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To cite this article: Thomas S. Carter & John Osborne (2009) Housing and Neighbourhood Challenges of Refugee Resettlement in Declining Inner City Neighbourhoods: A Winnipeg Case Study, *Journal of Immigrant & Refugee Studies*, 7:3, 308-327, DOI: [10.1080/15562940903150097](https://doi.org/10.1080/15562940903150097)

To link to this article: <http://dx.doi.org/10.1080/15562940903150097>



Published online: 08 Sep 2009.



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Housing and Neighbourhood Challenges of Refugee Resettlement in Declining Inner City Neighbourhoods: A Winnipeg Case Study

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Most refugees arriving in Winnipeg settle in the inner city, an area of substantive urban decline. The attraction of the area is the affordable, but poor quality, housing and proximity of service agencies. The area is characterized by unemployment, poverty, crime, and safety issues. It is also the destination of a significant influx of Aboriginal people, also seeking affordable housing and services. This study tracks refugee households over a three-year period, documents trajectories in labour force participation, income and poverty trends, neighbourhood experiences, and housing circumstances. It also examines the dynamic related to the competition for affordable housing that exists with a marginalized Aboriginal population. The picture that emerges is one of improving trajectories over time but also very difficult circumstances and sacrifices in housing and neighbourhood choices. The affects of settling in declining neighbourhoods and the competition for affordable housing complicates the resettlement process. The findings suggest a range of policy and program changes that would improve the housing circumstances of newly arrived refugees, and facilitate their resettlement and integration into a new society.

KEYWORDS *Refugees, housing, urban decline*

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INTRODUCTION

Housing circumstances profoundly influence the ability of refugees to adapt to a new society. Access to adequate, affordable housing is an essential first step in their resettlement and integration process. Good housing is a basis from which newcomers look for jobs, language training and other services they need to get established in their new country. There is ample evidence to suggest poor housing circumstances inhibit integration and lead to poor health, educational and employment opportunities and attempts to rebuild social and family life (Carter & Polevychok, 2004). Refugees find their housing choices constrained by many factors and generally face the greatest housing challenges of all newcomers.

Based on a study of the housing experiences of recently arrived refugees in Winnipeg, Canada, this article documents changing housing and socioeconomic characteristics of households over three-year period. It also addresses the difficulties refugees face because their search for affordable housing results in many settling in older, inner city neighbourhoods characterized by urban decline. These challenges are also complicated by the fact that other marginalized groups of people are attracted to the same areas, particularly Aboriginals migrating from Reserves and remote communities. This sets in motion a competitive process for the affordable housing in these neighbourhoods. Fitting into a new society, dealing with the challenges of finding good housing, settling in neighbourhoods with safety and security issues and competing for affordable housing with other marginalized groups establishes an interesting resettlement and integration dynamic.

The study was longitudinal, spanning the three years, 2006 to 2008, so the research contributes to our understanding of trajectories in refugee housing and socioeconomic circumstances in the resettlement process. The work also enhances our understanding of the added challenges refugees face when the affordable housing they need is in neighbourhoods characterized by decline and is in demand from other marginalized groups. The focus on Winnipeg, a tier-two Canadian city, is also significant. Most research on refugee housing in Canada has focused on Toronto, Montreal, and Vancouver, and very little has been longitudinal. Consequently, the Winnipeg focus helps extend our understanding of refugee housing circumstances to smaller cities with different housing market circumstances. The working hypothesis of the article is that refugees will experience positive housing trajectories but neighbourhood characteristics and the competition for affordable housing will negatively affect the re-settlement process. The findings help identify policy and program initiatives that could contribute to better housing and neighbourhood experiences for new arrivals.

METHODOLOGY

The key component of the methodology was a personal interview. In the first year refugees who had been in Winnipeg a year or less were interviewed. The interview, conducted with an adult member of each household, required approximately two hours. A \$50 honorarium was provided as was interpretation when necessary. Other components of the methodology included a literature review detailing the findings of related research in Canada and two focus groups with refugees who had been in Winnipeg for up to five years. These components provided an idea of the difficulties refugees face in their transition into a new society, and the role housing plays in surmounting those obstacles and this helped structure the questionnaire. A fourth component was an analysis of the housing market which provided information on the rents, vacancy rates, and rental stock characteristics that refugees faced in their housing search. Finally, analysis of Statistics Canada data was used to develop a profile of urban decline in Winnipeg's inner city and a profile of Aboriginals seeking accommodation in the inner city.

The interview collected quantitative and qualitative data on household characteristics and labour force circumstances as they affect the housing needs and settlement challenges refugees face. Housing histories since arrival were constructed to document mobility, the reasons for moving, and changes in housing characteristics with each move. Dwelling information collected at the time of each interview included unit type, tenure, number of bedrooms, condition, and housing costs. Household income and expenditures, debt levels, and ability to save money provided a good overview of the general financial circumstances of the refugees. Data on household income and housing costs made it possible to determine how many households had affordability problems. Satisfaction with aspects of design, operation and health and safety features of their dwelling were also explored, as was their understanding of tenant and landlord rights and responsibilities. Questions on neighbourhood characteristics explored access to services, proximity to family, friends, members of their ethno cultural group, relationships with their neighbours, and their sense of safety and security. Questions exploring their social support network, supports, and services they had received or felt were missing and any problems with their mental and physical health they wished to acknowledge rounded out the survey.

The study faced two major challenges: finding participants, as there is no comprehensive data base providing contact information for new arrivals; and, maintaining their participation over the three years. Staff in organizations working with refugees helped the team by making initial contact with potential interviewees. They explained the nature of the project and asked permission for the researchers to telephone and set up an interview. In addition, notices asking for volunteers were posted in agencies frequented by

recently arrived refugees and the initial households interviewed were asked for referrals. Respondents were told at the time of the initial interview they would be contacted a year later for another interview and were given a form to fill in and return to the team (self addressed stamped envelope) so they could contact the researchers to provide new contact information if they moved. Team members called every three months to check on the participants. These efforts helped maintain contact and retention.

Seventy-five households were interviewed in the initial year and 55 were re-interviewed in the second year (a retention rate of 73%). Thirty-nine of the 55 second-year households were re-interviewed in year three, a 52% retention rate based on the initial 75 households. The households interviewed in the initial year contained 300 people, representing 25% of the 1,200 refugees arriving in Winnipeg in 2006 (Manitoba Labour and Immigration, 2007). The data provides a point-in-time perspective for each year and a picture of the changing circumstances of those households followed throughout the three-year period.

SOCIO-ECONOMIC CHARACTERISTICS CREATE HOUSING CHALLENGES

Household Characteristics Make the Search for Good Housing Difficult

Close to 70% of the households interviewed were from Africa and the Middle East, 16% from Latin America, and 10% from Asian and Pacific countries. Top countries of origin included Ethiopia, Sudan, Somalia, Eritrea, Afghanistan, and Columbia. Many of the refugees fall into the category of “visible minority” who often experience discrimination when attempting to access housing (Canada Mortgage and Housing Corporation [CMHC], 2002; Murdie, Preston, Ghosh, & Chevalier, 2006; Ghosh, 2006). As a vulnerable, marginalized population, refugees are at considerable risk of housing exploitation. Several of the study households stated they had faced discrimination in the housing market, making the housing search more difficult.

Nearly all the refugees in the study came from refugee camps where some had lived for many years. Many had experienced severe trauma, torture, and long periods of malnutrition leaving them with a range of health problems. The literature highlights the after effects of such experiences including anxiety, depression, grief, post traumatic stress, eating disorders, and loss of personal and cultural identity. Common physical health problems include nutritional deficiencies, intestinal parasites, dental, visual, and hearing problems, HIV/AIDs, tuberculosis, and hepatitis (Houston, 2005; Parsons, 2005; Suzuki, 2005; Canadian Mental Health Association, 2003). Many of the households in the sample suffered from the same problems. The years in camps also prevent refugees from attaining a formal education, acquiring

skills or work experience. Houston (2005) in a study of Sudanese families in Edmonton found most families had been in refugee camps for up to fifteen years, 100% lacked urban skills and 100% of the women were illiterate. Magoon (2005) found that 29% of refugees of school age or older arriving in Winnipeg had no formal education and another 55% had not graduated from secondary school. These problems leave them poorly equipped to deal with the difficulties of settling in a new country and make searching for, and retaining, housing more difficult. The problems also highlight the importance of good stable housing to access the services they need to address these problems.

Household size, age and composition also create housing challenges. Mattu (2002), in a study of refugees, refers to high levels of overcrowding because of the young, larger family households. The average size of households in the Winnipeg sample was approximately four persons, compared to 2.4 persons for all Winnipeg households (Statistics Canada, 2008). Two-thirds were families (62% in Winnipeg) with 12% of these families extended or multiple family households (4% in Winnipeg). There were many children as 35% of the sample was less than 15 years of age compared to 18% of the Winnipeg population (Statistics Canada, 2008). The larger, younger households with many extended or multiple family situations, require a higher proportion of three and four bedroom family units but they make up only 2% of the rental universe in the City (CMHC, 2007). The rental market caters to the typical North American smaller, generally non-family, rental household.

Poor Labour Force Integration Leads to High Levels of Poverty

Employment that provides a reasonable and progressive income is crucial to improving housing trajectories. Refugees, however, have difficulty obtaining jobs with a reasonable wage and advancement potential. Work by Wilkinson (2008), Broadway (2007) & Lamba (2003) for example, identify the labour force difficulties refugees face: relegation to unskilled positions often unrelated to their expertise; lack of Canadian job experience and references; and, credential recognition problems for education and training they have achieved. Limited education and poor language skills also contribute to their poor employment performance leading to high unemployment and poverty levels that limit refugees' ability to access housing (CMHC, 2004a; Carter, Poleyvchok, Friesen, & Osborne, 2008).

These problems were evident in Winnipeg but the labour force characteristics of the refugees improved during the study period. The percentage of households with at least one person employed full time, increased from 49 to 72%. Thirty-nine percent of the interviewees who had looked for work during year three still reported difficulty finding a job because of language

problems, lack of job experience and/or references in Canada, and credential recognition problems. Some were unable to work because of health problems, they were caring for family, or were going to university. The proportion working in their field of expertise increased over the study period but was still low at 43% in the third year. Job satisfaction improved marginally but only two-thirds were happy with their employment after three years because they were not working in their field of expertise the pay was poor, and they lacked job security, benefits or opportunities for advancement. Thirty-eight percent arrived with some university education, one-quarter had college or trade certificates, however, 80% were still working in sales and services in the third year, 15% in construction and manufacturing and only two employees were in professional positions. Their unskilled positions, with limited earning potential, restricted improvements in housing.

DeVoretz, Pivenko, & Beiser (2004) and the United Way of Toronto and the Canadian Council on Social Development (2002) when discussing the economic experience of refugees refer to the very high dependence on social assistance and poverty levels. In Winnipeg the modest improvements in the employment circumstances of the households are reflected in modest improvements in income and poverty rates over the three year period. Mean incomes increased 50% from year one to year three to \$35,400. This is still only 56% of the average income of households in the City. Ninety-one percent were below the poverty level as defined by Statistics Canada's Low Income Cut Off (LICO) in year one. By year three this had fallen to 53% although still 2.6 times higher than the level in the City. There were, however, changes in the source of income. In year one, 35% of the households depended entirely on income from government transfers. By year three this had fallen to 9%. Employment income as a percentage of all income increased from 37 to 68%. Despite these improvements, the lower incomes of refugees limit access to housing, particularly for larger households requiring the larger, more expensive units.

TRAJECTORIES IN HOUSING CIRCUMSTANCES ARE POSITIVE BUT PROBLEMS REMAIN

Renter Affordability Improves at the Expense of Other Housing Circumstances

Housing affordability problems of refugees is a theme well documented in several studies (Geronimo, Folinsbee, & Goveas, 2001; Rose & Ray, 2001; CMHC, 2003; Murdie, 2003, 2005, 2008; Chera, 2004; Chan, Hiebert, D'addario, & Sherrell, 2005; Social Planning Council of Winnipeg, 2006; Preston, Murdie, & Murnaghan, 2006; Pruegger, 2007). For most it is the major barrier to accessing good housing. Low incomes leave refugees in a situation where their rent often exceeds 30% of their gross, before tax, household

income, the traditional standard used in Canada to identify households with affordability problems.

The modest improvements in income are reflected in improving housing affordability. The income of all households in the sample increased 50% over the three years but renters only experienced a 35% increase—\$20,522 to \$27,743 per annum. Average rent increased modestly over the same period, from \$537 to \$541, although rents ranged from \$236 to \$1,000 per month depending on the size and type of unit. Average shelter to income ratios for renters dropped from 31 to 22% in the three years and the proportion of renters paying 30% or more for housing fell from 46 to 23% by year three. By year three the proportion of renter households with affordability problems for the study population was actually lower than for Winnipeg renters (23 versus 37%) (Statistics Canada, 2008).

A number of factors, when combined with income, contribute to this improvement. By year three 40% of the households had moved into social housing which reduces rental housing costs. Subsidized rents are set at 27% of gross (before tax) household income.¹ Social housing units are more affordable and households living in social housing paid \$150 to over \$200 less per month than did households in the private sector.

The size and location of the accommodation renters occupied also helps explain the improvement in affordability. The majority of households lived in cheaper but smaller units—often too small for the size of the household. Three quarters of the households lived in apartments, with 80% of this group in one and two bedroom units. Throughout the study period the majority lived in the inner city, over three-quarters in year one and still over 60% in year three. Rents for the older units are lower in the inner city. Taking these aspects into consideration, refugee households that rent lived in accommodation that was \$100 to \$130 per month less than average market rents (CMHC, 2007).

Accessing this cheaper accommodation, however, means many households end up in older, smaller units of poorer quality, and live in crowded circumstances. With an average household size of approximately four persons with over half the households containing four or more people the relationship between household size and composition and the number of bedrooms meant just over 30% of households lived in units which did not meet National Occupancy Standards (NOS)—they were crowded.² With respect to condition even in the third year, one-third of the households stated their units needed repairs ranging from missing floor tiles to defective plumbing, heating, wiring, and structural problems.

The older, smaller units, in the inner city that are home to many refugees result in cheaper rents but the fact that 40% of all study households have been able to access social housing where rent is a fixed percentage of gross household income is, the most significant factor in reducing their housing costs. Housing affordability reflects a positive trajectory, but in many cases

at the expense of other aspects of housing and locational circumstances that detract from a good quality of life.

Homeownership Does Not Lead to Improving Affordability

The proportion of refugees who have become homeowners is small, increasing from 2% in year one to 15% in year three. Those who became homeowners were among the higher income households in the study with an annual average income of \$50,124, much higher than the average for renters. All these households had multiple income earners. The average shelter to income ratio was 33% and 75% of the owners were spending in excess of 30% of their income on shelter compared to slightly less than 12% of owners in the City (Statistics Canada, 2008). Refugee homeowners, it seems, have serious affordability problems. Buying a home in the near future, however, is still the objective of 87% of those still renting, although 70% admitted that they did not know enough about the purchase process or operating a home to feel comfortable about becoming owners.

Debt Levels are Increasing Faster than Incomes

Despite their precarious income situation several households took out loans and obtained credit cards, then struggled with increasing debt. Some were rejected when they tried to borrow money because of the lack of an employment history in Canada, lack of a credit history, and because they could not find an eligible cosigner. Nevertheless, over 70% of those who applied for a loan in years two and three were accepted. The first year, 74% of the households were making monthly debt repayments, usually on the loans the Federal Government provides for medical and transportation costs to get to Canada. From year two approximately half the households had debt repayments but the type of debt had shifted from the federal loans to personal debt: car loans, student loans, credit card debt, and mortgage debt for the few homeowners. The average monthly debt repayment for those households who had debt increased from \$189 in year one to \$365 in year three, a 193% increase, much higher than the increase in average income.

Satisfaction with Characteristics of Design and Condition Illustrate Different Trends

Although many households lived in older, poorer quality, and sometimes crowded accommodation, there was a reasonably high level of satisfaction with their housing. The proportion of households that liked the size of their place increased from year one to three (forty to 82%) and those concerned

the home was not safe for their children and contributed to personal or family health problems declined from 25 to 10%. Satisfaction with elements of design such as the ability to control temperature, air quality, lighting, floor plan, cooking and kitchen facilities, and storage areas all improved over the three years.

Satisfaction with unit condition and the promptness with which necessary repairs were completed presents a different picture. Initially, three-quarters of the households rated their home as being in good condition and only one-quarter reported problems with completion of repairs. Satisfaction levels on these indicators declined dramatically in year two. Only 56% rated their home in good condition and 44% suggested necessary repairs were not being undertaken. There was a modest improvement in year three. The interviews suggest that in the first year many households were unaware of the standard they should be able to expect and were also reluctant to express their true feelings. By year two they were more aware of the quality of housing on the market and were far less timid and reluctant to express their opinions on the state of repair of the unit and the service from landlords and caretakers.

THE HOUSING SEARCH IS DIFFICULT

Their lack of knowledge of the housing market, the renting process, and tenant/landlord rights and responsibilities also make refugees' search for good housing difficult (CMHC, 2004a; Carter et al., 2008). Rose and Ray (2001), in their study of refugees in Montréal, also identified lack of familiarity with the City as a barrier. In the Winnipeg study households said their efforts to find housing were made more difficult by the absence of a source of reliable, comprehensive, and current information on housing, the housing market, and the characteristics of neighbourhoods. In year one, they relied to a great extent on their sponsors and family and friends, if they had any in the City. As time passed, their sources of information broadened to include government agencies, real estate and rental agencies, and their own efforts of walking and driving around, if they had a vehicle. They still expressed concern, however, that they had to visit too many agencies and often received conflicting or incorrect information. As a result they often made bad decisions on choice of housing and location. They expressed frustration that there was no one agency or location where they could get the current, reliable information they needed to improve their search for housing. In a study in the Niagara Region, CMHC (2004b) noted the need for government and community to collect and communicate improved housing information to refugee households and the Winnipeg study certainly confirms this need.

Renters Lack Information on Rights and Responsibilities

Caretakers and landlords of both private and social housing were considered helpful by refugee households. In years two and three 76% expressed satisfaction with their treatment by the property management sector. Nevertheless, many expressed frustration because they lacked knowledge of tenant/landlord rights and responsibilities and poor language and literacy skills were certainly a contributing factor. They could not read the terms and conditions of the lease they signed or did not understand the explanation they were given. Some did not understand that they had signed a year-long lease and paid a financial penalty when they moved before the lease expired. Some were not aware of the landlord's responsibilities and were afraid to ask for repairs when there were problems. Understanding improved over time but tenant and landlord rights and responsibilities created problems for several households.

SUMMARY COMMENTS

The findings indicate positive trajectories in socio-economic and housing indicators including improvements in employment, income, poverty rates, housing affordability, and levels of housing satisfaction. Housing affordability, usually the most significant challenge, illustrates considerable improvement. When all households are considered, average shelter to income ratios fell from 31% in year one to 23% in year three. In Winnipeg, the average was just under 17% in 2006 (Statistics Canada, 2008). The proportion of all households paying 30% or more fell from 48 to 29%. Renter households experienced the most improvement. Although they were not longitudinal studies, similar circumstances, perhaps worse, were confirmed by Murdie (2005) in a study on of refugee housing circumstances in Toronto. Most households in the study spent over 50% of their income on rent and indicated their expectations about housing in Canada had not been fulfilled. They had to make trade-offs between shelter, food, clothing, and other essentials. Similar circumstances are also noted in studies in Vancouver (Chan et al., 2005), in Edmonton (Chera, 2004), and by Rose and Ray (2001) for refugees in Montreal.

Owners, although few in number, present a different picture, as 75% had an affordability problem despite their much higher incomes. The average shelter-to-income ratio for owners at 33% is 11 percentage points higher than for renters. There is little literature on ownership amongst recently arrived refugees in other parts of Canada but work by Hiebert and Mendez (2008), based on data from the Longitudinal Survey of Immigrants to Canada, note that in the Canadian housing market in general, the overwhelming majority of refugees cannot afford to buy a home even four years after arriving in

Canada. However, the percentage of refugee home owners, they point out, does rise to almost 20% by the fourth year, although many of these owners still spend more than 30% of their income on housing costs. It seems that in Winnipeg, refugee renters do better than in the larger cities, but the same may not be true for those who become owners.

Locating in Winnipeg's Inner City Adds Additional Challenges

Studies note that housing issues intersect with neighbourhood characteristics that can have both a positive and a negative impact on people's life chances, either enhancing or detracting from housing circumstances (Germain & Gagnon, 1999). Neighbourhood characteristics that can play an important role include; safety and security issues, the presence or absence of services, the proximity of friends, family and people of the same ethno cultural group who can provide social support. The characteristics of Winnipeg's inner city certainly had an effect on the resettlement experiences of the refugees in the study.

Neighbourhood Characteristics Illustrate High Levels of Decline and Marginalization

Winnipeg's inner city is home for approximately 122,000 people and contains some of the most disadvantaged neighbourhoods in the City. In the inner city 40% of all persons in private households live below the before tax poverty line compared to 16% for the non-inner city. The equivalent figures for after tax poverty levels are 33 and 12% respectively. The proportion of families in before and after tax poverty stands at 33 and 16%, three times the level outside the inner city. In some neighbourhoods over 30% of the labour force is unemployed and household poverty levels exceed 60%. In these neighbourhoods, average household incomes are one-third of the City average (Statistics Canada, 2006).

Nearly half the inner city's dwellings were built prior to 1946, compared to just 13% in the rest of the City and double the proportion are in need of major repair. The construction of many dwellings in the inner city dates back to the late 1800s. The area contains close to 80% of the City's vacant and placarded dwellings that are deemed unsafe for occupancy. The number of demolitions is much higher, as are maintenance and occupancy orders. Median selling prices are well under 50% of the City average in most of these neighbourhoods (Carter & McGregor, 2006).

Crime rates in some of the neighbourhoods are fifteen to twenty times higher than in most non-inner city neighbourhoods. Thirteen of the top fifteen neighbourhoods in the City recording the highest crimes against persons

(homicide, assault, sexual offences, abduction and robbery) are in the inner city. These are only a few of the characteristics which make life in the inner city difficult, particularly for people trying to settle and integrate into a new society.

Winnipeg's Inner City is not a Preferred Residential Location Choice

The majority of the study households lived in the inner city—over three-quarters in year one, falling to approximately 60% in years two and three. Despite the characteristics of the inner city noted above, approximately three-quarters of the sample in all three years indicated they liked their neighbourhood, although in year one, one-third of the households indicated they did not feel safe in their neighbourhood. In years two and three this proportion fell to 15 to 20%. Despite professed high levels of satisfaction, three-quarters of the sample in the first year wanted to move to a new neighbourhood with this proportion remaining around 60% in years two and three.

More detailed analysis of household preferences clearly indicate that there are many aspects of living in the inner city that refugees do like: proximity to services, being close to refugee support agencies, cheap housing, proximity to friends, and better public transportation. However, because of issues associated with crime, safety, and security close to 90% of the sample in years two and three indicated they would prefer to live in non-inner city areas. Some of the quotes from those interviewed substantiate this situation:

The only reason I live here [the inner city] is because I can afford it. Nothing else is good about it.

A bunch of kids asked for cigarettes and then jumped me. Not a good place for kids. Kids will learn things that are not good for them. Bad activities.

The area is not safe. Many bad persons drinking and people who are drunk. There are gangsters on the next street. Two of our family have been chased on their way home: one from Safeway at 7 p.m. and another at 8 p.m.

Neighbourhood Circumstances Generate High Mobility

Concern about safety and security in the inner city and their search for more affordable housing led to high mobility rates. At the time of the first year interviews, 93% of the households had lived in more than one place and one-quarter had lived in three or more places since arriving in Winnipeg. Mobility rates declined after the first year but the overall mobility rate from year one to year three was 51%, much higher than mobility rates for the population as a whole in Winnipeg, with one year and five year rates of 15 and 40% (Statistics Canada, 2008).

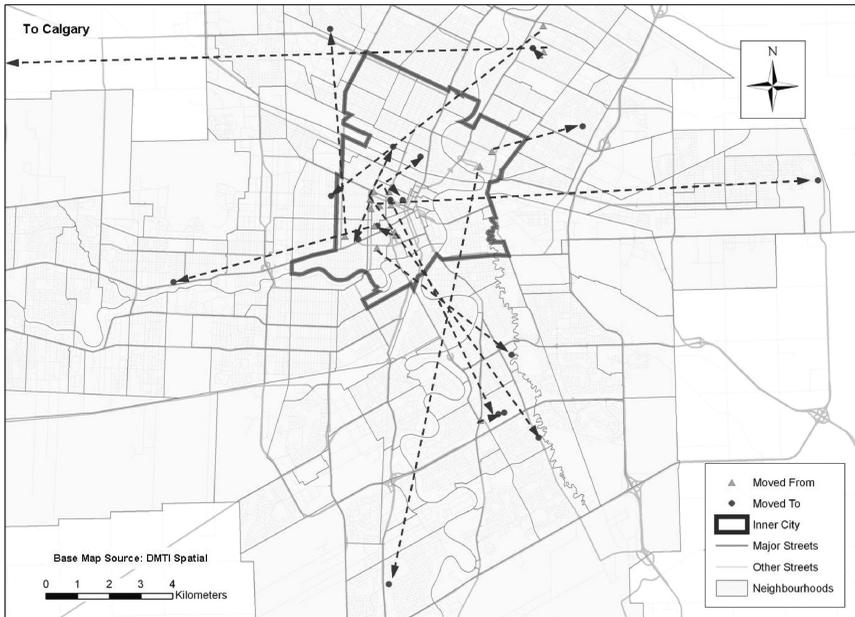


FIGURE 1 Mobility Pathways of 21 Households who Moved Between Year One and Year Two: Winnipeg's Inner City and Suburban Areas.

Much of this mobility is related to movement out of the inner city. Figure 1 illustrates mobility between years one and two and the pattern was similar, although at a reduced level, between years two and three. The pattern reinforces the fact that the inner city is not a desirable place to live if it can be avoided. When asked why they had moved, one-half of the respondents moving between years two and three stated that it was to find better quality housing and better neighbourhood circumstances. Other reasons included obtaining more space, cheaper housing, or being accepted into social housing. In year one more respondents had moved because their housing was unsuitable, in very poor condition, or unsafe, or they were concerned about safety and security in their neighbourhood or building.

COMPETITION FOR HOUSING WITH OTHER MARGINALIZED HOUSEHOLDS

Aboriginals Households Share Many Characteristics with Refugees

Winnipeg is home to 63,740 Aboriginals and they make up about 10% of Winnipeg's population. Over the past decade about 1,000 Aboriginal people a year have migrated to the City. They are a young population; about 50% are under 25 years of age. Households are large and there are many extended family units. Aboriginals, particularly those in the inner city,

are characterized by high mobility rates, unemployment rates that are twice those of the overall population, very low incomes and high levels of poverty. They have low levels of education and are three times more likely to live in overcrowded dwellings. They have many characteristics in common with the refugee population.

Over 80% of new arrivals initially live in the inner city (Distasio & Sylvestre, 2004). Like refugee households, those arriving are characterized by high rates of poverty—approximately 85% have incomes that leave them below the poverty line and approximately 64% were unemployed at the time of arrival. Twenty percent were single parent families.

Neighbourhood safety was an even greater concern than it was for refugees, as 36% felt unsafe because of crime, prostitution, gangs and violence and another 30% were concerned about alcohol, drug use, and partying. Fifty percent felt their neighbourhood was unsafe and another 42% were concerned about neighbourhood safety at certain times, particularly at night. Only 10% felt positive about their neighbourhood.

Housing was a very significant concern for new arrivals: 51% were living temporarily with friends or family, the remainder were renting. Eighty-five percent of those renting spent in excess of 30% of their income on shelter and many households doubled up to afford the rent so crowding was a problem. Many of those living with family and friends moved frequently. They were “couch surfing” as they had too little money to afford accommodation of their own and had no permanent residence. Only 10% of the households indicated they were satisfied with their housing. The challenges facing these new arrivals and their living circumstances certainly do not facilitate the resettlement process.

Aboriginals and Refugees Compete for Housing in a Tight Market

There is no data in the Canadian census identifying refugees but they are recorded in the category recent immigrants. Figure 2 illustrates the overlapping concentration of the Aboriginal and recent immigrant population in the inner city. This sets the stage for the competition for affordable housing amongst the two groups. This competition plays itself out in a very tight housing market. Vacancy rates in Winnipeg’s inner city have hovered around 1% for several years, and there are few three and four bedroom rental units required by the larger households (CMHC, 2007). The two groups are competing for very few units, generally of lower quality and at prices that are higher than they can afford.

This competition plays itself out in a number of ways. First it creates a situation under which landlords are in a better position to “pick and choose” tenants. Larger households are often passed over in this situation. Landlords also have greater scope to evict tenants for infractions that might be

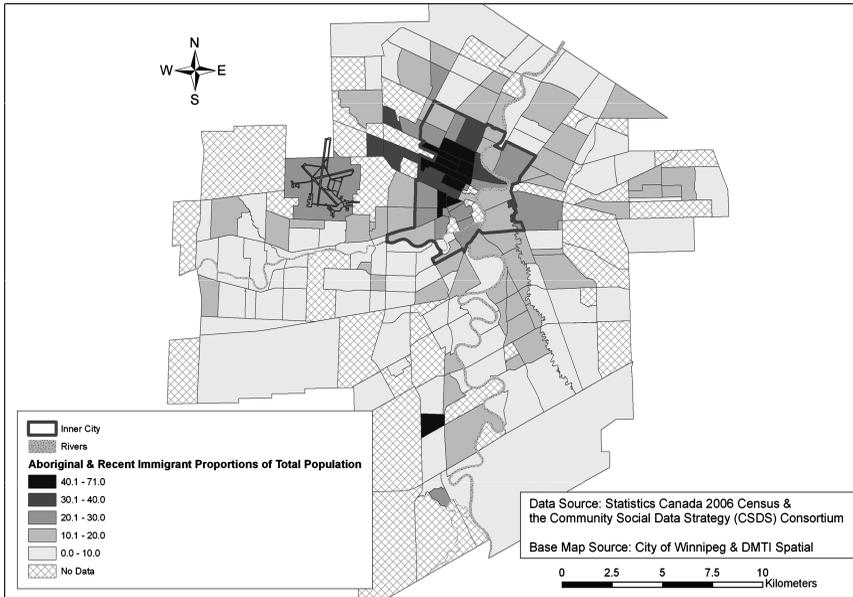


FIGURE 2 Concentrations of Aboriginal and Recent Immigrants in Winnipeg.

overlooked in a market where vacancies are higher. The circumstances also provides landlords with greater flexibility to discriminate based on a range of characteristics: race, ethnicity, and colour, lack of references from previous landlords, perception of “problem tenants” and other factors. Commentary during the interviews, as well as discussions with people in the property management sector, suggest that the property management industry as a whole preferred to rent to refugees as opposed to Aboriginals. This preference was based on a number of factors. Refugees, at least for the first year, have support from private or government sponsorship so the potential for rent payment is greater. Refugees it was suggested are likely to be less mobile and less likely to have problems with drugs, alcohol, have rowdy parties, and less likely to be involved in gangs and prostitution. Although there is no concrete evidence from studies to support such perceptions, a process of “image establishment” has certainly occurred and it affects the way the property management industry reacts. All new arrivals suffer, perhaps Aboriginals more so.

CHANGES TO POLICIES AND PROGRAMS COULD MAKE A POSITIVE DIFFERENCE

The work clearly illustrates that refugees face several barriers in accessing good housing. It also highlights the need for certain policy and program

initiatives to address the problems. The limited availability of affordable private rental and social housing is one of the most difficult challenges facing low income refugee households. In recent years there has been a lack of any significant public initiative to increase the supply of affordable housing (Carter et al., 2008; Wayland, 2007). As noted, 40% of the study households had been able to access social housing by year two. Refugees in social housing experienced better housing circumstances than those in the private sector—lower rents and units that are more suitable for the size of the households, for example (Carter et al., 2008). In the first year, 56% in social housing lived in units that met NOS compared to 48% in the private sector. The percentage of households living in suitable units increased in both sectors, but remained higher in social housing. Initially, a much higher percentage of households in social housing were happier with their home—88 versus 62% in the private sector. Satisfaction levels remained high in social housing but increased significantly for people living in private sector units. However, a greater percentage of private sector occupants felt their housing and neighbourhood was safe compared to those in social housing. Over the three years the proportion of social housing occupants who felt their housing and neighbourhood was safe declined. By year three, over 90% of occupants of private sector units felt that both their housing and neighbourhood were safe. The fact that most of the social housing occupied by the study households is in Winnipeg's inner city may explain the increasing levels of concern. The greatest advantage for those in social housing, however, was the savings in monthly housing costs. Social housing occupants paid approximately \$200 less per month for shelter—certainly an advantage for those with low incomes.

Social housing provides clear advantages but again the role of neighbourhood characteristics in the inner city offsets some of these advantages. Increasing the supply of affordable housing to address affordability problems and to reduce the competition that exists amongst the marginalized population in the inner city has to be a priority. An increase in the number of larger (three and four bedroom) units to accommodate the larger extended family households would also reduce crowding. As the private sector is unlikely to address this need, public policy will have to respond to this requirement. The development of more transitional housing would also help facilitate re-settlement. A safe place immediately upon arrival was viewed as key to successful settlement in a new country, providing the initial stability needed for refugees to get their lives in order.

There is also a need for an organization with a mandate to provide better housing market and neighbourhood information and educational material on tenant/landlord rights and responsibilities. Refugees search for affordable housing is made more difficult by a lack of current, reliable, and comprehensive information on the housing market, characteristics of neighbourhoods, and knowledge of tenant/landlord rights and responsibilities. Often they

make mistakes in their housing choices and residential location decisions and are vulnerable to exploitation because they do not understand leases, what is expected of them as tenants or what they should expect of landlords. This material must be disseminated in a number of different languages and in video form. Similar educational material for caretakers and landlords to enhance cultural awareness and help prevent misunderstandings between tenants and property management personnel is also necessary.

Good housing, however, is only part of a complex set of initiatives that contribute to successful integration and resettlement. Housing has to be part of a broader strategy that encourages the development of safe, inclusive, and welcoming communities. Education and awareness building to ensure broader community support and acceptance of new arrivals and activities to reduce the friction that exists between groups competing for affordable housing are required. Good housing cannot address all the resettlement issues, but it can provide the stable basis from which refugees and other new arrivals can deal more easily with other challenges.

CONCLUSION

After three years, the circumstances of the refugee households present a 'glass half empty, half full' scenario. Incomes have improved but are still far below the average of the host population. With most of the refugees who are working employed in unskilled service and sales positions, significant improvements in income in the immediate future are unlikely. Poverty levels are still high compared to the level for all households in Winnipeg. Despite the somewhat discouraging income and employment trends, trajectories in most housing indicators are positive. Refugees, particularly those that rent in Winnipeg, do not face the serious housing affordability problems common for refugee households in larger cities like Toronto and Vancouver. The fact that a significant proportion of the study households have been able to access social housing has helped to reduce affordability problems. Many households, however, still live in older, poor quality stock in inner city in neighbourhoods they do not always view as a positive living environment.

Although there is a relatively high level of satisfaction with the neighbourhoods they live in, there are safety and security concerns in inner city neighbourhoods. Many of those living in the inner city want to move to suburban neighbourhoods. Their limited knowledge of the housing market, tenants' rights and responsibilities, and the characteristics of neighbourhoods often lead to poor housing choices, and residential location decisions. Market conditions have certainly presented challenges as vacancy rates are very low, rents, and the price of houses, have been rising and little new affordable rental stock has been built. Competition between competing groups of

new arrivals for the limited amount of affordable housing in a tight market adds further difficulties. It also establishes a set of circumstances allowing the property management sector to be much more selective in the tenants they accept and evict, making it easier to engage in discriminatory practises. In a general sense the housing circumstances of the refugees have facilitated the resettlement and integration process but the challenges still present barriers to achieving the stable home environment many households need. If there is one clear and over-riding conclusion it is that more affordable housing stock, particularly for larger households, is necessary.

NOTES

1. The rent-to-income ratio is set by the Manitoba Department of Family Services and Housing.
2. According to Canadian National Occupancy Standards, there should be no more than two persons per bedroom, spouses and couples share a bedroom, parents do not share a bedroom with children, dependents aged 18 or more do not share a bedroom and dependents aged 5 or older of the opposite sex do not share a bedroom (CMHC, 2004a).

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