



Housing and Homelessness amongst Newcomers to Hamilton

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The Hamilton Immigration Partnership Council



Exploring the Links: Housing and Homelessness amongst Newcomers to Hamilton, Ontario

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Executive Summary

It is important to note that existing research indicates that for most immigrant arrivals, housing and the housing experience in Canada is not an issue. Many new arrivals, for example, move into long-term, suitable housing. However, a small subset of new arrivals are at greater risk of experiencing precarious housing circumstances and difficulty in securing safe and adequate shelter, particularly amongst refugees and in the period immediately after arrival in Canada. It is this sub-group that this report has focused upon.

Homelessness ranges from absolute homelessness, including living in shelters, to hidden homelessness which includes living in unsafe or over-crowded conditions or paying too much for rent (Hiebert et al. 2005). In terms of homelessness, newcomers to Canada represent a potentially vulnerable population that faces housing (amongst other) challenges. Although the balance of evidence suggests that newcomers are relatively under-represented amongst the homeless, their potentially precarious situation vis-à-vis declining health (i.e., Newbold 2009), housing affordability, and poor economic status suggests that housing options may be limited and/or unacceptable. Indeed, recent immigrants are more likely to be living in unacceptable housing conditions as compared to non-immigrants (Wayland 2007). Likewise, analysis based on the Longitudinal Survey of Immigrants to Canada (LSIC) found that nearly 40% of respondents had difficulties finding housing immediately after arrival, with refugees more likely to experience difficulties finding housing as compared to economic or family class immigrants (Schellenberg and Maheux 2007). Affordability, availability, and suitability were common reasons why appropriate housing was not found, along with lack of credit, insufficient knowledge, and language issues, particularly amongst the most recent arrivals.

Yet existing literature has only partially explored the links between immigration, settlement, health, and homelessness, with twin needs to look at housing and homeless in smaller cities and to understand differences with respect to immigrant class (i.e., refugees versus other immigrant classes). The purpose of this research was therefore to obtain a better understanding of housing and homelessness of newcomers to Canada in Hamilton, Ontario. Specific objectives included:

- Identify the scope of housing options and sources of housing information for newcomers;
- Understand the extent and nature of homelessness within newcomer populations;
- Identify the factors that explain homelessness within newcomer populations;
- Identify commonalities and differences by ethnicity and immigrant class (family, economic, and refugee).

The project included three phases that allowed the examination of housing and homelessness from the institutional systemic level (program & policy); the community/group level; and the individual level. *Phase I* includes a series of key informant interviews and a review of resettlement and housing policies directed toward the housing of newcomers. *Phase II*

broadens the analysis to consider the housing needs and the homelessness experiences of newcomers, and *Phase III* explores the role of immigrant class and housing.

Key results included:

1. Newcomer housing experiences reflects the various barriers and issues faced as they adjust to life in Canada. Barriers include language, discrimination, knowledge of the housing market, income, and lack of credit history.
2. Although newcomers were not identified as a population that typically experienced homelessness, their housing situation was often precarious as they moved between a series of different locations given various constraints and barriers to housing including income, employment experience, credit history, language barriers, and discrimination on the part of private landlords. For refugees and refugee claimants, the housing progression after arrival in Hamilton appeared the most fragile.
3. Differences among immigrants shape housing experience and access to housing. Research results suggest that refugees and refugee claimants are more vulnerable given their legal status and employment opportunities.
4. In many cases, local non-profit service providers are forced to 'cobble together' responses to the needs of newcomers. In some cases, there are examples of innovative collaboration between providers, but this is not necessarily the norm. Local service providers appear to be better able to provide support, rather than upper levels of government, although this speaks to policy jurisdiction.
5. There is a need to recognize that the need for housing does not end when the client finds accommodation. Instead, accommodation often remains inappropriate (with respect to size, location, safety) and precarious, reflecting their precarious legal or financial positions.
6. The supply of low-cost or subsidized housing is limited, with housing providers and key informants noting that the supply of units was small in comparison to demand, and the wait lists were long.

We conclude with a brief discussion of study limitations.

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1. Introduction: Policy-Research Need

Housing represents multiple concepts in our society, including security, shelter, place in society, and investment. For most immigrant arrivals, housing and the housing experience in Canada is not an issue. Many new arrivals, for example, move into long-term, suitable housing. However, a small subset of new arrivals are at greater risk of experiencing precarious housing circumstances and difficulty in securing safe and adequate shelter, increasing the risk of homelessness.

The concept of homelessness ranges from absolute homelessness, including living in shelters, to hidden homelessness which includes living in unsafe or over-crowded conditions or paying too much for rent (Hiebert et al. 2005). In terms of homelessness, newcomers to Canada¹ represent a potentially vulnerable population that faces housing challenges. Although the balance of evidence suggests that they are relatively under-represented amongst the homeless, their potentially precarious situation vis-à-vis declining health (i.e., Newbold 2009), housing affordability, and poor economic status suggests that housing options may be limited and/or unacceptable, particularly in the largest metropolitan gateways where affordable housing is already in short supply. In a recent review of housing needs amongst newcomers to Canada, Wayland (2007) noted that recent immigrants were more likely to be living in unacceptable housing conditions as compared to non-immigrants. Likewise, analysis based on the Longitudinal Survey of Immigrants to Canada (LSIC) found that nearly 40% of respondents had difficulties finding housing during the first six months after arrival (Schellenberg and Maheux 2007). Although this proportion declined to just 8% four years after arrival in Canada, refugees were more likely to experience difficulties finding housing as compared to economic or family class immigrants. Affordability, availability, and suitability were common reasons why appropriate housing was not identified. While similar to the experiences of most Canadians, lack of credit, insufficient knowledge, and language issues were also cited, particularly amongst the most recent arrivals.

Schellenberg and Maheux (2007) note that newcomers face unique challenges to securing housing, including lack of credit, insufficient knowledge of the area, limited transportation, and language barriers, particularly amongst the most recently arrived. Increasing duration of residence in Canada appears to align the challenges of finding housing – affordability, suitability, and availability – more closely to most Canadians. Yet, this likely only captures a portion of the barriers to housing given the continuum of homelessness. Indeed, the limited literature that is available suggests that many newcomers live in crowded and sub-standard conditions (Living on Ragged Edges 2003; Wayland 2007), while others live in shared or unstable housing conditions (Hiebert et al. 2005).

¹ “Newcomers” includes new Canadian citizens, immigrants, refugees, asylum seekers, temporary migrants, and any other persons born abroad who have come to Canada for the purposes of living or working.

What factors contribute to a greater risk of homelessness? First, given that the foreign-born typically experience declining health and tend to under-utilize health care facilities, poor health may result in homelessness. In particular, refugees may be faced with limited housing options and homelessness (Wayland 2007). Indeed, poor mental health has consistently been associated with homelessness (Living on Ragged Edges 2003), and anecdotal evidence suggests that refugees face greater difficulties in the housing market and are somewhat more prone to homelessness. Conversely, the longer a person is homeless, the greater the risk of suffering from mental illness and health related problems, creating a vicious cycle.

Chiu et al (2009) surveyed more than 1,000 homeless people in Toronto, of whom 10% were recent immigrants and another 22% were non-recent immigrants. They found that homeless recent immigrants were significantly less likely to have chronic health problems and substance abuse issues. While the authors suggest that this finding confirms the ‘healthy immigrant effect’ (i.e., Newbold and Danforth 2003), another interpretation is that “recent immigrants are more vulnerable to becoming homeless with fewer physical and mental health problems” when compared to the native-born and that “economic and housing factors may be more important in precipitating and prolonging homelessness among recent immigrants” (p.946).

Initial settlement location is also linked to homelessness. Although many immigrants are initially settled in poor or temporary housing, they tend (and are generally expected) to follow a progressive housing career whereby homeownership rates rise over time as income increases (CMHC 2004). But not all immigrants follow the same housing trajectory. With a lack of affordable housing options, some have little choice but to spend a large proportion of their income on shelter and live in crowded conditions or with family as a coping mechanism (Murdie and Teixeira 2003). Individuals settled in poor housing or marginalized areas tend to stay in those areas and become increasingly marginalized (Hiebert *et al.* 2005). Discrimination in the housing market (Danso and Grant 2000), or residence in poor neighbourhoods with marginal housing stock and limited social resources act as barriers to economic success, increases the likelihood of poor health, contributes to social exclusion, and raises the risk of homelessness (Access Alliance 2003; Hiebert *et al.* 2005).

Housing outcomes often reflect levels of social capital. Newcomers with limited social support and capital in the community are more likely to experience homelessness. High rates of poverty and/or low income – both determinants of poor health on their own and common amongst new arrivals – may mean that the foreign-born rely more on social networks for housing. This shared accommodation with family and friends is a coping strategy that hints at ‘hidden homelessness’ within the foreign-born population (Hiebert *et al.* 2005). Not surprisingly, individuals who lack support networks of friends and family may have even fewer housing options in a crisis. Limited social support compounds difficulties with language and understanding how the system works, making it harder to access support services, with such social exclusion linked to poor health outcomes (i.e., Grey 2003).

Existing literature has only partially explored the links between immigration, settlement, health, and homelessness. For this reason, there is room for further analysis. Much of the existing work, for example, has been focused on Canada’s major immigrant cities. Additionally, there is a further need to understand differences in housing and homelessness with respect to

immigrant class, and the reasons for homelessness. The following report therefore focuses on obtaining a better understanding of housing and homelessness of newcomers to Canada in Hamilton, Ontario. As a mid-sized Canadian city, approximately 25 percent of its 2006 population was defined as foreign-born (Statistics Canada, 2010). Amongst those identified as foreign-born, 12 percent (16,565) immigrated to Canada between 2001 and 2006. Hamilton continues to attract in excess of 3,000 new arrivals per year, placing it in the top five immigrant centers in Canada (Statistics Canada, 2010). Moreover, up to one-third of all foreign-born within the city entered Canada as refugees, representing a greater proportion of all immigrants than observed for all Ontario or all Canada (CIC, 2004, 2005), with refugees arriving from countries of origin including the former Yugoslavia, Vietnam, Burma, China, Pakistan, India, Turkey, Afghanistan, El Salvador, Colombia, Honduras, and Somalia. Due to its proximity to Toronto and its lower cost of living, Hamilton is also an important center for 'secondary' settlement (i.e., settling in Hamilton after an initial settlement elsewhere), making it an excellent venue within which to conduct this research.

With the need to understand housing and homelessness issues amongst newcomers to Canada, the objectives of the proposed research are to:

- Identify the scope of housing options and sources of information about housing for newcomers to Hamilton;
- Understand the extent and nature of homelessness within newcomer populations in Hamilton;
- Identify the factors that explain homelessness within newcomer populations in a second-tier Canadian city;
- Identify commonalities and differences across ethnic groups and immigrant class (family, economic, and refugee).

2. Data and Methodology

The overall goal of the research is to increase understanding of housing and homelessness amongst newcomers in Hamilton, Ontario, a second-tier immigrant reception city. The project developed in three distinct but integrated phases that allow the examination of housing and homelessness from the institutional systemic level (program & policy); the community/group level; and the individual level.

Phase I included a series of key informant interviews and a review of resettlement and housing policies directed toward the housing of newcomers. Recruitment focused on the lead agencies responsible for resettlement and housing in Hamilton, along with representatives of advocacy services. In total, ten interviews with fourteen key informants were completed. Key informants included representatives of shelter providers (i.e., Good Shepherd Family Shelter, Micah House), settlement agencies, property managers, community services (i.e., Hamilton Housing, Housing Help Centre), and housing sponsors (i.e., religious or community groups). In all cases, the intent was to select individuals based on their experience of housing newcomers within the local community, and their knowledge of the policies and programs, along with successes or failures of each. Participants were asked to respond to a series of open ended, semi-structured

questions focused on housing and homelessness (See Appendix A). In total, 10 interviews were conducted with 14 key informants.

Phase II represented a quantitative study of housing and immigrants using data collected from a study of 165 immigrant and non-immigrant students in grades 4-8 (in Hamilton) and their primary caregivers in order to examine the direct and interactive effects of community and individual level influences on housing difficulties². The objectives of these analyses are:

1. To examine the extent to which immigrants and refugees, compared to non-immigrants, are more likely to report (a) living in a rental dwelling, (b) living in subsidized housing, and (c) moving to a new home within a 1-year period.
2. To examine the extent to which socio-demographic characteristics, language of interview, discrimination when getting housing, and neighborhood cohesion and support account for between group differences

Five elementary schools with the highest concentration of foreign-born students and located in the most economically disadvantaged areas in Hamilton were selected to participate. A stratified, random sample of 300 students (150 foreign born and 150 Canadian born) attending grades 4-8 were selected from participating schools. All study materials (i.e., information letters, consent forms, questionnaires) were available in 4 different languages (English, Arabic, Urdu and Spanish) and staff members responsible for enlistment and data collection spoke more than 9 different languages combined. Of the 300 students, 63 (21%) were ineligible: 30 because of language restrictions, 25 because more than 1 child in the same family was selected to participate and 8 because the family moved. Of the 237 eligible families, 173 (73%) agreed to participate and 165 (70%) were interviewed at baseline. At the one-year follow-up, 135 students and their primary caregivers participated. Eighteen families had moved out of the province. The response rate at the one-year follow-up is $135/165 = 82\%$ (if family moves are excluded, then the response rate = $135/147 = 92\%$). Among 1st and 2nd generation children, 46% of parents were interviewed in a language other than English, 41.3% of families arrived in Canada as refugees, 28.6% were exposed to war, armed conflict or terrorism in their home country, and 52% came from Asia and 6% from the Middle East. Please See Appendix B for further details on sampling and variable definition.

Phase III further explored the role of immigrant class and housing. A purposeful sample selection process was employed to sample recently arrived immigrants (within the past 5 years) known to be homeless or at risk of becoming homeless in Hamilton. Respondents included refugees. Providers known to these individuals were asked to seek permission for a researcher to contact the potential participant to explain the study and to invite their participation. Participants were asked to respond to a series of open ended, semi-structured questions focused on their housing and homelessness experiences, with interviews conducted at a mutually agreeable place familiar to respondents (see Appendix C). In total, 12 interviews were conducted.

² Data provided by K. Georgiades.

For both phases I and III, rigor and trustworthiness of the qualitative data were promoted by the interviewer paraphrasing participant responses to verify/validate understanding. Interviews were audio-recorded (with permission) and field notes were written during the interview reviewed for confirmation of understanding. Ethics applications for the research were submitted to the McMaster University Ethics review committee. Audio records of interviews were transcribed verbatim and analyzed using a content analysis approach that identified themes, with the research team members participating in coding and analysis.

Results

Phase I: Key Informant Interviews

Throughout the transcripts, the diversity of clients and their needs was consistently noted by respondents. Key informants noted a diverse demographic profile of clients seeking housing assistance, including a mix of refugees and immigrants, single individuals and families, and a range of origins. However, a majority of respondents talked about family size in relation to service provision; with newcomer families from some regions larger in size (8-10 members). Clients were often individuals (families) struggling with poverty, whether Canadian-born or not. Providers also noted that there has been a significant expansion of newcomers in family shelters and in other services, while at least one shelter had opened because of the perceived needs of refugee claimants. Some agencies, and particularly NGOs, reported seeing people with immediate need for housing shortly after arrival, while Hamilton Housing typically encounters people who are experiencing problems with respect to housing (precariously housed, rent arrears, facing eviction, unsafe or inappropriate housing).

Consistent with the literature, key informants did not identify absolute homelessness within the immigrant and refugee populations. Instead, housing status tended to include:

- Market rate housing (although sometimes substandard and inappropriate);
- Affordable housing (Rent Geared to Income, although demand far exceeds supply);
- Sharing, including 'couch surfing' and other precarious arrangements; and the
- Temporary use of shelters.

However, the need for housing assistance has increased with the recession, with one City employee commenting that:

I have been doing this job since 2001 and the waiting list was always about 4,000 people. A hundred people would get off the waiting list every month. A hundred people would be housed every month. Since 2009, with the economic downturn, we have been tracking it and it has gone up to 5,400. So it has increased by over 25 per cent in the last year, and it's not likely to be slowing down... As of November, we had 5,273 people on the waiting list and there are 462 active files of newcomers.

Yet, the supply of social housing was limited, both in terms of the actual number of units that were available, as well as the size of units relative to the size of households needing accommodation, an idea that is further explored below. Further, the waiting list for social housing is also long and growing, reflecting increased demand for housing with the recession,

while funding for development is limited. Although there is priority placement for new arrivals (one in ten housed will be a newcomer), this does not guarantee immediate placement.

Key informants also reported that the needs of clients tended to be dynamic, reflecting the shifting composition of immigrant and refugee population. In part, limited funding and resources hampered service provision. Concurrently, the tripartite government structure (federal, provincial and municipal) posed challenges to service provision, with different responsibilities and rules across the three levels and the lack of co-ordination as to which government agency/level is 'responsible' for housing. At the federal level, respondents felt that there was a policy vacuum, particularly as services were downloaded to municipalities. Provincially, the Ontario Works program was faulted for the insufficiency of shelter allowance for refugee claimants and convention refugees. At the same time, respondents commented on the lack of municipal capacity to provide sufficient and appropriate housing. Instead, local non-governmental organizations have played a larger role in both planning and delivering housing and social services.

The difficulty of working within (or around) funding constraints and rules/regulations is particularly noticeable with refugees. Although settlement of refugees is a federal issue, *refugee claimants* were often singled out for their increased risk of falling 'through the cracks' of service provision:

To me, the refugee claimant is the most vulnerable group in our community. Why? Because there are no services for them. So it is like, "You know what? You don't belong." Once you are a Convention refugee, then you belong. So agencies open their doors and then they can help you find employment. They can help you with this and that. Refugee claimants, no. You know, nobody wants to touch them. [Non-profit service provider]

Refugee claimants aren't eligible for ... federal assistance until their claim has been accepted, and so often refugee claimants get caught in a funny bind. They have been allowed into Canada but the only services that are provided that will accept them are Ontario Works, which is not really set up specifically for the needs of newcomers. [Non-profit service provider]

Following transcription and analysis of key-informant interviews, the challenges and/or barriers of housing provision, and the differences (and different needs) of immigrants versus non-immigrants emerged as over-arching themes.

Challenges and Barriers to Housing Provision

A number of challenges and/or barriers to housing provision were identified through the key informant interviews, including funding shortfalls, increasing need and deepening poverty (particularly with the recession), an increasing diversity of newcomers, lack of housing units, a policy vacuum at upper levels of government, and service gaps (particularly with respect to mental health provision).

The difficulties of working with a diverse population, along with challenges associated with rules and regulations, the mismatch between services provided and the need of clients, and

limited funding, have led local service providers to collaborate, allowing them to provide essential services, or services beyond their formal mandate given observed need.

We try to build relationships like, "If we can do this, what can you?" Like [name of service provider], you know, "We will give you shelter space to ... ", by shelter, I mean like the gym ... [Non-profit housing provider]

I keep a close relationship with settlement workers, especially with [name of service provider] and I think that it is very nice. When you agree with other worker and, let's say, "We can work with this person. You are in charge of housing, I'm in charge of financial support," and the other worker is in charge of ... So I really like that, that we amalgamate between the offices and we work together. I think that's the best thing to address the needs of the newcomer because a newcomer is not just housing or is not just financial support, not only language but all of them. [City]

Providers also turn to fund raising and donations to fund services. One large faith-based organization derives a significant portion of revenue from fundraising/donations, allowing some flexibility to service provision and programs beyond those dictated by levels of government:

Some of the support services that really help people to link and transition, there is a significant amount of fund-raised dollars that have gone into that because agencies were working to meet needs that different levels of government weren't either identifying as needs or weren't able to fund. [Non-profit service provider]

For many newcomers, systemic barriers posed challenges to appropriate housing. Most respondents, for instance, noted that racism and discrimination (usually on the part of private landlords) remains within the system:

Landlords who are asking for credit history, for down payments, for personal references, especially some of the big management companies are looking for some of these things and you are virtually precluded from some of the best affordable housing in the city because you can't obviously provide those things if you come from a place where those things aren't available. [Non-profit service provider]

Language is also a consistent barrier to housing provision, and one that is observed in different types of service environments including health care. It is important to acknowledge the fact that both provider and client see language as problematic as they complicate consultations and conversations. Individuals who speak English as a second language may require additional time due to accommodation of cultural interpretation, as well as making sure information is accessible and understandable. Language issues also extend beyond the initial consultation, impacting on such things as follow-up appointments and instructions which would typically be conducted in English.

I guess the communication is the biggie because, I mean, if you are trying to communicate something and you don't think you are getting through it gets frustrating on both sides, because you don't want somebody leaving and doing the wrong thing as far as their subsidy calculation because they don't understand. I mean, there's wilful and there, "I really didn't understand." [For-profit service provider]

In many ways, however, newcomers face double or triple jeopardy with respect to housing, a problem that is magnified by their limited integration into the labour market:

One of the things when we have done consultations around funding or planning documents has been I think a really significant voice that really articulates the need for support around employment and access to educational and employment activities.

Because, again, I think that is part of what seems to be for a lot of folks a breakdown in the sense of if they were employed at the level that they could be, they wouldn't -- affordable housing wouldn't be the same kind of need; they could meet that need in the private market. [City]

Differential Housing Needs

The different housing needs of (recent) immigrants (as compared to non-immigrants) were consistently noted by the key informants. In many cases, providers (and ultimately immigrants) note that the size and appropriateness of housing units depends on family size. Many new arrivals have large, extended families, yet housing options are limited to smaller spaces, often one- or two-bedroom apartments. One provider noted:

We have so many cases about large families that come here and they need a six-bedroom unit or they need -- then they have to be split up in two places for them to fit in ... to have housing. [City]

In some cases, therefore, extended families may need to be split up in order to accommodate them. While this addressed an immediate need for shelter, it risks additional problems, including the removal of built-in support mechanisms, mental health, and the additional burden of one family paying for multiple units. Beyond the separation of individual families, there is the danger of isolation once housed, especially amongst single individuals, with a need to balance between ethnic clustering/community isolation:

...the stay here is so short for them – 2-3 months usually – so usually it's all smiles and you know you're great and we love you, which is fantastic for us to hear, but when they move out, you know the loneliness you know that comes and hits them right in the face... [Non-profit service provider]

We know that in social housing, having a blended model of income levels in a building is the most healthy way to create the building. But what we are seeing is some density of buildings that have a higher density of a certain -- either new Canadians or certain cultures within the new Canadian buildings in certain addresses, in certain elements of Hamilton. [City]

The above quotes also speak to three related issues. First, it is important to note that housing provision does not end with the placement of families in appropriate housing. Issues of social isolation, along with the on-going adjustment to Canadian society, continue beyond the provision of a roof. Second, the rent-geared-to-income (RGI) model seems to work against mixed income housing by constraining housing options. Third, the need (or lack thereof) for cultural appropriateness in the provision of services:

We are providing services and it is not about always advocating around the almighty dollar but, if you are going to do the work well and you are going to do within an anti-racism, anti-oppression framework, then you have to have adequate resources allocated to provide appropriate cultural interpretation, to provide spaces that feel safe and appropriate for the folks that you are serving and to recruit, train and retain staff who can operate in a culturally competent manner. [Non-profit housing provider]

New arrivals are also faced with layers of stress, including the burden of starting from scratch with respect to household furnishings, finding appropriate housing, adjusting to a new context, understanding how to navigate the system. These stresses are magnified when individuals are not fluent in English.

Phase II: Quantitative Analysis

Recalling that the second phase of this research used a quantitative study of housing amongst immigrant and native-born in Hamilton, we first describe the characteristics of the sampled population. At 'baseline' (the beginning of the study), 50% of children are 1st generation (foreign-born), 27% are 2nd generation (Canadian born who have at least one foreign-born parent) and 23% are 3rd+ generation (Canadian born whose parents were also Canadian-born). Compared to 2nd and 3rd+ generation children, 1st generation children are the least likely to be living in single parent homes (13.4% vs 51.3% for 3rd+ generation) and more likely to have parents with a university degree (40.2% vs 5.1% for 3rd+ generation). Despite higher levels of parental education however, 1st generation children are more likely to be living in rental dwellings and in households with the lowest annual income.

Tables 1 and 2 present results examining group differences in key housing and socio-demographic characteristics. Table 1 presents group differences among recent immigrant, long-term immigrant and non-immigrant families. Interestingly, the proportion of families who have experienced discrimination getting housing differed significantly among the three groups ($p < 0.05$), with a larger proportion of recent immigrant families (14.3%) experiencing discrimination. Similarly, the proportions of families living in rental dwellings, those who received social assistance in the last 12 months, and single parent families differed significantly among the three groups. For instance, a larger proportion (90.5% of recent immigrants reported that they lived in rented housing, compared to 61.2 of immigrants and 79.5% of non-immigrant families. A larger proportion of recent immigrants also received social assistance (34.2%), but a smaller proportion of recent immigrants were from single parent families (19.6%). There were also significant differences in mean household income at baseline ($p < 0.05$) and in average length of time (yrs) PMK has been living in current home at follow up ($p < 0.001$).

Table 2 presents group differences among refugee, non-refugee immigrant and non-immigrant families. A significantly larger ($p < 0.05$) proportion of refugees rent housing (79.1%) as compared to immigrants (66.7%), although the proportion renting is almost identical to that observed in amongst non-immigrant families. A larger proportion of refugees also lived in subsidized housing (47.1%) as compared to other immigrants (21.7%) and non-immigrant families (28.1%). A significantly larger proportion of refugees also received social assistance (37.2%) as compared to immigrants (18.2%), and a smaller proportion of refugee households

(65.4%) had one parent employed as compared to immigrant households (87.5%). There were also significant differences in mean household income at baseline ($p < 0.05$) and mean parental level of education (maximum years) at baseline ($p < 0.001$).

A series of logistic regression analyses were also run (results not shown, but available from the PI) to predict rental dwelling, subsidized housing, and moving to a new home over a 1-year period. However, most factors were not significant predictors of any of these outcomes. The exceptions included 'PMK age', which was the only variable that predicted 'family living in a rental dwelling'. Families in which at least one parent was employed were less likely to live in subsidized housing, while families receiving social assistance were more likely to live in subsidized housing. None of the study variables were associated with 'family moving to a new home'.

Overall, the quantitative analysis, while limited because of its sample size, reinforces perceptions that refugees and new immigrant arrivals are more likely to be living in rented, subsidized housing and to receive social assistance. However, such results do not indicate whether individuals and households had troubles finding and securing housing, or their housing trajectory.

Phase III: Immigrant and Refugee Interviews

Table 3 summarizes the respondents interviewed in this final phase of the research. Most of the interviews represented refugee claimants (accepted or in process), along with 1 GAR family and 1 family of skilled workers. Respondents included a mix of single individuals and families sourcing from a range of origins. Nine respondents are currently drawing income from Ontario Works. Averaged across the 12 respondents and their time in Canada, the average time spent in each place of residence was just over 6 months, with time spent in shelters or hotels typically much shorter (weeks or a few months). While moves appear to be consistently to better housing, the housing progression is fragile and the improvements in shelter conditions often limited. Approximately 75% of respondents had used shelters one or more times, including 33% of respondents had used shelters two times, and 2/3 of respondents reported spending 50% or more on rent.

In general, respondents did not talk about experiences of absolute homelessness, but experienced a range of housing situations after arriving in Canada, including time in local hotels/motels and/or staying with family and friends, before finding more 'permanent' shelter. Most were initially settled in local hotels or shelters, before moving into either the private rental market or social housing. For some, the process of finding shelter took several months and multiple moves between hotels, shelters, and/or friends before something longer term in the private rental market or social housing became available.

Interviews revealed that newcomers are resourceful and mobile. Respondents noted the important role of formal support in securing short-term shelter along with housing, although this support was often from local, non-profit service providers, while they were dismissive of information obtained from government sources, noting the large gap between information on the web and the reality in Hamilton. Support from local providers often took the form of

language assistance, rides to prospective housing, and even guidance on how to clean and look after their homes. As one person commented:

No, they really take care of people. They are very kind. A girl always went with us to our appointment. You see, we didn't know where to go. We didn't know the addresses. We had to go here and there, and there was a girl who was in charge of taking us around to show us, the different places that provided services for us. I really appreciated their help from them. We ate well, they even asked for our input about what needed to change, what our needs were, what we liked. Often our traditional meal, ours—because we know everybody comes from different part of the world and has a tradition and a food that he likes. So they often went to get our requests, our order. Yes, we were very welcomed. (P 01).

Surprisingly, informal support from family and friends was typically less important than 'formal' support, and was often provided by just one person. In part, this likely represents the comparably small communities and limited social networks when households first arrived in Hamilton. Many respondents noted that Hamilton was selected as a destination either because they were directed here, or knew one or two people in the city.

Respondents noted multiple barriers to housing, including the reluctance of landlords to rent to newcomers without credit histories and evidence of employment, requirements for tenancy (co-signors, credit history, etc), the general lack of income, discrimination, and their uncertain immigrant status within Canada. Many noted the difficulty securing housing given requirements for credit checks and evidence of employment by private landlords:

It is hard when you are working, when you are on your own with the children and they wanted a credit check and different things, which I never had because I didn't have a credit history. So that was a big problem, too. (P 11).

Financial barriers clearly figure large in the search for suitable housing:

Well, the financial part for sure, because you will still see a house that you think, oh yes, it is good for you and it is a good size and it is in a good neighbourhood but it is just way too much money; it will be like \$1,200 plus utilities, most of them, which are four bedroom and up. (P 11)

Related to financial barriers are issues of credit history and work:

Um... first of all ah I'd say that the biggest one was um... lack of having.. umm..... ah.. um... how should I say uh... a well defined status. Uh... I am not a permanent resident, I am not a citizen, so I am basically called a refugee claimant and it's difficult to... explain to some people what that means. You are basically, you don't have any status you could be kicked out tomorrow. So, ah, that's one of the things that's uh... that some-some of the housing agencies, I think, were not very...um.... oh..... were not willing to take the

risk with that. And for that reason they needed a co-signer that even if I leave there's someone that would pay them. Um.... not having a relative or a family member here to co-sign for you, that was another one. Um.... credit history they wanted credit history mostly from the U.S.-ah-from-from Canada, which I didn't have. Um..... and.. the biggest one I'd say would be lack of income. Uh, having such ah... small income a month for four people living off of seven hundred dollars is.... that-that was a big barrier that I had to..... work... (P. 04)

Language also presented barriers to housing:

Negative because it was so hard so hard, especially if you don't know the language and don't know where to go. Nobody hold your hand and say go there and go there cause you don't know anything which way to look so it is so hard. ...I know you have kind of answered this a little bit but along the way did you find that the information was available or it wasn't available? ...First time I tried the phone but I don't speak really good English and that is so that is really really hard. (P 08)

Instances of discrimination in the housing market were also noted. While one can read these experiences at face value, with landlords reluctant to take on clients without credit histories, or as mechanism through which landlords deny apartments to newcomers:

But so many times notice on the front of the house apartment rent available and we knocking on and they say oh sorry we just leave it on the table ha, just leave it on the table. We go to the other house and one day by about 20 houses. (P 08)

Even after securing housing (either social or private), problems persisted. Typically, respondents noted the high cost of housing, with most paying more than 30% of their income toward housing (and frequently 50% or more). Many relied on income from Ontario Works to pay their bills, yet payments from Ontario Works will only cover a portion of the housing cost, meaning that it is typically insufficient to cover the full cost of housing, particularly when utilities are factored in. Moreover, receiving Ontario Works could even complicate finding housing:

And if they know that you are on Ontario Works as well they don't....also don't want to rent to you sometimes... They were like, "Well, how do we know we will get our money?", and blah, blah, blah. (P 11).

There is clearly a strong and inextricable link between problems/constraints in the housing market and barriers/problems in the labour market. Clearly, greater income opportunities meant more options within the housing market. However, the barriers that newcomers face in securing employment, including the lack of experience, knowledge of the system, and language issues, also appear in the search for housing, where lack of credit histories (experience), knowledge of the housing system, and language barriers limiting options unless someone or some group can advocate and help that person/household.

Even for those who were working, income and housing arrangements were still viewed as precarious. For example, the Rent Geared to Income model appears to perpetuate the “vulnerable” status of income earners, requiring them to pay significantly more for accommodation. In some instances, the increased rent pushed respondents out of social housing altogether. One respondent noted that she had paid various rates for the same studio apartment depending on her work status:

At first, I wasn't working, and the rent was \$115.00 per month. When I found work my rent went up to \$460.00 because I was employed. Since I am no longer working and my contract has expired, I am paying \$ 295.00 a month. (P 01)

Space was also a concern, echoing key informant interviews. Rather than the lack of suitably-sized accommodation, however, it was the cost of housing (relative to income) that limited space. Typically, the space that households were ultimately able to rent was seen as too small for their needs, which usually revolved around the number of children or the need for adolescent children to have their own bedroom rather than sharing space.

Reports of poor housing conditions – run-down properties, cockroaches, bed bugs, and concerns with the local neighbourhood and personal safety – were also common complaints:

Oh, my God, it was so hard because that building, they have cockroach... They have so much cockroaches and bedbugs... It is tough. And so you can't sleep at night. I have to leave my light on, all night... you can't sleep, you can't sleep. When I leave the first building over there, I have to leave all my stuff ... (P 06)

While neither private nor public housing were immune to insect and rodent infestations, private landlords were often viewed as being unresponsive to concerns:

We still have the thing where nobody wants to fix anything (P 11).

Overall, many surprisingly ranked their housing experiences as ‘positive’. But, this may have been more of a coping mechanism that provided some appearance of control around their current life situation, rather than their true housing experience(s). For instance, housing experiences were described as ‘lucky’, and deeper probing revealed concerns and negative perceptions linked to the housing experience. Many had negative or indifferent experiences with the housing market, largely because of the reactions they encountered in the private rental market. For example, respondents talked about significant emotional costs associated with these interactions:

Once I remember one of the landlords ask us ‘you don't work, you don't have money, you don't.. have records so how are you going to pay’ and I said we're going to pay! Because I am willing to pay and.. when we first uh.. looking for a house she just ask ‘you may not going to feed yourself... you... you might.. you may going to have difficulty to

find any food! How you going to pay rent!' It is just perfect emotional abusement. I mean, I don't feel okay to face another... again.. that sort of question or that sort of emotional negative experience. Maybe it puts through... it puts me back it's bad. To find another one.... to face all the horrible question. (P 03)

These negative experiences also reflected the larger challenges and uncertainties of being a refugee claimant (inability to work, uncertain status, inadequate OW payments, etc)

I'd say it's ... for a refugee it's extremely difficult ... I would not come back if I knew this would happen. I would take my chances in the U.S. or even somewhere else. Um, I don't know how the situation would be best, or I can say that's better than here, but.. but still. Um... for example, as-as a refugee I'd say.. I don't have any status. Nothing. Um, I cannot work. Uh.... so I cannot earn for my money for my family. Um.... the housing here is very expensive.. um... if you want a quality housing for your family. If you want your children to grow up in a good environment it's very difficult, not possible.. for uh ah what the Ontario Works gives you. (P 05)

Once again, space (or the lack of it) was raised as a concern. In addition, the physical location of housing within the city, personal safety issues, property maintenance, and the physical condition of the dwelling were often noted as further concerns.

Conclusions

The purpose of this research has been to obtain a better understanding of housing and homelessness of newcomers based on their experiences in Hamilton, Ontario. More specifically, the project has explored the extent and nature of homelessness within newcomer populations, identified sources of information, and the commonalities and differences by ethnicity and immigrant class (family, economic, and refugee). Research results are triangulated between key informant interviews, interviews with newcomers (predominately refugees), and quantitative analysis of data collected from a study of immigrant and non-immigrant students in grades 4-8 (in Hamilton) and their primary caregivers in order to examine the direct and interactive effects of community and individual level influences on housing difficulties.

It is important to note that existing research indicates that for the majority of immigrant arrivals, housing and the housing experience in Canada is not an issue. Many new arrivals, for example, move into long-term, suitable housing upon (or shortly after) arrival, and do not face the barriers to housing noted in this report. However, a small subset of new arrivals are at greater risk of experiencing precarious housing circumstances and difficulty in securing safe and adequate shelter, particularly amongst refugees and low-income groups in the period immediately after arrival in Canada. It is this sub-group that this report has focused upon.

First, the newcomer experience with respect to housing reflects the various barriers and issues newcomers face as they adjust to life in Canada. Key informants and refugees themselves

described the layers of stress associated with arrival, finding housing, adjusting to new context, navigating the system, starting from scratch with respect to furnishings, etc.. Newcomers – at least those who experience housing difficulties – are frequently highly mobile in the period immediately after arrival. While resourceful, they rely on social networks (often only one person) as well as local service providers, although reliance on information from other government levels is typically much less, but which also reflects jurisdictional issues. Newcomers also experience barriers to housing based on income (or more precisely lack of stable income), lack of employment experience, lack of credit history, language barriers, and discrimination on the part of private landlords. Many of these barriers are also noted in other aspects of acculturation to Canadian society, including access to the health care system.

Second, although newcomers were not identified as a population that typically experienced homelessness, their housing situation could often be precarious as they moved between a series of different locations. The housing progression after arrival in Hamilton appeared to be the most fragile for low income individuals and those reliant on social assistance, including refugees and refugee claimants, even though each move seemed to consistently place them in better housing circumstances. Still, short residential durations in multiple locations were the norm, as newcomers moved between motels/hotels, shelters, social housing, and the private market. Although multivariate analyses do not reveal many significant relationships, they do point to high mobility amongst newcomers, along with a greater reliance on social assistance and social housing, findings that are reinforced by interviews with key informants and newcomers. Refugees often appeared to be more reliant on social housing and social assistance programs such as Ontario Works, pointing to their more tenuous position within the housing and labour markets, and highlighting the inextricable link between problems/constraints in the housing market and barriers/problems in the labour market. In particular, the Ontario Works program does not provide sufficient resources to secure housing. Simply put, lack of income and employment constrains housing options. While not necessarily a new finding, the importance of this link is continuously reinforced throughout all aspects of the project.

It is interesting that many identified their housing experience as ‘positive’. Clearly, formal and informal support play a role in this experience, as local service providers, family, and friends help with the transition away from interim housing to longer-term options. But, formal support was typically limited to local service providers, as opposed to government agencies (excepting local housing authorities), while informal support was usually limited to just one person, as opposed to a network of support options. More than likely, this represents the comparably few connections newcomers have to other people in the city. Digging further into the housing experience, however, revealed less-than-positive experiences. Issues of discrimination, barriers to housing, poor housing conditions, limited options, having to share living space with strangers, and insufficient space were regular complaints noted by newcomers. Key informants expressed similar concerns, particularly with respect to space, location, and the lack of properties that limited housing options or delayed entry into housing.

Third, differences among immigrants shape housing experiences and access to housing. The housing needs of immigrants appear to be different from refugees. Based on the quantitative analysis, refugees were more likely to rent and be in subsidized housing, while interviews suggest that refugees (both GARS and claimants) experiencing greater difficulty in securing

adequate and appropriate housing, reflecting their more tenuous legal status along with precarious employment and income options. Moreover, refugees are often faced with more limited housing options, reflecting the lack of availability of housing units, inappropriate size of the unit (relative to, for example, family needs and their ability to afford monthly rent). Refugees were also highly mobile, moving frequently between shelters, friends, and more permanent³ housing. Both key informants and newcomers also frequently noted the discontinuity between the physical space required by the household and what was available, a problem that was magnified with the arrival of larger (often extended) families. In many cases, housing options could simply not accommodate larger family sizes, and/or newcomers needed extra space (bedrooms) to accommodate their growing children. Consequently, there is a need for improved and greater housing capacity.

Fourth, while there are examples of collaboration between local, non-profit service providers, this is not necessarily the norm. Instead, local, non-profit service providers are forced to 'cobble together' responses to the needs of newcomers in many cases. Improved integration / collaboration of services is therefore needed, including *vertical integration* between levels of government (including education, training, and employment), and *horizontal integration* between service providers in the community, enabling linkage of local resources. Local service and housing providers responded to housing needs and worked to link newcomers to housing and other services, although the range of information (i.e., beyond the provision of listings from the local newspapers) available to newcomers could be improved. However, the lack of funding and a limited housing stock were critical limits to housing newcomers. An example of the need for greater cooperation and coordination is perhaps represented by the need for mental health care within the newcomer population. As they currently stand, housing policies and programs have not (and cannot) adequately address the mental health needs of newcomers. While key informants often noted the need for such services, limited resources prevented further assistance, including referral to agencies that could help. Newcomers themselves did not identify mental health as an issue, but it is widely accepted that refugees in particular face considerable mental health challenges.

Fifth, there is a need to recognize that the need for housing supports does not end when the client finds accommodation. Interviews with both key informants and newcomers themselves revealed that housing remained precarious, given the often precarious state of employment and income opportunities. Moreover, housing – while providing shelter – may be substandard and / or in need of repairs that are not necessarily forthcoming. As such, newcomers need the tools and knowledge to continue to advocate for themselves within the system.

Sixth, the previous points largely speak to housing *demand* issues, but it is important to note that housing *supply* is also an issue. Housing providers and key informants regularly noted that the supply of units was small in comparison to demand, and the wait lists were long. Although priority placement on the lists was available, it did not immediately provide housing. Available

³We hesitate to use the word 'permanent' to describe housing, as this implies that housing is no longer of concern. However, the reality is far from this.

units were often sub-standard and in need of repairs, or were small relative to family size, excluding some families from housing, or forcing them into more expensive accommodation. Consequently, funding to increase the supply of units and to repair/upgrade existing units was called for.

Where does this leave policy response, particularly given that the number of individuals and households experiencing housing difficulties are small, comparative to the total inflow? First, funding is clearly critical: Investment in new housing, along with repairs to existing housing, would work to alleviate housing shortages amongst both newcomers and the broader population. However, it would also require sustained (and substantial) commitments from different levels of government. Given current financial realities, such emphasis may be limited.

Other policy options are perhaps more feasible in the short-term. For example, improved information sources on housing options would be beneficial. Lists of available housing were noted to be of limited use. Instead, improved information and integrated support mechanisms offering a range of services (i.e., legal, language) around housing would better link newcomers to housing in the community. Relatedly, improved cooperation between local, on-the-ground service providers could improve communication and sharing of resources to avoid costly duplication of services. In addition, education of the broader public, and particularly landlords, around legal issues and the need for housing within this group could also open the market to newcomers. Together, these responses could help to overcome the various barriers noted earlier.

Finally, there a number of caveats to this work. First, the work was based on either qualitative interviews or a small quantitative study. As such, results cannot be generalized beyond the context of Hamilton, although research results align closely with experiences noted in other cities. Second, most of our interviews in the third phase of the project were with refugees and refugee claimants, limiting the extension of results to the broader immigrant population. While we believe that the housing experience of refugees and refugee claimants are truly more precarious than other groups, we lack a true comparator, with further research needed. However, experiences of discrimination, language and communication difficulties, and knowledge of the housing system and other social services are also commonly observed in the broader literature.

Table 1. Differences in key housing and socio-demographic characteristics among recent immigrant, long-term immigrant and non-immigrant families

| Characteristics | Recent immigrant family (N=51) | Long term immigrant family (N=72) | Non-immigrant family (N=39) | Test statistics |
|---|--------------------------------|-----------------------------------|-----------------------------|-----------------------|
| Baseline Characteristics | | | | |
| Household income (mean) | 26805.56 | 39750.00 | 33289.47 | F=3.653* |
| Parental level of education (max yrs, mean) | 13.77 | 13.78 | 12.85 | F= 0.936 |
| % Discrimination at least once when getting housing | 14.3 | 9.2 | 0.0 | Fisher's Exact Test* |
| % Family rent home | 90.5 | 61.2 | 79.5 | $\chi^2=12.339^{**}$ |
| % Rent subsidized by government | 34.2 | 30.2 | 28.1 | $\chi^2=0.319$ |
| %Family received social assistance in last 12 months | 38.1 | 18.2 | 46.2 | $\chi^2=10.187^{**}$ |
| % One parent is employed | 70.6 | 83.3 | 66.7 | $\chi^2=4.671$ |
| %PMK single | 19.6 | 22.2 | 53.8 | $\chi^2=15.480^{***}$ |
| Number of adults per household (mean) | 1.76 | 2.01 | 1.87 | F=1.266 |
| Number of children per household (mean) | 2.47 | 2.71 | 2.38 | F=1.019 |
| One Year Follow Up Characteristics | | | | |
| % family moved | 23.5 | 20.8 | 20.5 | $\chi^2=0.164$ |
| % family rent home | 86.2 | 61.5 | 75.0 | $\chi^2=5.859$ |
| % family's rent subsidized by government | 28.0 | 18.8 | 25.9 | $\chi^2=0.684$ |
| Average length of time (yrs) PMK has been living in current home (mean) | 1.97 | 6.49 | 6.46 | F=8.732*** |
| Number of homes PMK has lived in past 5 years (mean) | 2.12 | 2.15 | 2.29 | F=0.361 |

*p < 0.05, **p < 0.01, ***p<0.001

Table 2. Differences in key housing and socio-demographic characteristics among refugee, non-refugee immigrant and non-immigrant families

| Characteristics | Refugee family (N=52) | Non-refugee immigrant family (N=72) | Non-immigrant family (N=39) | Test statistics |
|---|-----------------------|-------------------------------------|-----------------------------|---------------------------|
| Baseline Characteristics | | | | |
| Household income (mean) | 27500.00 | 39814.82 | 33289.47 | F=3.635* |
| Parental level of education - max yrs (mean) | 12.27 | 14.89 | 12.85 | F=9.554*** |
| % Discrimination at least once when getting housing | 11.6 | 10.9 | 0.0 | Fisher's Exact Test |
| % Family rent home | 79.1 | 66.7 | 79.5 | X ² =2.994 |
| % Rent subsidized by government | 47.1 | 21.7 | 28.1 | X ² =6.037* |
| % Family received social assistance in last 12 months | 37.2 | 18.2 | 46.2 | X ² =10.017** |
| % One parent is employed | 65.4 | 87.5 | 66.7 | X ² =10.115** |
| %PMK single | 26.9 | 16.7 | 53.8 | X ² =17.177*** |
| Number of adults per household (mean) | 1.75 | 2.03 | 1.87 | F=1.578 |
| Number of children per household (mean) | 2.35 | 2.82 | 2.38 | F=2.788 |
| One Year Follow Up Characteristics | | | | |
| %family moved | 23.1 | 20.8 | 20.5 | X ² =0.118 |
| % family rent home | 75.0 | 66.7 | 75.0 | X ² =0.992 |
| % family's rent subsidized by government | 33.3 | 16.7 | 25.9 | X ² =2.129 |
| Average length of time (yrs) PMK has been living in current home (mean) | 4.77 | 4.77 | 6.46 | F=1.314 |
| Number of homes PMK has lived in past 5 years (mean) | 2.21 | 2.09 | 2.29 | F=0.557 |

*p < 0.05, **p < 0.01, ***p<0.001

Table 3. Phase 3 status of Interviewees

| Interview | Date of arrival | Family unit in Canada | Status at Arrival | Origin | Current housing | Current income | Income (mthly) | Rent | % of income |
|-----------------|-----------------|--|---|----------------------|--------------------------------------|---|--|---|-------------|
| P01 (French) | 2008* Jan | Single female | Claimant (accepted) | Burundi | Social housing | OW | 410 (295 + 115) | 115 - 460 | 30 - ? |
| P02 (French) | 2008* | Single female | Claimant (in process*) | Dem. Rep of Congo | Rooming house/shared apartment | OW | 500 ?560 (200 + 360) | 360 | 65 |
| P03 | 2008 | Married couple with child | Skilled worker | Turkey | Private rental apartment | OW | 1600 | 640 | 75 |
| P04 | 2007 Jul | Married couple with 2 children | Claimant | Turkey | Social housing | OW/OSAP | 2500 (8mths)? other 4 | 85 | 5 |
| P05 | Oct. 2010 | Married couple with 2 children | Claimant (in process) | Afghanistan | Private rental apartment | OW | 1500 | 715 | 50 |
| P06 | May 2007 | Married couple with 3 children | Claimant (H and C pending at present) | Haiti | Private rental house | Employment (formerly on OW) | 1116 Working in soc housing ~1700 | 816 + hydro 932 + hydro 850 (now) inc | 50 |
| P07 | 2009 | 2 grandparents, 2 parents, one baby | GAR | Thailand | Social housing | One family member employed (no OW) | 1500 | 759 | 50 |
| P08 | 2010 | Mother with 2 grown children | claimant | Hungary | Private rental apt | OW | 1800 | 700 plus hydro | 50 |
| P09 | 2009 | Single female | Claimant (accepted) | Zimbabwe | Social housing | OW | 585 | 115 | 20 |
| P10 | 2011 | Married couple | Claimant (in process) | Cuba | Private rental apt | OW | receives \$578 OW shelter allowance | 600 | ? |

| | | | | | | | | | |
|-----|------|--------------------------------|-----------------------------|-------------------|----------------------|-----------------------------|------|-----|----|
| P11 | 2007 | Mother with 4 children | Claimant, humanitarian case | St Vincent | Private rental house | Employment (formerly on OW) | ? | 778 | 50 |
| P12 | 2010 | Married couple with 2 children | Claimant (in process) | Jamaica & Nigeria | Private rental apt | OW | 1500 | 940 | 63 |

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Appendix A
Phase I: Key Informants

Interview Script Guide

1. Agency role

- a. Can you tell me about the origins of your organization?
- b. What is the overarching mission/objective of your organization?
- c. What types of services/programs do you offer to meet those objectives?
- d. Have those services changed much in the past 5-10 years?
- e. If so, what have been the main reasons for that shift (changing needs, changing government policy, etc)
- f. What are your principal sources of funding?
- g. Has that changed much in the past 5-10 years (why)?
- h. Thinking about your agency's objectives, what do you see as the biggest challenges to meeting those objectives right now?

2. Client population – interviewer to pull out differences between immigrants & refugees

- a. Can you give me a sense of the demographic profile of the people and households who make use of your services/programs? Are they typically individuals, or are they households? What is the composition of the households (i.e., single parent, multigeneration, female or male-headed households)?
- b. Are there particular groups who are most likely to be using your services?
- c. Has that changed much over the past 5-10 years?
- d. Conversely, are there groups in need of service who are not currently making use of your service?
- e. Can you speculate on who they are? Why do you think they are not currently making use of your services?
- f. Can you talk specifically about the housing status of your clients (precariously housed, homeless, etc)?
- g. What are the biggest needs/issues related to housing that you see among your clients?
- h. Roughly what percentage of your clients are immigrants/recent immigrants? Can you estimate the proportion that would be refugees?
- i. Do newcomers (immigrants / refugees) face particular challenges? What are they? How do these challenges differ between immigrants and refugees?
- j. Has this changed much over the past 5-10 years?
- k. Do you have a sense of who those immigrants are in terms of region of origin (i.e., country of birth), category of immigrant (family, refugee, economic immigrant), etc?
- l. Are the specific housing needs of clients who are (recent) immigrants different from the non-immigrants. In what way(s)?

- m. Do you have a sense of how soon after arrival in Canada that newcomers come for housing help? How long do they remain clients?
- n. Are there particular challenges involved in responding effectively to the needs of immigrant clients (linguistic, cultural, personnel, programming)?
- o. Are there ways in which service providers could be responding more effectively to the needs of immigrant (refugee) populations?
- p. What would be needed to improve the response (funding, collaboration, outreach, data, etc)? What are the program gaps?
- q. Are there programs in place (either here or at other organizations) that you think have been particularly effective in responding to the needs of immigrant populations? If so, please describe.

Interview Number: _____

**Written Consent
Key Informants*****Signature of Service Provider:***

I understand the purpose of the study ***Exploring the Links: Housing and Homelessness amongst Newcomers to Hamilton, Ontario*** conducted by Dr. Bruce Newbold of McMaster University. I also understand my rights and the steps taken by the research team to protect my privacy. Any questions I had have been answered to my satisfaction. I understand that I may withdraw from the study at any time, if I choose to do so. I agree to participate in the research study by participating in a research interview. I have been given a copy of this form.

Name of Participant_____
Signature of Participant_____
Date

Yes, I would like the researchers to mail me a summary of the research findings at the completion of the study.

Preferred Method (check one):

Email: _____

Mail: _____

Email Address (only provided if Email is preferred method of communication): _____

Mailing Address :

Apt/House # and Street: _____

City: _____

Postal Code: _____

Signature of Interviewer:

In my opinion, the participant is voluntarily and knowingly giving informed consent to participate in this research study.

Name of Interviewer_____
Date

Signature of Interviewer

Confidentiality Script for Key Informants

Confidentiality

While we cannot ensure complete confidentiality, your personal information, including your name, title, and organization will not be identified in our research report. All of your personal information will be protected during and after the completion of the study, including any reports or presentations of the study findings. You have the right to be treated with respect and your privacy protected at all stages of the research study and by all members of the research team.

Please remember that your participation in this study is voluntary. Even after you have signed the consent form you may end the interview at any time and for any reason. Should you decide to end the interview there will be no penalty to yourself. You may refuse to answer any question in the interview script. We will accept both complete and partial interview data. You may request to have your information removed from the study at any time.

Your interview and transcription will be numbered and kept in a locked filing cabinet separate from your consent form. This information will be available only to the research team. At the completion of the study, your interview, audiotape and transcription of your interview will be destroyed.

Have we addressed any questions or concerns you may have regarding the purpose and the process involved in the research study, *“Exploring the Links: Housing and Homelessness amongst Newcomers to Hamilton, Ontario”*, led by Dr. Bruce Newbold, of McMaster University?

Appendix B

Phase II: Quantitative Analysis: Concepts and Measures

Dependent Variables

1. *Rental Dwelling status.* At the baseline interview, the person most knowledgeable about the child (i.e., 1 of the parents) was asked: “Do you and your family rent or own your home?”. Responses were coded as 0, *own* versus 1, *rent*.
2. *Subsidized Housing status.* Among those families living in rental housing at baseline interview, the PMK was asked: “Is the rent for this home subsidized by the government for any reason (e.g., the government pays for some or all of the rent)”. A response of *no* was coded as 0 and a response of *yes* was coded as 1.
3. *Family move to a new home.* This variable measures whether the family changed address or moved to a new home from baseline to one year follow-up (0, *not moved* versus 1, *moved*).

Independent Variables

Immigrant/refugee status was categorized in two different ways, based on *parental* place of birth. The first approach focused on recency and immigrant status, and the second on refugee status as follows.

- (i) *Recency and immigrant status.* Two dummy variables were created: “recent immigrant family” and “long-term immigrant family” while the reference category was “non-immigrant family”. A recent immigrant family is defined as a family where at least one parent was foreign-born and lived in Canada for 5 years or less. A long term immigrant family is defined as a family in which at least one parent was foreign-born and lived in Canada for more than 5 years. If both parents were born outside of Canada, the estimate is based on the parent who has lived in Canada the longest.
- (ii) *Refugee status.* Two dummy variables were created: “refugee family” and “non-refugee immigrant family” while the reference category was “non-immigrant family”. A refugee family is defined as a family in which at least one parent came to Canada as a refugee. A non-refugee immigrant family is defined as a family where at least one parent was foreign-born, but did not arrive in Canada as a refugee.

Socio-demographic Characteristics. These include PMK age in years, household income, parent education (maximum years), parent employment status (0, *no*; 1, *at least one parent is employed*), PMK single parent status (0, *no*; 1, *PMK is a single parent*), and whether the family received social assistance in the last 12 months (0, *no*; 1, *yes*). Household income was rescaled for the purposes of analyses so that one unit represents 1000 Canadian dollars.

Language of Interview. This variable indicates whether the language of interview with the PMK was conducted in English (0, *not English* versus 1, *English*).

Discrimination when getting housing. Respondents were asked how often they have experienced discrimination on getting housing because of their race, ethnicity or colour. Response options include *never*, *once*, *2-3 times*, *4 or more times* and *not applicable*. There

were very few responses on some of the answer choices and therefore we collapsed the scale into 2 categories (0, *never* versus 1, *at least once*).

Neighborhood cohesion and support. The PMK completed an 8-item scale, that assessed perceptions of neighborhood cohesion and support on a 5-point Likert Scale, ranging from (1) strongly agree, to (5) strongly disagree. Scores range from 8 to 40, with higher scores representing lower levels of neighborhood cohesion and support. In principal component analysis of these 8 items, one factor emerged with an eigenvalue greater than one, explaining 49.5% of the variance (factor loadings ranged from 0.48 to 0.84). Internal consistency reliability (alpha) was 0.85.

Sample for Analysis

A total of 165 PMKs completed an interview. We are missing about 30% of cases. The following variables are contributing most to the missing information: household income (17.6%), discrimination when getting housing (11.5%), neighborhood perception (11.5%), family received social assistance (9.7%), and family lived in rental dwelling (9.1%). The final samples for analyses include 116 out of 165 PMKs for 'rental dwelling status' and 'family moving to a new home' and 84 out of 110 PMKs for 'subsidized housing status' respectively.

Data Analysis

All data were analysed using PASW Version 18.0 (SPSS, Inc., Chicago, IL, USA). We ran 2 different approaches for these analyses, first focusing on recency & immigration status, and the second set focusing on refugee status. The Chi-square test and Fisher's exact tests were used to compare proportions. Group means were compared using one-way ANOVA. Binary logistic regression analyses were conducted to examine the associations between independent and dependent variables. The models begin by examining the associations between immigrant/refugee status and the dependent variables. Next, socio-demographic variables were included in Model 2 followed by language of interview with PMK in Model 3. In Model 4, discrimination when getting housing and neighborhood cohesion and support variables were included. All continuous variables were mean centered before they were entered into the regression models.

Appendix C
Phase III: Immigrant and Refugee Perspectives
Interview Script Guide

Background:

When did you come to Canada?
Under what refugee/immigrant status/definition did you enter Canada?
Can you tell me about how you came to Canada?
Why did you settle in Hamilton?
How long have you lived in Hamilton?

Housing history:

Tell me about your housing history since arriving in Canada.
If you changed residence, what were the reasons for the move?
I would like to ask you about the different kinds of places you have lived since coming to Canada. Have you ever lived:

- a. with family and friends? If yes, for how long? Why? Can you explain the circumstances?
- b. in a facility for newcomers (Micah House, New Dawn)? If yes, for how long? Can you explain the circumstances?
- c. Housing shelters? If yes, can you explain the circumstances? If yes, for how long did you use the shelter?
- d. Have you ever lived in socially assisted housing? If you have used social housing (or are currently in it), how long did you need to wait for it? Can you describe its conditions?

Overall, would you say your experience with housing has been positive or negative?
How easy or hard was it to get information/help about available housing services?
How much do you currently pay per month for housing? What proportion of your total income is currently spent on housing?
Can you describe your current housing? Number of rooms? Number of people in the house? Number of bathrooms?
Can you tell me about you and your household? How many people do you live with?
What are their ages?
What is your biggest current housing need?

Barriers to housing:

In your opinion, have you faced barriers in accessing housing? If so, what are they?
How have you tried to cope with these barriers?

Confidentiality Script
Phase III: Immigrant and Refugee Perspectives

Confidentiality

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