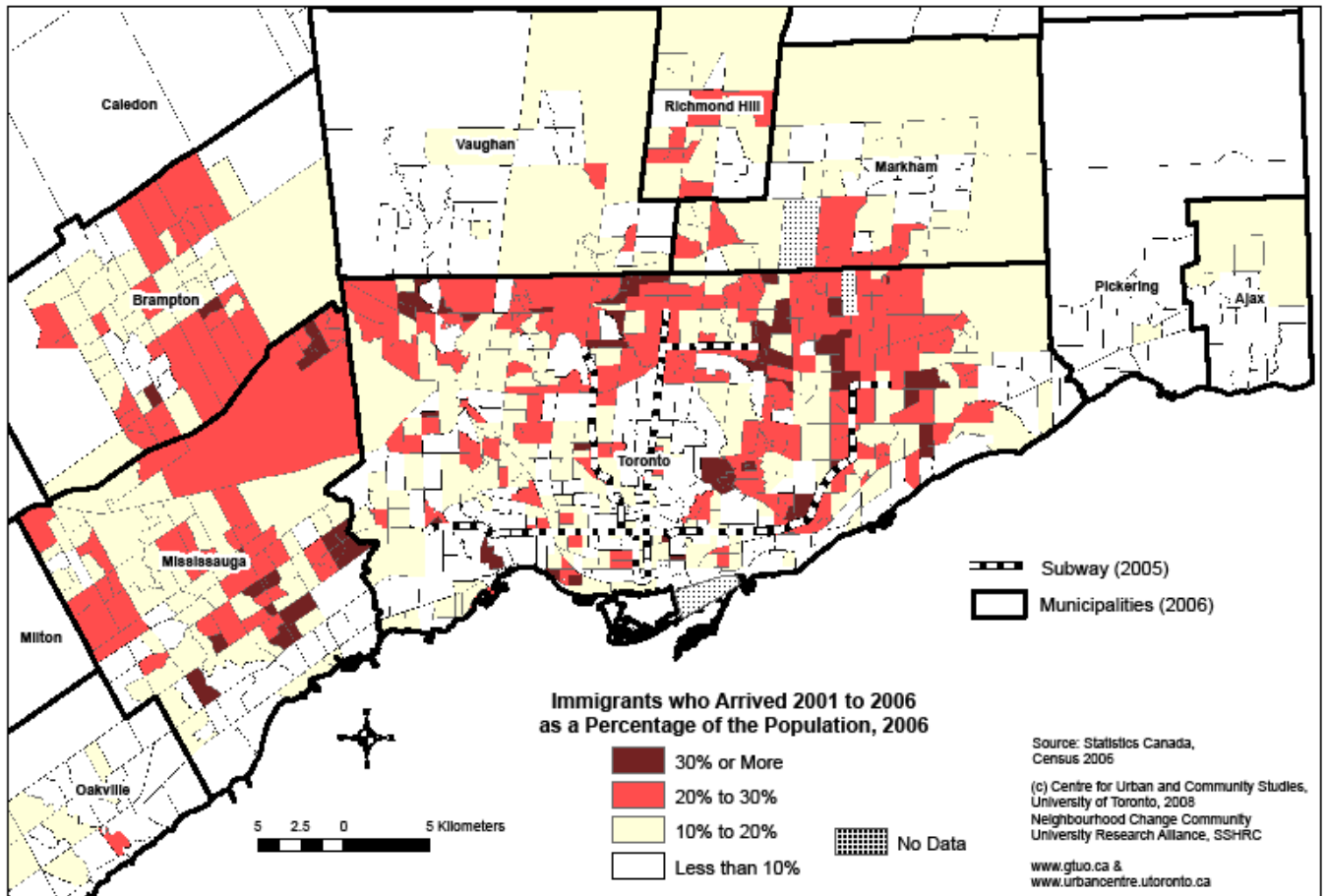
6	Morocco	4.1	Pakistan	5.0	South Korea	4.6
7	Romania	3.7	Jamaica	3.2	Iran	3.8
8	<b>Philippines</b>	3.5	Iran	3.0	Viet Nam	2.1
9	<b>India</b>	3.4	Poland	2.7	United States	1.9
10	Sri Lanka	3.3	Guyana	2.6	United Kingdom	1.9
	Total, 10 countries	47.5	Total, 10 countries	57.8	Total, 10 countries	76.5
	Other countries	52.5	Other countries	42.2	Other countries	23.5
Arrived 1991-2001, total	N=215 120	100%	N=792 030	100%	N=324 815	100%

Source: Statistics Canada (2003) Ethnocultural Portrait of Canada, unnumbered table, pp. 53, 57, and 61.

### 1.2.1. Settlement patterns within the Toronto CMA, housing type, housing tenure

Within the Toronto metropolitan area, immigrants have diverse settlement patterns (Murdie and Teixeira 2003, Murdie 2008). Some locate in the traditional immigrant receiving areas adjacent to downtown, often attracted by inexpensive housing, some of which is social housing (**Figure 1.2**). Others relocate from central receiving areas to the suburbs, moving steadily outwards as rising incomes permit them to buy larger, newer, and more luxurious housing. The well established Italian, Chinese, and Jewish communities in Toronto that now include many Canadian-born have steadily moved away from their initial settlement areas, relocating as ethnic concentrations in the suburbs. Recent immigrants also locate directly in the suburbs (**Figure 1.2**). Immigrants from Hong Kong purchased new houses on large suburban lots in the northeast of the metropolitan area, Ghanaians and Somalis located in inexpensive rental accommodation in the northwest, and many Sikhs are concentrated in the northwest near family members. Although the number of neighbourhoods dominated by visible minorities has increased in Toronto as it has in Montréal and Vancouver, many immigrants still live in multiethnic neighbourhoods where their ethnic and racial group is in the minority (Hou and Picot 2004).

### Recent Immigrant (2001-2006) Percentage of the Population by Census Tracts, Toronto CMA, 2006



**Figure 1.2**

The various settlement patterns of immigrants in Toronto reflect the housing and labour market conditions prevailing at the time that each group of newcomers arrived, the history of immigration for each immigrant group, particularly the speed and volume of immigration, the diversity of the immigrant group, and the cultural values of each immigrant group. Southern Europeans, such as the Italians and Portuguese who immigrated to Canada in the decades following World War II, made tremendous sacrifices to achieve homeownership, a tenure that was highly valued (Murdie and Teixeira 2003, Preston et al. 2006). Some recent arrivals place equal weight on homeownership as do the Southern Europeans; immigrants from Hong Kong are renowned for their tendency to purchase spacious, new housing upon arrival (Ray, et al. 1997, Preston et al. 2009a, b). Other newcomers, such as the Ghanaians,

are more interested initially in investing in property in their countries of origin than in homeownership in Canada (Owusu 1999). Still others, such as many Sri Lankan Tamils and Bangladeshis, are unable to become homeowners because of the high costs of ownership relative to their low incomes (Ferdinands 2002, Ghosh 2006, Haan 2005).

### **1.2.2. Recent housing market trends in Toronto**

Recent changes in Toronto's housing supply have contributed to the housing difficulties experienced by immigrants who settle in the metropolitan area. Until 2001, Toronto was distinguished from Montréal by its persistently low vacancy rates, high housing costs, and limited provision of social housing. Although vacancy rates and housing costs have often been equally problematic in Vancouver, the history of social housing differs. In British Columbia, the provincial government cut spending on the construction of social housing later than 1994 when the Ontario provincial government ceased all funding for the construction of additional social housing units and downloaded responsibility for government-managed public housing to municipalities (Turner 2008). As a result of these policies, some newcomers, particularly refugees and asylum seekers who are often the most vulnerable households in the housing market (Hunter 1998, Murdie 2008), have experienced serious affordability and adequacy problems. The recent increase in the vacancy rate is welcome evidence that the supply of rental housing has increased, however, only affluent newcomers are likely to benefit from the additional supply.

From 1996 until 2001, vacancy rates in Toronto were among the lowest of the three major metropolitan areas and well below the level of 3 to 4 percent that economists and policymakers consider necessary to ensure an adequate supply of rental housing (**Table 1.4**). Demand for housing, particularly rental housing, was increasing rapidly during this period when the federal government began to increase its annual immigration targets and Toronto continued to be the single most important destination for immigrants settling in Canada. Starting in 2002, the vacancy rate for rental housing in Toronto increased significantly and at a much faster rate than in either Montréal or Vancouver, however this trend has reversed recently. In 2010, the vacancy rate for rental accommodation fell to 2.1 percent, well below the 3 percent to 4 percent threshold (**Table 1.4**). Although trends in vacancy rates often diverge among Canada's gateway cities, the decline in vacancies rates is most sustained and most dramatic in Toronto compared with Montréal and Vancouver.

**Table 1.4 Vacancy Rates, Montréal, Toronto, Vancouver CMAs and Canada\*, 1996-2010  
Rental Apartments greater than 6 units (centres greater than 10,000)**

Vacancy Rates Rental Apartments Greater than 6 Units (Per Cent)				
	Canada	Toronto	Montréal	Vancouver
1996	4.5	1.2	6.3	1.1
1997	4.4	0.8	6.6	1.5
1998	3.9	0.8	5.2	2.7
1999	3.1	0.8	3.3	2.7
2000	2.0	0.6	1.5	1.3
2001	1.6	0.9	0.7	1.0
2002	2.1	2.5	0.7	1.4
2003	2.6	3.8	1.0	2.0
2004	3.0	4.4	1.5	1.3
2005	2.9	3.7	2.2	1.3
2006	2.6	3.2	3.0	0.7
2007	2.7	3.2	3.3	0.7
2008	2.3	2.0	2.7	0.5
2009	3.1	3.0	2.9	2.1
2010	2.9	2.1	3.0	1.9

Although the vacancy rates for all sizes of apartments in apartment buildings declined markedly from 2009 to 2010 (**Table 1.5**)<sup>1</sup>, the decline is particularly large for studio apartments. For these small units, vacancy rates fell by more than half, from 5.0 percent in 2009 to 2.3 percent in 2010. Smaller declines are evident for larger units, however, the vacancy rates for one-bedroom, two-bedroom, and larger apartments were already at or below the thresholds considered adequate to ensure sufficient vacancies to meet demand.

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<sup>1</sup> Our analysis is necessarily partial since it relies on information for rental apartment structures with six or more apartments.

**Table 1.5<sup>2</sup>**  
**Vacancy Rates in Privately Initiated Rental Apartment Structures of Six Units and Over, by Number of Bedrooms, Montréal, Toronto and Vancouver CMAs, 2009-2010 (Per Cent)**

CMA	Studio		One bedroom		Two bedrooms		At least three bedrooms	
	2009	2010	2009	2010	2009	2010	2009	2010
Montréal	3.9	4.0	3.5	3.5	2.4	2.6	1.8	2.4
Toronto	5.0	2.3	3.0	2.4	2.8	1.9	2.4	1.6
Vancouver	1.3	1.2	2.1	1.9	2.5	2.1	2.2	2.5

Source – CMHC, *CHS – Rental Market Survey 2010*, Table 28

In this tight rental market, it is not surprising that rents are increasing in Toronto. Between 2000 and 2010, average rent in the Toronto region has risen from \$914 to \$1,017, an 11.3 % increase (Toronto Housing Data Bank 2011). Although rents are increasing relatively slowly, an average of 1.1% per year, they are increasing faster than renters’ average incomes. Rent increases have occurred across the board in units of all sizes (**Table 1.6**). Recently, studios had the smallest average rent increases of \$17.00 per month, while the monthly increase was between \$24.00 and \$29.00 for one-bedroom, two-bedroom, and larger apartments. Average rents for two-bedroom and larger apartments that are suitable for families with children now exceed the average rent for the metropolitan area

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<sup>2</sup> Methodology provided by Canada Mortgage and Housing Corporation :

Annually in October, Canada Mortgage and Housing conducts a survey to determine the number of vacant rental units and average rents in each urban region with 10,000 or more inhabitants. The study only considers rental units on the market for at least the past three months. Although the report concentrates on apartments in private buildings with three or more units, the survey includes duplexes, public housing, and cooperative housing. Interviews are conducted by telephone or in person with the owners, managers, and superintendents during the first two weeks of October. The data reflect the market conditions prevailing during this period.

Definitions:

Vacant rental dwelling: A dwelling is considered vacant if it is not occupied and immediately available for rent at the time of the survey. location.

Rent: The information about rents refers to the total rent paid monthly for each dwelling unit. Utilities such as heating, electricity, parking, hot water, and laundry may or may not be included in the monthly rent.

**Table 1.6**  
**Average Rents of Privately Initiated Apartment Structures of Six Units and Over by Bedroom Type, Montréal, Toronto and Vancouver CMAs. 2009-2010**

CMA	Studio		One bedroom		Two bedrooms		At least three bedrooms	
	2009	2010	2009	2010	2009	2010	2009	2010
Montréal	515	532	629	653	685	715	805	848
Toronto	761	778	928	952	1089	1118	1277	1305
Vancouver	805	811	921	941	1171	1196	1355	1423

Source: CMHC, *CHS – Rental Market Survey 2010*, Table 31

After eight years of steady expansion, housing development in Toronto fell markedly in 2009. In 2010, Toronto housing starts are recovering but it is too soon to discern any definite trends. Apartments continue to be a growing share of all housing developments. Annually, the number of apartments being constructed has increased from 10, 114 in 2000 to a peak of 23,930 in 2008, more than a two-fold increase (**Table 1.7**). In 2009 as the recession took hold, construction projects were cancelled and the number of apartment starts fell by almost 50 percent. Apartment starts increased again in 2010, however, more time must pass before we will know if previous trends have resumed, particularly in this volatile economic climate. The growing importance of apartments is a new phenomenon in postwar Toronto. In the late 1990s, apartments and other units were less than 20 percent of all new housing units. By 2010, they accounted for approximately 45 percent of all dwelling starts (**Table 1.7**). As the number of apartments being built each year has increased, the share of new housing in single-detached and row housing has declined. In 2002, approximately half of all new housing units in the metropolitan area were single-detached units. By 2010, single-detached units were only 34 percent of all new housing units. The percentage of new units that are row housing has fallen fairly steadily since 2006. Row housing accounted for 13.9 percent of all new units in 2004 compared with 21.3 percent in 1996.



**Table 1.7**  
**Dwelling Starts by Type, Toronto CMA, 1996-2010 (Dwelling Units)**

Year	Single Family Detached	Semi-detached	Row	Apartments and Other	Total
2000	17,119	5,586	6,163	10,114	38,982
2001	16,844	5,616	5,059	13,498	41,017
2002	22,115	5,208	6,194	10,288	43,805
2003	19,626	4,786	5,749	15,314	45,475
2004	19,076	3,526	5,873	13,640	42,115
2005	15,797	3,375	6,516	15,908	41,596
2006	14,120	2,892	5,177	14,891	37,080
2007	14,769	2,864	5,280	10,380	33,293
2008	11,308	2,362	4,612	23,930	42,212
2009	8,130	2,032	2,918	12,869	25,949
2010	9,936	1,654	4,365	13,240	29,195

Source: CMHC, *Canadian Housing Statistics, 1997-2008, Table 10*; *CHS - Residential Building Activity: Dwelling Starts, Completions, Under Construction and Newly Completed and Unabsorbed Dwellings, 2009-2010, Table 10*

The increased supply of apartments is mostly intended for the condominium market. The percentage of all housing starts intended for the condominium market has increased steadily from 22.1 percent of all starts in 1996 to 44.6 percent of all starts in 2010 (**Table 1.8**). In contrast, the percentage of starts intended for the rental market is less than 7 percent and closer to 4 percent in Toronto most of the years from 1996 to 2010. Developers have targeted the condominium market at the expense of the owned housing market that accounted for approximately half of housing starts in 2010, 50.9%, more than 20 percent decline from 73.1 percent in 1996. Most condominiums in Toronto are apartments, a

trend evident in housing starts. As the number of units intended for the condominium market has increased, so has the construction of apartments (**Table 1.8**).

**Table 1.8 Dwelling Starts by Intended Market, Toronto CMA, 1996-2010 (Dwelling Units)**

Year	Rental	Home-Ownership	Condominium	Co-op	Not Available	Total
1996	482	13,883	4,189	444		18,998
1997	250	19,481	5,843			25,574
1998	167	18,928	6,815			25,910
1999	455	24,077	10,357		15	34,904
2000	277	27,227	11,454		24	38,982
2001	956	25,692	14,282		87	41,017
2002	1,511	31,490	10,761		43	43,805
2003	1,981	28,789	14,473		232	45,475
2004	1,238	26,855	14,022			42,115
2005	1,649	23,769	16,178			41,596
2006	1,559	20,724	14,797			37,080
2007	661	21,962	10,670			33,293
2008	1,691	16,363	24,158			42,212
2009	1,816	12,477	11,626	29	1	25,949
2010	1,338	14,850	13,007			29,195

Source: CMHC, *Canadian Housing Statistics*, 1997-2001, Table 24; *Canadian Housing Statistics*, 2002-2008, Table 21; CHS - *Residential Building Activity: Dwelling Starts*,

The growth in condominium units has not improved the affordability of rental accommodation. Condominium units that enter the rental market are often larger and more expensive than the average rental unit. From 2000 to 2008, the Toronto metropolitan area experienced a net loss of 17,308 rental homes, a drop of 5.7%. There was significant decline in units at the lower end of the rental market and

growth in those at the upper end. From 2000 to 2008, units with rents between \$600 and \$900 decreased by 66,069, while those with rents between \$901 and \$1,500 and above increased by 48,760 (Toronto Housing Databank 2010). With rising rents, the loss of inexpensive rental units, and disproportionate growth in condominiums, the supply of affordable accommodation for newcomers, particularly those with children is limited.

Rental housing is now available throughout the city of Toronto and in selected municipalities in the outer suburbs (Toronto Regional Housing Bank 2011). Major concentrations of rental units stretch well beyond the centre of the city to the northwestern and to the northeastern boundaries of the city. Although some rental units can be found in the western suburbs of Mississauga and Brampton, the supply of rental housing in York and Durham regions is still very small (Preston et al. 2009b). The increasing numbers of recent immigrants locating directly in the outer find few rental opportunities.

### **1.2.3. Other types of housing; subsidized housing, housing subsidies, and homeownership**

In Ontario, subsidized housing consists of public housing owned and managed by a municipal government and cooperative and non-profit housing owned and managed by residents or a non-profit group, respectively. The Toronto metropolitan area is home to the largest stock of social housing in the country, with 127,545 units of rent-geared-to-income housing in which residents pay no more than 30 percent of total income before taxes on housing (Toronto Regional Housing Databank 2011). Approximately three quarters of social housing units, 99,047, are located in the City of Toronto with the remainder divided among the five adjacent regional municipalities.

Despite the large number of social housing units, the stock is insufficient to meet the current demand for subsidized housing. In 2010, 87,175 households were on the waiting lists for social housing in the metropolitan area. It is estimated that 9,947 households were added to the waiting list between 2009 and 2010. The largest increase was in the City of Toronto where the number of household on the waiting list had increased by 15% in this period. Rent supplements of \$32 million subsidize the housing costs of another 4,287 tenants in the private rental market (Toronto Regional Housing Databank 2011). The unmet demand for social housing that translates into average waiting times of four to 21 years for families who apply for social housing and the limited number of rent supplements heighten the challenge of finding affordable rental housing in Toronto.

Homeownership is the goal of many immigrants however, high housing prices exacerbate the challenges of achieving this goal. Housing prices in Toronto are among the highest in Canada. In April, 2011, the average sales price in the metropolitan area was \$639,188, the second highest in the country (Canada Mortgage and Housing Corporation 2011). The costs of homeownership were higher in only one other metropolitan area, Vancouver where the average price in April, 2011 was \$1, 233. 096. Victoria and Calgary had the third and fourth highest average housing prices of \$639, 188 and \$542, 252, respectively much higher than in Montréal where the average price was \$322,876.

### ***1.3. Summary***

The challenges facing immigrants in the Toronto housing market reflect the unique social and political history of the metropolitan area. Government cutbacks and neo-liberal policies that reduced tenants' rights and protection from rent increases combined with steady population growth, low interest rates, and economic prosperity since 1996 have resulted in a housing market with a declining vacancy rate but few affordable rental and owned units that can accommodate families. In this context it is not surprising that case studies indicate that many newcomers to Toronto, particularly those who are refugees, have great difficulties finding affordable and suitable accommodation in the current housing market (Murdie 2008).

## SECTION 2 - METHODOLOGY

### ***2.1 Data collection***

The collection of information was guided by three principles. To extend current understanding of the housing experiences of immigrants, we sought comparability across the case studies in Vancouver, Toronto, and Montréal. To ensure that the findings would be consistent, we developed a common methodology, focusing on common sampling and survey strategies. Since the provision of settlement services differs among the three gateway cities, sampling strategies inevitably varied slightly, however, every effort was made to be consistent and the same questionnaire was used in the three metropolitan areas. A mixed methods approach was adopted so that we would benefit from the rigour and comparability of data collected through a questionnaire survey while at the same time focus groups would allow the views of workers and their clients (refugees and claimants) to be heard. Finally, we sought to maximize community involvement in the project. With a limited budget and even shorter timelines, the only way to contact refugees, asylum seekers, and other immigrants was through the agencies that serve them. Collaboration with community agencies was essential for the success of the research project.

At the time of submitting the proposal, we recruited an advisory group consisting of representatives from the immigrant-serving agencies and housing help centres. While immigrant-serving agencies are well known across Canada as the principal source of services to assist newcomers with settlement and integration, housing help centres in Ontario serve an equally important role providing housing information and counseling. Unlike immigrant-serving agencies that are funded mainly by federal programs for which only legal permanent residents who have not yet become citizens are eligible (Rajkumar et al. 2011), housing help centres provide services to clients regardless of their legal status in Canada. Furthermore, in Toronto, housing help centres and immigrant-serving agencies work closely together. Indeed, the City of Toronto funds housing workers and housing help centres that are affiliated with selected immigrant-serving agencies. Some housing help centres also receive funding for settlement services. The advisory group consisted of representatives from four agencies:

1. COSTI Neighbourhood Services, one of the largest immigrant-serving agencies in the Toronto metropolitan area and in the province,

2. Housing Help Association of Ontario, the umbrella organization that trains housing help workers and advocates on behalf of all housing help centres in the province,
3. Immigrant and Refugee Housing Committee from the City of Toronto that brings together all non-governmental organizations and municipal officials concerned with housing for newcomers, and
4. Scarborough Housing Help Centre, one of the largest housing help centres in the province that serves a diverse population in the City of Toronto and in York Region with funding from Citizenship and Immigration Canada for settlement services as well as other funding for housing services.

This diverse group brings together expertise about the housing experiences of immigrants and connected us with other service providers. They also acted as a sounding board evaluating the research as it proceeded at three different meetings (See Appendix D). Community connections were essential for the success of this project that involved collecting information in three stages;

- focus groups with settlement and housing workers,
- questionnaire survey of refugees, asylum seekers, and other immigrants, and
- focus groups with refugees and asylum seekers.

Four agencies participated in the key informant focus groups, administered the survey and recruited participants for the refugee focus groups. They included COSTI Immigrant Services, the largest immigrant serving agency in Toronto with nine locations in the metropolitan area. Workers from the Wilson Avenue location in North York, a postwar suburb west of the city centre, that provides housing help alongside immigrant settlement services contributed to this research project. Workers from the Scarborough Housing Help Centre located in the eastern postwar suburb of Scarborough, an area with a diverse population of newcomers that includes refugees from Sri Lanka, Bangladesh, and Afghanistan, a growing Middle Eastern population, and a well established Caribbean population. Midaynta Community Services, an immigrant-serving agency located in central Toronto serves a diverse clientele that includes many recent Muslim immigrants. Flemingdon Neighbourhood Services provides social services including settlement and housing services to a diverse immigrant clientele that includes a large number of recent

immigrants who have settled in central Toronto. Together, they represented<sup>3</sup> both the immigrant settlement service sector and also housing information services in Toronto. The agencies were geographically dispersed throughout the city of Toronto serving residents in York Region, Scarborough, North York, and Toronto.

### 2.1.1. Focus groups with Settlement and Housing Workers

To learn key informants' views, focus groups were conducted with workers at each of the four agencies participating in the study. In addition, a focus group was conducted with members of the Immigrant and Refugee Housing Committee who serve refugees and asylum seekers. The participants represented the diverse social services in Toronto that provide settlement and housing services to refugees, asylum seekers, and other immigrants (Table 2.1).

**Table 2.1 Agencies Participating in Focus Groups**

Agency	Number of Participants
COSTI Immigrant Services	8
Flemingdon Neighbourhood Services	5
Midaynta Community Services	8
Scarborough Housing Help Centre	7
Romero House	1
Christie Refugee Welcome Centre	1
Immigrant and Refugee Housing Committee, City of Toronto	2
EYET Family Resources	1
St. Christopher House	1
Unison Health and Community Services	1

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<sup>3</sup>Reflecting the gentrification that has displaced recent immigrants from the centre of Toronto, Midaynta and Flemingdon Neighbourhood Services are located in central Toronto near major recent immigrant concentrations rather than near Chinatown or Little Italy, former areas of immigrant reception.

Key informants were asked to consider issues directly related to the research questions. Specifically, the questions that guided the discussion asked their views of immigrants' current housing circumstances and the barriers that immigrants, refugees, and asylum seekers confront when searching for housing in Toronto; the strategies employed by newcomers to overcome these barriers; the services available to immigrants and refugees to assist in their search for housing; and the gaps in services that might ameliorate the housing experiences of the three groups. The discussions that lasted between 1.5 and 2.0 hours were taped, transcribed and summarized.

### **2.1.2. Questionnaire Survey**

While the key informant focus groups provide detailed information from a small number of people with encyclopedic knowledge of the housing experiences of immigrants, a questionnaire survey provides descriptive information that can be compared across immigrant groups and across metropolitan areas. Designed to be administered in no more than 30 minutes, the questionnaire survey asked a series of questions about the current housing circumstances of each immigrant who participated, the challenges that he or she had experienced when searching for affordable, adequate and suitable housing, and the strategies used to overcome these barriers (Appendix C.3). To ensure the reliability and validity of questions, most were drawn from prior studies including those by Hiebert et al. (2005) and Preston et al. (2009a).

The initial questions concentrated on current housing circumstances, specifically, household size, dwelling size, dwelling type, tenure, and the quality of the current dwelling, whether or not it is in good repair. Wherever possible, we used response categories comparable with those in census data so that our findings could be compared with information from the 2006 census. Recognizing that individual evaluations vary, respondents were also asked to assess current satisfaction with their housing and neighbourhood.

To evaluate hidden homelessness and precarious housing, the second section of the questionnaire dealt with housing difficulties and concerns. Each respondent was asked if he or she was currently experiencing or had experienced six specific housing problems that included overcrowding, poorly maintained and unhealthy housing, and three indicators of hidden homelessness. Respondents could also indicate if they were experiencing conflict with neighbours, discrimination, or difficulty



getting to work or school from their current locations. Problems with the landlord or management company were also explored. Another question asked whether the respondent had ever had to stay with friends or family because he or she couldn't afford housing, to stay in a shelter or hostel or to live in a place not intended as housing. While the first two categories indicate hidden homelessness, the last two are evidence of absolute homelessness. Respondents were also asked how often they had moved since arriving in Canada and whether they had ever been evicted, measures of precarious housing.

Each respondent was asked to indicate the possible reasons why he or she might be experiencing difficulties with housing. The list of possible responses reflect current evidence that language, gender, age, disability, skin colour, country of origin, religion and ethnicity are often cited as reasons for perceived discrimination in the workplace and in the housing market (Novac et al. 2004; CERA 2010). Immigrants also encounter housing difficulties related to language, lack of references, a poor or limited credit history, the lack of a guarantor, and temporary or refugee status that are unique to newcomers to Canada. Family size, family composition, source of income, and financial problems are additional reasons that newcomers may have difficulties in the housing market, however, these issues are also relevant for many Canadian-born residents of Toronto. Respondents were also asked whether they had ever experienced these issues since moving to Toronto. Respondents were free to mention additional problems and to indicate every problem that they were or had experienced. We also asked each respondent whether his or her housing situation was improving, staying the same or deteriorating.

The third section of the questionnaire focused on strategies by which immigrants overcome housing difficulties. In addition to asking about the kinds of help that people had received and the sources of help, each respondent was also asked whether he or she had ever offered more than ten kinds of help to anyone in need of housing.

Demographic information was discussed at the beginning and in the final section of the questionnaire. In addition to questions about length of residence in Canada and in the Greater Toronto Area, respondents were also asked their citizenship status now and their immigration status upon arrival. This information was used to categorize respondents as sponsored refugees(those who had arrived in Canada as government-assisted refugees, privately sponsored refugees or immediate family members), refugee claimants (those who had claimed refugee status upon arrival or who were currently claimants after entering Canada on temporary visas), and non-refugee immigrants (those who had

arrived as skilled workers and business class immigrants, their dependents, and family-sponsored immigrants). Attention was also paid to social characteristics known to affect access to housing, for example, country of birth, age, language fluency, educational attainment, sources of income and total household income. Each respondent was also asked to estimate the amount paid monthly for housing and the approximate share of monthly household income spent on housing. For percentage of household income spent on housing, respondents chose from categories defined by Canada Mortgage and Housing Corporation to indicate households that are housed precariously( 30% to 49% of monthly income spent on housing), and households at risk of homelessness (50% or more of monthly income spent on housing) (Canada Mortgage and Housing Corporation 2004).

Although the vast majority of respondents answered all of the questions posed in the survey, some refused to answer questions about sensitive topics such as income and housing costs. We have retained all of the respondents who fell into one of the three immigration classes in the sample. However, where a respondent refused to provide information, the number of cases for that variable has been reduced.

**2.1.3. Focus Groups with Refugees and Asylum Seekers**

At each of the partnering agencies, a focus group was organized to discuss in detail the housing situations of refugees and asylum seekers. Recruited by the agencies to contribute to two-hour discussions of their housing experiences, the participants were asked to consider the housing circumstances of their clients who were sponsored refugees, asylum seekers, and other immigrants, barriers in the housing market, strategies for overcoming them, the housing services available to refugees and asylum seekers, and recommendations for additional and new services (Appendix C). The goal was to ascertain the distinctive experiences, barriers, and strategies of refugees and asylum seekers. The focus groups provided an opportunity for refugees and asylum seekers to describe their housing experiences in more detail, revealing some of the processes by which they are marginalized in the housing market and the desperation associated with current housing circumstances. In total, Seventeen newcomers arriving from various countries participated in the focus groups (Table 2.2)

**Table 2.2 Countries of Origin of Focus Group Participants**

Country of Origin	N
Afghanistan	2

Argentina	1
Brunei	1
Columbia	4
Egypt	1
Ethiopia	1
Iran	4
Mexico	1
Nigeria	2
Sri Lanka	5
USA	1
Total	17

#### **2.1.4. Sampling Strategies**

Respondents for the questionnaire survey were selected according to two criteria; length of residence in Canada and immigrant status. Following procedures used by Hiebert et al. (2005), workers selected respondents who had lived in Canada a minimum of three months and no more than ten years. With this selection criterion, most respondents had moved into permanent housing and yet their housing circumstances in Canada were still sufficiently recent to be recalled reliably. Immigrant class, called arrival status in the analysis, was determined on the basis of current and entry immigration status. Specifically, sponsored refugees were principal applicants and their immediate families who had been admitted to Canada as government assisted refugees or privately sponsored refugees. At the time of the survey, they could be Canadian citizens, permanent residents, and in transition. Some sponsored refugees who were unable to acquire permanent residence status because of missing documents and other problems establishing their identities were identified as sponsored refugees in transition and included in the sample. Asylum seekers include everyone who claimed refugee status upon arriving in Canada and whose claims were accepted or in process at the time of the survey. Asylum seekers also refer to all those who have unresolved claims for refugee status made after arriving in Canada. Finally, non-refugee immigrants include all those who were admitted to Canada as skilled workers, business class immigrants, and family-sponsored immigrants, either as principal applicants or as dependents. At the time of the survey, all of these immigrants were permanent residents of Canada or citizens. Clients of the agencies who had other temporary visas or lacked other documents were not included in the survey.

As the York Infrastructure Services Project demonstrated, the time and cost involved in surveying a stratified random sample of newcomers who satisfied these criteria were beyond the scope of this project (Lo et al. 2010). To minimize the bias in selecting respondents, we asked agency workers to follow the following sampling procedure:

- a. administer the questionnaire with the first refugee or asylum seeker who is eligible to participate in the survey each day ,
- b. administer the questionnaire to the first non-refugee immigrant, a newcomer who was not a sponsored refugee or asylum seeker and had never been a sponsored refugee or asylum seeker, who is eligible to participate,
- c. repeat until 50 questionnaires have been completed at each agency.

The result was a sample of 184 completed questionnaires for which we could classify the respondent into one of the three categories of arrival status (Table 2.3). The sample is not equally divided among the three categories; a reflection of the clientele being served by the agencies. The number of refugees settling in Toronto has declined to 10,230 in 2009 while the number of asylum seekers continues to increase, reaching 38,786 in 2009 (Citizenship and Immigration 2010, TIEDI 2011). The number of sponsored refugees is less than we had hoped despite working with COSTI Immigrant Services, one of two Resettlement Assistance Package Service Providers in the metropolitan area. We suspect that sponsored refugees received effective and immediate help with settlement needs such as housing upon arrival and do not return in large numbers for additional assistance from immigrant-serving agencies and housing help centers. On the other hand, asylum seekers who may need assistance for a longer period because they do not receive help upon arrival and are not eligible for many federally-funded settlement services are well-represented in the survey.

**Table 2.3 Number of Respondents in Each Immigrant Class**

	Immigrant Class		
	Non-refugee immigrant	Sponsored refugee	Asylum-seeker
N	97	24	63

The uneven distribution of respondents by immigrant class is a reminder that survey respondents are likely more needy than the average immigrant. By recruiting respondents through agencies, we have targeted a population that is actively seeking services. The sample does not include newcomers who have moved successfully into adequate, affordable, and suitable housing. However, previous research in Toronto (Preston et al. 2009b, Preston et al. 2006) indicates that in the first half of the decade, many recent immigrants experienced housing difficulties.

## ***2.2 Data analysis***

The focus groups with key informants and with refugees and asylum seekers were analysed separately from each other and from the survey information. Content analysis identifying the main themes in the focus group transcripts was the main method of interpretation. The initial themes that were developed on the basis of the questions were revised after an initial review of the transcripts.

The survey data were coded and entered into an electronic database that was subject to a descriptive frequency analysis and crosstabulations between variables describing each person's housing circumstances and key demographic characteristics identified from the literature review. Immigrant status and length of residence in Canada were used to disaggregate and compare the sample. Although primarily descriptive, tests of significance are reported for many crosstabulations.

### **2.2.1 The Views of Settlement and Housing Workers**

Asked to discuss the housing circumstances and barriers faced by refugees, asylum seekers and other immigrants in Toronto, the workers emphasized that the high cost of housing, overcrowding, discrimination, poor knowledge of English, limited information about the housing market and their rights and responsibilities as tenants, and the lack of affordable housing presented significant challenges for all recent immigrants. They also noted that refugees and asylum seekers face particularly severe challenges in Toronto's current housing market.

#### **2.2.1.1. Affordability**

The focus group participants highlighted the challenges of finding affordable housing in Toronto. Refugees, and asylum seekers often arrive with few financial resources and as a result cannot afford expensive housing. Non-refugee immigrants encounter financial barriers when they cannot find work

commensurate with their qualifications and experience. There is a mismatch between recent newcomers' low incomes and high rentals in Toronto (FGW1). One participant noted social assistance provides only \$580 per month for a single person. This income is simply insufficient to pay for rent and other necessities. Workers in all focus groups agree that single parents with children face even greater financial hardship and can rarely afford housing that is large enough for them and their children. According to one worker, current social assistance rates do not reflect the reality of the economic situation and cost of housing,

“I don't understand what is affordable housing....at social assistance rates of about \$577 and housing allowance of \$317? You have to move far, like Scarborough just for a room”. (FGW5)

Workers were frustrated by the shortage of subsidized housing (FGW1, FGW4). Only people who qualify for the priority list that is restricted to victims of domestic violence, the disabled and people who are terminally ill are obtaining subsidized housing. However, even the priority lists are losing their meaning since it now takes 6 months to a year for housing to be available to people on the priority list. No one on the normal waiting list with waits that range up to twenty years in some parts of the metropolitan area is being housed. Workers emphasized that recent immigrants had to move away from the city centre to find affordable housing. A distant suburban location aggravates many newcomers' financial problems. Since many services are still concentrated downtown, transportation costs increase. Newcomers' low incomes were mentioned repeatedly. In one focus group (FGW3), participants noted that many of their clients have such low incomes that they pay as much as 70% to 80% of their incomes on rent and housing costs are increasing faster than social assistance rates. Many newcomers' financial difficulties are compounded by the obligation and desire to send remittances abroad to support family members who have been left behind.

### **2.2.1.2. Overcrowding**

Workers in several focus groups noted that financial difficulties force many newcomers to share accommodations that are often poor quality, overcrowded and unsafe. One worker described a client

who was trying to support his own family and a second family that had arrived recently. In this situation, the client was willing to settle for any housing regardless of its quality.

“They may find housing that’s substandard. For example a client living with us is the main support for this new family member, putting pressure on both families.” (FGW5).

When newcomers cannot afford any available vacancies, they move in with other families or with strangers. Overcrowding follows because few rental units are suitable for large or extended families. Workers’ and clients’ desperation was expressed succinctly by one worker who said,

“This is a third world situation in the first world” (FGW1)

Some workers think that the decision to share accommodation is reinforced by the desire to live in areas with others from the same ethno-cultural community. Many newcomers live in crowded apartments with family and friends rather than live outside their own communities. Overcrowding also occurs when newcomers have concerns about neighbourhood safety. Parents who worry that children will be attracted to gangs are so anxious to move that they will relocate to small living spaces or double up with other families in neighbourhoods that they consider safe (FGW5). As newcomers try to help each other by sharing living spaces, intra-familial conflict, various forms of abuse and a general lack of privacy result. The mental health of many newcomers suffers. According to one worker,

“Your environment affects your psychological well being.”(FGW4#3)

### **2.2.1.3. Household composition and household size**

Workers remarked that large households and households with many children also find it difficult to obtain suitable and adequate housing. Landlords are often reluctant to rent to large families with children (FGW1, FGW2). Faced with this form of discrimination, newcomers sometimes omit some of their children from rental applications, a practice that disturbs clients who worry that they could lose their housing at any moment if the omission is uncovered. It also means that large families are dwelling in apartments with inadequate space and rooms. According to one settlement worker,

“Clients do not list kids on their lease. They do not exist”(FGW1)

#### **2.2.1.4. Discrimination**

Various forms of discrimination hindered refugees', asylum seekers' and other immigrants' ability to obtain adequate, suitable and affordable housing. The forms of discrimination mentioned in the focus groups match those discussed in the literature. They include discrimination on the basis of source of income, credit history, and access to guarantors and references; ethnic, racial and religious identity; immigrant status; gender; and age. These five forms of discrimination were mentioned in all of the focus groups.

##### **Source of Income/Credit/References**

Landlords are wary of tenants with low and unstable incomes and they are unlikely to take a chance on newcomers who have no references and lack credit histories. Furthermore, many newcomers do not have a co-signer for rental leases. Without credit histories, newcomers are often forced into the lowest quality accommodation where landlords do not require financial information. One settlement worker (FGW5# ) remarked that workers can provide references for refugees, asylum seekers and other immigrants, however, these references are not always well received,

“Landlords ask for references. We give them but then they ask where the person is from and when you mention a place outside Canada they slam the phone. With women, they ask if the person is good. But it is not my job to ensure whether person is good. If you mention they are immigrant the door is shut.” (FG5W)

##### **Racial/Ethno-Religious Discrimination**

Several workers noted that clients report discrimination on the basis of their ethnic, racial or religious identities (FGW1). Some clients feel that landlords stereotype certain groups of newcomers so they are 'guilty by association'. When someone from a particular ethnoracial or religious group fails to pay the rent or is late with the rent, it reflects badly on the entire community. Settlement workers noted their Muslim clients report discrimination based on their religious practices such as wearing a hijab (FGW4). Two Muslim settlement workers discussed their own experiences searching for housing in Toronto,

FG4W7 -I think it's religion, I think they have made a judgment on me



FGW3 - And the area too, you can't go in a certain area. Even without asking, you know they won't give it to you. When you walk in, you already know.

FGW7 -I wanted to move into the Lakeshore area and when I walked in the landlord said, No. They think if you move in you won't pay the rent or you have lots of kids, it's stereotypes too.  
(FGW4)

Workers had diverse views about the impact of discrimination. At one agency (FGW2), workers said that racial discrimination was not a concern for their clients. Their service area is now dominated by visible minority immigrants and some members of the immigrants' own communities are now landlords who rent to recently arrived newcomers. In this context, clients rarely state that they experience racial discrimination, instead landlords were often more concerned with the immigrant's source of income and household size.

#### Immigrant Status

The focus groups revealed that sponsored refugees and asylum seekers face unique barriers in the housing market. Many asylum seekers arrive with none of the documents required to complete rental applications (FGW4). Some governments, e.g., Somalia and Afghanistan, are failed states from which it is almost impossible to retrieve official documents. Youth who claim refugee status are particularly at risk of homelessness because of lack of documents. They often arrive alone with no contacts within their own ethno-racial community and without any family members to offer support and vouch for them (FGW4).

Many sponsored refugees and asylum seekers have low incomes, in part because they often rely initially on social assistance for a source of income that many landlords dislike. The Social Insurance numbers assigned to asylum seekers also indicate that they have temporary residence in Canada, another concern for many landlords (FGW3). Although legally, landlords cannot discriminate on basis of income source or type of visa, applicants are told regularly that vacancies are suddenly no longer available (FGW1). Even when a tenant is accepted, they may be asked to made additional rent and

damage payments that are also illegal. Refugees and asylum seekers are also more likely to have difficulties finding a guarantor than other immigrants (FGW1).

Faced with so many barriers in the housing market, workers think that sponsored refugees and asylum seekers often settle for substandard accommodations that create additional stress and contribute to family breakdown (FGW4). They are concerned that the trauma of the refugee experience renders sponsored refugees and asylum seekers more vulnerable than other immigrants to the stress associated with unaffordable, inadequate and unsuitable housing. Even refugees and asylum seekers who find housing are often dissatisfied. Anxious to reunite family members left behind, they yearn for large dwellings that will accommodate the families they are trying to unite.

## Gender

In the focus groups, several workers noted that women face additional barriers in the housing market, particularly if they are single parents. Landlords require additional documentation from single mothers and then reject them as tenants. According to one worker,

“They plan to give you the apartment and then you go and they say it’s not available. You want to move on but you can’t”. (FGW4)

Newcomers who are women are particularly at risk of abuse. Many lack information about their rights in Canada, while others have limited knowledge of English (FGW3). Some immigrant women are also very isolated, particularly those from societies in which women are encouraged to stay at home rather than seek paid employment. Isolated from Canadian society, the women are vulnerable to abuse that they are often unwilling to acknowledge because of the associated shame and stigma. One worker described a client who was seeking to escape domestic violence. She was unable to provide evidence that she had lived with her abuser because the landlord who was related to the abuser was unwilling to provide written documentation of her residence in the dwelling (FGW4).

## Age

Workers agree that seniors face additional barriers in the housing market because of their age. Landlords do not like to rent to people over the age of 60 years since they are likely to be at home most of the day, potentially using more heat, water and electricity (FGW1). Seniors that reside with family members may also face difficult circumstances (FGW2). Often isolated, with limited knowledge of English, and with low or nonexistent incomes in Canada, seniors often rely on their children to house them (FGW4). Since many children are struggling to stay out of poverty, find work, and learn English, many seniors in the community feel neglected and isolated.

Workers are very aware that some seniors suffer abuse (FGW3). When conflicts arise among household members, seniors have few housing options. Many elderly clients of the workers who participated in focus groups are rendered more vulnerable because of their low incomes. Many arrive in Canada with limited resources and they do not realize that they may be entitled to some government support, particularly in situations of abuse.

#### **2.2.1.5. Language**

Refugees, asylum seekers and other immigrants with limited language skills sometimes find it difficult to understand leases or negotiate with landlords (FGW5). Clients often require assistance to deal with landlords and to translate leases and other documents (FGW1, FGW2). One housing worker noted that it is often assumed that workers will act as volunteer interpreters. Errors in interpretation can easily take place under these circumstances leaving the client in an even more precarious housing situation.

With limited knowledge of English, many newcomers lack knowledge of landlord and tenant rights and responsibilities. Many newcomers, especially refugees, live in poorly maintained housing. They do not complain to their landlords about maintenance problems because they fear losing their apartments (FGW1). Clients are also fearful that their landlords will report them to Canadian immigration officials, welfare authorities or the police (FGW2). In the eyes of many workers, education about landlord and tenant relations is crucial to address the current housing difficulties of newcomers (FGW4, FGW5). According to one worker (FGW5), “education needs to be mandatory upon arrival.”

### **2.2.2. Strategies**

The focus groups revealed two basic strategies by which sponsored refugees, asylum seekers, and other immigrants overcome housing difficulties. They seek help from members of their own ethno-racial or religious community and they settle for temporary and often inadequate housing.

#### **Help From Their Own Communities**

According to the workers who participated in the focus groups, newcomers often seek assistance from members of their own community with mixed results. Taking advantage of social capital within one's ethno-racial or religious community is a survival strategy by which people can obtain some accommodation and avoid homelessness. It is also a response to continued rejection and discrimination by landlords. Workers worried that community members sometimes take advantage of recently arrived newcomers, convincing them to live in unsuitable and unhealthy dwellings by claiming that there are no other available options. In other cases, vulnerable members of the community such as single parents and seniors, are exploited (FGW2, FGW3). According to one worker,

“Eventually the immigrants turn to their community but this is even worse because they are exploited more by their communities. It's like this client we had who was working a minimum wage job with no benefits and in exchange for staying in a lousy basement” (FG5W5)

Even when well-intended, community members do not always provide accurate and complete information. As one housing worker stated,

“Connecting with their own community is a survival strategy...and a lot of misinformation occurs from one's own community. They aren't getting full information from the community.”(FGW3)

Many workers think that newcomers who rely on their own communities for help with housing difficulties limit their housing options (FGW3, FGW4). Their familiarity with the advantages and disadvantages of support from newcomers' communities leaves many workers deeply torn. On the one hand, they encourage newcomers to develop social connections as they search for housing and jobs and, on the other hand, they are aware of the disadvantages of social networks centered solely on immigrants' own communities.

#### **Temporary Housing**

Dissatisfied with the housing that they can afford, many newcomers seek temporary housing. According to workers in several focus groups (FGW1, FGW2), many newcomers want to avoid signing a lease. They are anxious to leave as soon as better housing is available and they find a job. Unaware of their rights to sublet, they live in rooming houses where

“there is no need for lease, they move in and out.”(FGW1)

The same workers commented that new rooming houses are being created in the suburbs, in locations without rooming house regulations. Often illegal, suburban rooming houses can offer deplorable housing. Many of the new rooming houses target immigrants from specific places of origin or specific ethno-racial and religious groups. Often, immigrants are directed to the rooming houses by members of their own immigrant group, perhaps another example of the disadvantages associated with relying on one’s own community that concern so many workers in the focus groups.

The focus group discussions reveal that the housing circumstances of the sponsored refugees, asylum seekers and other immigrants who seek help are generally deplorable. Workers report that their clients who are newcomers live in overcrowded, poorly maintained and unhealthy housing that they cannot afford. In these circumstances, many are at risk of homelessness. The low incomes of newcomers combined with the high cost of housing in Toronto are the source of severe affordability problems that compel newcomers to settle for unaffordable, inadequate and unsuitable housing. Large households with children, discrimination, and their limited knowledge of English put all immigrants at a disadvantage in the housing market, however, workers think that sponsored refugees and asylum seekers face additional barriers because of their immigrant status. For sponsored refugees, social isolation and dependence on members of their own communities can limit the housing options that they consider. The uncertainty that is inherent in being an asylum seeker adds to the difficulties facing all newcomers. Since they are generally ineligible for subsidized housing , newcomers are forced to rely on their own communities for help and many settle for temporary and poor quality housing to avoid being homeless and in hopes of being able to move to better housing. At every agency, the frustration of workers who have limited resources to assist their clients was palpable.

### **2.2.3. Questionnaire Survey**

The analysis of the questionnaire data largely confirms the observations of the workers at the different agencies. The analysis begins with a description of the sample emphasizing the demographic and economic characteristics known to influence the housing decisions of all Canadians such as age, household type and household income. The recent literature about immigrants' housing in Canada emphasizes the influence of several aspects of the immigrant experience including immigrant class, length of residence in Canada, and country of origin (Hiebert et al. 2006, Renaud et al. 2006, Preston et al. 2006) on housing. The subsequent sections examine the housing circumstances of newcomers, assess the extent that each group is struggling with precarious housing and hidden homelessness and describe the strategies by which immigrants attempt to overcome housing difficulties. A comparative analysis is used to evaluate how being a sponsored refugee or asylum seeker affects newcomers' housing experiences. We also assess whether the housing circumstances of newcomers improve with longer residence in Canada. Where the data permit, we report the results of statistical tests assessing the significance of differences across immigrant classes and across periods of residence in Canada. Although the sample is relatively large for an in-depth study of immigrants' housing, the number of respondents in some immigrant classes and in some periods of residence is small. For this reason, each characteristic is considered separately in our analysis.

#### **2.2.3.1. Demographic and economic characteristics of the sample**

Our description of the survey respondents highlights the commonalities and differences between the characteristics of the sample and the characteristics of all immigrants settling in Toronto. Beginning with their length of residence in Canada, we find that while the respondents are more likely to be women, they share many of the characteristics of all immigrants settling in Toronto in the past ten years.

Although none had lived in Canada more than ten years, the survey respondents were not recent arrivals. The majority have lived in Canada for at least one year (Table 2.4). In each category of arrival status, more than half of all respondents, approximately 85% of asylum seekers, 75% of sponsored refugees, and 64% of non-refugee immigrants, had lived in Canada between one and ten years at the time of the survey. There are slightly more non-refugee immigrants, 33 percent, than sponsored refugees and asylum seekers, 25 percent and 15.9 percent, respectively, who have lived in

Canada for a year or less. The length of residence reported by respondents indicates that newcomers are seeking assistance well beyond the first year of settlement.

**Table 2.4 Length of Residence in Canada by Arrival Status**

		Arrival Status*		
		Non-refugee Immigrants	Sponsored Refugee	Asylum Seekers
3-6 months	Count	17	2	7
	Percent	17.5%	8.3%	11.1%
6-12 months	Count	15	4	3
	Percent	15.5%	16.7%	4.8%
1-4 years	Count	32	13	31
	Percent	33.0%	54.2%	49.2%
5-10 years	Count	30	5	22
	Percent	30.9%	20.8%	34.9%
Total	Count	94	24	63
	Percent	100.0%	100.0%	100.0%

\* Not significant.

The newcomers in our sample are concentrated in the former City of Toronto and two postwar suburbs; North York and Scarborough where the agencies that administered the survey are located (Table 2.5). About 93% of the respondents were living in these three areas of greater Toronto. Only a few respondents come from the inner suburb of Etobicoke or the outer suburbs of Peel and York Regions.. As we expected, recent immigrants are living mainly in suburbs where there is a large stock of rental housing in high-rise apartments. There are no significant differences in the residential locations of respondents across the three immigrant classes.

**Table 2.5 Municipality by Arrival Status\***

		Non-refugee immigrant	Sponsored Refugee	Asylum Seeker	Total
Former City of Toronto	Count	24	13	24	61
	Percent	24.7%	54.2%	38.1%	33.5%

North York	Count	35	4	22	61
	Percent	36.1%	16.7%	34.9%	33.5%
Scarborough	Count	28	7	12	47
	Percent	28.9%	29.2%	19.0%	25.8%
York Region	Count	4	0	2	6
	Percent	4.1%	0.0%	3.2%	3.3%
Etobicoke	Count	3	0	1	4
	Percent	3.1%	0.0%	1.6%	2.2%
Peel Region	Count	1	0	2	3
	Percent	1.0%	0.0%	3.2%	1.6%
Total	Count	97	24	63	182
	Percent	100.0%	100.0%	100.0%	100.0%

\*Not significant.

The newcomers in the sample come from the countries and regions of birth that dominate contemporary migration flows to Toronto. There are also significant differences in the birthplaces of non-refugee immigrants, sponsored refugees, and asylum seekers that may affect their housing difficulties. While 42.2 percent of all non-refugee immigrants come from South Asia; 31.1 percent from Pakistan, Bangladesh, and Sri Lanka and another 11.1% from India, only 21.7 percent of sponsored refugees and even fewer asylum seekers, 16.7 percent, come from the same countries of birth. East Asia is a second important source region for non-refugee immigrants (Table 2.6). In contrast, countries in East, West, and Central Africa are the largest sources for sponsored refugees and asylum seekers. Reflecting national trends, countries in the Middle East and West and Central Asia are the second largest source of sponsored refugees while South and Central America is the second largest source for asylum seekers.

**Table 2.6 Country and Region of Birth by Arrival Status**

Country of Birth		Arrival Status*		
		Non-refugee Immigrants	Sponsored Refugee	Asylum Seekers
Caribbean	Count	3	1	9
	Percent	3.3%	4.3%	15.0%
East Asia	Count	15	2	2
	Percent	16.7%	8.7%	3.3%
East, West and Central	Count	9	6	19



Africa	Percent	10.0%	26.1%	31.7%
Middle East/West and Central Asia	Count	9	5	4
	Percent	10.0%	21.7%	6.7%
South Asia (excluding India)	Count	28	4	10
	Percent	31.1%	17.4%	16.7%
India	Count	10	1	0
	Percent	11.1%	4.3%	0.0%
South and Central America,	Count	7	3	14
	Percent	7.8%	13.0%	23.3%
Southeast Asia	Count	4	1	0
	Percent	4.4%	4.3%	0.0%
USA, Europe, Oceania	Count	5	0	2
	Percent	5.6%	0.0%	3.3%
Total	Count	90	23	60
	Percent	100.0%	100.0%	100.0%

\* Significant,  $p < 0.05$ .

The ages of respondents are consistent with the selective nature of international migration and of current Canadian immigration policies. International migration flows are dominated by working age adults that Canadian policies also favour. Among the non-refugee immigrants who are chosen on the basis of their skills, qualifications, experience and age, approximately half are 31 to 40 years of age (Table 2.7). With 13.4 percent between the ages of 25 and 30 and another 17.5 percent between the ages of 41 and 50, about 80 percent of the non-refugee immigrants who participated in the survey are working age. Although sponsored refugees, the second group selected by the federal government, are slightly older than non-refugee immigrants, the vast majority, 87.5 percent are working age. Even asylum seekers who are not subject to government selection policies have a similar age structure.

**Table 2.7 Age by Arrival Status**

Age (years)		Arrival Status*		
		Non-refugee Immigrants	Sponsored Refugee	Asylum Seekers
19-24 years	Count	3	2	8
	Percent	3.1%	8.3%	12.7%
25-30 years	Count	13	2	5
	Percent	13.4%	8.3%	7.9%

31-40 years	Count	49	10	25
	Percent	<b>50.5%</b>	<b>41.7%</b>	<b>39.7%</b>
41-50 years	Count	17	9	13
	Percent	17.5%	37.5%	20.6%
51-60 years	Count	9	1	8
	Percent	9.3%	4.2%	12.7%
61+ years	Count	6	0	4
	Percent	6.2%	0.0%	6.3%
Total	Count	97	24	63
	Percent	100.0%	100.0%	100.0%

\* Not significant.

Non-refugee immigrants are well educated and much better educated than sponsored refugees and asylum seekers (Table 2.8). More than half of non-refugee immigrants have completed at least one university degree and only 8.2 percent have not finished high school. While one third of sponsored refugees have some post-secondary education, only one in five has obtained at least one university degree and approximately 30 percent has not finished high school. Asylum seekers are the least well educated newcomers; less than a third has any post-secondary education and 37.1 percent have not finished high school.

**Table 2.8 Education by Arrival Status**

Highest Educational Attainment		Arrival Status*		
		Non-refugee Immigrants	Sponsored Refugee	Asylum Seekers
Didn't finish high school	Count	8	7	23
	Percent	8.2%	<b>29.2%</b>	<b>37.1%</b>
Completed high school	Count	16	4	19
	Percent	16.5%	16.7%	30.6%
Some post-secondary	Count	20	8	9
	Percent	20.6%	<b>33.3%</b>	14.5%
University	Count	53	5	11
	Percent	<b>54.6%</b>	20.8%	17.7%
Total	Count	97	24	62
	Percent	100.0%	100.0%	100.0%

\* Significant,  $p \leq 0.05$

Each respondent was asked to assess his or her fluency in English by indicating whether or not he or she could converse easily in English. In light of the educational attainments of non-refugee immigrants, it is not surprising that the majority of respondents in this group, 69.1 percent, claim to speak English fluently (Table 2.9). More surprising, 58.3% of sponsored refugees and 63.3% of asylum seekers say they can converse easily. According to these self-reports, language should not pose a challenge as respondents search for housing.

**Table 2.9 Fluency in English by Arrival Status**

English Fluency		Arrival Status*		
		Non-refugee Immigrant	Sponsored Refugee	Asylum Seekers
Easy to converse	Count	67	14	38
	Percent	<b>69.1%</b>	<b>58.3%</b>	<b>63.3%</b>
Need help to converse	Count	30	10	22
	Percent	30.9%	41.7%	36.7%
Total	Count	97	24	60
	Percent	100.0%	100.0%	100.0%

\* Not significant.

The sample is highly feminized. Approximately three quarters, of respondents are women. In each category of arrival status, women outnumber men by three to one. Although women slightly outnumber men in recent migration flows to Canada (Citizenship and Immigration 2010), the sample includes a much higher proportion of women than the total population of immigrants arriving in Canada between 1999 and 2009.

Two of the main determinants of housing demand are household size and household income. The newcomers in the sample have larger households than the average of 2.8 persons in the Toronto metropolitan area (Statistics Canada 2008), a finding that also accords with an earlier study by Preston et al. (2006). Household size also varies significantly among the three groups of newcomers. Approximately three-quarters of sponsored refugees, 65 percent of asylum seekers and 45 percent of non-refugee immigrants live in large households with more than three people (Table 2.10). Twenty-one percent of sponsored refugees and 16 percent of asylum seekers live in households with 6 or more people. In contrast, asylum seekers are more likely than non-refugee immigrants or asylum seekers to live alone, in single person households. With the significant differences in household size among the three groups of newcomers, housing demand is likely to vary. The need for large dwellings is particularly acute for sponsored refugees and asylum seekers.

**Table 2.10 Household Size by Arrival Status**

Household Size		Arrival Status*		
		Non-refugee Immigrant	Sponsored Refugee	Asylum Seeker
1	Count	6	1	9
	Percent	6.2%	4.2%	<b>14.3%</b>
2	Count	20	5	13
	Percent	20.6%	20.8%	20.6%
3	Count	27	7	10
	Percent	<b>27.8%</b>	29.2%	15.9%
4	Count	26	4	11
	Percent	26.8%	16.7%	17.5%
5	Count	7	2	10
	Percent	7.2%	8.3%	15.9%

6 or more	Count	11	5	10
	Percent	11.3%	<b>20.8%</b>	15.9%
Total	Count	97	24	63
	Percent	100.0%	100.0%	100.0%

\* significant,  $p \leq 0.05$ .

Household income constrains housing decisions for almost all newcomers in our sample. The respondents have very low household incomes (Table 2.11). A minority of respondents, but especially sponsored refugees and asylum seekers, reported household incomes above \$20,000. A small number of non-refugee immigrants are more affluent; almost 15 percent of non-refugee immigrants have household incomes of \$30,000 or more. Almost half of non-refugee immigrants, 46.5 percent, and 41.1 percent of asylum seekers had household incomes that were below \$10,000. In comparison, the modal category for the household incomes of sponsored refugees and refugee claimants is \$10,000-\$19,999<sup>4</sup>. In a metropolitan area where median household income was \$69,321 in 2006, most respondents are poor.

**Table 2.11 Household Income by Arrival Status\***

Household income		Non-refugee Immigrant	Sponsored Refugee	Asylum Seeker
0 - \$9,999	Count	39	1	23
	Percent	<b>46.5%</b>	5.0%	41.1%
\$10,000-19,999	Count	22	17	24
	Percent	26.2%	<b>85.0%</b>	<b>42.9%</b>
\$20,000-29,999	Count	12	2	6
	Percent	14.3%	10.0%	10.7%
\$30,000+	Count	11	0	3
	Percent	13.2%	0.0%	5.4%
Total	Count	84	20	56
	Percent	100.0%	100.0%	100.0%

\* significant,  $p \leq 0.05$ .

<sup>4</sup> Low social assistance rates in Ontario may contribute to the low incomes of sponsored refugees and asylum seekers. About half of the respondents in the first group, 52.2%, and almost three quarters of asylum seekers, 72.5%, receive social assistance.

Respondents' very low household incomes are surprising in light of the educational attainments of non-refugee immigrants and their lengthy residence in Canada. More than half of non-refugee immigrants have at least one university degree, yet almost half of them, 46.5 percent, has a household income below \$10,000. Recent arrival cannot be the main cause of these low incomes since the majority of respondents had lived in Canada for at least one year at the time of the survey. The challenges posed by low household incomes are magnified by the respondents' large households. With low incomes, many respondents face the challenge of searching for large housing units that are well maintained and in good repair.

### 2.2.3.2. Housing Circumstances

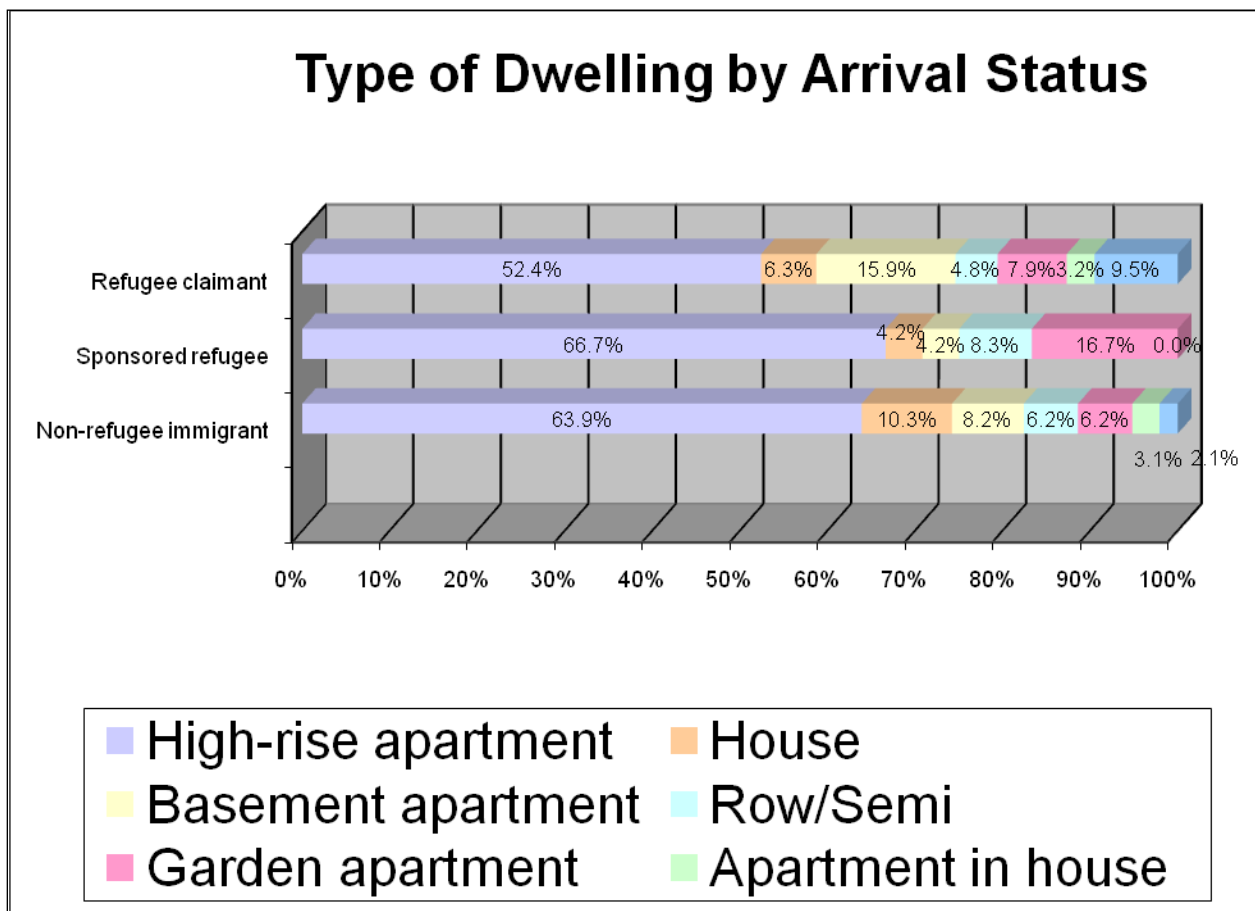
The majority of respondents are renters. Of the 173 people who provided information about tenure and arrival status, 153, approximately 88 percent, rent (Table 2.12). Only eleven are homeowners and an even smaller number, nine, were living in shelters or with friends and family who do not charge rent. There are significant differences in tenure related to arrival status. As expected, non-refugee immigrants are more likely to be owners than either sponsored refugees or asylum seekers. Some non-refugee immigrants have incomes of \$30,000 or more and others arrive with sufficient savings to purchase housing, unlike sponsored refugees who usually arrive with few if any assets. The uncertain status of asylum seekers who share the low household incomes of sponsored refugees in Canada preclude home ownership.

**Table 2.12 Tenure by Arrival Status\***

Arrival Status		Own	Rent	Other	Total
Non-refugee Immigrant	Count	10	73	5	88
	Percent	11.4%	<b>83.0%</b>	5.7%	100.0%
Sponsored Refugee	Count	1	22	1	24
	Percent	4.2%	<b>91.7%</b>	4.2%	100.0%
Asylum Seeker	Count	0	58	3	61
	Percent	0.0%	<b>95.1%</b>	4.9%	100.0%
Total	Count	11	153	9	173
	Percent	6.4%	88.4%	5.2%	100.0%

\* Significant,  $p \leq 0.05$ .

Typical of renters in the Toronto metropolitan area, the majority of respondents rent apartments in high-rise buildings (Figure 2.1). Apart from the shared tendency for the majority of each group of respondents to live in high-rise apartments, dwelling type varies. Non-refugee immigrants live in the most desirable types of dwellings with 16.5 percent living in single-detached and row housing, another 6.2 percent in garden apartments and only 2.1 percent living in a single room. Only 8.2 percent of non-refugee immigrants live in basement apartments. The dwelling types of sponsored refugees compare favourably with those of non-refugee immigrants. Almost 84 percent live in high-rise and garden apartments. Although a small percentage of sponsored refugees, 12.5 percent, lives in single-detached and row housing, none lives in a room and only 4.2 percent are living in basement apartments. In contrast, asylum seekers live in the least desirable housing stock. Almost one in ten, 9.5 percent, is renting a room and another 15.9 percent live in basement apartments. Only about 60 percent live in high-rise and garden apartments.



**Figure 2.1**

Despite their low household incomes, newcomers' monthly housing costs are close to the average rent of \$1,017 in the metropolitan area (Toronto Regional Housing Databank 2011). The median monthly housing cost for non-refugee immigrants is almost \$900, while the median costs for sponsored refugees and asylum seekers are slightly lower (Table 2.13). More than one in five respondents from each group of newcomers spends \$1,000 or more for housing every month.



**Table 2.13 Monthly Housing Cost by Arrival Status**

		Arrival Status*		
		Non-refugee Immigrant	Sponsored Refugee	Asylum Seeker
0-\$399	Count	8	3	9
	Percent	10.7%	15.0%	15.0%
\$400-\$599	Count	9	2	16
	Percent	12.0%	10.0%	<b>26.7%</b>
\$600-\$799	Count	11	1	5
	Percent	14.7%	5.0%	8.3%
\$800-\$999	Count	24	10	14
	Percent	<b>32.0%</b>	<b>50.0%</b>	23.3%
\$1,000-\$1,199	Count	13	1	13
	Percent	17.3%	5.0%	21.7%
\$1,200-\$1,499	Count	6	3	3
	Percent	8.0%	15.0%	5.0%
\$1,500+	Count	2	0	0
	Percent	2.7%	0.0%	0.0%
Total	Count	73	20	60
	Percent	100.0%	100.0%	100.0%

\* significant,  $p \leq 0.05$ .

High rents may help newcomers find good quality housing. High percentages of respondents report that their housing is good quality (Table 2.14). Two-thirds of sponsored refugees consider that their current housing is good quality while 60 percent of non-refugee immigrants and 52.5 percent of asylum seekers think they live in good quality housing. Although the percentages of each group who report that their housing needs major repairs are similar, a higher percentage of asylum seekers report that their housing is in need of minor repairs.

**Table 2.14 Housing Quality by Arrival Status\***

		Housing Quality			
		Good	Minor Repairs	Major Repairs	Total
Non-refugee Immigrant	Count	57	24	14	95
	Percent	<b>60.00%</b>	25.30%	14.70%	100.00%
Sponsored Refugee	Count	16	5	3	24
	Percent	<b>66.70%</b>	20.80%	12.50%	100.00%

Asylum Seeker	Count	32	22	7	61
	Percent	<b>52.50%</b>	36.10%	11.50%	100.00%
* Not significant.					

Most respondents think that their housing circumstances have improved or been stable since they arrived in Canada (Figure 2.2). Approximately one third of each group, between 29.2 percent and 37 percent, reports that their housing circumstances have improved. Another 40 percent to 47 percent of each group feels that their housing circumstances have not changed. Only a minority of respondents report that their housing circumstances have deteriorated, but more so for refugees than non-refugees.

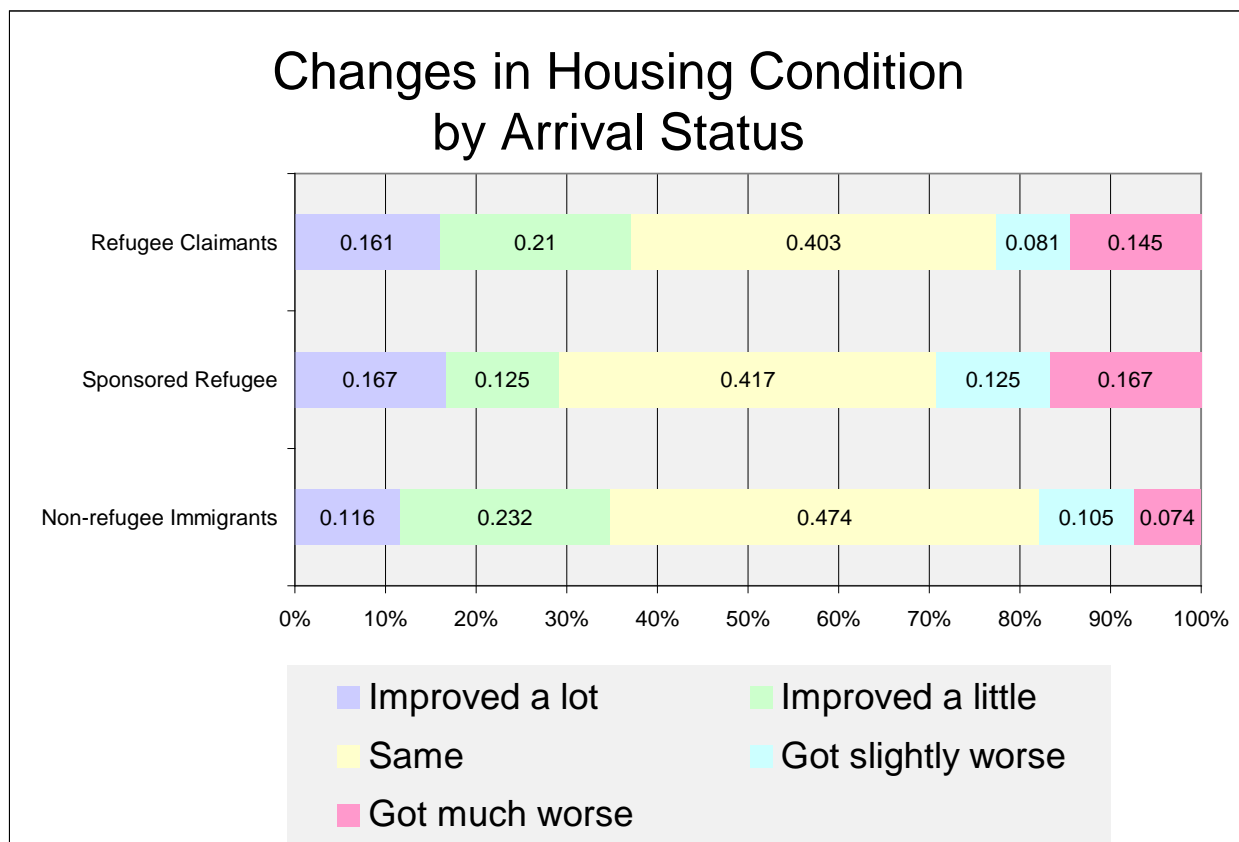


Figure 2.2

The majority of respondents are also satisfied with their current housing. This is particularly the case for non-refugee immigrants and sponsored refugees (Table 2.15). Asylum seekers are more likely to be dissatisfied with their current housing. Approximately half are satisfied and the other half is

dissatisfied. The dissatisfaction is not surprising since asylum seekers are more likely to be living in a room or in a basement, the least desirable types of housing. Levels of neighbourhood satisfaction are even higher than reported levels of housing satisfaction. Between 85 percent and 75 percent of each newcomer group is very or somewhat satisfied with their current neighbourhood. Once again, asylum seekers are slightly less satisfied than either non-refugee immigrants or sponsored refugees, but the difference is small and insignificant.

**Table 2.15 Housing and Neighbourhood Satisfaction by Arrival Status**

			Satisfaction*				Total
			Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	
Housing	Non-refugee Immigrant	Count	24	37	20	13	94
		Percent	25.5%	39.4%	21.3%	13.8%	100.0 %
	Sponsored Refugee	Count	7	10	5	2	24
		Percent	29.2%	41.7%	20.8%	8.3%	100.0 %
	Asylum Seeker	Count	10	21	19	13	63
		Percent	15.9%	33.3%	30.2%	20.6%	100.0 %
Neighbourhood	Non-refugee Immigrant	Count	42	40	11	3	96
		Percent	43.8%	41.7%	11.5%	3.1%	100.0 %
	Sponsored Refugee	Count	13	7	4	0	24
		Percent	54.2%	29.2%	16.7%	0.0%	100.0 %
	Asylum Seeker	Count	19	28	7	8	62
		Percent	30.6%	45.2%	11.3%	12.9%	100.0 %

\* Not significant.

### 2.2.3.3. Housing Difficulties

Despite their overall satisfaction with their current dwellings and neighbourhoods, newcomers experience numerous housing difficulties as they struggle to pay high housing costs with household incomes that fall well below the average for the metropolitan area. Affordability is a major issue for many of the newcomers who participated in the survey. As workers had suggested, newcomers with

limited financial resources settle for poorly maintained and poor quality housing and they often double up. All of these difficulties were reported in the questionnaire survey. Of the 159 respondents who provided information about their housing costs, only 11, 6.9 percent, are spending less than 30 percent of total household income on housing (Figure 2.3). Approximately one in four respondents, 27 percent, is spending between 30 and 49 percent of total income on housing, while an alarming 65 percent, 104 of 159 respondents, spend half or more of total household income on housing each month.

Although the percent of income paid monthly for housing does not differ significantly among the three groups of newcomers, two trends are readily apparent. Sponsored refugees are all paying at least thirty percent of total income for housing. According to CMHC guidelines (Canada Mortgage and Housing 2004), all of the sponsored refugees in the sample have affordability problems. At the same time, asylum seekers are suffering the most serious financial problems. One in three is spending three quarters or more of total household income on housing. However, financial problems are typical of all three groups of newcomers. Approximately half of non-refugee immigrants spend 50 percent or more of their monthly income on housing, a financial challenge shared by approximately 63 percent of sponsored refugees and asylum seekers.

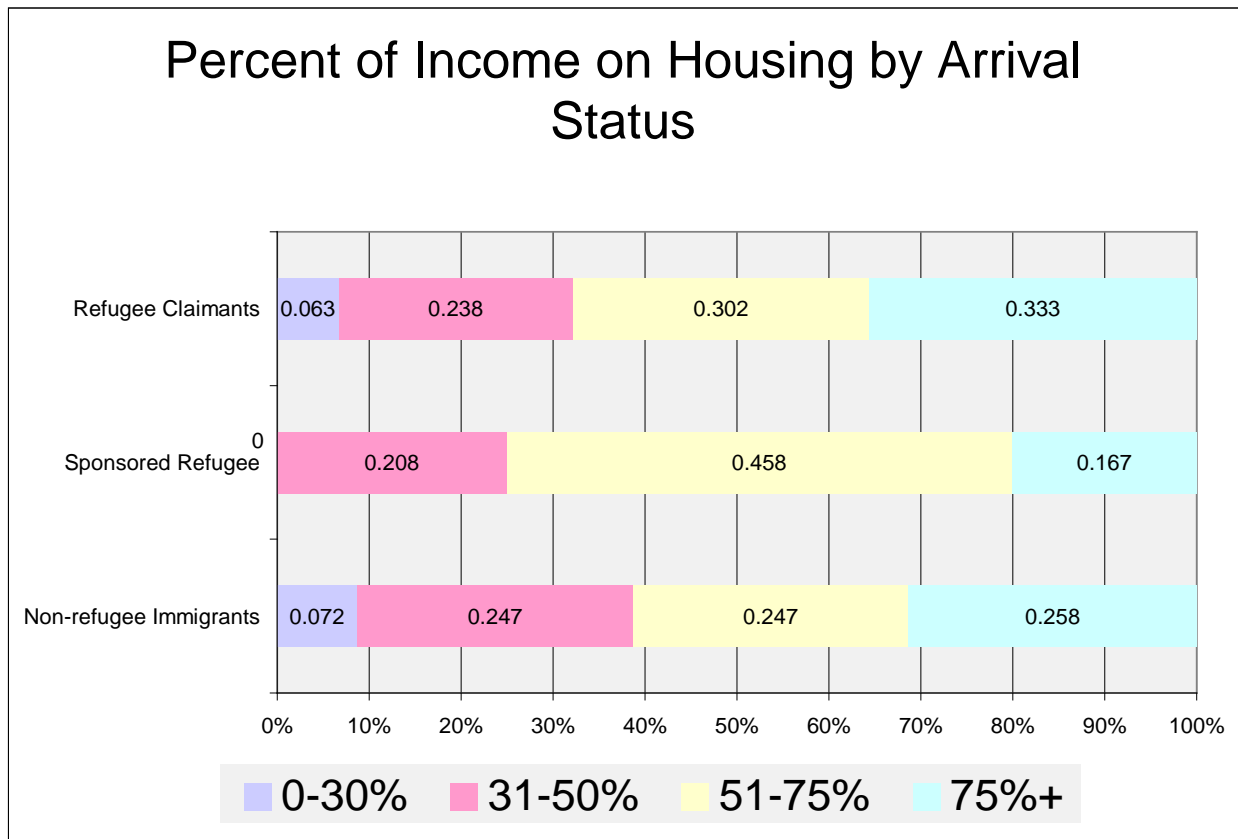


Figure 2.3

People who spend 30 percent or more of their income on housing are financially vulnerable, while those spending half or more of their income are at risk of homelessness (Canada Mortgage and Housing Corporation 2004). In our sample, the majority of respondents are at risk of homelessness. The proportion of each group spending 50 percent or more of monthly income on housing ranges between 50.5 percent for non-refugee immigrants and 62.5 percent for sponsored refugees.

Approximately seven out of ten respondents reported that they had difficulties with their current housing. The percentage did not vary among the three groups of newcomers, indicating that the high levels of satisfaction reported earlier do not mean that the respondents' housing situations are trouble-free. Specifically, overcrowding, an indication of hidden homelessness, is a problem for more than half of sponsored refugees and asylum seekers and over 40 percent of non-refugee immigrants (Table 2.16). Unhealthy and poorly maintained housing are also frequent problems. Approximately two

thirds of sponsored refugees and half of asylum seekers mentioned that unhealthy conditions such as mould, bedbugs and other vermin, and inadequate ventilation were problems with their current housing. Half of sponsored refugees and 40 percent of asylum seekers mentioned poor maintenance. These problems were also cited by a substantial, but lower proportion, of non-refugee immigrants.

**Table 2.16 Types of Housing Difficulties by Arrival Status**

		N	Overcrowding	Unhealthy	Poor Maintenance	Inconvenient	Neighbours	Discrimination
Non-refugee Immigrants	Count	97	42	40	35	27	23	21
	Percent		43.3%	41.2%	36.1%	27.8%	23.7%	21.6%
Sponsored Refugee	Count	24	13	16	12	6	9	7
	Percent		54.2%	66.7%	50.0%	25.0%	37.5%	29.2%
Asylum Seeker	Count	63	35	31	25	20	19	17
	Percent		55.6%	49.2%	39.7%	31.7%	30.2%	27.0%
Total	Count	184	90	87	72	53	51	45
	Percent		48.9%	47.3%	39.1%	28.8%	27.7%	24.5%

\* Not significant.

\*\* Multiple responses were solicited so the sums of the column percentages may exceed 100%.

A second group of problems mentioned by one-fifth to one third of newcomers include inconvenient location, conflict with neighbours, and discrimination. Living in high-rise apartments in suburban areas where public transit service is poor, newcomers find it difficult to get to work, schools, and other facilities such as grocery stores. Even in Flemingdon Park that is served by public transit, there is no grocery store nearby making the location inconvenient for many newcomers. Conflict with neighbours and discrimination are mentioned by at least one in five newcomers as a housing difficulty. Although discrimination emerges as a frequent difficulty, it is not emphasized as much by newcomers as it was by housing and settlement workers.

Other measures underscore the precarious housing situations of many newcomers in the sample. Frequent moves are often an indication of precarious housing. People move in search of more affordable or better quality housing. In this sample, asylum seekers are more likely than non-refugee immigrants and sponsored refugees to have made frequent moves since arriving in Canada (Table 2.17). Twenty-nine percent of asylum seekers have moved four or more times compared with 25.0 percent of sponsored refugees and 12.7 percent of non-refugee immigrants. For sponsored refugees, the number of moves is bifurcated between those who are residentially stable and those who have very unstable

housing situations. Approximately 40 percent of sponsored refugees have moved once since settling in Canada and another 25 percent have made more than three moves. The frequency of moves reported by non-refugee immigrants shows that the propensity to move decreases after the second move. The majority of non-refugee immigrants move once each five years, close to the national average.

**Table 2.17 Number of Moves by Arrival Status\***

		0	1	2	3	4 or more	Total
Non-refugee Immigrant	Count	31	23	22	7	12	95
	Percent	32.6%	24.2%	23.2%	7.4%	12.7%	100.0%
Sponsored Refugee	Count	4	10	1	3	6	24
	Percent	16.7%	41.7%	4.2%	12.5%	25.0%	100.0%
Asylum Seeker	Count	11	9	13	11	18	62
	Percent	17.7%	14.5%	21.0%	17.7%	29.1%	100.0%

\* Not significant.

Other precarious housing situations, often labeled as hidden homelessness, occur when people are forced to stay with friends or family because no other housing is available. Staying in a hostel or in a nonresidential place are both indicators of homelessness. When asked if they had ever had to stay with friends or family, stay in a hostel, or stay in a nonresidential place because they didn't have other housing, two trends are immediately apparent (Table 2.18). Sponsored refugees and asylum seekers are more likely than non-refugee immigrants to have experienced hidden homelessness and to have been homeless. More than 40 percent of sponsored refugees and asylum seekers have stayed in a hostel compared with only 3.1 percent of non-refugee immigrants. In contrast, 57.7 percent of non-refugee immigrants have stayed with family or friends. Sponsored refugees and asylum seekers are more likely to be homeless than non-refugee immigrants.

**Table 2.18 Experience of Precarious Housing and Homelessness by Arrival Status**

		Stay with Family	Stay with Friends	Stay in Hostel*	Stay in Nonresidential	N
Non-refugee	Count	37	19	3	3	94
	Percent	38.1%	19.6%	3.1%	3.1%	

Immigrant						
Sponsored Refugee	Count	8	2	11	2	24
	Percent	33.3%	8.3%	<b>45.8%</b>	8.3%	
Asylum Seeker	Count	16	20	27	4	63
	Percent	25.4%	31.7%	<b>42.9%</b>	6.3%	
Total	Count	61	41	<b>41</b>	9	181
	Percent	33.7%	22.7%	22.7%	5.0%	100.0%

\* Significant  $p \leq 0.05$ .

The strategies used to cope with the threat of homelessness point to important differences between asylum seekers and other newcomers. Aside from hostels and other nonresidential locations staying with friends is the most common strategy for asylum seekers when other housing is not available (Table 2.18). In contrast, sponsored refugees are more likely to have stayed with family under similar circumstances. This contrast in experiences of hidden homelessness points to differences in the social networks of asylum seekers that may affect their housing circumstances. Without family members to offer assistance, they are more dependent on their friends.

Homelessness is sometimes precipitated by eviction. The number of evictions reported by respondents underlines the vulnerability of asylum seekers. The numbers are low and must be interpreted with caution because the sample is small however, they are suggestive and consistent with the trends in other measures of hidden homelessness. Approximately 8 percent of asylum seekers had been evicted since arriving in Canada, a much higher percentage than for the other two groups of newcomers. While asylum seekers and sponsored refugees have equally low household incomes, asylum seekers mention more housing difficulties. They also move more often than sponsored refugees. The eviction statistics confirm that asylum seekers are at greater risk of homelessness than the other two groups of newcomers.

#### **2.2.3.4. Coping Strategies**

Faced with housing that is unaffordable, unsuitable, and inadequate, newcomers act on their own behalf. They actively seek help. More than 80 percent of respondents reported that they



had received help obtaining housing (Table 2.19). The most vulnerable groups, sponsored refugees and asylum seekers were the most likely to report having been helped. Almost all asylum seekers, a remarkable 89 percent, had received help.

**Table 2.19 Help Received by Arrival Status\***

		Received Help		Total
		No	Yes	
Non-refugee Immigrant	Count	21	74	95
	Percent	21.9%	<b>77.1%</b>	100.0%
Sponsored Refugee	Count	3	19	22
	Percent	13.6%	<b>86.4%</b>	100.0%
Asylum Seeker	Count	7	56	63
	Percent	11.1%	<b>88.9%</b>	0.0%
*Not significant.				

Family and friends are crucial sources of help for all newcomers (Table 2.20). As Hiebert et al. (2006) found in Vancouver, newcomers obtain help most often from their own social contacts (Table 2.20). More than 40 percent of non-refugee immigrants received help from family members, while one third of sponsored refugees and approximately 40 percent of asylum seekers were helped by friends. The social isolation of sponsored refugees and asylum seekers is readily apparent. They are more likely to rely on friends rather than family for help with housing difficulties. It is noteworthy that few respondents mentioned members of their ethnic communities as sources of help with housing although it is likely that in many cases family and friends were members of their ethnic community.

Among the formal organizations that serve newcomers, Housing Help Centres are overwhelmingly the most important source of assistance. Almost one half of asylum seekers, 42.9 percent; one-third of sponsored refugees, and one-quarter of non-refugee immigrants, received help from a Housing Help Centre (Table 2.20). Housing help is provided by independent organisations and through immigrant-serving agencies where housing workers

funded by the City of Toronto work. Our sampling strategy has likely increased the frequency with which Housing Help Centres are mentioned as sources of help.

**Table 2.20 Sources of Help by Arrival Status**

		Family	Friends	Member of Ethnic Group	Immigrant Serving Agency	Housing Help Centre	Religious Organisation	Ethnic Organisation
Non-refugee Immigrants	Count	40	22	2	5	25	3	1
	Percent	<b>41.20%</b>	22.70%	2.10%	6.7%	25.8%	3.1%	1.1%
Sponsored Refugee	Count	7	8	2	6	8	2	2
	Percent	29.20%	<b>33.30%</b>	8.30%	25.0%	<b>33.3%</b>	8.3%	8.3%
Asylum Seeker	Count	15	26	4	11	27	6	6
	Percent	23.80%	41.30%	6.30%	17.5%	<b>42.9%</b>	9.5%	9.5%
Total	Count	62	56	8	22	60	9	9

Newcomers are active on behalf of themselves and others. Many help each other with housing difficulties. When we crosstabulated respondents who had received help with those who had given help to others, we found that the vast majority of respondents had received help with housing and many had given help to others (Table 2.21). As Hiebert and Mendez (2008), Murdie (2008a) and D’Addario et al. (2007) found, regardless of the poor quality of their own housing, newcomers offer assistance.

**Table 2.21 Sources of Help by Arrival Status**

Received help		Gave help		Total
		No	Yes	
No	Count	13	10	23
	Percent	56.5%	43.5%	100.0%
Yes	Count	70	61	131
	Percent	53.4%	46.6%	100.0%

\* Not significant.

### 2.2.3.5. Improvement Over Time

We expect that newcomers’ housing circumstances will improve over time. However, for the respondents in our survey, longer residence does not assure higher household incomes. There are no significant differences in the household incomes of newcomers who have lived in Canada for five to ten years and those who arrived within three to six months of the survey (Table 2.22). We know that it is

taking longer for immigrants' earnings to approach those of equally qualified workers that are Canadian-born (Picot 2008) however, the income trends may also be influenced by recruiting respondents through agencies. Clients are seeking help, indicating that they are probably more likely than the average newcomer to be having financial and other housing difficulties. The lack of improvement in respondents' incomes is reflected in trends in the quality of their housing and satisfaction with their housing.

**Table 2.22 Length of Residence in Canada by Household Income**

Residence in Canada		Annual Household Income*				
		0-\$9,999	\$10,000-\$19,999	\$20,000-\$29,999	\$30,000+	Total
3-6 months	Count	12	5	0	3	20
	Percent	<b>60.0%</b>	25.0%	0%	15.0%	100.0%
6-12 months	Count	4	9	1	2	16
	Percent	25.0%	<b>56.3%</b>	6.2%	12.5%	100.0%
1-4 years	Count	27	30	9	2	68
	Percent	39.7%	<b>44.1%</b>	13.2%	2.9%	100.0%
5-10 years	Count	20	18	10	7	55
	Percent	<b>36.4%</b>	32.7%	18.2%	12.7%	100.0%

\* Not significant.

Although the absolute number of respondents who are satisfied with their housing is higher among those who have lived in Canada for five to ten years, there is a steady increase in the percentage of respondents who are dissatisfied (Tables 2.23, 2.24). Less than 20 percent of recent arrivals, those who arrived within three to six months of the survey are dissatisfied. Among those who have lived in Canada for more than four years, almost half, 49.2 percent, are dissatisfied. Neighbourhood satisfaction is also lower among those who have lived in Canada the longest, although the decline is less dramatic because the majority of respondents are satisfied with their neighbourhoods. Murdie (2004) also found that the housing satisfaction of Somali refugees actually decreased over time. Moving initially into large apartments in the private rental market, Somali refugees were forced to downsize and double up with other families as they struggled with low incomes in Toronto. Except for those who moved into social housing where they spent only 30 percent of their income on rent, the participants in the study grew increasingly dissatisfied with their housing circumstances over time.

**Table 2.23 Housing Satisfaction by Length of Residence in Canada**

Housing Satisfaction		Length of Residence in Canada*			
		3-6 months	6-12 months	1-4 years	5-10 years
Very Satisfied	Count	7	7	14	13
	Percent	26.9%	31.8%	18.7%	22.8%
Somewhat Satisfied	Count	14	9	28	16
	Percent	53.8%	40.9%	37.3%	28.1%
Somewhat dissatisfied	Count	4	3	23	14
	Percent	15.4%	13.6%	30.7%	24.6%
Very dissatisfied	Count	1	3	10	14
	Percent	3.8%	13.6%	13.3%	24.6%
Total	Count	26	22	75	57
	Percent	100.0%	100.0%	100.0%	100.0%

\* Not significant.

**Table 2.24 Neighbourhood Satisfaction by Length of Residence in Canada**

		Length of Residence in Canada*			
		3-6 months	6-12 months	1-4 years	5-10 years
Very Satisfied	Count	18	9	27	19
	Percent	69.2%	42.9%	36.0%	33.3%
Somewhat Satisfied	Count	7	9	34	23
	Percent	26.9%	42.9%	45.3%	40.4%
Somewhat dissatisfied	Count	1	3	8	10
	Percent	3.8%	14.3%	10.7%	17.5%
Very dissatisfied	Count	0	0	6	5
	Percent	0.0%	0.0%	8.0%	8.8%
Total	Count	26	21	75	57
	Percent	100.0%	100.0%	100.0%	100.0%

\* Not significant.

The declining levels of satisfaction in our data suggest that survey respondents who have been in Canada for more than four years have made adjustment similar to those made by Somali refugees in an earlier Toronto study (Murdie 2002). Over time, they have settled for less spacious and less well maintained housing as they adapt to their financial circumstances. Certainly, a higher percentage of newcomers who have been in Canada for more than four years than more recent newcomers report that their housing is in need of major and minor repairs (Table 2.25 ). Indeed, only about half of those

who have lived in Canada between five and ten years consider their housing to be in a good state of repair.

**Table 2.25 Housing Quality by Length of Residence in Canada**

		3-6 months	6-12 months	1-4 years	5-10 years
Good	Count	17	18	42	28
	Percent	70.8%	81.8%	55.3%	49.1%
Minor Repairs	Count	7	2	23	18
	Percent	29.2%	9.1%	30.3%	31.6%
Major Repairs	Count	0	2	11	11
	Percent	0.0%	9.1%	14.5%	19.3%
Total	Count	24	22	76	57
	Percent	100.0%	100.0%	100.0%	100.0%

\* Not Significant

The affordability of housing does improve marginally across the four cohorts of immigrants. As previous studies have shown (Hiebert et al. 2006, Murdie 2004), high percentages of immigrants who have lived in Canada for no more than one year are spending more than half of their income on housing. The percentages paying three quarters or more of their income on housing do decline among newcomers who have lived in Canada for more than a year. However, very few newcomers spend less than 30 percent of their income on housing regardless of their length of residence. In this sample of newcomers, affordability is a persistent issue even for those who have lived in Canada for five to ten years.

#### **2.2.4. The Views of Refugees and Asylum Seekers**

Focus groups with refugees and asylum seekers at the four participating agencies indicated that their main concerns are the same as those identified by the workers and through analysis of the survey data. However, the focus group discussions revealed the everyday effects of the poor housing circumstances in which many refugees and asylum seekers live. Some important distinctions between refugees and asylum seekers also emerged from the discussions.

##### **2.2.4.1. Affordability**

To repeat one more time, affordability was a key issue for sponsored refugees and asylum seekers. They find that housing is expensive compared with their low incomes. As a result, refugees and asylum

seekers often settle for substandard housing. Many participants in the focus groups live in poorly maintained housing and some live with infestations of mice and other vermin. They complain that landlords refuse to address their maintenance concerns even as the rent steadily increases. Many of the sponsored refugees and asylum seekers who participated in the focus groups were so desperate to remain housed that they felt they could not insist that landlords do regular and emergency repairs. Participants felt that they were stuck and they had to put up with substandard housing.

Basements, one of the cheaper types of rental accommodation in Toronto, were not seen as a good place to live. Concerns about the quality of the air and the potential to develop illnesses such as asthma were expressed by participants in every focus group. Again, low incomes are the main reason that people tolerated inadequate housing conditions in basement apartments. Their current housing is inadequate, however, well maintained housing is out of reach for most participants in the focus groups. Participants worry about the impacts of living in basements on their own health and the health of their families, but they are unable to act to resolve these concerns. Several people commented on their frustration with their current housing and their inability to improve their housing.

Concerns about affordable housing were often related to the difficulties of getting a well-paid job. One single mother discussed the unique difficulties facing asylum seekers,

“Getting a job is difficult. Till you get some regular status, you cannot get any help” (RFG1P3).

With low incomes, often derived from social assistance, asylum seekers cannot afford proper and suitable housing. Blocked entry into the labour market was a critical barrier to accessing housing for almost all participants in the focus groups. Several are currently enrolled in language courses, while others are taking courses to upgrade their qualifications and have their credentials recognized. Unlike refugees, asylum seekers are not eligible for most of these services, so they concentrate on getting a job, any job. As one woman commented about a fellow participant:

“17 years of experience in Sri Lanka as a manager..., she is willing to work as a volunteer to get Canadian experience.” (FG3#3)

Without a job, limited credit history in Canada, and few friends in a position to help them, refugees and asylum seekers in the focus groups were stuck in unsatisfactory housing. One asylum seeker (RFG1) wanted to move because her rent and utilities cost \$850 per month from a total income

of \$1,000 per month. To sign another lease, she needs someone to co-sign as a guarantor, but she doesn't know anyone who is able to co-sign and is acceptable to landlords. Another asylum seeker (RFG2) also mentioned the difficulties that have arisen because he is unemployed, relying on social assistance, and does not have a guarantor to co-sign on his behalf. As a recipient of social assistance, he experiences discrimination from many landlords so a smaller set of vacancies are available for rent and he must choose the cheapest because of his low income. Another refugee agreed, saying:

“You can only find housing that goes with the money you get from the government or [you] sacrifice food money”.(RFG1)

#### **2.2.4.2. Overcrowding and Shared Accommodation**

When participants were unable to afford increasingly high rental rates, they were often forced to share accommodations in order to offset high housing costs that they could not pay. The overcrowding that results leaves many living in inadequate housing with very limited facilities. One woman's situation was typical.

“For that tiny basement I have no private kitchen. It's difficult”. (RFG1).

With few social contacts in Toronto, asylum seekers and sponsored refugees often shared accommodation with total strangers. A refugee claimant explained that after staying in a homeless shelter, she moved to a rooming house where four strangers share one kitchen and one bathroom. Paying approximately \$350 for the room, this was the only housing that she could afford. One woman rents a bedroom from a family of four with whom she shares cooking and bathroom facilities (RFG3). Since they are strangers, her seven-year-old daughter spends her time before and after school locked in the bedroom. She cannot use any other space in the house to play or socialize.

Others who participated in the focus groups live with people that they know but they still miss the freedom of living in their own places. One refugee claimant who is on good terms with the family from which she rents a room, assumes that they will object to the smell of her South Asian cuisine. For this reason, she doesn't cook familiar dishes (RFG3). The freedom to prepare and eat familiar foods is a major reason that she would like to live in her own apartment.

### **2.2.4.3. Lack of Information**

Refugees and asylum seekers see their limited knowledge about where to look for housing in Toronto as a major barrier to obtaining permanent housing. With limited knowledge of English, their initial efforts to obtain housing are often frustrating and unsatisfactory. According to one participant in the first focus group with refugees and asylum seekers,

“Many immigrants do not know how to find housing. I live in a basement with a 1 metre by 1 metre bathroom. The heating is almost non-existent. It’s very tiny and very cold. Before arriving here, there should be a way of telling people how to find housing. That is why immigrants end up paying double for similar accommodation to people who have been here (RFG1).

They are also concerned that they did not receive helpful information upon arrival in Toronto. One woman was helped by immigration officials at the airport who told her to call the Red Door family shelter. However, the help was inadequate. She was given a phone number, she then had to find a phone, and navigate an unfamiliar transit system on her own, immediately upon arrival. The trip to the shelter involved taking a taxi and the subway. Although she was grateful to be welcomed at the shelter, she had to share a room with six other people. This claimant said,

“It would have been better if the shelter had transportation to pick me up. Finding the shelter was a challenge as I had no idea how the transportation system works here. At the shelter, I didn’t get much help except directions to bus stops where they said I can find some house postings” (RFG1).

Other challenges arose due to asylum seekers’ limited knowledge of Toronto. One asylum seeker and his family lived in a shelter upon arrival and asked the staff for advice on where to find housing. They took one staff member’s advice and found themselves living in an unsafe neighbourhood where

“You see a lot of people with guns and drugs” (RFG2).

He was disappointed that the shelter staff on whom he had relied for information, had provided inaccurate information. This asylum seeker’s experience speaks to the challenge of reconciling workers’ expectations about housing for newcomers with those of the newcomers themselves.



A second asylum seeker spoke about the problems that arise when newcomers do not understand rental leases and contracts. Persuaded to sign a contract with a utility contact, he entered unknowingly into a long-term contract with expensive cancellation penalties (RGF2). Other participants were shocked at the costs of cellphone service and the high costs of that are often associated with changing cellphone services (RFG3). For many participants, limited English language skills coupled with little knowledge of Canadian practices and legal rights and obligations create additional housing difficulties. Even sponsored refugees and asylum seekers who are fortunate enough to find affordable housing encounter problems related to utility costs and contracts.

#### **2.2.4.4. The Trauma of the Refugee Experience**

The refugee experience itself adds to the emotional impact of the housing difficulties that sponsored refugees and asylum seekers experience in Toronto. Housing problems heighten the trauma associated with the persecution and experiences of conflict that have marked the lives of many refugees and asylum seekers. According to one sponsored refugee (RFG3), high rents and the financial stress associated with them, the difficulties of finding a job, and the need to share housing add to newcomers' trauma. He commented that in Canada, people have freedom, freedom to think, freedom to move around and come and go, but refugees settling in Canada who are forced to live with strangers have limited freedom. He also noted that refugees and asylum seekers are socially isolated. They often leave extended family in their countries of origin and many live alone in a new country. Anxious to reunite their families in Canada, refugees and asylum seekers place tremendous importance on obtaining appropriate and affordable housing. It is the first step in the process of family reunification.

#### **2.2.5. Survival Strategies**

Many refugees and asylum seekers demonstrated tremendous resilience in the face of overwhelming housing difficulties. Living in substandard housing that is unsuitable and poorly maintained, they still emphasized their own obligation to adapt to Canadian norms. The female refugee claimant who gave up cooking spicy food to avoid disturbing other people living in the house is typical.

Participants also turned to family and friends in their own communities for information and help, but they recognized that these social contacts often had limited resources themselves. As one participant remarked:

“Newcomers don’t know the rules. They talk to each other, but don’t know proper procedures.”(RFG3)

Another participant who has lived in Canada for six years commented that:

“I am helping friends as much as I can. Family is not very helpful, everyone is busy.” (RFG3)

In their search for help, focus group participants turned to their own communities, seeking assistance from religious groups and other social organizations.

Although the sponsored refugees and asylum seekers who participated in the focus groups were generally happy with the settlement services that they had received in Toronto, they perceived a shortage of housing information. They emphasized the value of housing workshops held at community centres and other public facilities where they learned about the Toronto housing market. Many focus group participants appreciated the efforts of a particular settlement or housing worker. They noted that many of the problems that they had encountered could be avoided if one knowledgeable person was charged with helping them settle.

The focus groups with sponsored refugees and asylum seekers confirmed the conclusions from the analysis of survey data and the information shared by settlement and housing workers. Asylum seekers and sponsored refugees are dissatisfied with their current housing that is in poor condition. Participants in the focus groups are very realistic about their housing options. They do not see many avenues for improvement before they have better paid jobs and, in the case of asylum seekers, permanent residence in Canada. The focus groups underscore the emotional toll of expensive, inadequate, and unsuitable housing that adds to the trauma of the refugee experience that has already affected sponsored refugees and asylum seekers.

## SECTION 3. - DISCUSSION

The evidence from this study adds to a growing body of research that has documented the precarious housing circumstances of newcomers in Canada's major gateway cities (Murdie and Logan 2011). Our findings confirm trends observed in earlier analyses of census information (Preston et al. 2006) and in case studies of refugees, asylum seekers and other immigrants (Murdie 2008b, 2004, 2002) in the Toronto metropolitan area. They also illuminate the impacts of immigrant class on housing. Comparing the housing circumstances of non-refugee immigrants with those of sponsored refugees and asylum seekers reveals how the experiences of people admitted to Canada on humanitarian grounds are shaped by their immigrant class. This is particularly true for asylum seekers, whose poor housing is due in no small measure to their tenuous and uncertain status in Canada.

The vast majority of newcomers in this study, 83 percent, are renters and they mainly rent apartments in high-rise buildings that are located disproportionately in the postwar suburbs of North York and Scarborough. The predominance of rental housing in apartments has not changed much since 2001 (Preston et al. 2006). Few newcomers are homeowners within ten years of arrival in Canada unlike the newcomers who locate in the outer suburbs of York Region (Preston et al. 2010). The survey results underscore the elusive nature of homeownership for many newcomers (Haan 2005).

The quality of housing in which newcomers live seems to be deteriorating as others have observed in Winnipeg and Vancouver (Carter and Osborne 2009, Hiebert and Mendez 2008). More than one in three of all respondents reported that their housing was in need of minor or major repairs. Overcrowding is a common occurrence as newcomers double up to obtain housing that they can afford. Between 40 percent and 55 percent of respondents in the survey was living in overcrowded dwellings. Approximately 40 percent lived in housing that they considered unhealthy.

### ***3.1. Housing Difficulties***

Affordability persists as the major housing issue for newcomers. Almost all of the participants in the survey are spending at least 30 percent of their total income on housing. Indeed, between 17 percent and 33.3 percent of each group of newcomers is spending at least three quarters of total household income on housing. The causes of affordability problems reported by participants in this survey are the same as those reported in earlier studies in Vancouver, Toronto, and Montreal (Hiebert

et al. 2006, Hiebert and Mendez 2008, Preston et al. 2006, Preston et al. 2009b, Renaud et al. 2006). Newcomers are struggling in the housing market because of very low incomes. In the Toronto context where rents are increasing, albeit slowly, and cheap apartments are being replaced by expensive rental units in new condominium developments, survey participants are fortunate in that their average monthly housing costs are slightly below the average for the metropolitan area. However, respondents' household incomes rarely exceed \$20,000 in a metropolitan area where the median household income was above \$69,000 in 2006. Newcomers' low incomes are the source of the affordability crisis, as reported in earlier studies (Renaud et al., Preston et al. 2006, Hiebert et al., 2006, Mendez et al. 2006, Rose et al. 2006, Carter et al. 2008a, Hiebert and Mendez 2008).

The severity of the affordability problems reported in the survey is surprising for three reasons. The majority of respondents have lived in Canada for at least one year, and almost one third have lived here for five to ten years. Past research suggests that the housing circumstances of newcomers will improve over time (Murdie 2004). In light of their relatively long residence in Canada, it is surprising that the majority of respondents are spending more than 30 percent of their total household income on housing. The slow speed with which immigrants are integrating into the labour market in Canada (Picot 2008) contributes to the persistence of housing affordability issues long after arrival. More than half of the newcomers in the sample are non-refugee immigrants, the group of newcomers who is most likely to succeed in the housing and labour markets (Hiebert and Mendez 2008). As family-sponsored immigrants, they arrive with social contacts that can assist with settlement and, as economic class immigrants, they possess skills, experience, qualifications and financial assets that are expected to facilitate integration. The large percentage of non-refugee immigrants that are spending high proportions of their income on housing is one indication that integration is taking longer than in the past. Finally, many participants in the survey, particularly non-refugee immigrants, are well educated and fluent in English. They do not struggle with the language and educational barriers that often aggravate newcomers' housing difficulties (Carter et al 2008a, Lemoine 2008).

With more than half of respondents spending at least half their household income on housing, many of the newcomers in our survey are at risk of homelessness. Responding to difficult financial pressures, many newcomers end up in housing circumstances that indicate hidden homelessness. Overcrowding is a problem for almost half of the respondents, affecting more than half of sponsored

refugees and asylum seekers and approximately 40 percent of non-refugee immigrants. Poorly maintained and unhealthy housing are also frequent problems. Between 50 percent and two thirds of sponsored refugees mentioned that poor maintenance and unhealthy conditions such as mould, bedbugs and other vermin, and inadequate ventilation were problems with their current housing. These problems were cited by high percentages of asylum seekers or non-refugee immigrants.

We also find that many refugees and asylum seekers have suffered homelessness. Almost half reported having stayed in a shelter and a few have stayed in nonresidential places. The large percentages of newcomers reporting housing circumstances that put them at risk of homelessness or that indicate homelessness are indications that the housing circumstances of newcomers in Toronto have deteriorated or, at the least, are not improving. The recent recession has exacerbated the challenges of finding housing, particularly for newcomers, but the deterioration in the housing circumstances of newcomers began much earlier (Preston et al. 2006, Murdie 2006, 2010). It reflects long-term changes in the Toronto housing market where the construction of rental dwellings and social housing largely ended by the mid-1990s and painful economic restructuring that accelerated the loss of well paid manufacturing jobs during the latest recession.

### ***3.2. The Vulnerability of Asylum Seekers and Sponsored Refugees***

The empirical analysis underscores the housing difficulties faced by asylum seekers. Settlement and housing workers' concerns about the precarious housing circumstances of asylum seekers are confirmed by the evidence that one in three asylum seekers is spending three quarters or more of total household income on housing. More than half live in overcrowded and unhealthy housing. Asylum seekers also have very unstable residential histories, moving more often than sponsored refugees or non-refugee immigrants. In this respect, our findings echo those from earlier studies in Toronto and Vancouver (Calvez. and Ilves 2008, D'Addario, Hiebert and Sherrell 2007, Murdie 2008a). With temporary status, asylum seekers have even greater difficulty than other newcomers gaining stable employment and secure housing. Many depend on social assistance that is simply insufficient to pay for suitable and adequate housing in Toronto. With larger households than those of many asylum seekers, sponsored refugees aren't much better off in the Toronto housing market. More than half live in unaffordable, overcrowded, poorly maintained, and unhealthy housing. However, their housing is more secure. Sponsored refugees have made fewer moves on average than asylum seekers.

Newcomers report discrimination in the housing market, however, it is subtle and the reasons for discrimination are not always linked solely to skin colour. Typically, discrimination is apparent when vacancies are suddenly rented once the landlord discovers the applicant is a newcomer, an asylum seeker, a Muslim, a single mother with children, or a recipient of social assistance (Centre for Equality Rights in Accommodation 2009). In Toronto, slightly more than one in five newcomers mentioned that discrimination was a problem. Sponsored refugees were more likely to report discrimination than asylum seekers or non-refugee immigrants, perhaps because their families are large. According to a recent report by the Centre for Equality Rights in Accommodation (2009), landlords discriminate on the basis of household size, household composition, and source of income. They do not want to rent to families with children, particularly those headed by single mothers who rely on social assistance. Murdie (2002) found that Somali refugees often reported discrimination on these grounds. While some newcomers and workers also claim that there is discrimination on the basis of ethnic, racial and religious identities, as in the past (Lemoine 2008, Teixeira 2008), others are more sanguine. They note that in some neighbourhoods, racialised minorities are the majority, so landlords no longer distinguish among tenants on the basis of their ethnic, racial or religious identities. Some landlords in these neighbourhoods are also racialised minorities themselves.

### ***3.3 Coping Strategies: The Importance of Social Capital***

As reported in earlier studies (D'Addario et al. 2007, Hiebert et al 2006, Hiebert and Mendez 2008, Mendez et al. 2006), newcomers draw on their social capital to deal with housing difficulties. We found that all newcomers turn to friends and family first for help with housing difficulties, however, non-refugee immigrants rely more on family while sponsored refugees and asylum seekers who have often separated from their extended families turn to friends for help. In focus groups, refugees and asylum seekers emphasized the importance of offering help to others in the same situation. They also pointed out some of the drawbacks that come from depending on their own social networks. The information that is shared among sponsored refugees and asylum seekers may be incomplete or incorrect, people are very busy so they have limited time to help others, and many sponsored refugees and asylum seekers have limited resources to share. The refugees' and asylum seekers' assessments underscore the potential value of social capital in newcomer communities and highlight its limitations.

Of the various organisations that serve newcomers in Toronto, housing help centres were mentioned most often as sources of help with housing difficulties. The frequency with which housing help centres are mentioned results in part from the sampling strategy, but it also reflects the way housing services are provided to newcomers in Toronto. The City of Toronto funds separate housing help centres and housing workers who work in immigrant-serving agencies. In both cases, services are provided to all newcomers, unlike settlement services funded mainly by the federal government that mostly serve legal permanent residents and offer little or no assistance with housing issues.

## SECTION 4 - CONCLUSIONS AND RECOMMENDATIONS

Overall, the findings confirm what we have learned from earlier studies in Toronto and other cities. Housing affordability emerges once again as the major issue for all newcomers but particularly for asylum seekers and sponsored refugees. In their efforts to cope with the high costs of housing, many newcomers live in overcrowded and substandard dwellings that put them at additional risk of homelessness. The findings underscore the need to help newcomers obtain well paid jobs commensurate with their qualifications and experience that will provide sufficient income so they can secure affordable, adequate, and suitable housing. The precarious housing situations of many newcomers in this study pose a serious challenge to successful settlement. As expected, the most vulnerable newcomers, refugees and asylum seekers, are experiencing the most serious housing difficulties. With large households and low incomes, many sponsored refugees are at risk of homelessness, while their uncertain status heightens the precarious housing circumstances of asylum seekers. Although other immigrants are better off than refugees and asylum seekers, a surprisingly large percentage of well-educated non-refugee immigrants who report fluent language abilities are also struggling to secure affordable, suitable and adequate housing.

Newcomers actively seek to improve their housing circumstances, drawing on social capital within their own social networks, and at least for this sample, seeking help from various organizations and agencies. Nevertheless, many suffer severe housing difficulties after five years residence in Canada. The findings are unsettling. They suggest that the vigorous efforts of newcomers to obtain help and the hard work and expertise of the workers that serve them are not able to resolve the challenges currently confronting newcomers in Toronto's housing market.

The analysis also reveals that the housing situations of newcomers are dynamic, reflecting changes in housing supply and housing demand. With the continued redevelopment and gentrification of central Toronto, newcomers are being pushed into postwar suburbs where there is still a stock of aging, high-rise apartments that are in need of major renovation. Public transportation is also limited in the postwar suburbs with the result that many newcomers find their suburban neighbourhoods difficult to traverse for daily necessities. The nature of discrimination in Toronto's housing market is also changing as immigrants and visible minorities approach the majority of the population. Settlement and



housing workers and newcomers emphasize that in pockets of the city where newcomers are the majority, the effects of discrimination on the basis of income source and household composition sometimes rival those of discrimination on the basis of racial, ethnic and religious identities.

The survey at the core of our study probably overstates the housing difficulties of newcomers. Recruiting the sample through agencies means that the participants are in touch with agencies. They are more likely to be experiencing housing difficulties than the average immigrant. Our analysis is also cross-sectional. We have compared newcomers living in Toronto for different lengths of time. The participants in the survey have in fact encountered different housing and labour markets. Those who arrived since 2008 were looking for housing and work during a serious recession, while those who arrived between 2001 and 2008 should have benefited from the longest sustained economic boom in the postwar period. A cross-sectional analysis does not allow us to take account of how these different contexts influence immigrants' housing. To understand the housing trajectories of newcomers fully, longitudinal research that monitors the changing circumstances of a newcomers is needed. Research based on the Longitudinal Survey of Immigrants to Canada (Hiebert and Mendez 2008, Hiebert 2009) illustrates the potential value of a longitudinal study with a random sample. To understand fully the impact of housing difficulties on successful settlement and integration and to address the housing difficulties that have emerged so starkly in this study, serious consideration needs to be given to a sustained research project that will provide a longitudinal analysis of newcomers' changing housing experiences.

## ***4.1 Recommendations***

A series of recommendations to improve the housing circumstances of newcomers were developed through the focus groups with settlement and housing workers and with refugees and asylum seekers. The recommendations were reviewed and refined in consultation with the advisory group. The recommendations refer to the supply of housing, housing services, and the housing system in Toronto.

### **4.1.1. The Housing Supply**

There was a consensus that the supply of affordable housing is inadequate. Several asylum seekers and sponsored refugees had remarked that they needed affordable housing upon arrival not ten

years later when they would have found well paid jobs. Workers were even more adamant that in the current Toronto economy where it takes more than a decade for the average newcomer to earn as much as an equally qualified worker born in Canada, the long waiting list for social housing and the shortage of affordable apartments in the private rental market are creating a housing emergency for many newcomers. As we found, increasing numbers of newcomers are living in expensive, inadequate, and unsuitable housing. High shelter costs relative to income, overcrowding, poorly maintained and unhealthy housing is putting many newcomers at risk of homelessness. The recommendations focus on expanding the supply of affordable housing and improving the quality of the existing rental stock.

To expand the supply of affordable housing, we recommend that:

1. A national housing strategy in which all levels of government participate is needed to expand social housing. Since municipal governments are experiencing serious financial constraints, cooperative and non-profit housing options should be explored to increase the supply of social housing.
2. Innovative programs promoting affordable home ownership such as the Options for Homes program should also be expanded to improve the quality of housing available to newcomers with moderate incomes and thereby, potentially increase the supply of affordable rental housing.
3. Consideration should be given to expanding the rent supplement program, however expansion must be implemented cautiously when there are sufficient moderately priced rental units to ensure an adequate vacancy rate.

To reduce the numbers of newcomers, particularly asylum-seekers and sponsored refugees, at risk of homelessness, the quality of the current rental stock needs to improve. Currently, many newcomers are living in overcrowded substandard dwellings that are illegal land uses, outside municipal regulation. Many live in the cheapest available forms of housing; rooming houses, shared accommodation and secondary suites without the benefit of municipal oversight. Even in municipalities where rooming houses and secondary suites are legal, regulations are not enforced.

To improve the quality of the rental stock, we recommend that:

1. Rooming houses should be legalized and regulated throughout the metropolitan area but particularly throughout the amalgamated City of Toronto.
2. Secondary suites should also be legalized and regulated throughout the metropolitan area.
3. Municipal governments should enforce current housing standards and bylaws to protect the wellbeing of tenants.

#### **4.1.2. Redesigning Housing Services for Newcomers**

In the focus groups, workers and newcomers were adamant that housing counseling and assistance are critical for successful settlement. Current services are underfunded and overburdened. Workers feel that their efforts are inadequate. One worker expressed the frustration of many participants in the focus groups when she said,

“We cannot do much other than give them any accommodation, even if it’s substandard. Sometimes we have to put them in what you would call “elevated homelessness”. Sometimes you have a roof but not really a home. The programs we offer are not based on reality.”(FGW3)

Workers also complained that housing counseling and assistance is short-term and piecemeal. As one worker explained,

“We could do better in a true welcome sense, instead of just being a slogan. The personal connection is key, [support] has to go beyond a case load to have someone to care and follow you” (FGW3).

Currently, workers do not have time to monitor the housing circumstances of newcomers who are clients so that it is difficult to prevent housing crises and episodes of homelessness. Newcomers are equally frustrated by information that is often overwhelming and difficult to digest without assistance. .

As one focus group participant explained,

“Immigrants are confused more than anything when they arrive. It is hard to process all the unknowns like renting a house, buying a car, finding a language school etc. Governments should

look for ways of improving access to information like running promotional videos that do not need language skills.” (RFG1).

Many newcomers also requested that more accurate and realistic information about housing costs, the availability of different types of housing, and their rights and obligations as tenants should be available before arriving in Canada and upon arrival.

To address these concerns, we recommend that:

1. Housing counseling and assistance be recognized as a critical settlement service with commensurate funding.
2. Housing assistance be provided through housing help centres that already have expertise in the sector and that can serve all migrants regardless of their status as temporary residents, permanent residents or citizens. There should be more coordination between housing help programs and immigrant serving agencies.
3. Agencies implement a case management model in which a worker accompanies newcomers through the initial stages of settlement. Housing workers pointed to the Street to Home program as a model program that allows them to address clients’ needs comprehensively. Newcomers also asked separately that one person should be assigned to help them in the initial stages of settlement. Additional funding will be needed to implement this recommendation however, workers and newcomers are convinced that a case management model will be more cost effective in the long run because it will facilitate faster and more successful integration.
4. Citizenship and Immigration Canada works with other levels of government and settlement and housing help agencies to provide more information about housing and connect newcomers to services at the point of entry. Consideration should be given to approaches such as First Contact and housing help kiosks where trained staff will offer assistance as newcomers arrive.
5. Agencies and all levels of government explore ways to expand public education programs for landlords and tenants, particularly in neighbourhoods where newcomers congregate.

6. More accurate and realistic housing information be provided to newcomers before they leave for Canada. To this end, housing help centres should be involved in developing housing information for municipal immigration portals.
7. Funds for interpretation and translation of housing information should be increased so that housing workers can better serve their current and future clientele.
8. Additional funds should be provided for training housing and settlement workers on an ongoing basis so they are aware of changing policies and housing developments.

The service recommendations will enhance current housing assistance and thereby prevent vulnerable newcomers from becoming homeless.

#### **4.1.3. The Housing System**

All participants in the study emphasized the need to recognize that housing is an essential prerequisite to successful settlement. In line with Housing First policies, housing for newcomers should be viewed as a priority. To provide housing for newcomers requires an enhanced housing system that recognizes its national and provincial importance and acknowledges the need for local responses since housing demand and supply are highly localized. The literature highlights differences in demand and supply across Canada. In Winnipeg, a large stock of old and dilapidated housing provided inexpensive accommodation to refugees when they first arrived (Carter et al. 2008), while in Toronto and Vancouver, high rents have created housing difficulties for newcomers since 1996 (Hiebert et al. 2006). To enhance the housing system, we recommend:

1. Local implementation of housing policies to respond quickly to changing demand and supply.
2. An integrated funding approach in which federal and provincial funding is transferred to municipalities that will coordinate housing services for all newcomers.

The goal of these recommendations is to facilitate newcomers' access to affordable, suitable and adequate housing upon arrival in Canada so that they can take advantage of settlement services such as job search workshops and language training that will ensure their successful integration into Canadian society

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## SECTION 6 - APPENDICES

### ***Appendix A: Covering Letters to Participants***

Announcement of Project for Agencies

Letter of Introduction: Focus Groups for Settlement and Housing Workers

Letter of Introduction: Focus Groups for Refugees and Asylum Seekers



## **Housing Challenges for Newcomers in Toronto**

Researchers from York University together with the Housing Help Association of Ontario, the Immigrant and Refugee Housing Committee of the City of Toronto, COSTI Immigrant Services and the Scarborough Housing Help Centre are collaborating on a project to better understand the challenges faced by immigrants, refugees, and refugee claimants in finding suitable and affordable housing in Toronto. The project will involve a survey of clients from settlement service organizations and housing help centres in Toronto and focus group discussions with settlement workers, refugees, and refugee claimants.

The survey of immigrants, refugees, and refugee claimants will help us understand the housing situation of these three groups, their experience in finding suitable housing, and the help they receive. The focus groups with settlement workers will focus on the nature of the barriers that these groups encounter when searching for housing, as well as the resources available for newcomers in their housing search. Focus group discussions with refugees and refugee claimants will explore their experiences securing affordable and appropriate housing, as well as the means they use to overcome any challenges, particularly the social networks that assist them. We highlight refugees and refugee claimants because less is known about their housing experiences and they likely face more challenges than other newcomers in finding suitable housing.

This study is part of a comparative project being launched at the same time in Vancouver and Montréal. Together, these studies will document the housing challenges facing immigrants, refugees, and refugee claimants, indicate the scope of hidden homelessness (e.g., sofa surfing) that is difficult to detect in the standard sources of housing information, and identify strategies by which newcomers overcome these challenges. By comparing the experiences of newcomers in Canada's three gateway cities and in consultation with our community partners, we plan to develop policy recommendations relevant at the local, provincial, and national levels. We will disseminate news about the project through a website, email, and public presentations, as well as a report and summary.

**We appreciate your interest and look forward to hearing from you.**



**For more information or if you have any questions or concerns, please contact Dr. Valerie Preston, CERIS – The Ontario Metropolis Centre, York University at 416-736-5223 or [ceris@yorku.ca](mailto:ceris@yorku.ca)**



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Project title: The Housing Experiences of Immigrants and Refugees in  
Montreal, Toronto, and Vancouver

We are carrying out a study of immigrants' and refugees' experiences of housing and homelessness in the Toronto metropolitan area in order to identify gaps in service provision and promote policy changes that will better address newcomers' housing needs. The project will involve surveys and focus groups with immigrants, refugees, refugee claimants, and housing and settlement workers in the Greater Toronto Area. The study is part of a larger national project funded by Human Resources and Skills Development Canada (HRSDC). The information gained will be published in a federal government report and made available on the HRSDC and CERIS websites.

You have been selected as a potential participant in this study because you assist immigrants or refugees in the Toronto metropolitan area. We invite you to participate in a focus group interview that will address your experiences helping immigrants and refugees find housing in the Toronto metropolitan area.

The focus group will be conducted in English, will last approximately 1.5 hours, and will be recorded. It will take place at an agency's offices in Toronto. Your participation is voluntary and your identity will not be revealed in any final documents that result from this research. You will receive a copy of the final report and any other documents which result from the research in print or electronic copy, if you wish.

If you are interested in participating, you may contact the organization or person that has sent you this letter and let them know, or you may contact the researcher (Valerie Preston) directly.

If you have any questions or would like more information please contact Valerie Preston at 416-736-5223 or email [ceris@yorku.ca](mailto:ceris@yorku.ca).

Thank you!

This research is funded by York University, the Homelessness Partnering Strategy of HRSDC and supported by CERIS - The Ontario Metropolis Centre.



## **CERIS – The Ontario Metropolis Centre**

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### ***Project title: The Housing Experiences of Immigrants and Refugees in Montreal, Toronto, and Vancouver***

We are carrying out a study of immigrants' and refugees' experiences of housing in the Toronto metropolitan area in order to identify gaps in service provision and promote policy changes that will better address newcomers' housing needs. The project will involve a survey and focus groups with immigrants, refugees, refugee claimants, and housing and settlement workers in the Greater Toronto Area. The study is part of a larger national project funded by Human Resources and Skills Development Canada (HRSDC). The information gained from this study will be published in a federal government report and made available on the HRSDC and CERIS websites.

You have been selected as a potential participant in this study because you immigrated to Toronto in the last 10 years. We invite you to participate in a focus group that will address your experiences finding housing in Greater Toronto Area. For example, since coming to the Greater Toronto Area are you now experiencing or have you:

- had problems finding suitable housing for you or your family for any reason?**
- been homeless or stayed in a shelter?**
- experienced difficulties finding affordable accommodation?**
- had to live in overcrowded and/or sub-standard housing?**

The focus group will be conducted in English (an interpreter will be available if necessary) and will last approximately 1.5 hours. Conducted at a service agency in Toronto, the focus group discussion will be recorded. Your participation is voluntary and your identity will not be revealed in any final documents that result from this research. You will receive \$25 to cover transportation or other costs. You will receive a copy of the final report and any other documents which result from the research in print or electronic copy, if you wish.

If you are interested in participating, you may contact the organization or person that sent you this letter and let them know, or you may contact the researcher (Valerie Preston) directly.

If you have any questions or would like more information please contact Valerie Preston by phone at 416-736-5223 or email [ceris@yorku.ca](mailto:ceris@yorku.ca).

Thank you!

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## ***Appendix B: Consent Forms***

### **B.1. Settlement and Housing Workers**

#### **Informed Consent Form: Settlement and Housing Workers' Focus Group**

**Date:** 15 December 2010

**Study Name:** The Housing Experiences of Immigrants and Refugees in Montréal, Toronto, and Vancouver

**Researchers:** Valerie Preston, CERIS – The Ontario Metropolis Centre, 801 York Research Tower, 416-736-2100x22421, [vpreston@yorku.ca](mailto:vpreston@yorku.ca); Robert Murdie, Geography, N403 Ross, 416-736-2100x55107, [murdie@yorku.ca](mailto:murdie@yorku.ca)

**Purpose of the Research:** Many newcomers face challenges finding appropriate and affordable housing. To understand the services that may help newcomers, we are studying the housing experiences of immigrants, refugees, and refugee claimants. This project is part of a larger study funded by Human Resources and Skills Development Canada (HRSDC) that will compare the housing challenges faced by newcomers who settle in Vancouver, Toronto, and Montréal. The results will be published in a report with an executive summary identifying the main priorities for improving current services. The executive summary will be provided to immigrants, refugees, and refugee claimants who participate in the Toronto study and to settlement service agencies, and housing help centres in the metropolitan area. You may receive either a print or electronic copy (your choice). The report and summary will also be posted on the HRSDC and CERIS websites.

**What You Will Be Asked to Do in the Research:** Settlement and housing workers will be asked to participate in a focus group that will include between 6 and 10 other workers in a discussion of the challenges that newcomers encounter when looking for affordable and appropriate housing. The focus group discussions, that will be conducted in English with translation as needed, will be taped and the recording will be transcribed. The focus groups will take about 1.5 hours.

**Risks and Discomforts:** We do not foresee any risks or discomfort from your participation in the research.

**Benefits of the Research and Benefits to You:** The focus group discussions will give you some useful information about the housing experiences of newcomers and an opportunity to share best practices with colleagues.

**Voluntary Participation:** Your participation in the study is completely voluntary and you may choose to stop participating at any time. Your decision not to volunteer will not influence the nature of the ongoing relationship you may have with the researchers or with York University either now, or in the future.

**Withdrawal from the Study:** You can stop participating in the study at any time, for any reason, if you so decide. Your decision to stop participating, or to refuse to answer particular questions, will not affect your relationship with the researchers, York University, or any other group associated with this project. In the event you withdraw from the study, all associated data collected will be immediately destroyed wherever possible.

**Confidentiality:** All information you supply during the research will be held in confidence and unless you specifically indicate your consent, your name will not appear in any report or publication of the research. All participants in the focus group will be asked to ensure the anonymity of participants and confidentiality of the discussions, however, these cannot be guaranteed by the researchers. The information will be collected from transcriptions of the recorded focus group discussions. Your data will be safely stored in a locked facility for five years and only research staff will have access to this information. After five years all tapes and digital records will be destroyed. Confidentiality will be provided to the fullest extent possible by law.

**Questions About the Research?** If you have questions about the research in general or about your role in the study, please feel free to contact Dr. Valerie Preston either by telephone at 416-736-2100x 22421 or by e-mail ([vpreston@yorku.ca](mailto:vpreston@yorku.ca)). This research has been reviewed and approved by the Human Participants Review Sub-Committee, York University's Ethics Review Board and conforms to the standards of the Canadian Tri-Council Research Ethics guidelines. If you have any questions about this process, or about your rights as a participant in the study, please contact the Sr. Manager & Policy Advisor for the Office of Research Ethics, 5<sup>th</sup> Floor, York Research Tower, York University (telephone 416-736-5914 or e-mail [ore@yorku.ca](mailto:ore@yorku.ca)).

**Legal Rights and Signatures:**

I \_\_\_\_\_, consent to participate in The Housing Experiences of Immigrants and Refugees in Montréal, Toronto, and Vancouver study conducted by Valerie Preston. I have understood the nature of this project and wish to participate. I am not waiving any of my legal rights by signing this form. My signature below indicates my consent.

**Signature** \_\_\_\_\_ **Date**  
Participant

**Signature** \_\_\_\_\_ **Date**  
Principal Investigator

## **B. 2. Focus Groups with Refugees and Asylum Seekers**

### **Informed Consent Form: Focus Group**

**Date:** 15 December 2010

**Study Name:** The Housing Experiences of Immigrants and Refugees in Montréal, Toronto, and Vancouver

**Researchers:** Valerie Preston, CERIS – The Ontario Metropolis Centre, 801 York Research Tower, 416-736-2100 x22421, [vpreston@yorku.ca](mailto:vpreston@yorku.ca); Robert Murdie, Geography, N403 Ross, 416-736-2100 x55107, [murdie@yorku.ca](mailto:murdie@yorku.ca)

**Purpose of the Research:** Many newcomers face challenges finding appropriate and affordable housing. To understand the services that may help newcomers, we are studying the housing experiences of immigrants, refugees, and refugee claimants. This project is part of a larger study funded by Human Resources and Skills Development Canada (HRSDC) that will compare the housing challenges faced by newcomers who settle in Vancouver, Toronto, and Montréal. The results will be published in a report with an executive summary identifying the main priorities for improving current services. The executive summary will be provided to immigrants, refugees, and refugee claimants who participate in the Toronto study and to settlement service agencies, and housing help centres in the metropolitan area. You may receive either a print or electronic copy (your choice). The report and summary will also be posted on the HRSDC and CERIS websites.

**What You Will Be Asked to Do in the Research:** Immigrants, refugees, and refugee claimants who choose to participate in a focus group will join between 6 and 10 other newcomers in a discussion of the challenges that newcomers encounter when looking for affordable and appropriate housing. The focus group discussions, that will be conducted in English with translation as needed, will be taped and the recording will be transcribed. The focus groups will take about 1.5 hours.

**Risks and Discomforts:** We do not foresee any risks or discomfort from your participation in the research.

**Benefits of the Research and Benefits to You:** Each focus group participant will receive a small payment of \$25. The focus group discussions will give you some useful information about the housing strategies of other newcomers.

**Voluntary Participation:** Your participation in the study is completely voluntary and you may choose to stop participating at any time. Your decision not to volunteer will not influence the nature of the ongoing relationship you may have with the researchers or with York University either now, or in the future.

**Withdrawal from the Study:** You can stop participating in the study at any time, for any reason, if you so decide. If you decide to stop participating, you will still be eligible to receive the promised pay for agreeing to be in the project. Your decision to stop participating, or to refuse to answer particular questions, will not affect your relationship with the researchers, York University, or any other group associated with this project. In the event you withdraw from the study, all associated data collected will be immediately destroyed wherever possible.

**Confidentiality:** All information you supply during the research will be held in confidence and unless you specifically indicate your consent, your name will not appear in any report or publication of the research. All participants in the focus group will be asked to ensure the anonymity of participants and confidentiality of the discussions, however, these cannot be guaranteed by the researchers. The information will be collected from transcriptions of the recorded focus group discussions. Your data will be safely stored in a locked facility for five years and only research staff will have access to this information. After five years all tapes and digital records will be destroyed. Confidentiality will be provided to the fullest extent possible by law.

**Questions About the Research?** If you have questions about the research in general or about your role in the study, please feel free to contact Dr. Valerie Preston either by telephone at 416-736-2100x22421 or by e-mail ([vpreston@yorku.ca](mailto:vpreston@yorku.ca)). This research has been reviewed and approved by the Human Participants Review Sub-Committee, York University's Ethics Review Board and conforms to the standards of the Canadian Tri-Council Research Ethics guidelines. If you have any questions about this process, or about your rights as a participant in the study, please contact the Sr. Manager & Policy Advisor for the Office of Research Ethics, 5<sup>th</sup> Floor, York Research Tower, York University (telephone 416-736-5914 or e-mail [ore@yorku.ca](mailto:ore@yorku.ca)).

**Legal Rights and Signatures:**

I \_\_\_\_\_, consent to participate in The Housing Experiences of Immigrants and Refugees in Montréal, Toronto, and Vancouver study conducted by Valerie Preston. I have understood the nature of this project and wish to participate. I am not waiving any of my legal rights by signing this form. My signature below indicates my consent.

**Signature** \_\_\_\_\_ **Date**

Participant

**Signature** \_\_\_\_\_ **Date**

Principal Investigator



## B.3. Questionnaire

### Informed Consent Form: Questionnaire Survey

**Date:** 15 December 2010

**Study Name:** The Housing Experiences of Immigrants and Refugees in Montréal, Toronto, and Vancouver

**Researchers:** Valerie Preston, CERIS – The Ontario Metropolis Centre, 801 York Research Tower, 416-736-2100x22421, [vpreston@yorku.ca](mailto:vpreston@yorku.ca) ; Robert Murdie, Geography, N403 Ross, 416-736-2100x55107, [murdie@yorku.ca](mailto:murdie@yorku.ca)

**Purpose of the Research:** Many newcomers face challenges finding appropriate and affordable housing. To understand the services that may help newcomers, we are studying the housing experiences of immigrants, refugees, and refugee claimants. This project is part of a larger study funded by Human Resources and Skills Development Canada (HRSDC) that will compare the housing challenges faced by newcomers who settle in Vancouver, Toronto, and Montréal. The results will be published in a federal government report with an executive summary identifying the main priorities for improving current services. The executive summary will be provided to immigrants, refugees, and refugee claimants who participate in the Toronto study and settlement service agencies, and housing help centres in the metropolitan area. You may receive either a print or electronic copy (your choice). The report and summary will also be posted on the HRSDC and CERIS websites.

**What You Will Be Asked to Do in the Research:** In this study, you will be asked to complete a short questionnaire that includes questions about your housing experiences in the Greater Toronto Area. We expect that the questionnaire will take less than 30 minutes to complete with the assistance of a settlement or housing worker who will translate the questions as needed.

**Risks and Discomforts:** We do not foresee any risks or discomfort from your participation in the research.

**Benefits of the Research and Benefits to You:** Each person who completes a questionnaire will receive a small payment of \$10. The questionnaires may provide useful information to settlement workers about your housing needs.

**Voluntary Participation:** Your participation in the study is completely voluntary and you may choose to stop participating at any time. Your decision not to volunteer will not influence the nature of the ongoing relationship you may have with the researchers or with York University either now, or in the future.

**Withdrawal from the Study:** You can stop participating in the study at any time, for any reason, if you so decide. Your decision to stop participating, or to refuse to answer particular questions, will not affect your relationship with the researchers, York University, or any other group associated with this project. In the event you withdraw from the study, all associated data collected will be immediately destroyed wherever possible.

**Confidentiality:** All information you supply during the research will be held in confidence and unless you specifically indicate your consent, your name will not appear in any report or publication of the research. The information will be collected from written responses to a questionnaire. Your data will be safely stored in a locked facility for five years and only research staff will have access to this information. After five years all tapes and digital records will be destroyed. Confidentiality will be provided to the fullest extent possible by law.

**Questions About the Research?** If you have questions about the research in general or about your role in the study, please feel free to contact Dr. Valerie Preston either by telephone at 416-736-2100x22421 or by e-mail (vpreston@yorku.ca). This research has been reviewed and approved by the Human Participants Review Sub-Committee, York University's Ethics Review Board and conforms to the standards of the Canadian Tri-Council Research Ethics guidelines. If you have any questions about this process, or about your rights as a participant in the study, please contact the Sr. Manager & Policy Advisor for the Office of Research Ethics, 5<sup>th</sup> Floor, York Research Tower, York University (telephone 416-736-5914 or e-mail [ore@yorku.ca](mailto:ore@yorku.ca)).

**Legal Rights and Signatures:**

I \_\_\_\_\_, consent to participate in The Housing Experiences of Immigrants and Refugees in Montréal, Toronto, and Vancouver study conducted by Valerie Preston. I have understood the nature of this project and wish to participate. I am not waiving any of my legal rights by signing this form. My signature below indicates my consent.

Signature  
Participant

Date

Signature  
Principal Investigator

Date

## ***Appendix C: Interview Guides and Questionnaire Survey***

### **C.1. Interview Guides: Settlement Workers and Refugees and Asylum Seekers**

#### **FOCUS GROUP QUESTIONS: SETTLEMENT AND HOUSING WORKERS**

Introduce self and research project.

Obtain informed consent.

Answer any questions.

Thank you for agreeing to meet today. Before we begin, I would like to ask each of you to introduce yourself to the group. It would be helpful if you could tell us a bit about your organisation and the services you provide, as well as your position and responsibilities.

...

Thank you. Over the next hour or so, I would like us to focus on five broad questions.

1. What do you think are the main barriers immigrants and refugees face when looking for suitable [enough living space for the family], affordable [family can afford monthly cost], and adequate [in good physical condition] housing (possible prompts: high rents, level/source of income, unit/family size, poor quality of the dwelling, discrimination based on skin colour, religion, sexual orientation, family size, income, etc.)? Are there differences among groups (e.g. immigration status, country of origin, age, gender, etc.)? Do people's needs change over time? In what ways?
2. What strategies do immigrants and refugees use to deal with housing challenges, including homelessness? Can you give examples?
3. Are services available to provide housing assistance to newcomers in the Greater Toronto Area? If so, what kinds of assistance are available?
4. Please describe any gaps in service provision that you have noticed through your work. Could you speak about some of the barriers preventing access to services?
5. How could your organisations improve their services to newcomers if more funding were available?

Thank you. Does anybody have anything they would like to add?

Thank group members for their participation.

## **FOCUS GROUP QUESTIONS: REFUGEES AND REFUGEE CLAIMANTS**

Introduce self and research project.

Obtain informed consent.

Answer any questions.

Thank you for agreeing to meet today. Before we begin, I would like each person to introduce himself or herself to the group. It would be helpful if you could tell us where you are from, how long you have been in Canada, and your employment situation if you wish.

I would also like each person to very briefly describe your current housing. Do you live in an apartment, house, basement suite, shelter, or in some other form of housing? Do you own or rent? How long have you lived there?

Over the next hour or so, I would like us to focus on four broad questions.

1. Considering your own experiences, what were the main challenges you faced in finding suitable [enough living space for your family], affordable [you can afford the monthly costs], and adequate [in good physical condition] housing (possible prompts: low income/high rent, unit size, evictions, poor quality of the dwelling, discrimination based on skin colour, religion, sexual orientation, source of income, family size, etc.)?
2. How did you deal with those challenges (possible prompts: asked somebody for help, changed how you acted/dressed/spoke, did not mention number of children or source of income)?
3. What kinds of assistance or help can newcomers use to find appropriate housing (possible prompts: paying rent, housing search, talking to landlord, place to stay), and who provides that assistance (possible prompts: friend, family, stranger, ethnic or immigrant serving organisation, church or other religious organisation)? Have you received housing assistance? If so, what kind of assistance did you receive and what did you find most helpful?
4. Knowing what you know now, what advice would you give to other newcomers? How could service organisations improve the housing services they provide to refugees and immigrants?

Thank you. Is there anything you would like to add that we haven't talked about?

Thank group members for their participation.

Provide honoraria and collect signed receipts.

## C.2. Questionnaire

Organization Code: A B C D E Date: \_\_\_\_\_, 2011 Respondent Number: \_\_\_\_\_

Interviewer Surname: \_\_\_\_\_

### IMMIGRANT AND REFUGEE HOUSING SURVEY 2010

Toronto Version – 15 December 2010

*Pre-screening questions. Please CIRCLE the LETTERS (a, b, c, etc.) next to the most appropriate answers.*

#### **PART A: Information about your arrival in Canada and Toronto**

##### **1. How long have you lived in Canada?**

- a. 3 - 6 months
- b. 6-12 months
- c. 1-4 years
- d. 5-10 years
- x. Refused

##### **2. How long have you lived in the Toronto area?**

- a. 3 - 6 months
- b. 6-12 months
- c. 1-4 years
- d. 5-10 years
- x. Refused

##### **3. What is your current immigration status?**

- a. Canadian citizen
- b. Permanent Resident
- c. Refugee Claimant (includes awaiting a decision AND following a negative decision)
- d. In transition *to* Permanent Residence *from* Refugee Claimant, sponsored refugee, or any other already accepted request for humanitarian protection
- x. Refused

In order to participate in the study, the respondent's status **MUST** fall under 3 a, b, c or d  
If the person's status does not fall under 3 a, b, c, or d, **OR** if they refuse the question, then they are **NOT** eligible to participate in the study. In this case, please explain that they are not eligible to participate in this survey and thank them for their time.

If the person qualifies, please review the informed consent and ask the participant to sign it.

Proceed to **PART B**.

#### **PART B: Information about your housing**

##### **4. How many people live in your dwelling (share kitchen and/or bathroom)?**

Number of adults (19 years of age or older): \_\_\_\_\_

Number of children (under 19 years of age): \_\_\_\_\_

- x. Refused

##### **5. Which of the following best describes who lives in your dwelling? (please choose only ONE)**

- a. One adult living alone
- b. One adult with children
- c. A couple with no children
- d. A couple with children
- e. Two or more *families*
- f. Two or more related persons (siblings, cousins, etc)
- g. Two or more unrelated persons
- h. Other sharing arrangement: \_\_\_\_\_
- x. Refused

**6. How many separate bedrooms (do not include living room) does your dwelling have?**

- a. 0 (eg. studio/bachelor suite)
- b. 1
- c. 2
- d. 3
- e. 4
- f. 5 or more
- x. Refused

**7. Which best describes the type of housing you currently live in?**

**(Refer to SHEET 1 at end of questionnaire, show to participant)**

- a. House (single family dwelling, detached house)
- b. Semi-detached house (eg. duplex) or townhouse (row house)
- c. Apartment/suite in a house (other than basement suite)
- d. Apartment in building with 4 stories or fewer (other than basement suite)
- e. Apartment in building with 5 or more stories (other than basement suite)
- f. Basement suite (basement apartment)
- g. Room in rooming house (building in which the owner rents individual rooms to individual people who do not live together)
- h. Room in transitional, alternative; or supportive housing (eg. temporary housing for refugee claimants, Romano House)
- i. Room in somebody's house or apartment
- j. Shelter or emergency shelter
- k. No housing **(Go to question 14)**
- x. Refused

**8. What is your current housing tenure?**

- a. Owner **(Go to question 12)**
- a. Renter, including in a co-op **(Go to next question 9)**
- b. Staying with friends or family for free **(Go to question 12)**
- c. Free bed in an emergency shelter **(Go to question 12)**
- x. Refused

**9. Which best describes the type of rental agreement or lease you have?**

- a. Daily
- b. Weekly

- c. Monthly
- d. Yearly
- e. Other (includes none) \_\_\_\_\_
- x. Refused

**10. Is your rental accommodation subsidized (do not include welfare or disability ‘rent supplements’)?**

- a. Yes (I pay lower than market rate) **(Go to question 11)**
- b. No (I pay the market rate and do not receive a subsidy) **(Go to question 12)**
- c. Do not know **(Go to question 12)**
- x. Refused

**11. Which best describes your subsidized housing?**

- a. Co-op housing (with a subsidy)
- b. Non-profit housing (other than co-op)
- c. Rent supplement or housing allowance (subsidy attached to you or your family, eg. Rental Assistance Program (RAP)) *other than* welfare or disability)
- d. Provincial or municipal housing (eg. Toronto Community Housing, Peel Living)
- e. Other \_\_\_\_\_
- x. Refused

**12. Which best describes the condition of your current housing?**

- a. In good condition (only needs regular maintenance)
- b. In need of minor repairs such as replacing floor boards or tiles, or outside siding
- c. In need of major repairs to plumbing, electricity, structure, etc.
- x. Refused

**13. Overall, how satisfied are you with the dwelling you are currently living in?**

- a. Very satisfied
- b. Somewhat satisfied
- c. Somewhat dissatisfied
- d. Very dissatisfied
- x. Refused

**14. Which city or town do you live in? (prompt for specific place, eg. Toronto, Scarborough, Markham, Mississauga. If Toronto, where in Toronto?) \_\_\_\_\_**

**15. What is the nearest major intersection to where you live (OR the first three digits of your postal code)?**

**Intersection:** \_\_\_\_\_

**Postal Code:** \_\_\_\_\_

- x. Refused

**16. Overall, how satisfied are you with the neighbourhood you are currently living in?**

- a. Very satisfied
- b. Somewhat satisfied

- c. Somewhat dissatisfied
- d. Very dissatisfied
- x. Refused

**PART C: Housing difficulties and concerns**

17. I am going to read a list of possible problems you may have had with your housing. Please let me know if you are currently experiencing, or have ever experienced, any of these problems since moving to the Greater Toronto Area:

	NOW	EVER
a. Conflict with neighbours		
b. Discrimination of any kind		
c. Overcrowding (too many people per room)		
d. Housing not properly maintained		
e. Unhealthy conditions (eg. Infestation of pests, use of pesticides, mould, etc)		
f. Housing too far from work/school		
g. Other - please specify:		
h. No problems		
x. Refused		

18. If you rent or are in a co-op, do you have problems with your current landlord (or management company) or board of directors?

- a. Yes (Go to next question 19)
- b. No (Go to question 20)
- c. Do not rent (Go to question 20)
- x. Refused (Go to question 20)

19. What are the problems (repairs not done, landlord won't issue receipt, etc.)?

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20. I am going to read a list of possible reasons why you may have had difficulties with housing. Since you arrived in Toronto, do you believe you or your family have experienced difficulty with housing for any of the following reasons? (circle all that apply)

- a. Language
- b. Lack of references
- c. Poor or no credit history
- d. Lack of guarantor (person who promises to pay your rent if you cannot)
- e. Family size
- f. Family composition
- g. Gender



- h.** Age
- i.** Disability
- j.** Skin colour
- k.** Country of origin
- l.** Religion or ethnicity
- m.** Refugee or Temporary status
- n.** Source of income (eg. welfare)
- o.** Financial problems
- p.** Other \_\_\_\_\_
- x.** Refused

**21. Since arriving in Canada, have you ever:**

- a.** Stayed with friends because you couldn't afford your own housing?  
**Yes / No / Refused**
- b.** Stayed with family because you couldn't afford your own housing?  
**Yes / No / Refused**
- c.** Stayed in an emergency shelter?  
**Yes / No / Refused**
- d.** Lived in a place not intended as a residence? eg. church, mosque, warehouse, vehicle,  
**Yes / No / Refused**

**22. Since coming to Canada, how many times have you moved (changed your residence)?**

- a.** 0 (I am still in my first residence)
- b.** 1
- c.** 2
- d.** 3
- e.** 4
- f.** 5
- g.** 6
- h.** 7
- i.** 8
- j.** 9
- k.** 10 or more
- x.** Refused

**23. Have you ever been evicted (required to leave a dwelling)?**

- a.** Yes (Go to question 24)
- b.** No (Go to question 25)
- x.** Refused (Go to question 25)

**24. Why were you evicted?**

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x. Refused

**25. Please complete the following sentence: Overall, since I came to Canada, my housing situation has...**

- a. Improved a lot
- b. Improved a little
- c. Stayed about the same
- d. Got slightly worse
- e. Got much worse
- x. Refused

**PART D: Housing help you have given and received**

**26. Since you arrived in Toronto, have you received, or are you receiving, any of the following types of help with housing? (circle all that apply)**

- a. Somebody allowed you to stay with them for free or for a small fee
- b. Help paying your rent or utilities
- c. Help finding housing (internet search, phone calls, viewings, etc.)
- d. Help moving to a new place
- e. Help filling in application forms (for a rental suite, Community Housing, etc.)
- f. Help understanding and signing the lease or rental agreement
- g. Help dealing with your landlord
- h. Help understanding or setting up payment on your bills
- i. Somebody acted as a reference for you
- j. Somebody acted as a guarantor for you (promised to pay your rent if you cannot)
- k. Other \_\_\_\_\_
- l. Have not received any help with housing (**Go to question 28**)
- x. Refused

**27. What is your relationship to the person or people who helped you? (circle all that apply)**

- a. Family member
- b. Friend
- c. Ethnic community member
- d. Religious group member
- e. Immigrant serving agency
- f. Ethnic community organization
- g. Housing Help Services
- i. Other \_\_\_\_\_
- x. Refused

**28. Have you ever assisted somebody who was in need of housing in Toronto in any of the following ways? (circle all that apply)**

- a. Allowed somebody to stay with you for free or for a small amount of money
- b. Helped somebody pay their rent or utilities
- c. Helped somebody find housing (internet search, phone calls, appointments, etc.)
- d. Helped somebody move to a new place
- e. Helped somebody fill in application forms (for a rental suite, Community Housing, etc.)
- f. Helped somebody understand and sign the lease or rental agreement
- g. Helped somebody deal with their landlord (contract, conflict, etc.)
- h. Helped somebody understand or set up payment on their bills
- i. Acted as a reference
- j. Acted as a guarantor (you promise to pay the person's rent if they are unable to)
- k. Other \_\_\_\_\_
- l. Have not helped anyone with housing (**Go to question 32**)
- x. Refused

**29. What was your relationship to the person or people you assisted? (circle all that apply)**

- a. Family member
- b. Friend
- c. Ethnic community member
- d. Religious group member
- e. Other \_\_\_\_\_
- x. Refused

**30. What was the immigration status of the person or people you helped? If you do not know, write "don't know". If they had no status, write "no status".**

\_\_\_\_\_ x. Refused

**31. How long had they been in Canada when you helped them? (circle all that apply)**

- a. Less than 6 months
- b. 6-12 months
- c. 1-4 years
- d. 5 or more years
- e. Don't know
- x. Refused

**PART E: Additional Information**

**32. What is your country of birth?** \_\_\_\_\_ x. Refused

**33. What was your immigration status when you arrived in Canada?**

- a. Economic immigrant (points system, business class) principal applicant
- b. Spouse or dependent child of economic immigrant
- c. Sponsored by family member (except One Year Window of Opportunity)
- d. Sponsored by family member through One Year Window of Opportunity
- e. Government Assisted Refugee (GAR) (Possible prompts: *Did you spend time in a refugee camp? Did the Canadian government lend you money to get here?*)
- f. Privately Sponsored Refugee (eg. sponsored by a religious group)

- g. Asylum Seeker or Refugee Claimant (Possible prompts: *Did you come here on your own? Did you fill in a Personal Information Form (PIF)? Have you had your hearing yet?*)
- h. Temporary Foreign Worker (TFW)
- i. International Student
- j. Temporary visa (eg. tourist/visitor's visa)
- k. Other (eg. undocumented) \_\_\_\_\_
- x. Refused

**34. What is your gender?**

- a. Female
- b. Male
- c. Other \_\_\_\_\_
- x. Refused

**35. Please tell me which age range you belong to:**

**(REFER TO SHEET 2 at end of questionnaire, show to participant)**

- a. 19-24 years
- b. 25-30 years
- c. 31-40 years
- d. 41-50 years
- e. 51-60 years
- f. 61+ years
- x. Refused

**36. How well do you speak English?**

- a. It is easy for me to hold a conversation in English
- b. I need help to talk in English.
- x. Refused

**37. What is your highest level of educational attainment?**

- a. I did not finish high school.
- b. High school diploma
- c. Some post-secondary including college diploma, apprenticeship, some university
- d. University degree
- x. Refused

**38. What are the sources of income for your household (includes everyone who lives with you in the same housing unit)? (circle all that apply)**

- a. Full time employment
- b. Part time/casual employment
- c. Working youth (under 19) contribute to family finances
- d. Resettlement Assistance Program (RAP) (GARS only)
- e. Employment Insurance (EI) or Training Program
- f. Seniors' Pension
- g. Welfare or social assistance (Ontario Works)

- h. Disability Pension (ODSP)
- i. Dividends or interest from investments
- j. Rental income (eg. “mortgage helper”)
- k. Savings
- l. Other \_\_\_\_\_
- m. No income
- x. Refused

**39. What was your total annual household income before taxes in 2009 (please indicate the most appropriate range)?**

**(REFER TO SHEET 3 at end of questionnaire, show to participant)**

- a. \$0 - \$9,999
- b. \$10,000 – \$19,999
- c. \$20,000 – \$29,999
- d. \$30,000 – \$39,999
- e. \$40,000 – \$59,999
- f. \$60,000 – \$79,999
- g. \$80,000 +
- h. Don’t know
- x. Refused

**40. What is the amount your household currently pays monthly for:**

- a. Mortgage (principal + interest + property taxes) \$ \_\_\_\_\_
- b. Rent \$ \_\_\_\_\_
- c. Other housing costs (utilities, insurance, etc.) \$ \_\_\_\_\_
- please specify: \_\_\_\_\_
- d. Don’t know
- x. Refused

**41. Approximately how much of your monthly household income is spent on housing every month (including rent, electricity, water, heating, and all other utilities and housing costs)?**

- a. Zero to 30 percent (0%-30%)
- b. From 31 to 50 percent (31%-50%)
- c. From 51 to 75 percent (51%-75%)
- d. Over 75% (76%-100%)
- e. Don’t know
- x. Refused

**42. Is there anything else you would like to tell us about your housing situation or the neighbourhood you live in?**

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Thank you for your help. We appreciate you sharing your story with us.

**Final question FOR REFUGEES (people who had or have refugee status) and REFUGEE CLAIMANTS ONLY: (see next page)**

Would you be willing to take part in a focus group meeting with other immigrants and refugees to discuss these questions further? It will take place in January or February 2011 and will take about 90 minutes. May we contact you about it? If so, please provide contact information.

Put contact information on following page

**INTERVIEWER NOTES** (eg. comments or concerns about the interview or quality of information obtained, additional information, things that worked and didn't work, etc.):

**Final question FOR REFUGEES (people who had or have refugee status) and REFUGEE CLAIMANTS ONLY:**

Would you be willing to take part in a focus group meeting with other immigrants and refugees to discuss these questions further? It will take place in January or February 2011 and will take about 90 minutes. May we contact you about it? If so, please provide contact information.

\_\_\_\_\_ YES, you may contact me. \_\_\_\_\_ NO, thanks.

Name: \_\_\_\_\_

Phone: \_(\_\_\_\_\_)\_\_\_\_\_

Email (please write clearly): \_\_\_\_\_

To help us with organising interpretation at the focus group, will you please tell me what languages you speak

**IMMIGRANT AND REFUGEE HOUSING SURVEY 2010**

**Housing Type SHEET 1**

7. Which best describes the type of housing you currently live in?

a. House (single family dwelling, detached house)



<p>b. Semi-detached house (eg. duplex) or townhouse (row house)</p>	
<p>c. Apartment in a house (other than basement suite)</p>	<p>Same as photo a. or b. but has a separate entrance</p>
<p>d. Apartment in building with 4 stories or fewer (other than basement)</p>	
<p>e. Apartment in building with 5 or more stories (other than basement)</p>	
<p>f. Basement apartment</p>	<p>Same as photo a. or b. but is a basement apartment with a separate entrance</p>
<p>g. Room in rooming house</p>	<p>Building in which the owner rents individual rooms to individual people who do not live together</p>
<p>h. Room in transitional housing</p>	<p>Example: temporary housing for refugee claimants</p>
<p>i. Example: temporary housing for refugee</p>	<p>Same as photo a. or b. but only rents a room</p>

claimants	
j. Shelter or emergency shelter	

**IMMIGRANT AND REFUGEE HOUSING SURVEY 2010**

**AGE SHEET 2**

35. Please tell me which age range you belong to:

- a. 19-24 years
- b. 25-30 years
- c. 31-40 years
- d. 41-50 years
- e. 51-60 years
- f. 61+ years
- x. Refused

**IMMIGRANT AND REFUGEE HOUSING SURVEY 2010**

**INCOME SHEET 3**

36. What was your total annual household income before taxes in 2009 (please indicate the most appropriate range)?

- a. \$0 - \$9,999
- b. \$10,000 – \$19,999
- c. \$20,000 – \$29,999
- d. \$30,000 – \$39,999
- e. \$40,000 – \$59,999
- f. \$60,000 – \$79,999
- g. \$80,000 +
- h. Don't know
- x. Refused



## ***Appendix D – List of Organizations Participating in the Research***

**Table D.1 Participating Agencies**

Agency	Address
Christie Refugee Welcome Centre	43 Christie Street Toronto, Ontario M6G 3B1
COSTI Immigrant Services	700 Caledonia Road Toronto, Ontario M6B 3X7
EYET Family Resources	947 Queen Street East Toronto, Ontario M4M 1J9
Flemingdon Neighbourhood Services	10 Gateway Blvd North York, Ontario M3C 3A1
Housing Help Association of Ontario	947 Queen Street East Toronto, Ontario M4M 1J9
Immigrant and Refugee Housing Committee, City of Toronto	55 John Street Toronto, Ontario M5V 3C6
Midaynta Community Services	203-1992 Yonge St Toronto, Ontario M4S 1Z7
Romero House	1558 Bloor Street West Toronto, Ontario M6P 1A4
Scarborough Housing Help Centre	2500 Lawrence Ave E Scarborough, Ontario M1P 2R7
St. Christopher House	588 Queen St. West Toronto, Ontario M6J 1E3
Unison Health and Community Services	12 Flemington Road Toronto, ON M6A 2N4 Tel:416-787-1661

## **CERIS - The Ontario Metropolis Centre**

CERIS - The Ontario Metropolis Centre is one of five Canadian Metropolis centres dedicated to ensuring that scientific expertise contributes to the improvement of migration and diversity policy.

CERIS - The Ontario Metropolis Centre is a collaboration of Ryerson University, York University, and the University of Toronto, as well as the Ontario Council of Agencies Serving Immigrants, the United Way of Greater Toronto, and the Community Social Planning Council of Toronto.

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Metropolis Project:

Citizenship and Immigration Canada  
Social Sciences and Humanities Research Council of Canada  
Department of Canadian Heritage  
Canada Mortgage and Housing Corporation  
Human Resources and Social Development Canada  
Public Health Agency of Canada  
Public Safety Canada  
Canada Border Services Agency  
Justice Canada  
Royal Canadian Mounted Police  
Atlantic Canada Opportunities Agency (ACOA)  
Canada Economic Development for Quebec Regions (CEDQ)  
Federal Economic Development Initiative for North Ontario (FedNor)  
The Rural and Cooperatives Secretariats of Agriculture and Agri-Food Canada  
Statistics Canada

CERIS – The Ontario Metropolis Centre  
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Toronto, Ontario, Canada M3J 1P3  
Telephone (416) 736-5223 Facsimile: (416) 736-5688

## **The Metropolis Project**

Launched in 1996, the Metropolis Project strives to improve policies for managing migration and diversity by focusing scholarly attention on critical issues. All project initiatives involve policymakers, researchers, and members of non-governmental organizations.

Metropolis Project goals are to:

- Enhance academic research capacity;
- Focus academic research on critical policy issues and policy options;
- Develop ways to facilitate the use of research in decision-making.

The Canadian and international components of the Metropolis Project encourage and facilitate communication between interested stakeholders at the annual national and international conferences and at topical workshops, seminars, and roundtables organized by project members.

**For more information about the Metropolis Project**

**visit the Metropolis web sites at:**

**<http://canada.metropolis.net>**

**<http://international.metropolis.net>**

