

**Plug Them In And Turn Them On:
Homelessness, Immigrants, and Social Capital**

**Report Submitted to the Housing and Homelessness Branch
Of the
Department of Human Resources and Social Development Canada**

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EXECUTIVE SUMMARY

Homelessness among immigrants is an indicator of failure in several important areas of Canadian policy. With regard to housing, we lack a national housing program that would offer adequate and supportive policies for accommodating all Canadians regardless of their place of birth. With regard to immigration, we lack the kind of thoughtful case management approach that would enable Canada to receive the true value that immigrants have to offer – and enable immigrants to avail themselves of the opportunities the country has to offer.

This study took place in Toronto, Peel Region, and Hamilton because Toronto is the largest immigrant-receiving city in the nation, Peel is the area where the expanding immigrant population from Toronto goes to escape the housing shortage in Toronto, and Hamilton, although the second-largest immigrant-receiving city in Ontario, is largely understudied because of its proximity to Toronto.

Three types of study were undertaken. First, there was an extensive review of the literature at the beginning and end of the study. Second, there were three focus group interviews of key informants, one each in Toronto, Brampton (Peel), and Hamilton. And third, there were 100 in-depth interviews with individual homeless immigrants. The homeless immigrants studied were over 16 years of age and had been in the country for fewer than 10 years.

The term *homeless* used in the study was based on definition of the Housing and Homelessness Branch (HHB) of the Department of Human Resources and Social Development Canada (HRSDC): any person, family or household with no fixed address or security of housing tenure. The *homeless* in this study are therefore those who are in emergency shelters, or who lived in accommodations provided by agencies for the homeless, or who are living “rough,” without shelter in a permanent structure.

The *hidden homeless* are those who “couch-surf” from place to place or stay in non-residential or wholly inappropriate accommodations, as they fail to find suitable, affordable accommodations for themselves and their families.

The review of the literature indicated that the importance of accurate and timely information is still at the forefront of immigrant needs. In this regard, the need for assistance in building social capital, especially bridging capital, is critical. By social capital is meant the social resources that enable immigrants to acquire more resources: people they can trust and fall back on in hard times, called “bonding” social capital, and people who can link them to society’s opportunities and rewards, called “bridging” social capital.

Focus group interviews with key informants revealed not only many factors contributing to homelessness among immigrants, but, more important, the many “best practices” available for emulation in both outreach and service provision. The focus groups provided a lengthy list of exemplary practices designed to enhance the social capital of immigrants that in turn would prevent or remedy their homelessness. An examination of these practices, however, makes it obvious that most service providers are sadly lacking the funding needed to do what has been proven to work.

Individual interviewees included a surprising proportion (22%) of naturalized citizens now on hard times; another 50% were permanent residents, and a sizable majority of the homeless had been homeowners or renters before migration. This is not surprising, given their level of education. Homeless immigrants, like other immigrants, are more highly educated than their Canadian-born counterparts; what they lack are connections to appropriate jobs. Education is not a protection against homelessness; over 50% of the homeless interviewed have post-high school education and over a third of them have university degrees. They are clearly the kind of people Canada wants to attract, but what we do to help them succeed needs more attention.

The anonymity and sheer size of the big city may pose a problem in some way: there is a much greater likelihood of a complete lack of social support among the homeless than among the hidden homeless in Toronto. Despite the number of its services, the homeless in Toronto experience less participation in English classes, training sessions, and other possible networking sites.

Besides a lack of “bridging” social capital to make the connections they need, there is a lack of family support: 64% of the immigrants had no family member nearby to whom they could turn. Given that so many of them had said they came to the city they lived in because of the recommendation of family and friends, it was astonishing to see that, except for the hidden homeless living with relatives who took them in, there were so few resources among family and friends for the homeless to rely upon. Another striking finding, supporting what both the literature and focus groups had indicated, was that the level of resources of the family and friends they turned to was lower than that of the families and friends of earlier immigrant groups, who had jobs to share and houses with rooms to rent.

Finally, both focus groups and individual immigrants reported considerable discrimination against those Canadians considered “visible minorities,” and as they are thus “racialized” they encounter a racism that makes it exceedingly difficult to find good jobs and appropriate housing.

The good news is that the homelessness of immigrants is remediable. Their loss of social and financial capital through migration, and their loss of status by being racialized and not having their credentials and experience recognized can both be effectively addressed. Key informants and immigrant interviewees were clear: there are examples of successful ways to assist new Canadians to build their social capital and thus find jobs with wages that will support appropriate housing; and there are excellent examples of expanding the supply of affordable housing. Both the key informants and immigrants themselves gave examples of groups that are energetically reaching out to newcomers and building a sense of community.

Hence the title of this report: if we plug them into sources of social capital, we will not only be empowering immigrants to find decent jobs and housing, we will be turning on a new source of significant resources for Canada. Higher tax revenues based on their lifelong higher earnings will more than offset the support provided in their early years in Canada.

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1. Introduction

The purpose of this study was to address the links between homelessness and migration. In particular, it sought insights into the housing insecurity among immigrants that derives largely from the growing economic disparities between newcomers and other Canadians and the concomitant lack of affordable housing. Based on an earlier study by some of the team members (Springer & Kilbride, 2003), we knew that factors such as the larger family size of many immigrants, their visible minority status, and the lack of support that other recent immigrants can afford to offer made them especially vulnerable to homelessness, which was something they never anticipated when arriving in Canada. Successful settlement eluded many despite their careful plans: of the 100 people interviewed in Toronto, Hamilton, and Peel Region, 50 were permanent residents and another 22 were citizens. That leaves only 28 of the 100 who might have been expected to be in need of extra help because of their less-certain status as refugee claimants or because they had not yet a legal status at all in Canada.

Research Questions

The research questions the study sought to answer were:

1. What are the characteristics of foreign-born homeless people in the City of Toronto and Peel Region that contribute to their vulnerability to being homeless? Is there a link between migration and homelessness, or between people who migrate and homelessness?
2. How do these characteristics and ensuing vulnerability differ across various categories of the foreign-born, particularly by their immigration status here in Canada?
3. Given that the general causes of housing insecurity (namely, a lack of affordable housing and income insecurity) are well known, what are the specific housing experiences of immigrants today, and what are the types of programs and services most helpful for foreign-born residents in addressing their vulnerability to homelessness?
4. Given that the “hidden homeless” were hardly included in the earlier study (6% of all interviewees), and any East Asian homeless were completely invisible, what are their special circumstances that lead them to be vulnerable to homelessness yet cause them to avoid the help provided in temporary shelters? And what is a more appropriate way to reach them and assist them in obtaining housing?

The researchers were mindful of the earlier study finding that homeless migrants were characterized by a striking lack of what is termed social capital, that is, the social resources that enable them to acquire more resources: people they can trust and fall back on in hard times, called “bonding” social capital, and people who can link them to society’s opportunities and rewards, called “bridging” social capital. For this reason, the present study sought to uncover the places, groups, and agencies that were most successful in assisting

immigrants to build their social capital in Canada. Since this group is homeless, it was presumed that their social capital was rather limited, but we wanted to know how limited; where, if anywhere, they were acquiring it; and which efforts by service providers and others seemed most successful in “plugging them in”—either to a resourceful local ethnic community, or to the larger Canadian society and its resources.

Since the interviewees did not have sufficient resources to escape homelessness, it was critical to find the most appropriate set of programs, including outreach programs, that could link them to the places and people most likely to assist them in finding the employment. This in turn would provide the resources necessary to support their housing costs and find affordable and appropriate housing.

This report will review the steps taken to address these questions and issues, the findings, and the conclusions and recommendations drawn from the findings.

Definition of Terms

Immigrants, for the purposes of this study, are defined as those who have been in Canada for fewer than 10 years. It is an all-inclusive term, encompassing:

- those without status, including
 - i. those who entered without permission,
 - ii. those who overstayed their visa, and
 - iii. those who have been ordered to leave,
- those claiming refugee status whose claim has not yet been heard,
- those who arrived as convention refugees,
- permanent residents and Canadian citizens who arrived as independent immigrants, and
- permanent residents and Canadian citizens who arrived as family-class immigrants.

We are interested in the different housing outcomes for these various groups so interviewed in all categories.

The **homeless** in this study are those who are in emergency shelters or who live in accommodations provided by agencies for the homeless or who are living “rough,” without shelter in a permanent structure.

The **hidden homeless** are those who “couch-surf” from place to place or stay in non-residential or wholly inappropriate accommodations, as they fail to find suitable, affordable accommodations for themselves and their families

Site Selection

The study was based in the City of Toronto, Peel Region, and the City of Hamilton, for various reasons:

- Toronto was chosen because it is the largest single immigrant-receiving city in Canada.

- Peel Region was chosen because landing data indicate that it is increasingly a target of primary migration, as well as the recipient of secondary migration from Toronto.
- Hamilton was chosen because, although the second-largest immigrant-receiving city in Ontario, it is often overlooked because of its proximity to Toronto.

Research Methods

The study involved a multi-pronged approach structured to examine the factors contributing to homelessness amongst newcomers. A second and equally important objective was establishing a framework to identify related service delivery policy issues. To accomplish these objectives, the research team used a triangulation of qualitative and quantitative techniques to conduct the complementary data collection and analysis stages of the project.

A two-stage methodology was formulated to collect and analyze the study data. Initially, four focus group sessions with key informants were completed (a pilot study and one in each of the study regions), involving caseworkers and shelter workers who were familiar with the conditions faced by homeless newcomers. This portion of the research dealt with service delivery issues and provided advice on the administration of the homeless individual interviews.

The second stage involved in-depth interviews with homeless and hidden homeless participants. A purposive sampling technique was designed to ensure the inclusion of a representative proportion of individuals living as hidden homeless. Accessing the target population posed the significant challenge of dealing with the intersection of two vulnerable and difficult-to access populations. Immigrants and the homeless are very transient, thus raising the challenge of locating appropriate participants for inclusion in the study without the benefit of a sample frame. Additionally, targeting countries of origin seemed inappropriate in the face of a dynamic immigration influx defined by differing waves of immigrants. Lack of adequate secondary data as well required an ability to conduct interviews in a variety of languages.

The identification of an appropriate sample required a well-informed and rigorous method with the flexibility necessary to incorporate a representative mix into the study. A total of 100 individuals were interviewed. The distribution was geographically stratified according to the proportions of each region; 60 interviews were completed in Toronto, 25 in Peel and 15 in Hamilton. Shelter workers and social service providers identified homeless participants, while the hidden homeless were recruited using a snowball technique based on referrals from other study participants. The proposed goal of interviewing at least 30 hidden homeless participants was surpassed as the final sample included 44 along with 56 homeless individuals. A special emphasis was placed on accessing East Asian participants in response to the findings of a previous study that showed them absent from emergency shelters yet, anecdotally, in need of shelter (Springer & Kilbride, 2003).

Interviews were structured to gather qualitative data based on the participants' immigration and housing experience in their own words. This was augmented with quantitative data based on demographic, family status, housing, and migration status characteristics.

Analysis of the data was integrated into the key informant results and the individual survey responses and made it possible to identify themes with implications for future policy discussions. The quantitative analysis involved tabular data summaries, while the qualitative results were coded using NVivo.

2. Review of the Literature

Introduction

Although there is a significant amount of literature on various aspects of ethnicity and race, and a relatively small amount of literature available on housing and immigration, particularly on the settlement choices and housing mobility of immigrants (Bourne, 1999), there has, until very recently, been virtually no research conducted on the incidence or vulnerability of homelessness among immigrants and refugees in their new country of residence. This void in research is not limited to Canada; there has been little work conducted worldwide on the implications of homelessness for immigrants and refugees. This is particularly surprising given that:

- There are about 80 million people in transit around the world—at least 9.2 million of whom are refugees, so the population involved is sizable (United Nations High Commissioner for Refugees, 2005);
- In Canada, immigration has increased from an annual rate of 84,000 in 1985 to a current rate of over 220,000, so the housing of immigrants should be of interest to Canadian researchers (Citizenship and Immigration Canada, 2005);
- Canadian census figures show that over 100 countries have each contributed at least 1,000 immigrants to the Greater Toronto Area (GTA) alone, so the issue, at least in the GTA, is highly complex and worthy of study (Bourne, 1999);
- One quarter of Canada's immigrants and refugees live in Toronto and make up half of the city's population; given that there are three large universities in the city with many immigration experts, the topic should have been well researched before now (Mattu, 2002);
- The average total income of new immigrants is increasingly lower than that of the Canadian-born population (Basavarajappa & Halli, 1997); Canadian census figures show that the poverty rate (measured as the percentage below LICO—"low income cut-off" – in 1996) among recent immigrants was 50%—second only to lone-parent families, and over 5 times the national average, so immigrants could be conceived of as more vulnerable to homelessness than most segments of the population (Wingard *et al.*, 2003).

Housing in Canada and the Greater Toronto Area

Across Canada there has generally been a significant increase in shelter usage in the last 10 years. In Hamilton and Toronto, for example, the number of people accessing emergency shelters on a given night has increased by 124% (Wingard, 2003) and 20% (Toronto Report Card, 2003) respectively, between 1995 and 2002. The waiting list for public housing at this time was about 40,000, with waiting times for many over 10 years (Murdie & Teixeira, 2000). The five shelters in Toronto that are responsible for refugee claimants specifically, providing both shelter and other crucial resources, are most often full, forcing many refugees to stay at emergency shelters (Woodill & Ryan, 2000). In British Columbia, hostels reported having little space to accommodate newcomers. In emergency situations, accommodations can be paid for by income assistance; many newcomers, however, do not qualify for such assistance

(Mattu, 2002) and it is not clear how much of an impact non-government organizations (NGOs) have on the alleviation of these problems because more research is needed to measure the use of these services by newcomers to Canada.

The effects on immigrants and refugees of the recent growth in the housing market across Canada, and particularly in Toronto, has also not been studied. Ray (1994) and Lewis (1993) commented that we also know relatively little about the influence of large-scale suburbanization and inner city redevelopment and gentrification on immigrant housing and communities. In Toronto, the 1990s were characterized by high house prices, low vacancy rates and long waiting lists for public housing with little growth in public or private rental stock. Although the stock of rental housing has increased slightly, most of it is from private investors renting their own condominiums. Therefore, little has improved because the vast majority of stock available is in the higher-end market which is priced out of reach for newcomers to Canada (Toronto Report Card, 2003).

Immigrant Housing Issues

Murdie and Texeira (2000) define adequate housing in terms of the physical quality of the dwelling, its appropriateness for accommodating a particular size of family, and its affordability vis-à-vis the maximum proportion of income that a household “should” spend on shelter. Contrasts exist in the situation of immigrants and non-immigrants. With respect to housing adequacy for immigrants, the challenge is seen in a study by the same authors that showed that immigrants are often part of shared accommodations, with two or more families sharing one residence. Twenty percent of recent immigrants (in Canada fewer than six years) live in households with five people or more, compared with less than 10% of non-immigrants. In addition, a study by Hannat (2004) found that about 20% of immigrant households are struggling with core housing needs, and that this rate rises to 39% for recent immigrants, which is more than double that of non-immigrants.

Immigrants have stated that their primary housing objective is to find safe, affordable shelter. The second objective is to have access to work, school, public transportation and social networks (Mattu, 2002; Murdie, 2002). It has also been found that immigrants are concerned about the lack of systematic support services dedicated especially to housing and those facing homelessness. The current lack of services may contribute to Mattu’s findings that immigrants often have difficulties settling down. It is common for a person to move three to five times before “settling down.” These moves are often outside of the traditional housing market as individuals move from one temporary accommodation with friends to another (couch surfing) while trying to find adequate housing. The same study found that the average time it takes for newcomers to “settle down” is three to four years. An excellent example of this was seen in a study conducted in Italy by Korac (2003) in which one respondent reported that “five of us were sharing the place for financial reasons... A whole bunch of people would hear about ‘the place to stay’ and would come by; some of them would stay for a couple of nights, some much longer; we were all from ethnic origins.”

These issues need to be addressed, especially within Canada’s three largest municipal areas: Montreal, Vancouver and Toronto. Canada’s poorer ethnic groups are heavily concentrated

in these areas and are all recent immigrants (Abdolmohammad, 2000). Toronto and surrounding municipalities, such as Hamilton and Peel, account for almost half of the incoming immigrants and refugees arriving in Canada (Housing and Shelter in Peel Region, 2002; Toronto Report Card, 2003; Wingard *et al.*, 2003), making the need for these issues to be addressed especially acute in that part of the country.

Barriers to Adequate or Appropriate Housing

The relative disconnect that immigrants, and particularly refugees, experience from mainstream society facilitates differences in the housing choices available to immigrants and refugees. A particular problem that has been identified repeatedly is the numerous fixed and variable barriers that newcomers encounter in their housing search. In 1997, Hulchanski identified two categories of characteristics that act as potential barriers: *primary* and *secondary* characteristics (Chambon *et al.*, 1997). Primary characteristics are static (*i.e.*, skin colour, ethnicity/culture/religion, gender). Secondary characteristics can, and over time do, change (*i.e.*, level of income, source of income, knowledge of housing system, language fluency and accent, household type and size, knowledge and experience with institutions and culture).

Primary Characteristic Barriers

As was pointed out in the introduction, there is no shortage of literature on ethnicity and race, and the incidence of racial discrimination in the housing market is well documented through studies in various parts of the world, especially in the United States. An example of this kind of discrimination is seen in a study by Murdie (2002), which found that where groups of varying ethnic, cultural, racial and linguistic origins differ from the host country, the likelihood increases that existing societal institutions may not adequately accommodate the housing needs of these new groups. In another study in British Columbia (Mattu, 2002), a common example of housing discrimination was found in which landlords, who preferred to rent to tenants of similar cultural or religious backgrounds, often turned immigrants away. Many were also turned away because of the large number of family members (MirafTAB, 2000; Chambon *et al.*, 1997). A study on housing discrimination in Canada (Novac *et al.*, 2002) also concluded that racial discrimination constitutes a significant barrier to integration for immigrants in Toronto and surrounding areas.

One of the primary characteristics found to have a particularly significant influence regarding vulnerability to homelessness was that of gender. Refugee women and children compose 80% of the total refugee population worldwide (Kulig, 1994). A study in El Paso, Texas, found that almost all homeless families there were headed by single mothers, the majority of whom were immigrants (Ryan & Hartman, 2000). Generally speaking, fear of being at risk of homelessness seems an issue felt especially by women. This vulnerable position gives rise to various inequalities such as the increased likelihood that landlords will take advantage of immigrant and refugee women, the consequences of which are that these women accept poorer maintenance and service levels, or that they are forced to make frequent moves (Mattu, 2002).

Abused women with young children and women fleeing from their spouses because of marital problems are also particularly vulnerable (Farrell, 2005; Klodawsky *et al.*, 2005). Mattu (2002) identified one of the implications of this factor for immigrants and refugees. He stated that sponsorship breakdown often means that these individuals will be left with no permanent address and no security of tenure. In addition, Rose (2004) found that refugee women especially were found to be at high risk of homelessness because these women were frequently the sole-support parent for years after arrival. It is not surprising that, given these examples, Mattu (2002) found that more women than men, in total, are seen by service providers regarding housing issues on a monthly basis.

One of the reasons for the difficulties or barriers that arise for women comes from the time constraints imposed by family responsibilities as well as by having to find safe, affordable childcare (Rose, 2004). Another reason is that often homelessness is a solution, rather than a problem for some women, *i.e.*, women fleeing abusive men, or children fleeing abusive caregivers (Somerville, 1998). It should be noted, however, that there are studies that show that immigrant men, not women, are more affected by poverty (Italy: Korac, 2003; Australia: Burnley, 1999) but this is attributed to local economic conditions within those countries, particularly the loss of jobs for unskilled labour and the increased need for nannies and housekeepers.

Secondary Characteristic Barriers

Barriers that result from the “secondary” characteristics have an impact on the housing and employment searches of newcomers. As we have already mentioned, increased family size makes it more difficult to find adequate housing at a reasonable cost. An excellent example of this was seen by a recent study of Somalis and Poles. Murdie’s (2002) study found that 37% of Somalis in Toronto lived in close-knit family compounds, unlike Polish immigrants in Toronto. In addition, the limited size of high-rise rental buildings forced Somalis out of this market (32% of Poles lived in high-rise rental buildings, compared with only 5% of Somalis). Many first-generation immigrant groups, like the aforementioned Somalis, frequently meet the challenges of the truncated housing market by breaking up their apartments into multiple dwellings. Each household has small private living quarters, and common areas for cooking, socializing, and eating are shared (Hoch & Bowden, 1998). Note that these are apartments being thus divided, not large homes, so in addition to the difficulty many newcomers have in finding and acquiring housing, which makes these living arrangements attractive, maintaining this type of housing successfully is a challenge—overcrowded living conditions can cause severe social problems and increase the likelihood of domestic violence (Miraftab, 2000).

In addition, institutional barriers, such as welfare use, credit checks, and the need to furnish references (Miraftab, 2000; Clampet-Lundquist, 2003), continue to act as barriers to finding appropriate housing. This behaviour on the part of landlords goes on despite legislation against such action—for example, the Ontario Municipal Board’s recent ruling making the use of credit checks for newcomers illegal (Zine, 2002). Faced with these systemic barriers, many immigrants resort to using illegal or unsafe rooming houses or rely on support from family, ethnic, or religious networks (Farrell, 2005). Hannat (2004) identified these

immigrants as being particularly difficult to study because they are “hidden” within these social networks.

In the search for employment, the secondary characteristics act as a barrier particularly for refugees. Language difficulties, not having connections with people in the workforce, racism, and holding a temporary Social Insurance Number (SIN) create barriers for newcomers searching for employment (Woodill & Ryan, 2000; Chan *et al.*, 2005). In addition to these barriers, it is common for newcomers to arrive with skills needed by the local economy yet be unable to find work because of a lack of experience in Canada and an inability to have their foreign credentials recognized. According to Statistics Canada, when immigrants find work, 6 out of 10 end up working in completely unrelated fields. This is despite the government’s goal to “Choose people who bring skills; people who can readily integrate and become self-sufficient” (Lewis, 1993). In addition to the change in the field of work, the work initially found is most often part-time or contract work, with no benefits, no protection, and no room for promotion (Woodill & Ryan, 2000). In a study on homelessness in Ottawa, Klodawsky *et al.* (2005) found that the reasons for homelessness among newcomers appear to be attributed to external barriers, such as insufficient affordable housing, restrictions on their ability to find employment, and inadequate childcare supports.

Finally, the language barrier appears to have a pronounced impact on housing and employment searches (Junaaid, 2002). Two studies (Abdolmohammad, 2000; Ley & Smith, 2000) found that immigrants’ inability to speak English or French was strongly related with poverty; in Ley and Smith’s study, the relationship was stronger even than for minority status among immigrants in Toronto. According to Rose (2004) these language barriers add to immigrants’ dependence on public transportation for access to employment, settlement resources, and personal autonomy. Moreover, newcomers who arrive with limited or no English language skills are often unable to communicate or negotiate with landlords, sometimes relying on the children to mediate these discussions (Chan *et al.*, 2005).

Declining incomes and increasing poverty make it profoundly difficult for recent immigrants to obtain adequate, suitable, and affordable housing. Immigrants and refugees experience increasing deprivation because they seem to be caught in a cycle that many find difficult or impossible to break out of: little knowledge of Canadian culture, lack of acknowledgment of credentials and educational achievements, lack of available information on services and application procedures, lack of legal information on tenants’ rights and landlords’ responsibilities, low stock of affordable rental housing, difficulties in finding employment, and having to work for minimum wage (Mattu, 2002). Woodill and Ryan (2000) found that, for refugees, the stress of these barriers is compounded further by the anxiety and fear of staying at homeless shelters because of past traumas in their home country.

Immigrant Housing: Spatial Concentration

Evidence has been found of the use of ethnic neighbourhoods and spatial concentrations of ethnic groups as both positive and negative factors in successful assimilation of immigrants and refugees. The formation of such enclaves is likely due to a bounded solidarity among immigrants by virtue of their foreignness and of their treatment by the receiving population

as culturally and phenotypically different. In a study by Portes and Zhou (1992), immigrants were found to show a consistent preference for items associated with their country of origin and for work with others from their home nation who speak their native language.

In Toronto, Little Italy and Portugal Village are typical examples of these enclaves. These neighbourhoods are not associated with below-average economic outcomes (Hiebert & Ley, 2003) and offer numerous benefits to newcomers such as the presence of ethnic newspapers, ethnic housing entrepreneurs, and other social networks that improve information flow and assist group members in finding suitable, affordable housing (Krivo, 1995). The most widespread example of these enclaves are the numerous Southeast Asian communities that have formed across North America, where refugees and immigrants have moved into adjoining neighbourhoods to establish ethnic community support systems (Canda & Phaobtong, 1992).

In a review of the literature available on the refugee experience, Powles (2002) found that a recurring theme is an unresolved sense of “home”: where do they belong? Part of the refugee experience is a loss of family, kinship, friendship, and wider ties with the community and society (Korac, 2003). Many immigrants who arrive with few contacts, or whose sponsorship networks break down, experience the same feelings. According to Murdie and Texeira (2000) it is not surprising, therefore, that newcomers search for a neighbourhood that is comfortable—a place where they feel they belong. These enclaves can also offer a housing “cushion” for those vulnerable to homelessness. This behaviour was reported in a recent study that showed that despite their own inadequate living conditions, poor households provide the majority of housing for the homeless population (Marin & Vacha, 1994).

Research indicates that there are also various drawbacks to these enclaves. Krivo suggests that there is evidence showing that these enclaves decrease the ethnic motivation for mobility and integration, and that the concentrating immigrant populations also have the potential to increase prices by focusing on a limited supply of housing. In addition, Mattu (2002) has suggested that residential segregation also promotes social exclusion and marginalization and that this exclusion has the potential to sustain racial inequality. The formation of an immigrant community may also be caused by anti-assimilation sentiments. Within many immigrant communities, there is tension about the extent to which one should assimilate to “western” culture. This can lead to deep-rooted social exclusion for many individuals within the neighbourhood.

Immigrant Housing: Social Inclusion

A sense of community cannot be obtained when one is moving frequently. Stable housing is a “springboard to social inclusion” (Rose, 2004). It has been postulated that this increased need for a sense of belonging among immigrants and refugees explains the relatively high ownership rates among immigrants such as Italians, who enjoy a home ownership rate of over 90%. Home ownership offers immigrants a tangible form of permanency and stability in a life that was initially characterized by transience and uncertainty (Ray, 1998).

One of the challenges identified, however, is the relatively lower rate of home ownership and living standards among, for example, the Afro-Caribbean immigrant community. Factors such as length of time in Canada, income levels, single-parent-household predominance, increasing housing costs, and racial discrimination have all been cited as barriers to home ownership for these groups. In addition, policy makers must adjust to the fact that fewer newcomers are settling in the densely populated cities. Hamilton, for example, has seen a steady increase in the number of immigrants arriving and is now the third largest destination in the country for newcomers. As a further example, in Toronto more newcomers are settling in the suburban areas of Scarborough and North York, and beyond that, in the Regions surrounding the City. Unfortunately, little research has been conducted on the impact of the suburban settlement of newcomers to Canada.

Social Integration among Immigrants

The integration and eventual social inclusion of newcomers involves myriad adjustments and changes. Although some studies indicate that economic adjustment is less problematic in Canada than in the United States (*e.g.*, despite broader and more generous potential sources of financial aid in Canada and Australia, the use of public assistance is higher in the U.S. than in either country [Fraser, 2000]), successful acculturation is still dependent on overcoming significant barriers including language, new roles pertaining to gender and work, new social networks, and new values and norms (Nicholson, 1997). In addition to these complex tasks, success or failure at an individual level does not necessarily hold true at the household level (Hiebert & Ley, 2003) because of the social network that binds immigrants in coping communities.

During most of the twentieth century, the job market comprised large companies, which employed the vast majority of the population. Many migrants, for example, would work for these companies on a seasonal basis, returning year after year, and would slowly become integrated into the foreign society. This type of monotonically smooth transition from migrant to permanent resident corresponds precisely with a change in social capital, as shown clearly by Massey (1986). Although this still holds true in many instances, the new flexible urban environment in which many immigrants find work differs considerably from the old one (Portes & Zhou, 1992). In contrast, a significant portion of the employment currently being generated is from small immigrant-owned firms. Consequently, immigrants who do not speak the native language of their new home, and who do not possess the social networks needed to find mainstream work, gravitate towards employment opportunities offered by small businesses in immigrant communities (Portes & Zhou, 1992).

Social Integration among Refugees

The refugee experience, as it pertains to integration and social inclusion, is markedly different from that of the immigrant experience. Friedman, Schill and Rosenbaum (1999) identified the fact that, unlike immigrants, refugees are fleeing persecution, have fewer economic or social ties, and often suffer from physical or mental ailments. Studies in the United States and Europe have illustrated many of these challenges, which are unique to refugees. For example, one study by Nicholson (1997) showed that Southeast Asian refugees

in the United States were forced to flee their homelands, usually against their will, often suddenly, and under extremely dangerous conditions. The physical and psychological stress of these experiences is subsequently aggravated by the unfamiliarity with the host country's culture, language, and value differences. Finally, many of the traumas experienced by refugees occurred in both childhood and adulthood. Studies have shown that such people are especially vulnerable to homelessness. In one study, shelter requesters reported three times as many traumatic childhood experiences as did a housed sample (Shinn, Knickman & Weitzman, 1991).

Here we should distinguish between refugees and refugee claimants. Refugees are those whose claim to asylum has already been recognized by the government and who have been accorded permanent resident status. Refugee claimants are those who have entered the country and made a claim to the right of asylum according to the Geneva Convention but whose claim has not yet been accepted. Both groups, but particularly refugee claimants, are especially vulnerable to long initial periods of poverty because their selection is based solely on humanitarian criteria, that is, on great need. Hannat (2004) points out that, unlike the cases of immigrants given permission to reside in Canada, in the case of refugees, no consideration for their ability to work and become self-sufficient has to be made; however, Canadian officials in refugee camps overseas do attempt to take this under review in selecting government-sponsored refugees. Given these vast differences in personal and social resources, special supports should be provided by policy makers dealing with the homelessness problem of refugees and refugee claimants.

Social Capital: General

Both types of social capital are essential to social and economic integration for newcomers: bonding (kin and friends) and bridging (the "outside" community) (Kunz, 2003). Immigrants draw on these social networks for different kinds of resources, *i.e.*, frontline help and job contacts (Rose, 2004). The initial success of immigrants lies in the depth and reliability of their bonding social capital. This is particularly valuable to a newcomer's initial job search, as more than half the jobs in Canada are not advertised but come through personal referral (Keung, 2004a). Alam, a Pakistani banker who had recently immigrated to Toronto, illustrates the importance of this type of problem. In an article in *The Toronto Star*, Alam stated that he could not find work because, "We knew nobody who would give us jobs. Wherever you go, people ask you, 'Where's your Canadian experience?'" (Keung, 2004a). Koser (1997) has found that, in general, newcomers without an immediate social network suffered to a far greater degree and far more frequently from dejection and depression, which adds additional psychological barriers to the job-finding task. Indeed, in a recent study on the housing experiences of newcomers to the Greater Vancouver Regional District, researchers found that systems of ethnic resources and social capital appear to help immigrants, refugees, and claimants escape the worst forms of absolute homelessness (Chan *et al.*, 2005).

In addition to initial settlement, long-term success typically requires bridging social capital. The importance of this type of social capital is seen in the significant disparity in resettlement success among different immigrant groups. In one study, the level of organization of service

providers was found to have a dramatic effect on the settlement success of Soviet Jews as compared with the Vietnamese or Laos communities in New York City (Friedman, Schill & Rosenbaum, 1999). The impact of services currently offered to newcomers by religious organizations also appears to be far-reaching, from what little research is available on the issue. In *Religion and Social Capital* (Saguaro Seminar, 2000), the Saguaro Seminar on Civic Engagement in America found that religious institutions in the United States are likely running several social programmes in virtually every city and town: food and shelter programs for the homeless; fellowship programmes for new immigrants; housing developments for the working poor, and more. As an example, one study conducted in the midwestern United States found that Buddhist monks and lay staff provide temporary shelter, clothing, food and other material assistance to South-East Asian immigrants. They also offer crisis interventions, and act as liaisons between refugees and conventional delivery systems (Canda & Phaobtong, 1992).

The potential importance of religious institutions (and likely other NGOs) to building social capital is also alluded to in *Religion and Social Capital*, which claims that religious institutions build and sustain more social capital—and social capital of more varied forms—than any other type of institution in America. One possible reason for the importance of, and in some instances, reliance on, religious institutions and other NGOs for social capital may be the lack of confidence many immigrants and especially refugees have in the institutional resources available. At a forum on immigrants, refugees, and homelessness in Toronto, Lori Ryan and Caroline Feaver (Zine, 2002) stated that interviews at Romero House identified seven factors that hindered the use of formal networks:

- the lack of resources in the first place;
- previous experience of abuses of power (*e.g.*, with immigration authorities);
- institutions that are too bureaucratic;
- incompetent or careless professionals;
- negative experiences of being judged or asked too many questions;
- the experience of being traumatised by fear of authority; and
- services that are too specialized or help in too narrow a manner.

Clearly, the importance of religious institutions, in both initial settlement and as a form of ongoing support, deserves further study in the framework of building social capital.

Social Capital: Women and Children

Rose (2004) states that social networks are not static over time; rather, the dependency on strong ties, other than for emotional and cultural reasons, decreases over time as the network diversifies. This has significant implications for female immigrants and refugees because their childcare and, for many cultural groups, housekeeping responsibilities decrease their ability to diversify these networks. Without these diverse social ties, the loss of a job, or an eviction, can effectively cut ties. Events that dislodge individuals from their social networks are often the precipitating factors of specific episodes of homelessness (Morris, 1998). The importance of social capital among homeless women was quantified by Bassuk *et al.* (1998) who found that only one in four homeless women could identify three or more supportive adults, and fewer than one in three contacted them daily.

The psychological and developmental impact of homelessness on children is great and long-lasting. In a study by Ryan and Hartman (2000), about half of the homeless children surveyed were significantly delayed in verbal skills, and about one third needed to repeat a grade. The number of children living in poverty and therefore at risk of becoming homeless, is increasing: over the last three decades, the percentage of these children in Canada was: 20% in 1980, 27% in 1990, and 33% in 2000 (Hannat, 2004). Although this is based on all children in Canada, not just on immigrant or refugee children, it is fair to suspect, based on the economic data presented earlier, that children new to Canada will be disproportionately affected—particularly those who are refugees. Research on the impact of homelessness on children's ability to acquire and maintain social capital is limited and inconclusive. Almost half of a group of homeless children interviewed in a study in the United States (half of whom were of Mexican or Central American descent) indicated they could not identify any friends in their social network, making it more difficult for immigrant children to cope with the demands of stressors associated with immigration as well as the ability for children to develop healthy notions of acceptance and value within the new host society (Torquati & Gamble, 2001). In contrast, a European study found that the children of immigrant families who were interviewed were instrumental in helping parents find employment through their networks and friendships with native-born friends at their school (Korac, 2003).

Issues in Need of Further Study

Progress has been made recently, particularly through federal initiatives such as the "Supporting Communities Partnership Initiative," which, in Hamilton, for example, provided funding for increased and strengthened emergency services; created innovative prevention projects; resulted in new community planning and research; and created more transitional housing (Hamilton Report, 2003). Newcomers, however, are still experiencing serious difficulties accessing services meant to address poverty and homelessness. Refugees especially suffer from misinformation and a lack of information about shelters. There are examples of refugees not knowing where to sleep when they arrive and receiving no help or advice from immigration officials (Woodill & Ryan, 2000).

Through interviews with homeless refugees at the Romero House, several factors were identified as factors that caused homelessness to persist: a lack of information and orientation, inadequate refugee-specific shelter/transitional housing, poor treatment from immigration and other members of the public, inland claim delay, insufficient shelter allowance from social services, inadequate lawyers, landing application fees and delays, a lack of English skills, barriers to employment, lack of support to address mental and emotional health (Woodill & Ryan, 2000).

There is a lack of research on the incidence of either the vulnerability to, or the frequency of, homelessness among immigrants and refugees in Canada. Therefore a review of some literature on closely related issues such as social capital, homelessness in general, and the housing experiences of immigrants has been conducted with the goal of identifying current gaps in the knowledge. From this review, several needs that have already been identified but are still unaddressed have been confirmed.

First, there is a need for further study to measure the impact and role of services provided by NGOs to newcomers in Canada. In general, it has been found that immigrants are concerned about the lack of systematic support dedicated especially to housing and those facing homelessness. In addition, even when those services were available, many factors hindered access to them, as were cited above from the Romero House study. For many who have recently arrived, the lack of access to many government assistance programs bars them from a large number of services. These issues are particularly valid for refugees because of the nature of their arrival and because of the additional stress associated with their situations. In addition, many refugees place a greater reliance on NGOs because of their fear of institutionalized services; for many, the barriers to smooth assimilation are compounded further by the anxiety and fear of staying at homeless shelters because of past traumas in their home country (Woodill & Ryan, 2000).

Secondly, many of the above studies clearly showed a marked difference in the experiences among different ethnic and racial groups arriving to Canada. The literature revealed significant differences, particularly in the employment and housing success of newcomers, based on disparities in: household size, cultural norms, gender, presence/absence of children, and especially, whether the person arrived as an immigrant or a refugee. More research is needed to identify the differences between the success in finding employment by newcomers who are part of an earlier cohort—and therefore may have access to a social network of “homeland” peers, and the experience of newcomers who are arriving to a more “foreign” environment with less social capital to draw upon. The implications of the new employment market (highly entrepreneurial and immigrant-owned) and the increasing sub-urbanization of settlement should be of particular interest to policy makers and service providers.

Lastly, the relatively high incidence of vulnerability to homelessness among refugees, women, and women with children has shown that these groups require further study in order to help them avoid homelessness. A challenge that has been identified in studying these groups is the high incidence of “hidden homeless” among them. For all three groups, the importance of social capital is greater because of their inherent vulnerability, given their dire circumstances. Refugees’ fear of shelters and institutions makes providing services to them a complex task. These circumstances also make studying them very difficult. The hidden homeless are not limited only to these groups. Many individuals, for reasons of pride, or in the case of many East-Asian immigrants and refugees, pride and additional cultural pressures, are rarely found in traditional shelters or rarely use other government programs (Springer & Kilbride, 2003). The study of these hidden homeless is of critical importance if for no other reason than that they represent a vulnerable group that, by choosing to avoid the current service offerings, are communicating the need for new and different services.

3. Discussion of Methods

The study involved the triangulation of quantitative and qualitative data analysis designed to provide a comprehensive overview of the homeless newcomer experience, with a particular emphasis on social capital issues.

Three southern Ontario locations were included in this study because each area functions as a different type of immigrant destination. These locations have distinctly different housing markets and provide social services through their own set of local and regional agencies. The contrasting population composition, urban growth characteristics and institutional framework permitted the researchers to examine the challenges faced by newcomers in a diverse range of settings. The locations used in the analysis were:

- The City of Toronto. As the largest immigrant receptor in Canada this provided a diverse urban setting.
- The Region of Peel. This was selected because landing data indicates that it is increasingly a target of primary migration, as well as the recipient of secondary migration from Toronto. Additionally, this provided an opportunity to examine conditions in the decentralized suburban setting found in the municipalities of Brampton and Mississauga.
- The City of Hamilton. The city although the second largest immigrant-receiving city in Ontario, it is often overlooked because of its proximity to Toronto. This choice also represented a mature and compact urban centre.

Definitions

For the purpose of this research several key definitions were used.

Immigrants are defined as those who a minimum of 16 years old and have been in Canada for less than 10 years. It is an all-inclusive term, encompassing:

- those without status, including
 - i. those who entered without permission,
 - ii. those who overstayed their visa, and
 - iii. those who have been ordered to leave,
- those claiming refugee status whose claim has not yet been heard
- those who arrived as convention refugees
- permanent residents and Canadian citizens who arrived as independent immigrants, and
- permanent residents and Canadian citizens who arrived as family-class immigrants

The use of the term ***homeless*** is based on the definition of the homeless as any person, family or household with no fixed address or security of housing tenure (HHB). The homeless are therefore those who are in emergency shelters, or who live in accommodations provided by agencies for the homeless, or who are living “rough”, without shelter in a permanent structure.

The *hidden homeless* are those who “couch surf” from place to place, or stay in non-residential or wholly inappropriate accommodations, or share accommodations inappropriately with others, as they fail to find suitable, affordable accommodations for themselves and their families. The hidden homeless are identified as individuals experiencing one or more of the following conditions:

- Overcrowded conditions
- Temporary access to the accommodations
- Substandard conditions

STAGE 1—Context Data Collection

Initially the researchers sought to consult with caseworkers, service providers, and researchers familiar with the factors influencing the ability of newcomers to maintain affordable and decent accommodations. As well, input was solicited on strategies for successful participant recruitment and appropriate material to include in the survey. A project advisory committee was convened to provide input on technical research matters, while key informant workshops were conducted to gain the perspective of frontline workers, and those involved in the policy process. A complete list of the participants in these sessions can be found in Appendix E.

Advisory Committee

Consultations with the Advisory Committee provided valuable input regarding appropriate strategies to utilize during the data collection process. The committee was comprised of public sector and NGO service providers as well as academics dealing with newcomer housing and homelessness issues. The committee assisted with operationalizing key concepts, identified appropriate participants to include in the key informant focus groups, recommended approaches for recruiting participants and suggested issues to be addressed in the interview process. A preliminary survey instrument was circulated to the committee, and they provided input on modifications and additions.

Key Informant Focus Groups

Four focus groups were completed (a pilot study and a session in each study region) to gain first-hand insights into the provision of support services to foreign-born homeless. Key informants invited to participate included frontline workers, case managers and administrative staff from a diverse cross-section of shelters and service agencies. A special effort was made to include family, ethno-specific, clinical, housing, and women’s service agencies.

The consensus in each session indicated that there is a need to explore the factors contributing to homelessness amongst newcomers. Feedback was given on appropriate recruitment techniques, while keeping in mind that the research involved interacting with a particularly very vulnerable set of individuals, who must be approached with care. Several pointed out that the target population had been extensively surveyed leading to the belief that additional studies might be considered an intrusion.

In an informal follow-up to the draft of the protocol, the team asked participants to comment specifically on the appropriate indicators of social capital for the homeless immigrants and refugees with whom they work, and their recommendations were incorporated into the interview protocol.

STAGE 2—Individual Participant Interviews

The survey protocol was designed to gather data on the homeless immigrant experience. Quantitative questions were included to obtain participant information based on a series of close-ended questions. Qualitative data were collected through a series of semi-structured questions that were intended to capture the experiences, feelings, and perceptions of the interviewees by encouraging participants to tell their stories in their own words. The average interview was approximately two hours in length and the survey period took place between November 2004 and April 2005. No interviewing took place in December as the key informants indicated that the holiday season would be a difficult time for respondents to reflect upon their current housing problems.

The protocol structure included the following sections:

- | | |
|-----------|--|
| Section 1 | Background information including demographic characteristics, family situation and immigration status |
| Section 2 | Migration History involved the motivations for moving to Canada and the details surrounding this relocation. |
| Section 3 | Housing Experience detailed their living conditions in their country of origin as well as Canada |
| Section 4 | Discussion of Challenges based on difficulties faced by participants since moving to Canada, particularly in terms of securing housing and being a visible minority. |
| Section 5 | Sources and Kinds of Assistance focussed on bridging and bonding social capital indicators. These questions probed the resources the resources available for housing, employment and personal support. |

The Survey Sample

The study population included homeless newcomers living at the time of the study in the City of Toronto, the Region of Peel and the City of Hamilton. A total of 100 individual in-depth interviews were conducted with a geographic breakdown based on the rounded population proportion for each location included in the study. A stratified sample using population was based on the assumption that immigrant attraction to each region was directly influenced by the number of people in each location. Consequently, based on the 2001 Canadian Census the interviews selection was stratified as follows: [

Table 3.1. Number of Interviews by Location

Location	Population (2001 Census)	Population Percentage	Number of Interviews
Toronto	2,456,805	63%	60
Peel	985,565	25%	25
Hamilton	484,385	12%	15
Total	3,926,755	100%	100

Note: Regional population figures were accessed from the Statistics Canada (www.statscan.ca) Community Profiles section on June 25, 2004

The study involved 44 hidden homeless individuals, an amount that exceeded the proposed target of at least 30. Toronto had the lowest proportion of hidden homeless at 38%, while Peel the highest level at 56% of the region's participants.

Table 3.2. Number and Percentage of Homeless and Hidden Homeless, by Location

Location							
Housing Status	Toronto		Peel		Hamilton		Total
Homeless	37	62%	11	44%	8	53%	56
Hidden Homeless	23	38%	14	56%	7	47%	44
Total	60	100%	25	100%	15	100%	100

An equal split in the gender quota of was accomplished during the sampling phase.

A very diverse group based on country of birth was recruited for the study. Toronto had a significant proportion of Chinese and Latin Americans, Peel was heavily weighted toward South Asians, and Hamilton involved mostly African newcomers.

Table 3.3. Number of Homeless Respondents at Interview Locations vis-à-vis Place of Birth

Interview Location				
Place of Birth	Toronto	Peel	Hamilton	Total
Afghanistan	2	1		3
Algeria			1	1
Brazil	1			1
Burundi	1			1
China	10	3		13
Colombia	5			5
Congo	1		1	2

Costa Rica	1			1
Cuba	1		1	2
Czech Republic		1		1
Egypt			1	1
El Salvador	2			2
Equatorial Guinea			1	1
Eritrea	1			1
Ethiopia	1			1
Guatemala			1	1
Ghana		1	1	2
Guyana		1		1
Honduras	1			1
India	1	5		6
Iran	1			1
Iraq			1	1
Jordan		1		1
Malaysia		1		1
Mali	1			1
Mexico	3			3
Pakistan	1	6		7
Palestine			1	1
Philippines	2			2
Portugal	2		1	3
Romania	1			1
Russia	1			1
Rwanda	1		1	2
Senegal	1			1
Somalia	6	1	2	9
Sri Lanka	3			3
St. Kitts		1		1
St. Lucia	2			2

St. Vincent	1	1	1	3
Sudan	1	1	1	3
Trinidad	2			2
Uganda	1			1
UK	1			1
Uruguay	1			1
Vietnam		1		1
Total	60	25	15	100

The large Chinese component in the hidden homeless sample (25%) was the outcome of a deliberate effort to incorporate this group into the study. Individuals originally from Latin America comprised 25% of the homeless interviews, though this was not the product of the same purposive focus.

Table 3.4. Number of Homeless Respondents by Housing Status and Place of Birth

Place of Birth	Housing status		
	Homeless	Hidden Homeless	Total
Afghanistan		3	3
Algeria	1		1
Brazil	1		1
Burundi	1		1
China	2	11	13
Colombia	4	1	5
Congo	1	1	2
Costa Rica	1		1
Cuba	2		2
Czech Republic	1		1
Egypt	1		1
El Salvador	2		2
Equatorial Guinea	1		1
Eritrea		1	1
Ethiopia	1		1
Guatemala	1		1

Ghana	1	1	2
Guyana	1		1
Honduras	1		1
India	1	5	6
Iran		1	1
Iraq	1		1
Jordan	1		1
Malaysia		1	1
Mali		1	1
Mexico	2	1	3
Pakistan	4	3	7
Palestine		1	1
Philippines	2		2
Portugal	3		3
Romania	1		1
Russia	1		1
Rwanda	1	1	2
Senegal		1	1
Somalia	6	3	9
Sri Lanka	2	1	3
St. Kitts	1		1
St. Lucia	2		2
St. Vincent		3	3
Sudan	1	2	3
Trinidad	2		2
Uganda		1	1
UK	1		1
Uruguay		1	1
Vietnam	1		1
Total	56	44	100

An effort was also made to incorporate a range of individuals with different migration status. However, the sample wound up with a much larger percentage of permanent residents and naturalized citizens than was initially expected.

Table 3.5. Current Status of Recruits in Canada by Location (percentage)

Location				
Current Status	Toronto	Peel	Hamilton	Total
Naturalized Citizen	30%	8%	13%	22%
Permanent Resident	43%	64%	53%	50%
Currently a Refugee Claimant	17%	4%	20%	14%
Appealing a decision for refugee status that was against you	0%	8%	0%	2%
Under a deportation order	2%	4%	0%	2%
Temporary Visitor	0%	4%	0%	1%
Without Status	8%	8%	13%	9%
Total	100%	100%	100%	100%

Interviewers

Skilled interviewers were very important to the success of the project. An extensive recruitment process was completed to ensure that the selected interviewers had the verbal communication skills to complete the survey in a particular language and then summarizing the taped results into English. Using interviewers that could conduct the interviews in the participant's preferred language was essential for the success of the research because this would provide a comfortable setting that would encourage open and frank responses. To respect cultural differences, every effort was made to have participants interviewed by individuals of the same gender. The interviewers were also responsible for translating the protocol into the language they would use to conduct the interview.

Recruiting Participants

The recruiting strategy involved a non-random process designed to incorporate a diverse range of individuals into the research. A sampling frame could not be formulated due to the transient characteristics of the target population and the absence of a reliable database

Coordinators in each of the study locations sought referrals through contacts in service agencies that deal with immigrants as well as in local homeless shelters known to have a presence of newcomers were relied upon to identify potential study interviewees. These "gatekeepers" were an integral part of the process because they were the primary source for identifying participants who met the project's participant criteria, particularly those who were homeless.

The recruitment of the hidden homeless, on the other hand, required the use of a snowball strategy that permitted the identification of these difficult-to-access participants. By definition, the hidden homeless were more difficult to find because they tended not to seek services and were not present in any formal networks. Through this recruitment technique, hidden homeless participants were asked to refer individuals who were living in comparable conditions. Thus, the inclusion of an individual classified as hidden homeless was based on a recommendation from a study participant. The project interviewers were responsible for confirming that the suggested individuals met the hidden homeless criteria.

The use of a snowball sampling technique meant that the hidden homeless were identified through an informal network that was usually comprised of individuals from the same country or region. This is illustrated in the participant place of birth breakdown, as 68% of the hidden homeless participants were from countries with multiple respondents.

As an incentive, a \$30 honorarium was paid to all participants as compensation for their involvement in the study

Dealing with a Vulnerable Population

Every effort was made to ensure that participants were treated with care and respect. Interviewers were trained to sensitize them to the issues that they could encounter during the recruitment and interview stages of the research. The process adhered to the requirements detailed in the HHB's Ethics Guidelines, and the Ryerson Research Ethics Board approved the survey protocol. This included translating the project's consent form and requiring the interviewers to read it in the participant's language of choice.

Interview locations decided based on convenience for participants. In most cases homeless were interviewed in a private room at the shelter where they resided or the social service provider they used for support.

Data Analysis

The quantitative data was analyzed in a summary tabular format. Each response was tabulated and calculated as relative measures (in percentages) to permit comparisons between locations as well as housing status. The qualitative data involved narrative responses that were coded, grouped and interpreted based on common themes using NVivo.

Methodological Limitations

Several limitations based on the sample selection process must be acknowledged when reviewing the study results. The results based on a purposive sampling technique cannot be used to generalize for the entire homeless newcomer population in Toronto, Peel and Hamilton. Rather it is a qualitative analysis completed to provide a portrait of the challenges faced and the responses involved.

Given the approach utilized there is the potential that certain groups are over represented in the sample. The research team relied upon a network of contacts to gain access to participants. As a result the selection process favoured the inclusion of individuals who were connected to the specific service providers and shelters contacted by the area coordinators and interviewers. Furthermore individuals known by the agency staff consulted for referrals had a greater likelihood of being involved in the study. Similarly, the snowball technique used to recruit the hidden homeless was restricted to potential participants that were affiliated with specific networks. Consequently, the outcomes of this research may over represent certain groups based on country of origin, languages spoken, and the ability and desire to seek services.

This approach did actively recruit those sleeping rough on the streets. No mechanisms were in place to locate those types of people, who may have a different set of issues and concerns.

This cross-section analysis is based on those experiencing homelessness or hidden homelessness during the interview period. Historically there the waves of immigrants arriving in the Greater Toronto Area have been based on world events. Different places of origin as well as unique circumstances motivating the decision to immigrate to Canada means the results of this study might differ if completed at a different point in time. Additionally, this snapshot does not provide the opportunity to identify trends that may exist over time.

The accuracy of the results could be an issue as there is the possibility that the participants may not always give truthful responses. The inability to recall or the unwillingness to provide sensitive information as well as language difficulties could lead to erroneous responses.

4. FINDINGS

FOCUS GROUP INTERVIEWS WITH KEY INFORMANTS

Focus groups were held with key informants who worked in shelters that provided services to refugees and immigrants who were homeless, “hidden homeless,” or at risk of being homeless. This section reports on these groups and their outcomes, under the following headings:

- Purpose of Key Informant Focus Groups
- Characteristics of Key Informants
- Factors Contributing to Homelessness among Newcomers
- Recent Trends in Homelessness among Immigrants and Refugees
- “Best Practices” in Housing-Related Services to Newcomers
- Suggestions for Additional Programs and Services

Purpose of Key Informant Focus Groups

The purpose of the key informant focus groups was: to gain further insights into the issues that the foreign-born homeless face, to determine better means of identifying and recruiting the “hidden homeless,” to obtain updates on specific programs and services available to foreign-born residents in addressing their vulnerability to homelessness, and to assist in the formulation of the protocol and its questionnaire to be used for interviewing individual homeless people.

Characteristics of Key Informants

A pilot test of the protocol for the key informant focus group was completed in Toronto with participants from Toronto, Hamilton and Peel Region. This focus group included shelter operators and service providers working with immigrants and the homeless, such as case managers, housing and community coordinators, and workers. Individuals were included based on their first-hand experience in dealing with homeless immigrants and refugees as well as those at risk of becoming homeless. Based on the recommendations of this group, a final protocol was developed and three additional two-hour focus groups were completed with similar representatives from Toronto, Peel Region and the City of Hamilton.

Factors Contributing to Homelessness among Newcomers

- The Usual Causes: Rent Too High and Income, including Social Assistance, Too Low

Social assistance payments that newcomers receive are too low to cover the cost of rent in areas like the three in this study, and their income from paid work is very low, making it impossible for them to find affordable private market housing where vacancies are highest among high-rent units. On the other hand, the waiting list for subsidized housing is very long, which is particularly difficult for single mothers who have fled abusive relationships. Even in the case of subsidized housing, newcomers must still pay for utilities and other bills.

In addition, the focus group members claimed, some newcomers often end up using their community start-up money to pay their first and last month's rent instead of the basic furnishings for which it was intended. Social assistance, particularly for single mothers, is rarely enough to cover the costs of living, once the money for rent is subtracted.

- Unfamiliarity with How the System Works and Lack of Information

Newcomers are not familiar with the Canadian bureaucratic system of government at its three levels, and therefore they rely on people in the social services to guide them and start their education about life in Canada. Many do not know what social assistance means or how it works because they have come from developing countries where it is non-existent. Others may have familiarity with the bureaucracy in their country of origin but not with the very different Canadian standards and regulations they encounter.

- Difficulty Finding Employment

Language barriers and lack of Canadian education and work experience make finding employment difficult. The accreditation process in Canada puts newcomers at risk of homelessness—many come here with professional degrees but because their credentials are not recognized, they are unable to find appropriate employment, yet they are often told they are over-qualified for lower positions. The lack of Canadian experience is a hurdle that most found almost insurmountable, and the focus group members felt the lack of assistance in this area was one of their most critical shortages of support.

- Mental and Physical Problems and Breakdown

Some newcomers have made assumptions that life will be easier when they come to Canada; however, when they are repeatedly faced with numerous obstacles and barriers, they break down mentally or develop other health problems.

Individuals who were victims of torture require counseling services that will help them get past such traumatic events, the focus group members claimed, but this may take years. Many newcomers are able to handle stress in a healthy way until they arrive in an emergency shelter. At that point, they may suffer mental or emotional illness from trying to adjust to the new living situation and then leave, ending up absolutely homeless because they cannot deal with living in the shelter. Focus group members therefore strongly believe that there is a need for proper trauma counseling services in shelters, not only for the trauma experienced in their home country, but for the trauma experienced while adjusting to life as they are experiencing it here in Canada.

- Lack of Adequate Documentation

Another problem the focus groups identified as limiting the ability of newcomers to obtain housing is that they have found that Citizenship and Immigration Canada has been amending its policies regarding social insurance and when it begins. Even though social assistance offices will provide temporary Social Insurance Numbers to applicants, refugee applicants

can no longer get them until they obtain a work permit. The majority of refugees lack identification documents and only have an immigration document from their initial interview. Banks will not open an account for them unless they have three pieces of documentation. When landlords ask for a bank account, the immigrant apartment seekers are not able to provide such information.

- Cultural Barriers: Lack of Cultural Sensitivity and Understanding

Key informants from Peel made the point that, despite the diversity of the community's population, the Region's community outreach services in many cases are neither ethno-specific nor sensitive to specific ethnic needs. Settlement services and food banks, for example, are not reflective of who uses them:

For a family to walk into a community organization that is entirely staffed by white people standing outside smoking cigarettes and talking about their weekend, [it] is not going to fare well. I've been to Knight's Table [a food-bank restaurant] four times in the last three months. There has never once been a non-white person. They do fantastic work, but they are not getting out to the population....I think not having ethno-specific workers or fellow clients is alienating for them [immigrants] initially—it's hard to walk into a room of 35 people and not look the same way. (Peel Focus Group)

Others noted that some frontline workers in their communities adopt a very patronizing attitude towards their newcomer clients. Service providers were found to lack cultural-sensitivity training. Although mainstream agencies are beginning to offer anti-racist training, more education is needed to learn about the particular experiences and cultures of newcomers, according to the focus group members; they conclude there is sometimes a huge gap between what the service agency claims to provide and what it actually does.

- Racism and Discrimination by Landlords

Visible minority newcomers regularly experience discrimination by landlords according to the focus group members. They identified past experiences where their perfect-English-speaking clients had called to see an apartment, but when they showed up, the landlord indicated the unit had been rented. There seems also to be the fear of the unknown or unfamiliar, they believed; a landlord might refuse to rent to some individuals based on the biased information presented by the media, which often portrays refugees as criminals and terrorists. Systemic racism results in newcomers who are white and who have a good command of the English language being favored, while racialized newcomers are not able to integrate into the community and find suitable housing as easily.

- Size of Family

Cultural differences can create enormous obstacles for newcomers searching for suitable housing, particularly those who come from countries where large families are the norm. The key informants experienced landlords who said that there would be too many people in one apartment. Families with many children are seen as undesirable because their children are

sometimes seen running up and down the hall, making noise and otherwise raising complaints from other tenants. It also means that utilities and hot water will be used much more, and where these are included in the rent, landlords fear losing money. Where they are not included in the rent, they fear additional depreciation of the appliances and other real goods. Newcomers with children face additional obstacles, as they may have to spend more money for particular diets if their children become ill and they require more money for child care while the parents are working or learning English at school.

- Lack of Links to their Community

While some people are able to link up with members of their ethnic community when they first arrive in Canada, others do not have such links, which weakens their ability to find housing and jobs. Indeed, social networks, particularly family support, were commonly cited by focus group members as a significant factor differentiating presently homeless newcomers from those who were able to find housing after arriving in Canada. Being alone in a new country leaves newcomers much more vulnerable, compared with those who have family and community support in their new location.

Recent Trends in Homelessness among Immigrants and Refugees

Key informants identified recent trends in homelessness among immigrants and refugees, including increases in:

- The number of multiple families sharing apartments.
- The number of sponsored immigrant seniors brought to Canada by their children to look after their grandchildren; however, once they are no longer needed as babysitters, they are left to fend for themselves and often end up in shelters.
- The number of children coming to Canada on their own (without their parents) as refugee claimants.
- The difficulty in finding housing (10 years ago it took 2-3 weeks to find a housing unit, now it can take up to 8 months to a year).

Key informants also identified:

- Long waiting lists for shelter use in some communities.
- Despite more resources available now than there were years ago, many more people needing these resources.
- More refugees and immigrants coming to Hamilton from Toronto than in previous years.

“Best Practices” in Housing-Related Services to Newcomers

Based on their experiences working with newcomers, key informants discussed the best ways to empower newcomers. Organizations with an “open door” policy have proven to be particularly helpful. Former clients who have become established and found suitable housing are encouraged to keep in touch and help recent arrivals at community-based events.

One key informant described three models of services as follows:

- A Patterned Model Shelter, in which shelter apartments are located in an apartment building where only two or three of the units are used for shelter users. Other tenants do not know that the tenants are shelter users and this helps them integrate into the Canadian mainstream way of life because their “shelter” looks and feels like everyone else’s apartment and they avoid the stigma of being labeled as a shelter user by their neighbours.
- Wrap-Around Services, which not only offer housing to newcomers but also provide nutrition and credit counseling and help the entire family adjust to the Canadian system.
- Second-Stage Housing, which provides units that women and their children can use for up to a year after leaving the shelter. This program also offers a six-week course that helps women with self-esteem issues and empowerment.

Another key informant mentioned that her organization has three informal programs: the Intergenerational Program, in which a young person is matched with a senior and they spend time together; the Peer Support Program, where individuals who are working in various jobs are matched up with newcomers to offer peer support so that the newcomers can ask how they got from A to B; and the Friendly Visitor Program (funded by the Ministry of Health), a program that is part of a long-term-care centre for South Asians with disabilities or long-term illnesses and involves people from the community who visit these house-bound individuals.

Suggestions for Additional Programs and Services

Key informants were asked to suggest, based on their experience, any additional programs or services (not currently in place) that would help lower the risk of homelessness among newcomers to Canada. They recommended the following:

- More culturally appropriate services are needed to deal with certain cultural barriers, *e.g.*, outreach to abused newcomer women through workshops in different languages to educate them about the resources available.
- More workers are needed to take on an advocacy role and speak on behalf of newcomers to landlords who are not convinced to rent to newcomers or who are ready to evict newcomers.
- Housing workers should mobilize themselves to work together and make recommendations for changes regarding the Landlord and Tenant Act.
- Free translation and interpretation services are needed, as well as information brochures in the immigrants’ languages.
- More efficient services are needed for establishing equivalencies for accreditation of overseas universities and colleges.

- Newcomers should be given an information package on various organizations and services available in Toronto in the newcomers' first language as well as in English or French when they first arrive in Toronto.
- Culturally and professionally trained mediators and counselors are needed for families who have experienced marriage breakdown or sponsorship breakdown.
- More shelter units should be integrated into regular apartment buildings; in this way, people would not feel stigmatized by living in a shelter.
- More professionally trained workers in each ethnic community would alleviate some of newcomers' fears and alienation.
- Rent supplements should be available for those who cannot afford private sector housing.
- Rent control should be established so that tenants can know for five years how much they will have to pay and can plan on meeting its costs.
- People should be allowed to get some stability in employment and have an appropriate, affordable home located before they are required to leave the shelters.
- Crisis prevention instead of only intervention should be the goal
- More responsibility must be taken by the municipal, provincial, and federal governments if they are going to increase the number of immigrants and refugees into Canada.

INDIVIDUAL INTERVIEWS WITH HOMELESS IMMIGRANTS

This section presents an analysis of quantitative and qualitative data from the interview responses that will provide deeper insights into the factors contributing to homelessness among Canadian newcomers. For discussion purposes, key attributes are examined based on the participants' location (Toronto, Peel, or Hamilton) as well as their housing status (homelessness *versus* hidden homelessness). Given that the survey utilized a purposive sampling technique and captured only 100 of the many immigrants in similar situations in these areas, these results represent the characteristics, experiences, and attitudes of the participants but cannot be interpreted as representative of any overall population. They can, however, provide striking insights into their situations, what led to them, and what may possibly lead to remediation.

The major points of reporting will be:

- The demographic characteristics of the interviewees
- Their migration history
- Their history of seeking housing, and
- The immigrants' discussion of the challenges they faced.

1. Demographic Characteristics

In this section we provide a demographic profile of the homeless and hidden homeless newcomers examined in this study. Age, level of education, marital and family status, reasons for marital breakdown and family separation, sources of financial support, as well as health issues are identified.

Age

A clear difference existed in age distribution, as the Toronto participants were notably younger than those in the other two regions. In Toronto, 47% of the participants were between 16 and 29 years of age. In Hamilton, 48% were between 30 and 39 years, and Peel had the oldest respondents; 52% were over 40 years of age.

In terms of housing status, the homeless participants were younger, as 49% were between 16 and 29 years old. In contrast, 44% of the hidden homeless were over 30 years old.

Level of Education

Peel respondents had the most advanced education status, as only 20% reported having not completed high school, while 52% possessed undergraduate, professional and post-graduate degrees. Toronto included 32% without a high school education, and 30% with a post-secondary/university degree. The Hamilton participants reported the highest proportion of individuals attending trade or technical school. 27%, while 28% did not have a high school degree and 20% had a professional or post-graduate degree

Housing status appears linked to educational level. Approximately 33% of the homeless respondents across the three regions did not complete high school, in comparison with 23% of those classified as hidden homeless. Among the homeless, 39% reported some form of post-secondary education in comparison with 70% of the hidden homeless respondents. If “hidden homelessness” is a status to be preferred to “homelessness”—that is, if acquiring shelter with friends or relatives is preferable to being either shelterless or in a public shelter,—then the personal or familial resources that led immigrants to acquire higher education may also have led them to acquire the status of “hidden homelessness” rather than absolute homelessness.

Marital Status

Marital status varied greatly by the location and housing situation experienced by participants. By location, in Toronto the majority of individuals were single (53%) while only 20% were married. Conversely, Peel had the lowest percentage of singles and the highest percentage of married respondents, at 16% and 52%, respectively. The Hamilton results are most notable because it had the highest level of respondents who were no longer married; 47% reported being separated, divorced, or widowed.

By housing status, the homeless population is predominately single at 55%, while only 14% reported being married. This is in contrast to the 20% single and 45% married respondents who were classified as hidden homeless. Overall, however, separation was reported as the most common type of relationship status, with little difference between the homeless (18%) and hidden homeless (14%).

Table 4.1. Marital Status of Homeless Respondents, by Location (percentage)

Location				
Marital Status	Toronto	Peel	Hamilton	Total
Single	53%	16%	27%	40%
Married	20%	52%	20%	28%
Common Law	0%	0%	7%	1%
Separated	13%	16%	27%	16%
Divorced	8%	8%	13%	9%
Widowed	5%	8%	7%	6%
Total	100%	100%	100%	100%

Note: Totals do not equal to 100% due to rounding.

Table 4.2. Marital Status of Homeless Respondents (percentage), by Homelessness Status

Homelessness Status			
Marital Status	Homeless	Hidden Homeless	Total
Single	55%	20%	40%
Married	14%	45%	28%
Common Law	2%	0%	1%
Separated	18%	14%	16%
Divorced	7%	11%	9%
Widowed	4%	9%	6%
Total	100%	100%	100%

Of those in married or common-law relationships, two-thirds were living with their spouse. A notable difference in marital situation by housing status was observed, as only 44% of the married homeless participants responded that they were living with their partner, while the level was 75% for married hidden homeless respondents. The implication seems to be that absolute homelessness contributes to family separation; any housing, no matter how poor, is more likely to support keeping the family together.

Children

A majority of respondents in all three regions reported having at least one child. Peel (76%) and Hamilton (80%) had much higher levels of respondents with children than Toronto (52%). Moreover, regarding the presence of children, housing status produced outcomes similar to those regarding marital status: 57% of homeless but 68% of the hidden homeless had children. In terms of the number of children present, the only observable difference was that a slightly larger percentage of homeless respondents had only 1 child (34%) in comparison with the hidden homeless (27%). The hidden homeless thus had a higher percentage of larger families—23% had four or more children in comparison with 12% of the homeless respondents.

Table 4.3. Percentage of Homeless Respondents Reporting Children (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	52%	76%	80%	62%
No	48%	24%	20%	38%
Total	100%	100%	100%	100%

Table 4.4. Number of Children Reported per Each Homeless Respondent (percentage), by Location

Location				
No. of children	Toronto	Peel	Hamilton	Total
1	35%	37%	8%	31%
2	29%	16%	25%	24%
3	26%	32%	25%	27%
4	3%	5%	34%	10%
5+	7%	10%	8%	8%
Total	100%	100%	100%	100%

Table 4.5. Percentage of Reported Children (percentage), by Homelessness Status

Homelessness Status			
Response	Homeless	Hidden Homeless	Total
Yes	57%	68%	62%
No	43%	32%	38%
Total	100%	100%	100%

Table 4.6. Number of Children Reported per Respondent (percentage), by Homelessness Status

Homelessness Status			
No. of children	Homeless	Hidden Homeless	Total
1	34%	27%	31%
2	25%	23%	24%
3	28%	27%	27%
4	9%	10%	10%
5+	3%	13%	8%
Total	100%	100%	100%

Aside from children, respondents were asked if they had other family members such as a parent, grandparent, aunt, uncle, brother, sister, niece, or nephew in Canada. Overall, 44% claimed the presence of at least one of these relatives in the country. This potential source of social capital was more pronounced in Toronto (47%) and Peel (44%) than in Hamilton (33%). From the housing status perspective, 50% of the homeless respondents and 36% of the hidden homeless indicated a relative lived in Canada. Consequently, those living in homelessness appeared to have a more readily accessible social network, yet were unable to benefit from this resource.

Incidence of Marital Breakdown and Family Separation

Some of the women interviewed in this study discussed experiences of abuse by their boyfriends or husbands. Three of these women explained that the reason they decided to come to Canada was in order to escape the severe abuse; the three individually and explicitly stated that if they had not left their country of origin, their abusive partners would have found them and, as one homeless Toronto woman stated, “He would have killed me.”

Other female interviewees said that their relationships only became violent after coming to Canada, while others stated that although they had already been experiencing abuse in their country of origin, once the couple moved to Canada the abusive partner became increasingly more violent. The women’s narratives underscored the connection between some wife abuse and economic status. They echoed what the earlier review of the literature has found: unemployed or underemployed immigrant men may feel that their authority within the household has been reduced, and subsequently may feel insecure, inadequate, and angry, which can lead to conflict towards their wives (Menjivar & Salcido, 2002). The process of immigrating and integrating into Canada, which produces a loss of social and economic status for men, can result in changes in family roles, leading to feelings of inadequacy and an inability to fulfill socially prescribed roles as the sole breadwinner. A hidden homeless woman from Peel connected her husband’s abuse with his difficulty in finding employment:

My in-laws and husband do not treat me well. After coming to Canada, my husband would always fight with me; he beats me and gets angry. We must

live in a small apartment. He says he cannot afford a bigger place and blames me for not being able to find a job with more hours.

Through systemic barriers that operate to marginalize immigrant women and relegate them to low pay, low status jobs in the lowest echelons of the Canadian workforce, these women are often financially dependent on their abusive partners (Martin & Mosher, 1995; Jiwani, 2001). In the narrative below, a Toronto woman explained that she eventually decided to leave her husband because of the abuse. As a result, however, she is now homeless:

I came here [to Canada] after I got married. Initially, I tried to look for a job and I did a course in computers, but [my husband] was the only one earning, I could not get work. He became abusive, told me I was no good. After going back to him once, I had to leave again to get away from him.

While some female participants described their marital relationships as abusive as a result of the financial strain placed on their family, many other participants, both male and female, indicated that the difficulty in finding suitable employment also created stress and conflict in their marital relationships, which in some cases lead to separation or divorce. A hidden homeless female from Hamilton explained that financial difficulties ultimately led to divorce:

We divorced. Our problem started when we came here to Canada. Unemployment and limited income, in addition to stress, caused a lot of problems between us.

A homeless male from Hamilton also explained how financial difficulties led to marital conflict:

My wife and I together with our kids migrated to Canada in search of a future. Things turned out to be bad once we landed here ...I could not find a job and we had a tough time surviving. I was unable to support my family without a regular income... as a result there was a lot of family problems. My wife and I used to fight often which finally led to a split in our relationship. Now my wife and I are living separately and have no contacts with each other.

Literature on the employment experiences of recent immigrants, particularly racialized newcomers, shows that both men and women encounter difficulty in finding suitable employment. Women, however, may be more likely to take any job available, whereas men may be more willing to hold off for employment in their field of expertise (Jiwani, 2001). A common theme in the narratives of male participants is that the husband's inability to find employment creates conflict within the relationship. A homeless male in Peel explained how his difficulty in finding employment negatively changed his relationships with his wife and in-laws:

When I came we were living in her parent's basement. I started looking for a job. It was difficult to find a job in my field. I took up some factory and cleaning jobs....She has a good job working in a bank. She started feeling low and shy to talk about me to friends and relatives. She was not feeling comfortable accompanying me to social gatherings, relatives' or friends'

places. My in-laws started abusing and threatening me. They were treating me like a slave or dog. I got scared of them and was feeling lonely.

Abandonment was another issue that emerged in the narratives of both men and women, which in some cases the interviewees linked to financial reasons. A hidden homeless woman living in Peel indicated that her partner had left her:

We were unable to afford a two-bedroom basement apartment so we moved to a one-bedroom basement apartment. But things started deteriorating. He left the house without informing me.

Abandonment and, more generally, marital conflict are significant risk factors for homelessness and hidden homelessness because without the support network that many newcomers are often accustomed to in their country of origin, marital and family conflict may lead to a situation in which newcomers have nowhere to go. For example, a homeless male living in Toronto explained that he and his daughter-in-law were unable to get along. When his wife decided to move in with his son and his son's wife, the interviewee was forced to move into a shelter.

Experience of Civil Disturbances

A significant number of interviewees were forced to flee their country of origin in order to escape war, civil unrest, or fear of persecution. In this climate of political instability and war, families were separated and not all members were able to emigrate together. A hidden homeless woman living in Hamilton explained how she and her children became separated from her husband:

I came alone with my children because, as you know, the situation in Africa is not easy like here in Canada. It's really difficult as a family to see your kids in danger of being killed or threatened. That's why my husband decided I should take the children away to Canada. Also, the reason he could not come with us is financial; he made big sacrifices to send us over here.

Many of the interviewees described the dangers their families were forced to escape from, while pointing out that family separation was also a result of financial constraints.

Another cause of family separation was the ineligibility of some family members for entrance to Canada. A hidden homeless woman in Toronto explained that she had claimed refugee status and was accepted into Canada. Her husband, however, had to stay in China and try to gain entrance as a family-class immigrant.

Sources of Financial Support

Access to adequate financial resources is a key element in the ability to secure housing. For a better understanding of the participant's financial situation, the interview included a series of questions to identify the respondent's income sources, including prior savings, wages, support from others like family and friends, social assistance, and reliance on food banks.

- Prior Savings: Unable to find adequate, full-time employment, some newcomers rely on their personal savings brought with them to Canada. Many interviewees stated that in order to survive financially, they are spending the savings they had hoped to use for investment in order to pay for rent and other costs. Many noted that because of the high cost of living, their personal savings were quickly diminishing, yet they had to rely on these personal savings in order to survive financially:

Here the standard of living is very high. Rents are too high. Our funds started shrinking. My husband started looking for other jobs in factories to survive. He started working in a factory and was getting \$8 to \$10 an hour. When he fell sick, I worked for a while and then left as it was difficult to find a babysitter for three kids. (Hidden homeless female, Peel)

Another interviewee noted that her main source of income, until recently, has been her personal savings that she had brought with her to Canada and that she and her husband had hoped would be used to establish a business. As a hidden homeless woman living in Peel, she is frustrated by the high costs of living.

- Employment: Only 18% of the overall respondents earn wages from full-time employment. In all three regions, only a small minority of those surveyed are earning wages from full-time jobs. Significantly, although newcomers tend to move westward in order to find employment, only 13% of the Hamilton participants, the farthest west in our study, were earning wages from full-time employment; Peel had the largest percentage, 28%; while Toronto had 15%. Some of these newcomers are working as general labourers within factory settings, while others have been able to find full-time employment in fast-food restaurants earning minimum wages. A look at the income source responses from the housing status perspective reinforces the fact that paid employment does not necessarily lead to suitable living conditions. The level of hidden homeless participants with full-time employment illustrates an ability to move beyond the shelter system. However, a working wage does not ensure a stable housing situation.

Some of the female respondents identified their husbands' jobs as their family's only source of income. They also said that this income is not nearly enough to cover the family's expenses. A hidden homeless woman in Toronto noted that although her husband's wages are not enough to support their children, she still prefers not to ask for help: "[W]e do not like to be a burden on others."

An additional indication that employment is not a solution to housing difficulties is observed from the fact that 41% of the homeless and hidden homeless included in the research were working in part-time jobs. Unable to find full-time, secure employment, many newcomers must take minimum-wage part-time jobs at fast-food restaurants, hotels, construction sites, or factories. Part-time jobs provide income for 68% of the Peel participants, 40% of the Hamilton participants and 30% of the Toronto participants. In Toronto, a hidden homeless woman expressed frustration over the nature of part-time employment:

It is always on contract. They do that so they don't have to pay you benefits. It's depressing at times. But it is better than nothing so I stay on. At the moment I work 8 hours a week...I'm hoping to get another 12 hours soon.

A hidden homeless male living in Toronto who works part time in a pizza shop said that he is given limited hours of work, which are arranged in such a way that whenever the owner wishes, he reduces the employees' work hours in order to save money. Another male participant raised the issue of language when he pointed out that because he does not speak English, he is severely limited in the employment he may take and is, therefore, restricted to working in Chinese restaurants and supermarkets.

The narratives also reveal important gender differences in the types of labour men and women perform. While many women tend to work in cleaning jobs, as well as the fast-food industry, some of the male participants were able to find part-time jobs in construction and as general labour in factories.

- Family and Friends: Because of the enormous difficulty in finding secure, well-paid employment, many newcomers relied on gifts and loans from family and friends. Significantly, a larger proportion of Peel participants relied on gifts (46%) and loans (40%) from family and friends. Of the Toronto participants, only 12% relied on financial gifts from family and friends and 10% received loans; of the Hamilton participants, 20% relied on gifts and only 7% relied on loans from family and friends.

This financial support is sometimes intergenerational. In some cases, interviewees stated that they rely on the financial support of their children, while others indicated that they receive financial support primarily from their parents. Of course, others also noted they receive financial support from extended family members as well as friends. A homeless man from Hamilton said that the financial support he continues to receive from his friends helps him tremendously: "I have friends and they are taking care of me." Another homeless male from Hamilton noted that in addition to the occasional loans he receives, his friends also help him find employment:

My friends help me find jobs under the table. I sometimes receive money from my friends; at times I ask for loans from friends but do not get it always.

While many participants explained in their interviews that they sometimes relied on gifts and loans from family and friends, they also felt that these loans were still not enough to cover the cost of living. A hidden homeless woman from Peel said that on occasion her parents send her some money from India; however, the conversion of rupees to dollars makes the sum inconsequential and she "hardly [has] enough to pay for a bag of groceries." Another hidden homeless woman living in Peel made the point that even with these loans, as a single woman she is still unable pay her rent:

I took loans from friends after my husband left the house without informing me. But who will give me a loan when they see me

without a job and no husband? I did not pay rent for the last two months.

- Social Assistance: An important source of income for many newcomers is social assistance. Toronto had the largest percentage, 57%, of individuals living on social assistance, followed by those in Hamilton, 53%, and those in Peel, 24%. The homeless were more reliant upon social assistance than the hidden homeless, 52% and 43%, respectively. This reinforces the income vulnerability of both groups, while showing that homeless residents were in greater need of public support. The most common theme in almost all of the narratives of those who receive social assistance was the frustration over how difficult it is to survive on such a meager amount each month. As one homeless Toronto woman noted: “I get \$195 a month [social] assistance but that is not enough.” Some of the interviewees, particularly those with children, expressed a sense of hopelessness over their situations, like this 42 year-old Columbian woman:

My daughter and I live on welfare as we are not allowed to work because we are refugee claimants. (Homeless Female, Toronto)

A 24 year-old Somali woman stated:

I get a check from the shelter and it's not enough for me and my child but I can't do anything about it. (Homeless Female, Toronto)

- Food Banks and Other Charitable Organizations: Food bank usage vividly reflected the level of need experienced among the study participants. One-third of the overall respondents indicated they use food banks, while 35% used some form of community or church food assistance program. Peel had the highest proportion of food bank clients (50%), while the results were slightly over one-quarter in Toronto and Hamilton.

The narratives illustrate that although some newcomers routinely go to food banks for food and supplies, others will only go “every so often” or only go in times of complete desperation. Another important issue that emerged in the interviews was the problem of finding food banks that are sensitive to the dietary needs of certain ethnic or religious groups, as a hidden homeless female living in Peel pointed out:

We usually avoid taking from other food banks except Muslim Community Service's Food bank. Other food banks do not have halal food and products. If there is nothing, then we survive on cans: chickpea and other dry stuffs.

This interviewee went on to describe other ways in which support from her local mosque and the Muslim community helps provide for her and her family in times of need:

On many occasions the support from mosque is of great rescue. It prevents us from becoming homeless or getting evacuated by landlords. The small financial support that we received from mosque is mostly zakat money [the money donated by people to mosque/charity based on their yearly income]. It's very limited and

small. It's our last resort. We usually try to avoid and try our best to meet our ends by ourselves.

A Toronto homeless male noted that the pastor at his church had generously given him some money to help him through some difficult periods. Another interviewee indicated that she received some assistance from a charitable women's organization, which provides a monthly bus pass and \$200 for rent. Others said they receive support from the Salvation Army and other faith-based organizations.

In all three regions, a comparable percentage used community-based food programs offered by local organizations and churches, suggesting the importance of social capital as a source of support. An examination of food bank dependence based on housing status showed a slightly higher usage among the homeless (36%) in comparison with the hidden homeless (30%). A stark distinction emerged as nearly half of the homeless stated they used community-based food assistance programs, while usage was only 20% for the hidden homeless.

Table 4.7. Homeless Respondents' Reported Use of Food Banks (percentage), by Location

Location of Food Banks				
Response	Toronto	Peel	Hamilton	Total
Yes	28%	50%	27%	33%
No	72%	50%	73%	67%
Total	100%	100%	100%	100%

Table 4.8. Homeless Respondents' Reported Use of Food Programs other than Food Banks (Agencies, Churches, etc.) (percentage), by Location

Location of Non-Food Bank Food Programs				
Response	Toronto	Peel	Hamilton	Total
Yes	33%	36%	40%	35%
No	67%	64%	60%	65%
Total	100%	100%	100%	100%

Table 4.9. Homeless Respondents' Reported Use of Food Banks (percentage), by Homelessness Status

Homelessness Status			
Response	Homeless	Hidden Homeless	Total
Yes	36%	30%	33%
No	64%	70%	67%
Total	100%	100%	100%

Table 4.10. Homeless Respondents' Reported Use of Food Programs Other than Food Banks (Agencies, Churches, etc.) (percentage), by Homelessness Status

Homelessness Status			
Response	Homeless	Hidden Homeless	Total
Yes	46%	20%	35%
No	54%	80%	65%
Total	100%	100%	100%

Employment

This section explores newcomers' employment experiences in their country of origin as well as their work experiences in Canada. Although most of these newcomers are not able to find employment in their field of expertise, they expressed hope that they could improve their situations. Therefore we also include information on the occupations they aspired to.

- **Prior Occupation:** Roughly one third of the participants in this study worked in a professional field in their country of origin. Some of the prior professional occupations include those of teacher, university professor, urban planning designer, mechanical engineer, computer programmer, advertising executive, veterinarian, and television producer. A large number of interviewees were students (either in high school or university) at the time they emigrated; others worked in skilled trades, such as carpentry and welding, as well as in unskilled jobs doing factory or manual labour. The remainder of the sample was relatively evenly distributed among entrepreneurial, managerial, clerical and full-time parent positions.
- **Present Occupation and Occupations Aspired to:** Currently, the interviewees are working part time in areas such as construction and cleaning. As discussed previously, only 18% of the total participants currently earn wages from full-time employment, compared with 41% who are earning wages from part-time jobs. What is particularly significant here is the fact that this sample is quite well educated; the majority of participants in all three regions have at least a high school degree. Hidden homeless participants generally have higher educational levels compared with those who are homeless, as a higher percentage of the hidden homeless had post-secondary

education. This higher level of education may have made them more resourceful in building the connections that would enable them to have some kind of shelter, albeit not their own homes or apartments.

Almost half of the participants emphasized in their interviews their desire to work in a professional capacity. Many expressed the hope that they could eventually work in the profession that they had been trained in and in which they had already worked in their country of origin. Some examples of these occupations include: teacher, nurse, engineer, pharmacist, and urban planner. Others aspired to continue their education and eventually work as a lawyer, social worker, pilot, nutritionist, or film director. Some said that they would like to continue to work in their skilled trade or to learn new skills in computers or management. A small number hoped to work as artists, while a few others expressed a desire to work in a humanitarian capacity where they could work helping others, particularly recent immigrants. Although the majority of participants hoped they could eventually work in their chosen profession, some were not very optimistic. A homeless male living in Toronto recognized the difficulty in finding suitable employment in light of his lack of Canadian experience:

I would have liked to work in administration or in a clerical job, but because I had no Canadian degree or experience I was rejected.

Health Issues

Some of the interviewees indicated that they suffer from major health conditions such as arthritis, asthma, high blood pressure, diabetes, joint and body aches, and cancer, among others. In some cases, individuals have had to move to Toronto, despite the high housing costs, in order to be closer to medical specialists. Some interviewees noted that their conditions make it difficult to work, which had great impact on their family's financial status. The high cost of prescription drugs and dental work compound an already stressful situation. A hidden homeless male living in Peel said that he has several decayed teeth but he could not afford to fix his teeth:

The cost would be \$1,000 per tooth, more than the monthly expense of my whole family. I don't know exactly how many teeth are decayed. I have been thinking about going back to China to repair them but I am in the middle of an apprentice electrician program. You can imagine the pain I'm suffering. They are really painning me and I can't fall asleep at night.

A hidden homeless woman living in Toronto noted some of the problems she faced as a newcomer with a severe health problem:

Since last September, I got severe rheumatism, which made it too painful to walk. Whiling waiting for the specialist, I was asked to take a kind of medicine and the side effect gave me a heart attack and made me have blood in my stool. The worst thing is that it makes me need to go to washroom many times. It's very inconvenient for me because I am sharing a washroom with 11 other people, and the washroom is downstairs. In the winter, the room is cold and I couldn't control myself and I wet my bed.

In addition to physical health concerns, several interviewees also noted that they suffer from mental-health-related issues, most commonly depression. A hidden homeless woman living in Peel discussed her experiences of depression:

I am suffering from depression. I feel too weak. I cannot sleep at night and I am taking sleeping pills. I have problem concentrating. I often feel like crying and I have pain in my body.

2. Migration History

In this section we begin with the immigrants' current status in Canada but then review their reasons for migrating, for choosing Canada, and for choosing to live where they are, in Toronto, Peel Region, or Hamilton.

Current Status in Canada

Immigrant status can be regarded as a level of integration into Canadian society. Consequently, those with a tenuous presence in Canada, such as refugee claimants and those without status, were initially expected to be a major segment of the research. Half of the respondents reported being permanent residents and another very unexpected 22% were naturalized Canadian citizens. In part, this result could be attributed to the recruiting process described in the methodology section. The presence of individuals with unquestioned access to the job market, however, points to the continued housing vulnerability experienced by newcomers despite their current legal status.

Toronto had the highest percentage of naturalized citizens, 30%, while only 8% in the Peel area were already citizens, and 13% in Hamilton. The larger sample in Toronto could be indicative of the higher housing costs there, penalizing all citizens as well as permanent residents. Refugee claimants were more prevalent in the Hamilton (20%) and Toronto (17%) samples, but Peel had a much lower representation (4%). In contrast, the Peel sample was dominated by respondents who were permanent residents (64%). Those without status were 8% of the sample in Toronto and Peel, while Hamilton's responses totaled 13%.

Results suggested that the Toronto participants were longer-term residents, while those in Peel and Hamilton were in Canada for a shorter period of time. This was evidenced by the 45% of Toronto residents who were in the country for three years or less, and the 55% who were in Canada four years or more. In Peel and Hamilton, those reporting being in Canada for three years were 68% and 60%, respectively.

Toronto's place as the predominant immigrant reception centre in the country was reflected by 82% responding yes to the question, "When you first came to Canada, did you come to this city?" The Toronto sample is characterized by a group of long-term immigrants who have remained (or possibly returned) to the city in the search for housing and employment. Newcomers living in Peel and Hamilton might have initially arrived in Toronto: Peel responses showed that only 56% originally chose this region, settling in the cities of Brampton or Mississauga after having first arrived elsewhere, most likely Toronto. The

Hamilton portion of the study revealed that only 33% had originally settled in the city, the greater majority having come from Toronto and elsewhere.

Migration and housing status results showed that 55% of the immigrants who were permanent residents were living as hidden homeless compared with 46% for homeless. Among those who were citizens, 25% were homeless versus 18% who were hidden homeless. These figures reinforced the observation that access to government services, programs, and funding does not necessarily stabilize housing conditions. Moreover, responses to the length of time living in Canada showed that 39% of homeless newcomers had been in Canada for 7 or more years. This further illustrates the fact that susceptibility to housing difficulties does not necessarily diminish with time spent in the country.

Table 4.11. Current Status of Recruits in Canada by Homelessness Status (percentage)

	Homelessness Status		
Response	Homeless	Hidden Homeless	Total
Naturalized Citizen	25%	18%	22%
Permanent Resident	46%	55%	50%
Currently a Refugee Claimant	12%	16%	14%
Appealing a decision for refugee status that was against you	2%	2%	2%
Under a deportation order	2%	2%	2%
Temporary Visitor	2%	0%	1%
Without Status	11%	7%	9%
Total	100%	100%	100%

Table 4.12. Number of Years Homeless Respondents have Lived in Canada, by Homelessness Status (percentage)

Homelessness Status			
No. of years	Homeless	Hidden Homeless	Total
Less than 1 year	7%	14%	10%
1 to 3 years	38%	50%	43%
4 to 6 years	16%	14%	15%
7 to 9 years	16%	14%	15%
10 + years	23%	9%	17%
Total	100%	100%	100%

Reasons for Emigrating from Country of Origin

Principal reasons given for emigration include: war, political unrest, and violence in their country of origin; hope for better economic and educational opportunities for themselves or their children; a desire for family reunification; and a desire to escape family violence.

- War, Political Unrest, and Violence in Country of Origin: Many of the participants in this sample explained that their decision to leave their “home country” was based on war, civil unrest or fear of persecution. They described how the violence and political instability in their countries of origin had made it virtually impossible to provide any sense of safety and security for themselves and their families. Consider the following narratives of individuals whose decisions to leave was ultimately a desire to escape the brutality of war:

We came to Canada because of the war in my country, Rwanda. There is an everlasting political problem in my country so for that reason I came to ask for asylum. There is war between two ethnic groups in my country and I’m part of an ethnic group that is targeted. The situation is very dangerous. All my family had problems and we had a lot of death in our family. (Hidden homeless female, Hamilton)

There was war and political instability in my home country, Somalia. There was virtually no system of government working at that time and until now. My parents decided to save us from the killing and chaos. (Homeless male, Toronto)

Back home in Sri Lanka, we were having a huge problem between the Sinhalese (Buddhist) and Tamil (Hindu) groups. Sinhalese are in the majority and Tamil are in minority. Tamils are voicing for status and rights in Sri Lanka, but they are being suppressed, marginalized, and killed. We belong to a minority Tamil sect. Our lives were in danger. (Hidden homeless female, Peel)

One day [in Jamaica] I received a phone call from a friend in Canada. She said if I didn’t get to Canada really soon then my children would end up in body bags. (Homeless female, Toronto)

Some of the female interviewees explained how their situations were complicated because of their gender. After their husbands had been killed due to the war and civil unrest, their status as single women made their situation increasingly dangerous. In the narrative below, a hidden homeless female from Peel explained that after her husband had been killed, she was no longer safe in Afghanistan:

I am originally from Afghanistan. I studied and worked in my country. I got married and had a nice husband. But due to war and political instability, our life was at great risk. My husband got killed and I was in greater risk...My father sent me a message indicating his decision to escape from Afghanistan. I requested him to take me

along. So we left for Pakistan. In Pakistan as a refugee woman I had no rights and no future. I was informed by a refugee-serving women's organization in Peshawar that there would be some chance for me to be sponsored by the Afghan women's organization. I wrote them letters. Finally I got a response. They made lots of inquiries about my stories and finally they sent me a sponsorship. The process took over three years and I was accepted as a refugee under their private sponsorship program.

Other women also described similar situations of having to leave after their husbands had been killed or passed away. The patriarchal dictates of their society meant that as single women they had very few rights. This certainly underscores the vulnerability of some single women, because although some male interviewees did indicate that their wives had passed away, this was never a reason for them to leave.

The narratives also reveal that young women are particularly at risk of danger. A homeless Rwandan woman currently living in Toronto said that when she was 13 years old and her sister was 17 years old, her sister was kidnapped, raped and impregnated by a member of the militia. Afterwards, the soldiers continued to come to their house to harass and frighten the teenage girls. A homeless female living in Hamilton also made the point that as a woman in her country of origin, she has no rights and no voice with which to claim any, even so basic a right as that to her children:

As a woman, I have a problem in my country; the law and regulations there don't protect women. I had a problem with my husband, and he wanted to take the children. The family law gives children to the father, not the mother...so I came to Canada.

While all of the interviewees left their home country in search of a "better life," their narratives remind us that the actual process of leaving a war-torn country to come to a safer place is neither simple nor easy. In the narrative below, a homeless male living in Hamilton described how difficult it was to come to Canada.

I lost half my family in Iraq.... my father, 2 brothers, my sister and her daughter were killed by the supporters of Saddam Hussain. People around my place used to suspect that I was in a party against Saddam. I was only 17 years old when I was interrogated by the police and later they asked me to work for them as an informant. I knew I could not do that so I decided to leave the place. I went to Iran.... I walked all the way to that country. I stayed there for 8 months and then I went to Turkey in search for work. The police caught me in Turkey. Since I did not have any papers they sent me to Kurdistan. I was [later] in Iran for a couple of years and life was tough there so I decided to go to Pakistan. I walked all the way to Pakistan from Iran and stayed there for a couple of months. When things did not work out for me in Pakistan, I decided to go to India. I crossed the border and got into India. Unfortunately, I was arrested

and detained in India since I did not have any papers. While I was in detention, I applied to the Canadian Embassy for refugee status. The Canadian Embassy gave me the papers to come over here as a refugee.

These narratives underscore the tremendous difficulty newcomers encountered not only in their countries of origin but also in the process of coming to Canada. Many have lost family members, have witnessed death and destruction, and, in the case of women, have been victimized by misogynistic and dangerous soldiers. Certainly, these experiences continue to have an impact on their lives in Canada and may play an important role in their homelessness and poverty. Having lost family members to war and persecution, newcomers must not only deal the memories of their haunted past, but must also work to build a new life in Canada with little support and few, if any, social networks.

- Desire for Better Economic Opportunities: While a substantial number of interviewees identified war as reason for emigration, many others also explained that their decision was linked to financial reasons. Many saw Canada as a land of opportunity, where they would be able to obtain employment and a secure financial future. Although not all of the interviewees were living in poverty in their home countries, they believed that better opportunities waited for them in Canada:

Friends were constantly bombarding me with news about Canada. Things like, “It is a great place to live in, there is a lot of money and work,” and so on and so forth. So, like many immigrants, I decided to come to Canada to have better opportunities in my life. (Hidden homeless male, Toronto)

Seeking a better life was the main reason for me to come here, and I believed I could reach high achievements in my field as long as I have the opportunity to make good use of my knowledge and skills in Canada. (Hidden homeless female, Toronto)

In the narrative above, the interviewee makes the point that while she came to Canada seeking greater opportunities for advancement, she recognizes the difficulty of finding employment, particularly in her field of expertise.

- Better Educational Opportunities: Several interviewees identified educational opportunities as the primary reason for emigrating. A homeless woman from Toronto explained that she decided to come to Canada in order to create a better life for herself, which she believed could happen through education. Another homeless woman from Toronto said that she had decided to leave China in order to continue her studies as an international student in Canada. As a woman in a patriarchal family, she felt that the only opportunity she had to escape the gender expectations placed on her by her traditional grandmother, who insisted that she should get married and have children, was to study abroad.

Many interviewees decided to emigrate to provide better educational opportunities not necessarily for themselves, but for their children:

We came for the sake of our two children, to give them better education so that they would have better job prospects. (Hidden homeless female, Peel)

We wanted to give a good education to our children. Many friends talked about Canada and mentioned that education and the health system was good in Canada. My son used to get fits and was slow in learning. The teacher used to beat him. We thought it will be good to take our children to Canada. (Hidden homeless female, Peel)

- Family Reunification: This was another important reason newcomers decided to emigrate. Interestingly, family reunification was often linked to economic reasons. In some cases, for example, parents and grandparents were encouraged to come to Canada in order to help raise young children in the family, making it possible for others to work outside the home and earn more income for the family:

My husband died 12 years ago and I was living alone in Romania. My daughter suggested that I come to Canada and look after her two children. (Homeless female, Toronto)

A homeless woman from Toronto explained how her family's reasons for emigrating were linked to both family reunification and employment opportunities:

My family left Pakistan because my parents wanted to give us a better life. They felt there were more opportunities in Canada. My eldest sister got married and moved to Canada. My parents wanted to be close to her and help her with her family.

For those who were struggling in countries of civil strife and political unrest, sponsorship by family members offered an opportunity to escape the violence, as a homeless male living in Toronto pointed out:

All my children were living here and my son offered to sponsor me and my wife. Also, the civil war in Sri Lanka was making life difficult there. We wanted to live close to our children and we moved here.

- Escape from Family Violence: As discussed previously in the background section, some of the female interviewees decided to emigrate in order to escape their abusive relationships. Some of these women believed that if they stayed in their country of origin, their male partners would find them and kill them. When asked why she decided to emigrate, this hidden homeless female from Toronto said she had decided to leave, "because my children's father was abusing me, he would have killed me if I stayed in St. Vincent." Another homeless female from Toronto had a similar story:

I was married and separated from my common-law relationship. I had problems with my common-law partner; he actually tried to kill

me. So I somehow secured a visa to Canada and ran for my life.
(Homeless female from Toronto)

Reasons for Choosing Canada

To those who had a choice in their country of destination, what appealed to them about Canada were factors such as: its stability, peace, ethnic harmony, and safety; its economic and educational opportunities as well as its excellent healthcare system; recommendations by family and friends; the opportunity for family reunification; and the ease of immigration based on Canadian immigration policies.

- Stability, Peace, Ethnic Harmony, and Safety: For the newcomers who were forced to flee their country of origin in order to escape violence and war, Canada was seen as a peaceful, safe place to begin a new life. The narratives reveal that the newcomers' decision to come to Canada is multilayered; indeed, many identified several reasons for immigrating to Canada, including the multiculturalism and diversity, education and employment, as well as freedom and safety:

In North America, Canada is number one for social services, human rights, and women's rights. People from different countries come and work together. Another reason is education. I know it will be very good for my son. (Hidden homeless female, Peel)

We heard of the good education system, strong human rights, and positive stories of Canadian government. Canada is very accommodating and sensitive to refugees. It's a peaceful country, no wars or no unrest. (Hidden homeless female, Peel)

Many identified freedom as the most important reason for choosing Canada; as one homeless male stated, Canada is "the only place where I can get freedom."

- Economic Reasons: One of the major reasons newcomers decided to come specifically to Canada was because of the perceived economic opportunities. Interviewees were encouraged by stories of great wealth and opportunity in Canada, as a hidden homeless woman in Peel noted: "We would hear stories of how much money was in Canada and the freedom we would have to make choices." These newcomers sought to create a better life for themselves and believed that Canada was a place of opportunity where they could achieve this goal. Many, however, soon realized the tremendous obstacles that stood in the way of their achieving financial success. The following narratives highlight some of the barriers that prevent newcomers from achieving financial sustainability:

We didn't know what free meant at the time. Visiting the doctor might be free but the medicine is very expensive. We did not know that we would have to pay to continue our education after high school. But we were most disappointed to find out that good paying jobs required Canadian experience. (Hidden homeless female, Peel)

I came here for a better life. I had the perception that Canada is a very great country where it would be easy to find employment in my field. (Homeless male, Hamilton)

Without Canadian work experience, newcomers are unable to find employment in their field of expertise. Some interviewees voiced their frustration over this illusion of opportunity:

There is so much propaganda in Europe about North America. It is a place where everyone is smiling and everyone is happy, the land of opportunity and money. Everything looks so good from the outside. (Homeless male, Peel)

The lawyer/consultant showed us all the beautiful pictures of Canada, talked about safety, good health system, education system, excellent opportunities of job and growth. We believed him. Back home we saw people of our community coming back for holidays from Canada. They used to bring gifts and spend a lot of money in parties, marriages and buying property. (Homeless male, Peel)

- Education, Healthcare, and Other Opportunities: Education was another reason newcomers decided to come to Canada. Some of the interviewees noted that they chose Canada over the United States because in addition to the education system, they believed Canada to be a relatively safer place. A common theme in the narratives was the desire to provide better educational opportunities for their children:

We came for the sake of our two children, to give them a better education so that they would have better job prospects. (Hidden homeless female, Peel)

The main reason we came to Canada was to offer our children a better future. We came here looking for a more peaceful and safer place. We also wanted to learn English because in Colombia it is the second most important language, it opens doors. (Hidden homeless female, Toronto)

One parent explained that both the education and healthcare system made Canada an appealing place to call home:

We wanted to give a good education to our children. Many friends talked about Canada and mentioned that education and the health system was good in Canada. (Hidden homeless female, Peel)

- Recommendations by Family and Friends: Encouraging recommendations by family and friends were also major factors in some newcomers' decision to choose Canada. From friends, interviewees learned about life in Canada:

Most of the people we know went to Canada. We heard that Canada is peaceful, no wars, good education and health system. (Hidden homeless female, Peel)

I came to Canada because of my friend. She told me that I would get a job and it was a better country. I came to Canada with my temporary visitor passport. (Hidden homeless female, Hamilton)

In some cases, friends and family offered to provide shelter to the interviewees, making the transition possible, as one hidden homeless female explained: “[T]he family that we are staying with is friends of our family. They encouraged us to come here.” (Hidden homeless female, Peel)

Although friends and family encouraged interviewees to come to Canada because of the education system, healthcare, and great wealth, newcomers were disappointed when they realized economic opportunities were not so readily available. In the narrative below, a hidden homeless male living in Toronto articulated some of the frustrations he encountered upon settling into Canada:

Our friends, who immigrated to Canada a few years earlier than us, told us that their lives in Canada were very good. That brought us high expectation for living in Canada. But once we moved here, we realized that it’s not true. Why did they say that? I guess that maybe they didn’t want to lose their face because of Chinese culture. Chinese people usually don’t tell others even if their lives are really bad, otherwise a label of loser will be put on their forehead.

- Family Reunification: For some newcomers, the decision to come to Canada was based on family reunification. With family members already living in Canada, it simply made sense to come to Canada as well. The fact that family members were already in Canada meant that they could sponsor others; as one homeless male stated: “I came to Canada to join my wife; she sponsored me.” As discussed earlier, family reunification is also tied closely to economics. Having family here would make the transition to Canada much smoother, as a hidden homeless female in Toronto stated: “I have two nephews here and they helped me. When my daughter and I first arrived, we stayed at their place for a week.”

Family reunification also provides the opportunity for parents and grandparents to act as caregivers for their children and grandchildren, making it possible for other members of the family to earn additional income. However, this may also present challenges when these family members are no longer needed for childcare (Toronto Focus Group).

- Ease of Immigration: A small number of interviewees stated that their decision to come to Canada was based on its immigration policy, deciding that Canada would be the most likely to grant them permanent resident status; as a hidden homeless woman stated: “It’s easier for me to get permanent residence status in Canada.” For two of these respondents, this was also linked to economic reasons:
It is easier to get the permanent resident status in Canada. Also I had a business visit to Canada in 1996. I had some connections with a

couple of Canadian companies, which I thought might help me in my job hunting in some way. (Homeless male, Peel)

Reasons for Choosing Toronto, Hamilton, or Peel Region

The overwhelming majority of Toronto participants (82%) went first to Toronto upon arriving in Canada, and while over half of the Peel participants settled in Peel (56%), only 33% of the participants in Hamilton settled there when they first came to Canada. Some of the factors in their decision to move to these cities included economic and educational opportunities, family and friends' recommendations, the ethnicity of their neighbourhoods, as well as the affordability of housing and availability of social services.

- Economic Opportunities: These were commonly cited as reasons for choosing to settle in a particular area. Interviewees, particularly in Peel and Hamilton, said they moved to these cities to find employment:

I came to Hamilton because I knew about this place even before I came to Canada. When I was driving a taxi in Tennessee I met a fellow taxi driver from Hamilton. He told me that Hamilton is a nice place to live and there were a lot of job opportunities. He told me that it could be easy for me to settle down here since it was cheap and there were job opportunities. (Homeless male, Hamilton)

My husband's nephew is in Brampton. We talked to him and got encouraging information about its culturally diverse community, job prospects and economic growth. We took the decision to move to Brampton knowing that we have some relatives there, people from our community, and good job opportunities. (Hidden homeless female, Peel)

My husband's cousin knew we were struggling and having difficulties. He asked us to come and live with him and his family in Brampton. We thought that job opportunities might be better and that transportation to and from work would be easier. (Hidden homeless female, Peel)

These narratives underscore that in addition to employment opportunities, families also considered issues such as cultural diversity and proximity to family when making their decisions.

Some of the participants who are currently living in Toronto explained that they had moved to Toronto from other cities in Ontario or other provinces. Those who had come from Montreal noted that language was a major factor in their decision:

When we came to Canada we first went to Montreal. The biggest challenge we faced over there was language. They have French. I have three grown-up boys who had their schooling earlier in English. It was not easy for them to learn a new language. It was difficult for

me to find job without knowing French. (Hidden homeless female, Peel)

I first landed in Montreal and then moved to Toronto after 2 years. It was difficult to find jobs in Montreal without knowing French. I know a little English and I came to Toronto in search of better jobs. I also had a few friends at that time in Toronto, who had helped me in finding jobs. (Homeless male, Toronto)

Others came to Toronto specifically in search of employment, and, because of its commitment to multiculturalism and official support for “diversity”, they believed this meant they were less likely to encounter racism and discrimination in the workplace.

- Recommendations by Family and Friends: As newcomers to Canada, several interviewees noted that they relied on information passed on to them by family and friends in order to make decisions about settlement:

I had planned to settle down in Kitchener but after hearing about Toronto from several people, I decided to come here. I think there are more opportunities for my daughter in a city rather than in a small town. (Homeless female, Toronto)

First we came to Montreal. We stayed there for one year. I was unable to find a job due to the language problem. I do not speak or understand French. The first question the employer used to ask was whether I know French. My children also were finding difficulty in school. The school expected them to learn French and after that to start the regular curriculum...One of the families we met in Montreal moved to Peel region.... My son knew their son well. They were in touch after they moved to Brampton. My son started giving us information about the school system and community in Peel Region. I talked to that family and they spoke positively about Brampton and Mississauga. They extended their support to help us in settling down in Peel. We decided to move here. (Homeless male, Peel)

- Ethnicity of Neighbourhood: Some made their decision based on the ethnicity of the neighbourhood. In some cases, newcomers believed that moving to an ethnically diverse neighbourhood would protect their families from racism and discrimination. Others discussed their preference for living in neighbourhoods that have a large concentration of people from their own ethnic or cultural background. A homeless Toronto woman explained that she wanted her children to be raised in a Muslim community:

I came to Toronto because I heard from my family that lives here that Toronto has a strong Somali community, a strong Muslim community. I wanted my children to learn their religion and culture.

Another female participant said that she chose Hamilton so that her children may be close to the Islamic school there.

Some interviewees noted that the ethnicity of the neighbourhood is important because it would enable them to build friendships with others in the community, which is particularly important for those who do not speak English. For others, like this homeless male, living in an ethnic neighbourhood creates a sense of belonging and a sense of home: “Well, Toronto has a lot of Somalis here, so I can be close to my people.”

- Affordability of Housing, Safety, and Healthcare: Availability of affordable housing was a common reason for newcomers to settle in Peel and Hamilton, as this homeless male stated:

I was told Hamilton was an affordable city in comparison to Toronto while I was deciding to move from Montreal.

Another Hamilton male said that he chose Hamilton because of its cheaper housing, better social services, and proximity to post-secondary schools:

We came to Hamilton because the rent is cheaper, it is a small city, has better services, and is close to the Universities that I am looking for to get my license exam. (Hidden homeless male, Hamilton)

Another interviewee noted that she had moved from Toronto to Hamilton in order to provide a safe place for her children:

I used to live in Toronto; it's a big and dangerous city in relation to what I hear daily, such as killing, robbery, and assault on children. Hamilton is not like Toronto. It's better for raising children. (Hidden homeless female, Hamilton)

Despite the high costs of living in Toronto, some of the participants decided to move to Toronto in order to be close to the medical specialists they required for their health problems. For example, a hidden homeless female moved from Ottawa, where she had a good job and a place of her own, to Toronto after she became severely ill and needed to be close to her family and the city's medical specialists. Another interviewee moved to Toronto after he was diagnosed with cancer.

Reasons for Remaining in Toronto, Hamilton, or Peel Region

Respondents now in Toronto, Hamilton, or Peel Region intend to stay where they are; their reasons are: they still have hope for finding good jobs or other economic opportunities; they are, or their children are, benefiting from local educational opportunities; housing affordability is greater where they are; they have family in the area; they have no real knowledge of other Canadian cities; they appreciate the ethnicity of the neighbourhood where they are; and they have found social support and a feeling of safety in their community.

- Hope for Jobs or Other Economic Opportunities: Many newcomers have decided to stay in Toronto, Hamilton, or Peel Region either because they have been able to find employment or because they believe that there are job opportunities and they will soon be able to find secure, suitable employment:

The job opportunity is good here. I like to stay here because all my family is here and I like the city. (Hidden homeless male, Toronto)

Toronto participants believe that because Toronto is such a large city with such an ethnically diverse population, it will be easier for them to find employment there:

I have found support here and I hope that once our migratory situation gets solved, my daughter and I will find jobs and opportunities for training. I like the city and I can see the advantages of living in the largest city in Canada. (Homeless female, Toronto)

People who have been around longer than me have told me that it's easier to get a job in Toronto than anywhere else in Canada, especially for immigrants. It's comfortable because it's multicultural. That's why I have stayed here as long as I have. (Hidden homeless female, Toronto)

Interviewees in Hamilton and Peel also explained their decision to stay based to some degree on job opportunities. Their narratives, however, underscore the difficulty they continue to experience in finding employment:

I like Brampton. It's very nice, a peaceful and good place to raise my children. Job opportunities are not that much but still we are trying. (Hidden homeless female, Peel)

I have remained in Hamilton because this is an English-speaking area and also because of the job opportunities that are available here.... but it is difficult for immigrants to get jobs here...I learned this fact after a while. (Homeless female, Hamilton)

In addition to the perceived employment opportunities, interviewees explained that moving to another city would require them to start all over again:

We had two friends here before we came so we moved to Toronto directly. As a newcomer, we had experienced many difficulties, so we don't want to go another city to go through the newcomer's experience any more. Also I have heard that there are more job opportunities in Toronto. That's why we stay here. (Hidden homeless male, Toronto)

I learned how to survive here in Toronto. It's been really hard. I'd like to go back to London because I remember parts of London, but I feel like I've accomplished a lot of things here in Toronto since I first arrived and it would be like starting over. (Homeless female, Toronto)

- Educational Opportunities: Two participants specifically stated that they decided to stay in Toronto in order to be close to the universities. This hidden homeless female, who earned a professional degree before coming to Canada, explained her decision to remain in Toronto:

I think the medical school in Toronto is better than those in other cities. I also like to get a Ph.D. degree at the University of Toronto.

- Affordability: A common theme in the narratives of Peel and Hamilton interviewees was the issue of affordable housing. Unable to afford the high costs of living in Toronto, these newcomers have decided to remain in Peel and Hamilton:

The housing rent is relatively low in Brampton. (Hidden homeless male, Peel)

My main reason for living in Brampton is housing. I cannot afford to rent. I have no legal status and my son is under treatment for kidney problem. (Hidden homeless female, Peel)

It is cheaper than Toronto and we thought the housing situation will be better in Hamilton than in Toronto. (Hidden homeless male, Hamilton)

- Family and Family Ties: Another common theme in the majority of narratives was the issue of family. Indeed, family, family ties, and friendships were commonly cited reasons for choosing to remain in Toronto, Hamilton, or Peel Region. Individuals who have family, friends, and other established social networks are unwilling to move elsewhere:

Since my children lived here, I decided to live here. Now I am connected to resources here and I have friends here that I continue to live with. I have friends that I spend the whole day with and that helps me to forget my worries. (Homeless male, Toronto)

My only family in Canada is in Toronto; they are my two sisters and two nieces. I haven't been to any other city so this is all we know. Somehow, we've become attached to our environment, our neighbourhood; my children have friends from school. We have a life here now and are not interested in trying somewhere else and start all over again. (Hidden homeless female, Toronto)

Many newcomers have built friendships with people in their community and do not want to lose these important relationships and connections:

This is where I have built friendships. I have learned to get around this city. It is also the city where my daughter was born. (Homeless female, Toronto)

We know a lot of people including friends and relative[s] in Mississauga. After coming to here we met more people. (Hidden homeless male, Peel)

I have friends in the church and they are now helping me with work and housing. (Homeless male, Hamilton)

These friends have enabled newcomers to not only deal with the loneliness that often accompanies migration but also help by providing information on job opportunities and other advice:

We have people from our community and we are getting familiar with the place and are able to make some friends. My children are settling in the schools and we developed some contacts and through these contacts my husband was able to find and get a part-time job. (Hidden homeless female, Peel)

In Brampton I was able to meet people, develop new contacts, and attend a counseling program. I started going to worship and I established new connections with community people. (Homeless male, Peel)

- No Knowledge of Other Canadian Cities: Some interviewees said that they would not leave because they do not know where else to go:

When I was applying to immigrate, the agent only told me Toronto, so I knew there was a Toronto in Canada, and I didn't know any other cities. Even right now, I don't know much about other cities. (Hidden homeless female, Toronto)

I have no other place to go. The only people I knew were my son and his family. After I moved into the shelter the workers are helping me with my immigration, education and housing. So it will be hard for me to move to another city. (Homeless female, Toronto)

- Ethnicity of Neighbourhood: As discussed previously, the ethnicity of the neighbourhood was in some cases an important factor in the newcomers' decision to stay in that particular area. The narratives clearly illustrate that these ethnic neighbourhoods provide some individuals with an important sense of belonging:

My family settled here and I liked this city. There were many Somalis living in Toronto when we first came and that's all we wanted: to be close to our own people. (Homeless female, Toronto)

I had some friends living in Toronto. Before I came here, they told me that Toronto was a wonderful city, where there were many employment opportunities. On the other hand, there were lots of Chinese in Toronto. I had a feeling of belonging if I lived in a Chinese Community. It was very convenient to live here; for

example, there were many Chinese supermarkets [which are staffed by Chinese people and which sell Chinese food] in Toronto. Those are the reasons I remained in Toronto. (Hidden homeless male, Toronto)

As racialized individuals in Canadian society, many newcomers were able to find a welcoming place of acceptance within these ethnic neighbourhoods. Moreover, because many of them were uprooted from their homes and came to Canada as refugees, being close to their “own people” has significant value. English language barriers are also reasons why newcomers would prefer to remain in an ethnic neighbourhood, as a hidden homeless male explained:

My English is very poor. I can’t communicate with others well in English. There are so many Chinese living in Toronto. I thought it would be easier to find a job in the Chinese community here, even though I couldn’t speak English. On the other hand, many community centers provide community service in the Chinese language. This is very important to me, a newcomer who is so reliant on community service and has language barriers as well. (Hidden homeless male, Toronto)

- Social Support and Safety: The above narrative raises an important concern for newcomers who depend on social services. Mainstream agencies are not well equipped to deal with individuals whose first language is not English and who therefore require multilingual services. Another interviewee from Toronto said that she will remain in the city because, along with better job opportunities, she has access to social services provided in her first language. She also said that in Toronto she is able to take ESL courses provided in both Chinese and English.

Availability of and access to support programs was an important factor in the decision to remain in a particular city. One interviewee explained that she has decided to stay in Peel because she was able to find a supportive housing program for abused women and their children. Another interviewee explained her reason for remaining in Hamilton:

People at Hamilton House were like a family to me. They gave me everything I needed. And I didn’t want to just go and live somewhere on my own. They offered me comfort and support and I obtained everything I needed. So, I didn’t have any reason to go somewhere else. I wouldn’t even know where to go. (Homeless female, Toronto)

Another Toronto interviewee expressed similar sentiments:

I have gotten used to Toronto, like my own city back home. I am well connected to social services here. I am connected well to the shelter workers who have helped me with my addictions. I am very used to the shelters here. I have many friends here and I do not want to move. (Homeless male, Toronto)

3: HOUSING EXPERIENCES

An examination of housing experiences in country of origin and Canada sought to identify trends or patterns that could be associated with current living conditions. Prior to arriving in Canada, 70% of the participants lived in a residence they personally owned or rented, indicating a high degree of housing independence. A look at the Toronto sample indicated that only 55% owned or rented their own housing, a response that could be attributed to the high percentage of younger adults included from this location. In their own countries, the likelihood is that these people lived with families and only ventured out on their own when migrating to Canada. In comparison, 87% in Hamilton and 96% in Peel owned or rented accommodations before arriving in Canada.

Table 4.13. Homeless Respondents' Report of Owning or Renting a Residence prior to Arriving in Canada (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	55%	96%	87%	70%
No	45%	4%	13%	30%
Total	100%	100%	100%	100%

Table 4.14. Homeless Respondents' Report of Sharing a Residence Owned or Rented by Someone Else prior to Arriving in Canada (percentage), by Location

Location				
	Toronto	Peel	Hamilton	Total
Yes	50%	36%	13%	41%
No	50%	64%	87%	59%
Total	100%	100%	100%	100%

Table 4.15. Homeless Respondents' Report of Living in an Emergency Shelter or Refugee Camp prior to Arriving in Canada (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	10%	4%	27%	11%
No	90%	96%	73%	89%
Total	100%	100%	100%	100%

Table 4.16. Homeless Respondents' Report of Living Outdoors, in a Vehicle, or in a Squatter's Refuge (Warehouse, Empty Building, etc.) prior to Arriving in Canada (percentage), by Location

Location'				
Response	Toronto	Peel	Hamilton	Total
Yes	3%	0%	0%	2%
No	97%	100%	100%	98%
Total	100%	100%	100%	100%

Present Accommodations

Homeless experiences were relatively unknown to the participants prior to arriving in Canada. Before immigrating to Canada, 11% stated they had lived in an emergency shelter or refugee camp and 2% “slept rough” outdoors or in an abandoned building. Since arriving in Canada, it is apparent that many have resorted to temporary housing as a means of survival.

- Street or Shelter: Survey responses showed that 57% have lived in a shelter, and 19% have found themselves living on the streets or in a squatter situation. Shelter usage was highest in Toronto (62%), and very high in Peel (52%) and Hamilton (47%). Similarly, the highest percentage of respondents with an outdoor or squatter history was greatest in Toronto (22%), followed by Peel (16%) and Hamilton (14%).

Regarding housing status, the results indicated that the homeless participants have lived in more desperate conditions than the hidden homeless. The results point out that 86% of homeless participants have lived in a shelter since arriving in Canada, which is much higher than the 20% hidden homeless rate. Furthermore, a very high 30% of the homeless have found themselves “sleeping rough,” while only 5% of the hidden homeless wound up in similar circumstances.

Table 4.17. Homeless Respondents' Report of Living in an Emergency Shelter after Arriving in Canada (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	62%	52%	47%	57%
No	38%	48%	53%	43%
Total	100%	100%	100%	100%

Table 4.18. Homeless Respondents' Report of Living in a Vehicle or in a Squatter's Refuge (Warehouse, Empty Building, etc.) after Arriving in Canada (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	22%	16%	14%	19%
No	78%	84%	86%	81%
Total	100%	100%	100%	100%

- Shared Accommodation with Family or Friends: After arriving in Canada, a large majority of the Toronto (78%) and Peel participants (88%) have lived in a private residence owned or rented by someone else. The narratives revealed stories of terrible living conditions as a result of poor ventilation and overcrowding. Indeed, while newcomer families may live together in order to pool resources and save on the cost of rent and other living expenses, a common complaint is the problem of overcrowding. A hidden homeless female living with eight other family members in a small two-bedroom apartment discussed some of her frustrations over such living conditions:

It's noisy, there is absolutely no privacy whatsoever; one never gets enough sleep due to the noise and the number of people around everywhere. But it is better than staying in a shelter or even worse on the streets. So I am very lucky. (Hidden homeless female, Toronto)

In addition to the lack of privacy, the crowded living space may also lead to serious health issues. A hidden homeless female from Peel explained some of the problems her family encountered after living in a cramped apartment:

It's a one bedroom basement with a small kitchen...There is no privacy and we have to be always conscious not to make any disturbance or noise. It's very suffocating. Our health is deteriorating. My son and I developed breathing problems.

This interviewee also mentioned that the apartment is infested with rats and cockroaches. Despite such dire living conditions, many newcomers are grateful that at least they are not living in a shelter, while others feel they have no other alternatives; this hidden homeless Hamilton man explained:

We are eleven of us living in a three-bedroom apartment. This is the place that the settlement organization got for us. We continue to stay here as we do not have much choice since we do not know many other people here and we do not know how to go about searching for a house or how to seek information about rentals. We also need the money to rent a new place.

- Couch surfing: Unable to find secure employment and affordable housing, many newcomers must seek refuge in the homes of their friends and family, where they sleep on couches or makeshift beds until they are asked to move on. A hidden homeless female from Peel explained her situation:

I am living temporarily with my friend[s] who out of their kindness and generosity allowed me to stay with them in their subsidized housing. I am not legally allowed to live here. I feel very uncomfortable to live here. But I have no other option at this point.

Table 4.19. Homeless Respondents' Report of Shared Residence Owned or Rented by Someone Else after Arriving in Canada (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	78%	88%	33%	74%
No	22%	12%	67%	26%
Total	100%	100%	100%	100%

- Live In Their Own Accommodation But It is Severely Inadequate: A high percentage of Hamilton participants (87%) lived in a residence that they either owned or rented. The percentage for Toronto was significantly lower (38%), and that for Peel was 64%. The narratives underscore the fact that although these newcomers may have had their own place of residence, the living conditions were often quite dismal. From their descriptions, it is clear that none of them currently own their home but are replying with regard to their rental accommodations. Some of the same problems such as poor ventilation and lack of privacy affect these people as well, as this hidden homeless female from Peel explained:

It's a one-room in a basement with a small kitchen or eating area, it's a shared basement. In the other two rooms in the basement another family of four [one child and three adults] is living. Our family, the other tenants, and the landlord share the common stairs and entrance. The landlord's family consists of 6 members. There is no privacy. We have to always keep our door close[d]. There is no window, just one small window for ventilation. As a result, my son developed asthma problems and I am also always feeling sick. The doctor mentioned that I developed allergies. When I cook my son finds it difficult to breathe. The roof is very low. We can hardly get any good sleep. The landlords are awake until 1 or 2 in the morning.

Table 4.20. Homeless Respondents' Report of Owning or Renting Residence after Arriving in Canada (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	38%	64%	87%	52%
No	62%	36%	13%	48%
Total	100%	100%	100%	100%

Experiences in the Search for Accommodations

Interviewees discussed the obstacles they had encountered in their search for affordable and appropriate accommodations. These include the requirement for a large down payment, difficulty in finding affordable appropriate housing, and long waiting lists for subsidized housing.

- **Unaffordable Down Payment:** Interviewees discussed their frustrations over the high rental costs they encountered. Many explained that because they are unable to find secure employment, they do not have enough savings to pay the first and last months' rent, and therefore are limited in their housing choices. A hidden homeless Toronto male discussed the challenges he faces:

Everywhere that I apply for housing I face difficulties, mainly because of financial difficulties. I cannot afford the costs. I cannot afford to pay the first and last rent, and everywhere I go they demand that. My job is not stable. Most of the time, my employer reduces my hours to save money on labour costs.

A common theme in many of narratives was the difficulty in providing the first and last months' rent. A homeless male from Peel explained that without secure employment, it is difficult to save money for the down payment, making it enormously difficult to break out of the cycle of poverty: "I have no fix income and getting first and last month would be difficult."

- **Appropriate Housing is Unaffordable:** Marginalized in the workforce, interviewees are unable to find secure, well-paying employment and, instead, many of them are confined to temporary or part-time jobs and are therefore unable to find appropriate housing. A hidden homeless male from Peel discussed some of the poor living conditions he endured:

It's terribly frustrating and very humiliating. The landlords treat us like garbage. Most of the basements are very bad; they stink and have no ventilation. The landlords never try to fix it but if we are late in giving rent for even one or two days they ask us to leave.

This narrative raises the important issue of landlords' treatment, or mistreatment, of tenants. Many discussed their experiences of verbal abuse by landlords as well as

experiences of discrimination. A hidden homeless female from Peel explained that she experienced discrimination: “When we came here, none of the landlords were willing to give to rent to us because of our family size and for being on social assistance.”

Unable to afford the high costs of most apartment buildings, many of the respondents are living in basement apartments, which although they are less expensive, are often in poor condition. A hidden homeless female living in Peel explained her situation:

All the high-rise apartments are \$1200.00 a month, so forget it; we know we can't afford that. Basement apartments are less expensive, they're about \$700.00 a month, but there are no windows, it is cold and there is very little heat. We cannot afford to give first and last month rent and if we move, then we will lose our money.

Some made the point that even affordable basement apartments are difficult to find. This homeless female from Toronto lamented over the high costs of living in Toronto:

Another problem I face is that the rent is very expensive in the city while the income is limited. This is a major problem especially if you calculate your income and then your expenses. You find that your expenses are much higher than your income. I think that's why people live in small non-livable houses, and one doesn't have any choice. Social assistance [her only source of income] is not sufficient to find the kind of housing I am looking for. The cheapest place will cost four hundred dollars. You will then only have about one hundred and fifty dollars left.

Many narratives reveal that families are willing to live in terrible conditions, as long as that means not having to live in emergency shelters or other temporary shelters:

I found a job and moved to another one-bedroom basement as we're not able to afford better. The basement was very small. Sometimes water used to drip from roof but we were managing. But after I lost the job and was unable to pay the rent. We were homeless. My daughter and son do volunteer work in a church and the priest offered us a place to stay here. It's temporary. It's hard to stay here with your family. I am desperately looking for a job. Once I have some job, we will move to a basement apartment. [The priest and other members of the church] are willing to sign the paper as guarantor. (Homeless male, Peel)

It's extremely difficult to find a place for rent, even a basement apartment. This is our fourth place in two years. When we came here, we were looking for basement apartments. We moved to a shelter and a case worker of Ontario Works referred us to the community agency. The counselor in the community agency helped us in finding a place for rent. My husband found a part-time job in a

restaurant and we came out of the social assistance. It's a part-time job with fluctuating income. Just three months back and we were not able to pay the rent. The landlord asked us to leave the place. We moved to mosque and stayed there for a few days. The mosque people helped us. We got this basement apartment when mosque gave a guarantee...I am tired of moving. (Hidden homeless female, Peel)

These two narratives both raise several important points. First, the interviewees and their families were forced to move many times as a result of loss of income. From the total sample, 35% of those surveyed have changed their residence in Canada 3 to 4 times; considering the short period of time these immigrants have lived in Canada, this number is substantial. Second, the narratives also highlight the importance of social capital. In both cases, the interviewees rely on the support from the local church or mosque in order to get through particularly difficult times. Moreover, in both cases, the interviewees have spoken to members of their faith organization asking for someone to act as a guarantor on their behalf. In the second narrative, the interviewee mentioned that she is in contact with a counselor in a community agency. These contacts have provided support and opportunities to for the interviewees to rise above complete homelessness.

- Subsidized Housing Waiting Lists are Very Long: The long waiting lists for subsidized housing are another barrier for newcomers. A hidden homeless female in Peel explained that she is currently living with friends in their subsidized housing, but would like to move out:

I am trying to move out as soon as I can. I am saving money to pay my first month and last month rent. I have also applied for subsidized housing, but it is a very long waiting period.

Table 4.21. Homeless Respondents' Report of Number of Residence Changes in Canada (percentage), by Location

No. of residence changes	Location			
	Toronto	Peel	Hamilton	Total
0	13%	5%	7%	10%
1 - 2	27%	5%	50%	25%
3 - 4	36%	38%	29%	35%
5 - 6	14%	29%	7%	16%
7 - 8	5%	10%	7%	7%
9 - 10	2%	10%	0%	3%
More than 10	4%	5%	0%	3%
Total	100%	100%	100%	100%

Table 4.22. Homeless Respondents' Report of Number of Residence Changes in Canada (percentage), by Homelessness Status

Homelessness Status			
No. of residence changes	Homeless	Hidden Homeless	Total
0	9%	11%	10%
1 - 2	23%	29%	25%
3 - 4	34%	37%	35%
5 - 6	19%	13%	16%
7 - 8	4%	11%	7%
9 - 10	6%	0%	3%
More than 10	6%	0%	3%
Total	100%	100%	100%

4: Discussions of Challenges

The integration of newcomers into Canadian society is dependent on many interrelated factors. This section explores some of the challenges newcomers face within the workforce and how they affect their housing options. Without Canadian work experience, most of the newcomers have been relegated to jobs that do not pay sufficient wages for appropriate housing. Further, social assistance is insufficient for appropriate housing. Interviewees discussed their difficulties in finding employment, the discrimination they faced in job seeking, challenges posed by their level of language skills, the inadequacies of their income, and discrimination they faced in finding appropriate and affordable housing.

Difficulty in Finding Employment as a Homeless Person

Interviewees found that if they had moved or had no fixed address or stayed in a shelter, employers were reluctant to hire or retain them.

- **Discrimination Based on No Permanent Residence:** A common theme in the narratives was the difficulty in finding employment. Many of those interviewed said that often they will take any job available and will not risk losing their jobs by complaining about poor working conditions or about the nature of temporary employment. This homeless male made the point that one of the difficulties in finding employment is that he does not have a permanent residence, making it difficult for potential employers to contact him:

It's difficult to get a stable job. Sometimes, I get a job in far away places and it will take hours to reach there by bus. I went and took whatever the jobs were available. I did not make any fuss. But all

these jobs are temporary or part-time. I have no stable place and fixed address and sometimes it's difficult to contact employment agencies or vice versa. The employment agency people will not waste time to locate me, they go to the next person on the list. These types of jobs have a very short notice; usually one receives the phone call from the employment agency for the same day shifts and we have to run for the shift. (Homeless male, Peel)

- Discrimination Based on Shelter Use: Another form of discrimination that surfaced in the narratives was that linked to source of housing. One interviewee said that when her employer found out she was living in a shelter, she was wrongfully dismissed:

It's difficult at first when you don't have experience in Canada. But when I got the experience it was really difficult for me because I was in a shelter and I had two jobs. They have to sign a consent form to prove that I'm working. I had to get the form signed by my manager and it was really hard to let him know that I live in a shelter. I told them that I live in a shelter and can you fill out this form? They kind of freaked out and they said, "You live in a shelter? What's the matter?" This was especially difficult since I worked as a cashier and I was dealing with money. Even though you are bondable they don't really know and they don't give you a chance to prove who you are. I lost both my jobs. In the first one they said they were overstaffed but they were still hiring a month after, so they weren't overstaffed. In the other one, as soon as I told them that I was living in a shelter and I needed them to sign the paper, they kind of freaked out. They didn't tell me anything at first, but for a month they were acting really weird. They weren't very nice and they were putting me apart from the other people. I left after a month. I told my worker at the shelter that I wasn't going to work there because I felt I was being discriminated against just because I lived in a shelter. (Homeless female, Toronto)

Discrimination in Seeking Employment

Interviewees reported discrimination based on their foreign credentials or work experience, their status as "visible minorities" or immigrants, their accents or level of language skills.

- Discrimination Based on Foreign Credentials or Experience: A major problem for newcomers is the fact that their foreign training and work experiences are not recognized by Canadian employers. In this sample, composed of a large number of highly educated newcomers, this was certainly a recurring theme in the narratives. A hidden homeless female living in Peel, who earned a professional degree before coming to Canada, lamented: "My experience and education are not qualifications recognized in Canada." In the following quote, a homeless Toronto male, who earned a

bachelor's degree before arriving in Canada, explained why he is not able find a job he had been trained to do:

Canadian qualification and experience is the greatest difficulty facing immigrants. At my age it is hard to go back to school. Not recognizing my experience and qualification is the root cause of my situation.

An overwhelming majority of the Toronto (74%) and Hamilton (90%) participants said that their trade or professional qualifications from abroad are not recognized in Canada. Although only 45% of the Peel participants said that their qualifications are not recognized in Canada, it should be noted that in that same region, another 45% also said they were uncertain about this.

- Discrimination Based on Visible Minority or Immigrant Status: A second major theme was discrimination based on race. Many of the narratives underscore the interplay of race and religion as barriers to finding suitable employment, as this hidden homeless female stated:

I think a lot of my problems in not being able to find suitable jobs are due to discrimination. There is a lot of racism in this town. I have on several occasions gone for interviews, where at the beginning [over the phone] they seemed very eager to meet with me, but once they see my colour or the way I am dressed—in Muslim gear—I am no longer a favourite for the position. (Hidden homeless female, Toronto)

Another form of discrimination some newcomers encountered is based on their status as indicated by their Social Insurance Number, as this homeless Hamilton male explained:

I was working with a temp agency and they were paying me very small amount as wages. I did not have a stable job. I did not have enough contacts in this city to be able to get a permanent job. My SIN card starts with the number 9 since I do not have landed immigrant status yet. I have been given a work permit. I have been successful in my claim as a refugee also. However, it is very difficult to get a good permanent job without a landed immigrant status...because once they see that my SIN card starts with a 9 they do not want to talk to me anymore. (Homeless male, Hamilton)

Challenges Based on Level of Language Skills

People with limited English language skills faced tremendous barriers in Canadian society. In addition, women faced particular challenges in finding time to learn and access to appropriate classes, given child care and other responsibilities. The classes themselves were not always enough to bring immigrants to an appropriate level of employability, and, without English, it was very hard for them to find such supports.

- Inadequate English for Employment in Canada: Lack of English language skills and limited employment opportunities were common themes in the narratives. This

hidden homeless female, who graduated from a trade/technical school before arriving in Canada, stated that she is severely limited in her job search:

English is another big problem. I can only look for the job opportunities in China Town because I only have basic English language skills. (Hidden homeless female, Toronto)

- Specific Challenges for Women: While many newcomers are taking ESL lessons and are improving their English language skills, many newcomer women reported that their responsibilities both at home at their work outside the home made it particularly difficult to find the time to practice their English:

To get a job in my field I need to improve my English language skills. It's difficult when one has to work long hours to make a living and take care of a family. Before I was working long hours in factories and restaurants to support my husband to improve his skills and now my son. There is no time to socialize or take courses to improve my English. (Hidden homeless female, Peel)

- Insufficient Training Offered in English Classes: A hidden homeless female from Peel explained that the ESL program she was enrolled in was not enough to enable her to work:

My major problem was my English language. I was enrolled in the program and focused in my language for about six months. I was able to communicate day to day needs in basic English but not enough to operate in work place.

- Access to Language and Other Assistance Prior to Fluency: Another interviewee said that after taking ESL, she slowly but steadfastly learned the language, which is making her settlement much easier; her challenge was in finding assistance before she became fluent:

It's difficult to get a job due to the language problem. My English is not that good and finding a job is not easy. All the information is in English. In the community agencies, only counselors could speak or understand me. It was very hard for me in the beginning. I went to employment agencies and they asked me to do tests in English. My counselor suggested to me to take ESL classes. Now I am feeling better as I can understand the language. (Hidden homeless female, Peel)

Table 4.23. Homeless Respondents' Report of Whether Mother Tongue used the Most (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	88%	92%	67%	86%
No	12%	8%	33%	14%
Total	100%	100%	100%	100%

Table 4.24. Homeless Respondents' Report of Ability to Read English (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	60%	64%	53%	60%
Somewhat	23%	32%	33%	27%
No	17%	4%	13%	13%
Total	100%	100%	100%	100%

Table 4.25. Homeless Respondents' Report of Ability to Write English (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	57%	56%	40%	54%
Somewhat	25%	36%	40%	30%
No	18%	8%	20%	16%
Total	100%	100%	100%	100%

Inadequacies in Income

Neither wage work nor social assistance provided interviewees with enough money for appropriate housing for themselves and their families

- Jobs Paying Sufficient Wages for Appropriate Housing are Unobtainable without Canadian Experience: As discussed previously, 41% of the total sample is earning wages from part-time jobs, which is significantly higher than the 18% earning wages from full-time jobs. The problem, however, is that even with this employment, the wages are still insufficient for appropriate housing. Although many of the newcomers surveyed in this sample are highly educated, without Canadian experience they are unable to obtain suitable employment. In the narratives below, newcomers

(one with an undergraduate degree, the other with a professional degree) discussed their difficulty in finding employment without Canadian experience:

When I go to apply for a job they want to know what Canadian work experience I have. How am I able to get any experience when no one is willing to hire me to begin with? My experience and education are not qualifications recognized in Canada. I was forced to work in a factory for a while but when I developed an injury, they insisted that I quit. (Hidden homeless female, Peel)

As you know the money from India does not mean much here. To spend in dollars we need to earn in dollars. That's why I took this job although this is not something I would like to do. But this was the only job available. As a new immigrant you don't have much choice. You can only get low paying jobs in factories, in restaurants or other such general labour jobs. I have never done anything like this before. But I am forced to do this, as I don't have many options. (Hidden homeless female, Peel)

- Social Assistance is Insufficient for Appropriate Housing: A predominant complaint among those who receive income from social assistance is that this assistance is insufficient for appropriate housing. From the Toronto Focus Groups conducted in the previous study, it was found that the welfare payments newcomers receive are too low to cover the normal amount of rent charged, making it nearly impossible for them to find affordable housing in the private sector. At the same time, waiting lists for subsidized housing are very long. Newcomers end up using their community start-up money to pay their first and last month's rent. However, these are people who come with absolutely nothing and really need the community start-up money to buy things for their new apartment; the reality is that they end up using this money for their first and last month's rent (Toronto Focus Group). Key informants from this focus group also noted that some of their clients live with the constant anxiety of not knowing whether they will be able to pay their rent or feed their children; many have said: "How am I going to live? How am I going to eat? How am I going to buy food? Everything is going on rent!" In the narrative below, a hidden homeless female describes her situation as a newcomer on social assistance as comparable with living in a refugee camp:

The main problem is high rent. The major portion of the social assistance we get goes towards rent. Something has to be done about this. The current situation affects me a lot; I cannot work and my children also know the reality so they accept this and do not make any demands. It is like being in a refugee camp. (Hidden homeless female, Hamilton)

Discrimination by Landlords

A major problem for newcomers searching for housing is discrimination by landlords. Indeed, landlords' refusal or reluctance to rent to visible minorities, immigrants, and people whose income comes from social assistance constitutes a major barrier for newcomers.

- Landlords are Reluctant to Rent to Visible Minorities: The problem of discrimination has particularly significant ramifications in terms of finding housing. When asked, "Do you think that in Canada you are considered a member of a visible minority?," 84% of the total sample answered yes. When asked "Has being a member of a visible minority group contributed to the challenges you have faced?," 62% of the sample answered yes. Key informants from the Toronto Focus Group made the point that often visible minority newcomers who speak perfect English will call a landlord to see about an apartment, but when they show up at the apartment, the landlord will say that the apartment is rented (Toronto Focus Group).

In the narrative below, a hidden homeless female made the point that she is discriminated against based on her Islamic dress, which makes it difficult to find housing for herself and her family:

As I mentioned before, I wear Islamic dress and when I go to see a house, I feel the property owners look at me in a strange way as if I'm not a human being or have some kind of a disease. My reaction: I feel isolated and that makes the communication with the landlord more difficult. Sometimes, I don't feel like communicating with them; however, I need to communicate to find housing for my children and myself. (Hidden homeless female, Hamilton)

- Landlords Discriminate Based on Immigrant Status: Key informants from the Hamilton Focus Group pointed out that there is quite a lot of bias and discrimination against refugees and immigrants on the part of landlords. Their immigrant status results in some landlords refusing to rent to them, assuming that they will cause trouble or will not be able to pay rent (Hamilton Focus Group). In the following narratives, interviewees discussed the discrimination they experienced based on their immigrant status:

I am looking at the housing advertisement for a long time. There are some places I could live in, but after talking to the landlord I was refused. In one case, the landlord's wife agreed to rent out to me the basement of her house. It was only one room in the basement. I agreed to all the conditions and I was very happy to have a place to stay. But when I went with the last and first month's rent, the husband told me that the place was rented, but it was not. I gave the number to a teacher in my workplace; she called the landlord and was told that the place was available. I guess it is because I am an immigrant and that is why the landlord didn't want me to rent her house. (Hidden homeless female, Peel)

We find a lot of major difficulties in finding work and affordable housing. For example, when we go to visit a house, the landlord or the property manager, when he sees us, tells us it is already rented, but then they advertise the same property again. When we visited them again, we were told that it is already rented. Then we understood what it is all about. (Homeless female, Hamilton)

I faced a lot of difficulties. The landlords insist on a guarantor and are not willing to rent a one or two bedroom basement apartment to us. How can we get a guarantor if we are new to this place? (Hidden homeless female, Peel)

Table 4.26. Homeless Respondents' Self-Categorization as a Member of a Visible Minority Group in Canada (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	61%	92%	87%	73%
No	29%	8%	0%	19%
Don't Know/Unsure	10%	0%	13%	8%
Total	100%	100%	100%	100%

Table 4.27. Homeless Respondents' Report of Others' Categorization of Them as Members of a Visible Minority Group in Canada (percentage), by Homelessness Status

Homelessness Status			
	Homeless	Hidden Homeless	Total
Yes	64%	84%	73%
No	27%	9%	19%
Don't Know/Unsure	9%	7%	8%
Total	100%	100%	100%

Table 4.28. Homeless Respondents' Report on Whether Being a Member of a Visible Minority Group has Contributed to the Challenges They Face (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	62%	65%	60%	62%
No	23%	17%	13%	19%
Don't Know/Unsure	15%	17%	27%	18%
Total	100%	100%	100%	100%

- Landlords are reluctant to rent to people whose income comes from social assistance: Newcomers who receive social assistance are also discriminated against by landlords. This homeless male made the point that the interplay of race and social class makes it difficult to find suitable employment:
The struggle and difficulty is around finding a job and then a place to live. Now being on social assistance makes it is hard to find a place. No one will rent to someone like me, Black and on social assistance. (Homeless male, Toronto)
- Landlords are Reluctant to Rent to Large Families or Single Mothers: Narratives also reveal other forms of discrimination. Some interviewees noted that because of their large family size, landlords are unwilling to rent to them. Others argued that they are discriminated against because of their status as single mothers. This homeless female explained the cause of her difficulty in finding housing:
I am discriminated against because I am a single mother. I have to move out of here and I am having difficulties finding a place. People do not tell me that they will not rent to me because I have a child or because I am a single mother, but they give me a number of excuses, they tell me that the place is too small, not suitable for children and that they do not want any trouble. (Homeless female, Toronto)

5. Social Capital: Sources and Kinds of Assistance

One of the sets of findings that were of most interest to the researchers was that dealing with social capital. As noted above, an earlier research project conducted by one of the Principal Investigators had indicated that homeless migrants were markedly deficient in social capital, that is, in the kinds of social support and networks that could assist them in avoiding or escaping homelessness. Two kinds of social capital are commonly referred to as particularly relevant for immigrants. First, there is bridging social capital, which enables people to form links to the larger society and which will enable them to integrate successfully: find appropriate housing, training, and jobs. Second, there is bonding social capital, which means that people not only have connections to others but also have relationships of trust: there are others on whom they feel they can rely for understanding and acceptance and support in

times of need. In this study, immigrants were asked to speak about both types of social capital in their lives. The usefulness of social capital in the lives of the interviewees is also addressed. Although many benefit from social networks, we also examine the narratives of those who have little or no family and community support and we underscore the usefulness of social capital for finding employment and housing.

Bridging Social Capital and Its Sources

Interviewees discussed some of their experiences of meeting with community agencies and social workers. These sources of “bridging social capital” have provided newcomers with advice and access to jobs, housing, training programs, and other support. A 55-year-old newcomer from China explained how her friends connected her to a community agency and a counselor who has helped with employment and social assistance:

I read employment newspapers for advertisement and I go to employment agencies. Sometimes friends help. One of my friends recently mentioned advice on a community agency and counselor. I felt very happy to come and meet the counselor. My counselor is helping me in finding a job and a place to live and is helping me with my social assistance. My counselor is also providing emotion support. I am feeling happy and hopeful. (Hidden Homeless Female, Peel)

A 22-year-old Jamaican single mother who had previously left her abusive husband found much-needed support in a multicultural community agency:

Recently, I met a counselor in a multicultural community agency in Brampton who is providing counseling and connecting me with food, baby clothes, community medical clinics, community legal lawyers, and bus tickets. (Hidden Homeless Female, Peel)

For newcomers who do not know many other people from their ethnic community, these community agencies are helpful for providing information about social assistance and government-funded Language Instruction for Newcomers to Canada (LINC) classes, as this 34 year-old Pakistani female explained:

I know only a few people from my cultural background and a counselor from the Multicultural Community Services/Muslim Community services.... The Brampton Multicultural/Muslim Community Services helps me a lot. Without this help it would have been really difficult for me to survive with three kids, as I could not speak English; I was not aware of social assistance, housing, food banks, agencies to apply for jobs, or LINC classes. (Hidden Homeless Female, Peel)

A 39-year-old Pakistani mother of three explained how her connections and volunteer work with community agencies eventually led to her finding employment as a computer instructor:

Social workers helped us while we were in shelters. They helped us in getting social assistance and directing us to community agencies and giving us the opportunity to do volunteer work. In my case, doing volunteer work

in the community agency for seven months helped me in getting my first job as a computer instructor. My counselor also helped me in finding another part-time job in a store. We immediately came out of the social assistance and moved from a one-room to a two-room basement apartment. (Hidden Homeless Female, Peel)

These narratives clearly highlight the importance of bridging social capital. Some of the major barriers newcomers have identified were finding employment, finding suitable affordable housing, and understanding the Canadian system and bureaucracy. Community counselors and social workers are an important source of information and guidance for newcomers, often connecting them to jobs, medical clinics and community lawyers, helping them find housing, educating them about the process of obtaining social assistance, and encouraging newcomers to take ESL classes to improve their English language skills. While the last respondent may have been classified as “hidden homeless” because her housing did not qualify as adequate or appropriate by Ontario guidelines (or those of this study), she seems to be on her way to achieving a more satisfactory level of accommodation for herself and her family.

- LINC Classes as a Foundation: All of the interviewees who have attended LINC classes have said these programs were exceptionally helpful. From these classes, permanent residents were able to take English language lessons and acquire information on housing and employment:

The most helpful program for me has been the LINC classes. The teacher gives us information on housing, jobs and web-sites. (Hidden Homeless Female, Peel)

The LINC class is helping. The teacher gives us information on housing, job searching and some basic knowledge about this society, such as how to apply for a phone and how to take the TTC. It helps me know more about this country. (Hidden Homeless Female, Toronto)

LINC classes are important sources of bridging social capital because they provide newcomers not only with basic-level English language skills but also helpful information on finding employment and housing. Moreover, these programs enable newcomers to build relationships with others in their community. When asked, “Do you participate in classes (e.g., ESL classes) where you meet people who share leads to jobs, housing, and childcare?”, 24% of the Peel participants and 17% of the Toronto participants answered: “Often.” While only 7% of Hamilton participants said they “often” participate in such programs, 33% of the Hamilton participants replied they “sometimes” participate in these programs, compared with 20% of Peel participants and 8% of Toronto participants. Unfortunately, the majority of respondents from all three regions said they rarely or never participate in such programs, the highest being in Toronto (75%), followed by Hamilton (60%) and Peel (56%). But not all difficulties in finding housing that were encountered by

immigrants were linked to language deficiencies; it may be appropriate that they not participate in language classes, but they clearly need an equivalent “linking” structure.

Table 4.29. Homeless Respondents’ Report on Frequency of Participation in Classes or Sessions (ESL, etc.) Where They Can Network (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Often	17%	24%	7%	17%
Sometimes	8%	20%	33%	15%
Rarely	22%	24%	27%	23%
Never	53%	32%	33%	45%
Total	100%	100%	100%	100%

Table 4.30. Homeless Respondents’ Report on Frequency of Participation in Classes or Sessions (ESL, etc.) Where They Can Network (percentage), by Homelessness Status

Homelessness Status			
Response	Homeless	Hidden Homeless	Total
Often	18%	16%	17%
Sometimes	13%	18%	15%
Rarely	14%	34%	23%
Never	55%	32%	45%
Total	100%	100%	100%

- Other Settlement Programs and Their Importance: Throughout the narratives, interviewees identified settlement agencies that have been helpful in finding housing and employment as well as offering counseling and referrals to LINC and other programs. A 28-year-old Somali male from Hamilton explained that the Settlement and Integration Services Organization (SISO) was helpful in helping his family get the required documentation:

When we came here last year, SISO, the settlement agency, had all our documents and they helped us to get our SIN cards and they also helped to get our Health cards.

He went on to explain, however, that the agency later proved to be not helpful at all in terms of finding housing:

They mention that since we have come here and got a place to stay, their responsibility is over. They are not helping us to find a better

place [to rent]. They say that it is not their problem to help us find a house. But we are not sure how to look for a house. Do you go about from house to house asking if there is a place available for rent? How is this done here? We need a house with more bedrooms.
(Hidden Homeless Male, Hamilton)

Although bridging social capital was in some cases critical for the successful integration of newcomers, some of these supporting organizations may not be sufficiently equipped to deal with the increased number of newcomers who require their services. While key informants from the Hamilton Focus Group identified SISO as a very helpful settlement organization for newcomers, it was also reported that with the increased numbers of people needing support, it is impossible for SISO and other agencies to help everyone who needs assistance. A 44-year-old widowed mother of five from Ghana said that although her community agency helped her to obtain social assistance, she questions why support workers have not provided her with any job training or helped her find employment so that she would not have to rely so heavily on their support (Hidden Homeless Female, Peel).

A 33 year-old woman from Colombia discussed both her positive and negative experiences with community centres. Although Hamilton House proved to be a helpful and informative community agency, she found other community centres to be staffed by insensitive, patronizing individuals who were ineffective in providing information and assistance:

I am thankful for the people at Hamilton House especially because the majority are volunteers, but when I go to community centres to ask for assistance from women who are constantly glued to their computers they make me feel like I am ignorant, as they end up giving me information that they probably think I am not capable of finding on the internet on my own. When I go to these places [community centres], I often feel like I am wasting my time. Here at Hamilton House I usually end up receiving what I need. I guess it's because they know me and I know them, so I feel more confident and trust that I will find what I am looking for. One of the main reasons for this is that we can communicate in the same language and because of this I can be straightforward and if I know that they are not giving me what I need, I can easily communicate this. I can obtain the information I need in person or on the phone, unlike in community centres where you have to make appointments, wait for the appointment, and then have to explain yourself many times because of the language barrier. Other times, I feel like these people perceive me as a lazy person who has not even made an attempt to find the information on my own. It is such a long and humiliating process with community centres. (Homeless Female, Toronto)

A fundamental problem of mainstream agencies thus seems to be that some of them lack cultural understanding and sensitivity and are not equipped with multi-lingual social workers capable of communicating with clients in their first language. Indeed, this interviewee noted that her experience dealing with Hamilton House has been positive because they offer multi-

lingual volunteers and are easily accessible for newcomers who require immediate help and information.

From the survey, 50% of the Peel participants, 33% of the Hamilton and 24% of the Toronto participants said they know “some” frontline workers. While only 6% of the total sample said they know “many” frontline workers, 55% of the Toronto participants, 40% of the Hamilton, and 33% of the Peel participants said they do not know any frontline workers at all. The lack of this form of bridging social capital appears to affect hidden homeless (58%) much more than the homeless (39%). Key informants from the Hamilton Focus Group raised the point that the hidden homeless in particular do not have access to community service resources and are not well informed about the resources available to them.

Table 4.31. Homeless Respondents’ Report on Acquaintance with Frontline Workers in Employment or Other Agencies (percentage), by Location

Location				
No. of acquaintances	Toronto	Peel	Hamilton	Total
Many	7%	4%	7%	6%
Some	24%	50%	33%	32%
Very Few	15%	13%	20%	15%
None	55%	33%	40%	47%
Total	100%	100%	100%	100%

Table 4.32. Homeless Respondents’ Report on Acquaintance with Frontline Workers in Employment or Other Agencies (percentage), by Homelessness Status

Homelessness Status			
No. of acquaintances	Homeless	Hidden Homeless	Total
Many	11%	0%	6%
Some	31%	33%	32%
Very Few	19%	10%	15%
None	39%	58%	47%
Total	100%	100%	100%

Table 4.33. Homeless Respondents' Report on Acquaintance with at least One Concerned Counselor or Staff Person Available on a Regular Basis (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	62%	80%	47%	64%
No	38%	20%	53%	36%
Total	100%	100%	100%	100%

Table 4.34. Homeless Respondents' Report on Acquaintance with at least One Concerned Counselor or Staff Person Available on a Regular Basis (percentage), by Homelessness Status

Homelessness Status			
Response	Homeless	Hidden Homeless	Total
Yes	79%	45%	64%
No	21%	55%	36%
Total	100%	100%	100%

From the interviews, it appears that newcomers are not well connected to groups such as professional associations, which may give them leads on employment opportunities. The majority of Toronto (69%) and Hamilton (77%) participants say they “never” meet with such groups. In Peel, however, a higher proportion of newcomers “sometimes” meet with such groups (32%), compared with only 10% of the Toronto and 8% of the Hamilton participants.

Table 4.35. Homeless Respondents' Report on Meeting Groups (e.g., Professional Associations) that are Sources of Work (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Often	6%	9%	8%	7%
Sometimes	10%	32%	8%	15%
Rarely	14%	32%	8%	18%
Never	69%	27%	77%	60%
Total	100%	100%	100%	100%

Table 4.36. Homeless Respondents' Report on Meeting Groups (e.g., Professional Associations) that are Sources of Work (percentage), by Homelessness Status

Homelessness Status			
Response	Homeless	Hidden Homeless	Total
Often	11%	3%	7%
Sometimes	9%	23%	15%
Rarely	14%	23%	18%
Never	66%	53%	60%
Total	100%	100%	100%

Table 4.37. Homeless Respondents' Report on Education or Training in Canada (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	65%	44%	47%	57%
No	35%	56%	53%	43%
Total	100%	100%	100%	100%

Bonding Social Capital and Its Sources

Family, religious institutions, and community support make an important difference in the housing experiences of newcomers. Nevertheless, the most common situation for immigrants and refugees was relatively little or no family, institutional, or community support.

- Religions Institutions

Religious organizations were commonly cited by interviewees as crucial sources of support. Many interviewees described past and current examples of going to churches, temples or mosques for shelter, information on jobs and social services, as well as other forms of support. A 25-year-old Indian woman living in Peel identified the local temple as a place of refuge and support:

The temple is where I go to get job leads and information on social services. They are there to help new immigrants.

When asked if she thought the solution to her homeless would come from the help of the congregation, she replied:

No, the temple has basic information. It is very limited. I don't have the time to involve myself in the congregation. I'm not there very often.

(Hidden Homeless Female, Peel)

While this interviewee was pessimistic about the ability of the congregation to help her break out of her poverty, others clearly believed that support from religious

organizations is vital in order to avoid absolute homelessness. This 37-year-old mother of four said that her local mosque was quite helpful for her family:

We are able to get a place to rent and my husband got a job through the mosque. They also gave financial help when we were in a crisis and in the verge of becoming homeless. We also stayed for a few days in the mosque when we were homeless. (Hidden Homeless Female, Peel)

Another interviewee said that as a non-English speaker, the local church was particularly helpful because of the Spanish speakers there:

I find them very helpful because they speak Spanish. It's a very good place to meet people from the same culture who share the same values and traditions. At church, you can get some newspapers in Spanish; in them you can find job offers for Spanish speakers, sales, community centers, etc. I also get tips or information when the priest or his assistant helps someone else. When we first arrived, they told us about food banks and oriented us on where to go for the different things we might need. I feel part of my church; they are always there for me. I participate in the events they organize and I have good friends there. (Hidden Homeless Female, 41, Toronto)

This interviewee has been able to create a social network founded on the contacts made within the church. In addition to tips on upcoming jobs, this 41-year-old mother of two has found a place of belonging within this social network. Through the church, she has developed friendships with other Spanish-speaking individuals in her community.

The Hamilton participants appear to be the most involved in their religious community, as 80% attend a place of worship either regularly or sometimes, compared with 64% of the Peel and 40% of the Toronto participants. Given these results, it is not surprising that 85% of the Hamilton respondents said they feel comfortable and a sense of belonging with their congregation.

Table 4.38. Homeless Respondents' Report on Attendance at a Place of Worship (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes, regularly	23%	52%	47%	34%
Yes, sometimes	17%	12%	33%	18%
Yes, but only rarely	8%	16%	0%	9%
No	52%	20%	20%	39%
Total	100%	100%	100%	100%

Table 4.39. Homeless Respondents' Report on Attendance at a Place of Worship (percentage), by Homelessness Status

Homelessness Status			
Response	Homeless	Hidden Homeless	Total
Yes, regularly	30%	39%	34%
Yes, sometimes	20%	16%	18%
Yes, but only rarely	7%	11%	9%
No	43%	34%	39%
Total	100%	100%	100%

Table 4.40. Homeless Respondents' Report on a Sense of Comfort and Belonging with the Congregation at a Place of Worship (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	77%	68%	85%	75%
Somewhat	20%	23%	8%	18%
Not really	3%	9%	8%	6%
Total	100%	100%	100%	100%

Table 4.41. Homeless Respondents' Report on a Sense of Comfort and Belonging with the Congregation at a Place of Worship (percentage), by Homelessness Status

Homelessness Status			
Response	Homeless	Hidden Homeless	Total
Yes	82%	68%	75%
Somewhat	12%	26%	18%
Not really	6%	6%	6%
Total	100%	100%	100%

Table 4.42. Homeless Respondents' Report on Participation in Any Social or Cultural Groups or Activities, including Volunteer Work (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes, regularly	18%	20%	20%	19%
Yes, sometimes	17%	28%	20%	20%
Yes, but only rarely	7%	4%	0%	5%
No	58%	48%	60%	56%
Total	100%	100%	100%	100%

Table 4.43. Homeless Respondents' Report on Participation in Any Social or Cultural Groups or Activities, including Volunteer Work (percentage), by Homelessness Status

Homelessness Status			
Response	Homeless	Hidden Homeless	Total
Yes, regularly	23%	14%	19%
Yes, sometimes	13%	30%	20%
Yes, but only rarely	4%	7%	5%
No	61%	50%	56%
Total	100%	100%	100%

Table 4.44. Homeless Respondents' Report on a Sense of Belonging in Those Social or Cultural Groups or Activities (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	41%	53%	25%	42%
Somewhat	16%	24%	38%	21%
Not really	44%	24%	38%	37%
Total	100%	100%	100%	100%

Table 4.45. Homeless Respondents' Report on a Sense of Belonging in Those Social or Cultural Groups or Activities (percentage), by Homelessness Status

Homelessness Status			
Response	Homeless	Hidden Homeless	Total
Yes	41%	44%	42%
Somewhat	16%	28%	21%
Not really	44%	28%	37%
Total	100%	100%	100%

- Family and Friends: Interviewees explained how friendships and close family ties have been instrumental in their settlement in Canada. Many hidden homeless individuals said that through friends they were able to locate employment and find housing. This 20-year-old Chinese male said his friendships helped him get a part-time job and necessary medical attention:

My friends recommended me for those part-time jobs at restaurants and supermarkets. My workmate in a supermarket introduced me to a doctor, who gave me a medical treatment free of charge. (Hidden Homeless Male, Toronto)

A 44-year-old father also described the help he received from family and friends. He raised the point, however, that although his social networks helped him locate a job, it was not a job in his professional field:

When I first came I was unable to find a place. Without my relatives' and friends' help I am not sure how I would have gotten a place. My relatives and friends are very helpful. They helped in finding a place to live and have also helped me in my job search, but the jobs that they are able to help me locate are not in my professional field. It's mostly factory jobs, just survival. (Hidden Homeless Male, Toronto)

A 41-year-old Colombian mother of two also received help from family and friends, including information about food banks and other social services, in addition to much-needed emotional support. She also mentioned that her social networks are mostly composed of newcomers like herself:

My family and friends, who are also newcomers, have helped us with information about everything we have needed or might need; they've really helped us in getting settled. They told me about food banks and cheap clothing, they give me moral support and contacts to find jobs. (Hidden Homeless Female, Toronto)

A recent study on newcomers and homelessness in the Greater Vancouver Regional District (Chan *et al.*, 2005) also found that the socioeconomic profile of newcomers who are providing assistance does not differ significantly from those who are

receiving assistance. Therefore it is important to support programs that provide this kind of networking. This system of reciprocity within ethno-cultural communities is an important source of their social capital.

Several interviewees in this sample made the point that although they have friends whom they can turn to in times of need, they are reluctant to ask for help:

I have quite a few friends who I could turn to occasionally when I am in dire need of help. But I hesitate to ask for help unless it is my last resort, as my friends also have their own commitments and I would not want to be a burden to them. (Homeless Female, Hamilton)

Although it is clear from these narratives that bonding social capital is a crucial necessity for many newcomers' success in Canada, the interviews show that many newcomers are not well connected to others in their community. When asked, "Do you know members of your ethnic or faith communities whom you are good friends with and live in a location that is convenient for you to visit?," only 16% of the total sample answered "many"; 30% replied "none." Thirty-three percent of the total sample answered "some," and this was evenly distributed among the regions, although Hamilton was slightly higher than Toronto and Peel.

Table 4.46. Homeless Respondents' Report on the Number of Good Friends Who are Members of the Same Ethnic or Faith Community and Who Live in a Location Convenient for Visiting (percentage), by Location

No. of good friends	Location			
	Toronto	Peel	Hamilton	Total
Many	20%	12%	7%	16%
Some	30%	32%	47%	33%
Few	20%	24%	20%	21%
None	30%	32%	27%	30%
Total	100%	100%	100%	100%

Table 4.47. Homeless Respondents' Report on the Number of Good Friends Who are Members of the Same Ethnic or Faith Community and Who Live in a Location Convenient for Visiting (percentage), by Homelessness Status

Homelessness Status			
Response	Homeless	Hidden Homeless	Total
Many	20%	11%	16%
Some	23%	45%	33%
Few	18%	25%	21%
None	39%	18%	30%
Total	100%	100%	100%

Surprisingly, although many newcomers said they decided to move to Canada because of family reunification, 87% of the Hamilton participants said they have no relatives living in a location that is convenient to visit.

Table 4.48. Homeless Respondents' Report on the Number of Relatives Who Live in a Location Convenient for Visiting (percentage), by Location

Location				
No. of relatives	Toronto	Peel	Hamilton	Total
Many	2%	0%	0%	1%
Some	15%	8%	7%	12%
Few	23%	32%	7%	23%
None	60%	60%	87%	64%
Total	100%	100%	100%	100%

Table 4.49. Homeless Respondents' Report on the Number of Relatives Who Live in a Location Convenient for Visiting (percentage), by Homelessness Status

Homelessness Status			
No. of relatives	Homeless	Hidden Homeless	Total
Many	0%	2%	1%
Some	11%	14%	12%
Few	29%	16%	23%
None	61%	68%	64%
Total	100%	100%	100%

And in the “litmus test” for bonding social capital, only 5% of the total sample said that have many friends they could turn to for help in an emergency, while a significant percentage said that have few (43%) or none (53%).

Table 4.50. Homeless Respondents’ Report on the Number of Friends or Family Members Who Could Be Sources of Help in an Emergency (percentage), by Location

Location				
No. of friends	Toronto	Peel	Hamilton	Total
Many	7%	4%	0%	5%
Some	23%	38%	13%	25%
Few	43%	50%	33%	43%
None	27%	8%	53%	26%
Total	100%	100%	100%	100%

Table 4.51. Homeless Respondents’ Report on Number of Friends or Family Members Who Could Be Sources of Help in an Emergency (percentage), by Homelessness Status

Homelessness Status			
No. of friends	Homeless	Hidden Homeless	Total
Many	7%	2%	5%
Some	18%	35%	25%
Few	50%	35%	43%
None	25%	28%	26%
Total	100%	100%	100%

Table 4.52. Homeless Respondents’ Report on Number of Workmates Who are Good Friends (percentage), by Location

Location				
No. of workmate friends	Toronto	Peel	Hamilton	Total
Many	9%	5%	11%	8%
Some	22%	20%	22%	21%
Few	22%	20%	22%	21%
None	47%	55%	44%	49%
Total	100%	100%	100%	100%

Table 4.53. Homeless Respondents' Report on Number of Workmates Who are Good Friends (percentage), by Homelessness Status

Homelessness Status			
No. of workmate friends	Homeless	Hidden Homeless	Total
Many	11%	4%	8%
Some	24%	17%	21%
Few	13%	35%	21%
None	53%	43%	49%
Total	100%	100%	100%

Table 4.54. Homeless Respondents' Report on People within Reach with Whom Children could be Left if Necessary (percentage), by Location

Location				
No. of people	Toronto	Peel	Hamilton	Total
Many	0%	6%	0%	2%
Some	13%	19%	15%	16%
Few	50%	25%	38%	38%
None	38%	50%	46%	44%
Total	100%	100%	100%	100%

Table 4.55. Homeless Respondents' Report on People within Reach with Whom Children could be Left if Necessary (percentage), by Homelessness Status

Homelessness Status			
No. of people	Homeless	Hidden Homeless	Total
Many	5%	0%	2%
Some	9%	22%	16%
Few	36%	39%	38%
None	50%	39%	44%
Total	100%	100%	100%

Table 4.56. Homeless Respondents' Report on People Available to Help with Chores (e.g., Shopping, Carrying Things) (percentage), by Location

Location				
No. of people	Toronto	Peel	Hamilton	Total
Many	3%	4%	0%	3%
Some	15%	13%	33%	17%
Few	22%	42%	40%	29%
None	60%	42%	27%	51%
Total	100%	100%	100%	100%

Table 4.57. Homeless Respondents' Report on People Available to Help with Chores (e.g., Shopping, Carrying Things) (percentage), by Homelessness Status

Homelessness Status			
No. of people	Homeless	Hidden Homeless	Total
Many	4%	2%	3%
Some	14%	21%	17%
Few	29%	30%	29%
None	54%	47%	51%
Total	100%	100%	100%

- Little or No Family or Community Support the Most Common Situation: The above tables underscore that only a minority of newcomers have family and friends who live in close proximity to them and are available to provide support and assistance. Roughly half of the sample does not have social networks, leaving them vulnerable to poverty and homelessness. This 30-year-old divorced mother of four from Palestine expressed frustration over not knowing whom to turn to or where to go for support:
I didn't receive any help or support and I don't know where to go to find help because I'm still a newcomer to this city. I mentioned before that I don't have connections and I don't know people.
Nobody helps me to find a house or a job. (Hidden Homeless Female, Hamilton)

Many of these narratives clearly convey a sense of hopelessness among newcomers. This 34-year-old Indian woman felt that there was no help available:

I don't have anyone who can help me with finding jobs. For housing, if we had a better income we could probably afford a more suitable place to live in. I don't think anyone is in a position to help us with that. (Homeless Female, Hamilton)

A major problem for newcomers who are searching for employment in their field of expertise is not having connections with individuals working in that field. A 55-year-old Chinese woman who worked as a reporter in China is currently earning part-time wages as a cleaner and dishwasher. She said that a major problem for her was not knowing people in her field:

I don't know anyone that is in my field. I know a few people from my community and they are helpful and I know one counselor who is supportive, but I don't know anyone in my field. If I have good job then I could pay rent. I do not want social assistance, I want a job. (Hidden Homeless Female, Peel)

A 39-year-old homeless male, who graduated from a trade/technical school before he immigrated to Canada, had similar sentiments:

My connections with persons who could help me are still very poor...I do not have any friends who work in my field or from my ethnic background. My contacts here in Hamilton are still very poor. (Homeless Male, Hamilton)

When asked, "Do you know other people of your ethnic background who work in your field?," 60% of the Hamilton participants, 58% of the Toronto and 39% of the Peel participants said they did not know anyone of their ethnic background working in their field.

Table 4.58. Homeless Respondents' Report on Canadian Recognition of Respondents' Trade or Professional Qualifications from Abroad (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	11%	10%	0%	9%
No	74%	45%	90%	67%
Unknown/Uncertain	15%	45%	10%	25%
Total	100%	100%	100%	100%

Table 4.59. Homeless Respondents' Report on Knowing Canadians Working in the Same Field (percentage), by Location

Location				
Response	Toronto	Peel	Hamilton	Total
Yes	18%	22%	29%	21%
No	50%	22%	57%	45%
Don't know / Unsure	32%	56%	14%	34%
Total	100%	100%	100%	100%

Table 4.60. Homeless Respondents' Report on Knowing Canadians Working in the Same Field (percentage), by Homelessness Status

Homelessness Status			
Response	Homeless	Hidden Homeless	Total
Yes	20%	23%	21%
No	48%	38%	45%
Don't know / Unsure	32%	38%	34%
Total	100%	100%	100%

Table 4.61. Homeless Respondents' Report on Knowing People of Same Ethnic Background Working in the Same Field (percentage), by Location

Location				
No. of people	Toronto	Peel	Hamilton	Total
Many	10%	4%	7%	8%
Some	14%	17%	20%	16%
Very few	18%	39%	13%	23%
None	58%	39%	60%	53%
Total	100%	100%	100%	100%

Table 4.62. Homeless Respondents' Report on Knowing People of the Same Ethnic Background Working in the Same Field (percentage), by Homelessness Status

Homelessness Status			
No. of people	Homeless	Hidden Homelessness	Total
Many	6%	10%	8%
Some	17%	15%	16%
Very few	21%	25%	23%
None	56%	50%	53%
Total	100%	100%	100%

Usefulness of Social Capital for Finding Jobs or Housing

The newcomers who have social networks certainly benefited from this support; however, the majority of interviewees said that their social networks were limited and therefore the support they received was limited as well. A 38-year-old Chinese male said that both community counselors and the Chinese community were helpful, but this help was inadequate to meet his specific needs:

Some counselors in the co-op program did help me by critiquing my resume and contacting potential volunteer placement employers. But they know little about my professional field and, therefore, their help was not specific. The outside community support is helpful but limited; I could not fully rely on it; besides, I don't have many connections to people at all.
(Hidden Homeless Male, Peel)

Other interviewees said that they are slowly but steadfastly building their social networks. This 44-year-old Indian woman explained how friendships have been helpful in her settlement and adjustment in Canada:

All the connections that we are building are through our friends. They always help us with our needs in all areas. They have been helpful in explaining things to us, helping with OHIP, SIN, job search, housing, *etc.*
(Hidden Homeless Female, Peel)

Although this 20-year-old Chinese male does not have many friends in Canada, he has benefited greatly from the few contacts he has, explaining that his friends referred him to jobs and doctors:

I could not survive without those friends' help and support. (Hidden Homeless Male, Toronto)

In the following narrative, a 57-year-old widowed Somali woman with eight children explained one of the major problems of relying on community support:

We have other Somali friends, who came along with us from the Refugee Camp, but they are also experiencing the same problems and they are of no help to us. With regard to housing, nobody is able to help us so far. Urban Core helps us with health care and related services but in terms of housing and employment we have had no help so far. (Hidden Homeless Female, Hamilton)

When the immigrant community is new to Canada and is, therefore, not institutionally complete, it is difficult for these newcomers to provide support for others.

Social Relationships and Social Integration

The social capital the interviewees discussed led to discussions of their relationships with others and their integration into Canadian society, or lack of it. Issues they were asked about include their sense of trust of others, any sense of shared values, their sense of being appreciated, and their sense of belonging here.

- Sense of Trust of Others Here in Canada: The issue of trust was a recurring theme in the narratives. The traumatic experiences that many immigrants and refugees encountered in their country of origin and their migration experiences, as well as in their first experiences in Canada which may have been very difficult because of language barriers, cultural shock, and unfamiliarity with the Canadian system and bureaucracy, led many interviewees to say that they do not trust people in Canada. Some expressed distrust of native-born Canadians, as they are not familiar with “Canadian culture”:

I cannot trust people because I never know what they are going to do.
I don’t know the culture here. (Hidden Homeless Female, Hamilton)

Others, like this 27-year-old male from the Czech Republic, explained that they distrust other newcomers:

I have had many bad experiences since I have been in Canada. I don’t trust anyone. If I do need anything I would ask a Canadian for help before I would ask an immigrant. Even people from your own country who live here will take advantage of you. My best friend is my car. Without it I would have no shelter and no way to get to work. (Homeless Male, Peel)

Others expressed a distrust of everyone:

I don’t trust people here. Who can help me in terms of money and job?
Nobody! (Hidden Homeless Female, Toronto)

Many other interviewees, however, said that once they get to know someone, it is easy to trust that person:

It depends. I have a good friend here. I have known him since we were in China, so I trust him. But I would not trust anyone in Canada. I trust people only when I know them very well, but the reality is that I don’t know many people in Canada. (Hidden Homeless Male, Toronto)

I trust people in Canada. They are friendly and I find them forthcoming when I go to ask for help. (Homeless Male, Peel)

- Sense of Shared Values with Others: When asked if they felt a sense of shared values with others in Canada, some interviewees said “no” because they do not know many others in their neighbourhoods or community. A 28-year-old Somali male said that being surrounded by mostly white neighbours, he does not feel this sense of solidarity in his area:

No, I don’t think so. We have many white neighbours but we hardly talk to each other; we only say hi. (Hidden Homeless Male, Hamilton)

Others who have had the opportunity to build strong friendships answered that they did, indeed, feel a sense of shared values with their close friends.

- Sense of Being Appreciated Here in Canada: When interviewees were asked if they felt that they were appreciated here in Canada, the response was somewhat mixed.

While a 48-year-old mother answered, “Yes! Canada gave me an opportunity to stay here and to start a new life!” (Hidden Homeless Female, Peel), others were far more pessimistic. A 41-year-old father of two children replied:

I don’t think so. I cannot even find a labour job, so how can I feel I have been valued or appreciated? I have got my undergraduate degree in China, but in Canada I have to do whatever kind of job as long as I can get paid. (Hidden Homeless Male, Toronto)

A 40-year-old Chinese male who earned a post-graduate degree before coming to Canada also replied “no”:

I am living in the bottom of the Canadian society and due to the culture gap between new immigrants and the Canadian people, it’s impossible for me to be valued or appreciated. (Homeless Male, Peel)

- Sense of Belonging Here in Canada: When asked where they feel a sense of belonging, some newcomers, like this Chinese male, said they feel belonging within their cultural community centres:

I have sense of belonging to the community center, especially those Chinese community service centers. They are trustworthy. Their enthusiastic and comprehensive service exactly meets our needs (Hidden Homeless Male, Toronto)

A 32 year-old from Jordan spoke highly of the Multicultural/Muslim Community Services agency:

I was surprise[d] to see such a strong community social services in Canada. The services and help given by Multicultural/Muslim Community Services are amazing. They made me feel comfortable, believed me, provided counseling and gave me tools to handle the situation. Due to this support I was able to come out of the crisis, put the things behind, and move forward. (Homeless Male, Peel)

Some identified the church as a place of belonging, like this Catholic woman from Colombia:

I feel a part of my church; they are always there for me. I participate in the events they organize and I have good friends there. (Hidden Homeless Female, Toronto)

Others, perhaps discouraged by the limited resources of some community agencies, felt little belonging with such associations:

Some groups or associations may give you some information, but they cannot help you with essential issues. You have to figure out by yourself. So, to be honest, I don’t have any kind of sense of belonging to those kinds of groups and associations. (Hidden Homeless Female, Toronto)

5. DISCUSSION OF FINDINGS

Discussion of the findings will be organized first according to the insights acquired into the questions originally posed. Additional insights will be addressed in the Conclusions and Recommendations.

What the Findings Say About the Research Questions:

1. What are the characteristics of foreign-born homeless people in the City of Toronto and Peel Region that contribute to their vulnerability to being homeless? Is there a link between migration and homelessness, or between people who migrate and homelessness?

The findings indicate that some immigrants are more vulnerable to homelessness than others. In particular, parents, the young, and refugees seem particularly challenged by the housing search.

Parents, especially single parents, face challenges that at times can seem insurmountable in the search for appropriate and affordable housing for their families. The young, especially those between the ages of 16 and 18, are particularly vulnerable when they are on their own because they do not “belong” to any particular program yet they are clearly unlikely to have sufficient funds for the first and last months’ rental payments. And refugees, those likely to arrive with the least planning and fewest resources, are particularly at a disadvantage in that many arrive with large families in cities where small families are the norm and housing arrangements are most often premised on this.

In addition, many immigrants find themselves in an official category, that of “visible minority,” which supposedly works to their advantage but in their search for housing and the income to sustain it, proves to be a racialization of their group that actually works to their disadvantage.

There are indeed links between migration and homelessness; migration to Canada in the 21st century entails for most immigrants:

- Loss of social capital, in networks of family, friends, and well-placed acquaintances.
- Acquisition of a new, devalued status, that of “visible minority” or “racialized group.”
- Loss of human capital, in that language, accent, and credentials are no longer valued.
- Loss of financial capital, as savings are drained during the long search for housing and work.

Each of these “links” between migration and homelessness is susceptible to being broken, so that migration need not pose such a threat to housing stability, if appropriate structures, policies, and practices are in place. The questions that arise are how will we identify such structures, policies, and practices, how can they best be implemented, and how can we marshal the political will to accomplish it?

2. How do these characteristics and ensuing vulnerability differ across various categories of the foreign-born, particularly by their immigration status here in Canada?

As we saw above, vulnerability to homelessness and hidden homelessness does not differ in any real sense by the categories of the foreign-born in Canada. It seems clear that with regard to homelessness, at least, it is the twin problems of housing and income that need to be solved rather than any problem of migration status. The questions then arise as to how to resolve these problems for all Canadians; growing disparities in incomes between rich and poor become an “immigrant” problem when we ignore the disparities, turn our collective backs on the poor, and relegate immigrants to that sector of the society by a failure to integrate them into healthy communities.

3. Given that the general causes of housing insecurity (namely, a lack of affordable housing and income insecurity) are well known, what are the specific housing experiences of immigrants today, and what are the types of programs and services most helpful for foreign-born residents in addressing their vulnerability to homelessness?

Key informants from the Peel Focus Group pointed out that in the Spanish community, there are organized prayer groups that were designed to create a sense of belonging among members in the community and to help newcomers meet others. These social contacts were considered highly important as they created a community safety net. As an example, they mentioned a family that was going to be deported. They had taken their children out of school and left their apartment out of fear of the authorities. The community found them, fed them, gave them shelter, and arranged legal representation for them. This community, moreover, is well known abroad; as an indication of this, the key informants have found that when a family new to the country arrives at the airport, they call the community’s priest, who has a group of volunteers pick them up from the airport. Since the priest already has a list of people who are offering a room or a basement, immediate housing needs are met.

Pre-existing community institutions like these religious communities are a logical source of support for immigrants, as they are places that they seek out shortly upon arrival. Key informants also mentioned that many newcomers are most likely to reach out to the religious organizations—churches, mosques, or temples—for help, because they are unaware of what social agencies or government workers can help them with.

Questions that arise include how best to support religious communities in this work, and how to identify similar sources of integrative community efforts for those who do not belong to any such supportive religious communities.

4. Given that the “hidden homeless” remained largely hidden in the earlier study (6% of all interviewees), and any East Asian homeless were completely invisible, what are the special circumstances that lead them to be vulnerable to homelessness yet cause

them to avoid the help provided in temporary shelters? And what is a more appropriate way to reach them and assist them in obtaining housing?

In the focus groups, key informants had discussed the reasons newcomers do not know about or utilize the resources available through community agencies; Toronto Focus Group participants had identified the Chinese and Somali communities as perhaps the most reluctant to use agencies that provide social services outside of their own cultural community. They had said that although there are members of the Somali community who have used shelters, there is a stigma in this community about using shelters; instead, people within the community help each other. Within the Chinese community, they had claimed, there is a great deal of support from the community itself and, therefore, when people emigrate from the same village or city, there is an obligation to look after them and their family; focus group participants believed that it was rare to see Chinese newcomers in the Toronto shelter system because there is such a strong social network within the Chinese community. On the other hand, a Hamilton Focus Group participant echoed the point made in an earlier study of Toronto shelters that in the Chinese community, “preserving face” is so important that some Chinese newcomers may be more willing to go home or commit suicide than go to shelters.

Further questions arising include those that would help to identify Chinese least likely to be integrated into existing supportive communities, and then identify appropriate types of outreach to them.

In sum, the research addressed the questions it set out to answer, but in the process, it revealed more questions still to be addressed.

6. DISSEMINATION OF FINDINGS

There are four principal means the research team has used for disseminating the findings: website, conferences, workshops, and publications of various kinds.

Website

This report should be mounted on the CERIS website next week, in response to the specific requests of participants at various conferences and workshops. It will remain on the website as a part of CERIS's Virtual Library, which is used by academics and service providers as well as policy makers.

Conferences

Using a combination of project and other funding, team members were able to present the findings, or various aspects of them, at five conferences to date. These include:

- The National Homelessness Conference at York University in May, 2005. A poster presentation was accepted, and two team members, Cecilia Wong and Nelson Amaral, presented an overview of the project and a review of the literature.
- The Congress of the Humanities and Social Sciences at the University of Western Ontario in May, 2005. Dr. Steven Webber spoke at a luncheon and presented the findings to date.
- The European Early Childhood Education Researchers Association Conference in Dublin, Ireland, in September, 2005. Two team members, Kenise Murphy Kilbride and Nelson Amaral, presented the findings as they relate to families with children, and the impact of homelessness upon children and youth.
- The 10th International Metropolis Conference in Toronto in October, 2005. Drs. Webber and Kilbride, Etta Baichman Anisef, Sabin Mukkath, Robert Freeman, and Nelson Amaral presented the findings in a two-part session.
- The 9th National Metropolis Conference in Vancouver in March, 2006. Etta Baichman Anisef presented findings to a workshop composed principally of service providers working with the homeless.

Workshops

Workshops designed to share the information from the research with frontline workers include the above session in Vancouver, as well as:

- A seminar at CERIS in May, 2006, presented by Etta Baichman Anisef and Kenise Murphy Kilbride. This was aimed principally at service providers and designed to elicit feedback on the conclusions and recommendations in the report. (See Appendix F for affiliation of participants.)
- A workshop at the YWCA in Hamilton in May, 2006, presented by Sabin Mukkath. Invitations had been extended to the service providing community, which was well represented. (See Appendix F for affiliation of participants.)

- A workshop at the Social Planning Council of Peel Region in June, 2006, to be presented by Robert Freeman. Invitations were extended to immigrant-serving agencies and an umbrella group of multi-service organizations.
- A workshop at the Lunch and Learn Series in the Ministry of Municipal Affairs and Housing in June, 2006, presented by Kenise Murphy Kilbride, Steven Webber, Robert Freeman and Nelson Amaral. Invitees were officials from the Ministry and the Ministry of Community and Social Services.

Publications

In their proposal, the research partners committed to turning the final report into a Working Paper for the Working Paper Series of the Joint Centre of Excellence for Research on Immigration and Settlement (CERIS). In addition, the implications for policy makers will be published separately in a Policy Matters issue of CERIS. Dr. Kilbride will assume responsibility for investigating the possibility with an academic publisher of turning the report into a book, and Dr. Webber will assume responsibility for writing up the findings for scholarly publications.

7. CONCLUSION AND RECOMMENDATIONS

It is hard to escape the conclusion that the homelessness experienced by new Canadians is not of their making. Most are citizens or permanent residents. If we had a program in place designed to integrate into the broader society these people whom we have encouraged to come to Canada, the challenge of homelessness in Canada would be much less daunting, as we would then have only to address the same issues that confront native-born Canadians: high rents, low incomes, and any mental and physical challenges that make employment unlikely.

Given the importance of successful immigration to the Canadian economy in particular and society in general, the absence of the principle of case management in the immigration system is a significant defect.

Housing and Housing Recommendations

In the Canadian context, responsibility for housing falls within the area of provincial jurisdiction. However, the historic pattern of allocating responsibility began to change in 1985 with a process of federal “disentanglement” initiated by the Consultation Paper on Housing (January, 1985) and completed in Ontario by the Social Housing Act of 1997 (which came into force in January 1998). In the course of these changes, the responsibility for housing, especially social housing, shifted substantially to local municipalities. As a group, this level of government is least able to fund or administer comprehensive housing policy. Agencies such as the Canada Mortgage and Housing Corporation were active participants in the process of providing affordable housing until the early 1980s. It is apparent that reintroducing a strong federal component would help address the difficulties being experienced by newcomers who are not being served by the private housing market. There is an urgent need for a national housing program, and for national supportive policies that are able to address the settlement needs of immigrants.

A review of the participants’ characteristics suggests a series of actions that should be taken to address their specific needs. The presence of perceived discrimination, limited choice in affordable rental price ranges, economic difficulties, larger families, and an increasingly ethnically diverse population with a stronger visible minority component all point to a collection of needs demanding cohesive, multi-sectoral policy responses. The call for a national policy response is informed by the need to understand the strengths and weaknesses of available policy alternatives, to select the best implementation agencies, to coordinate delivery, and to fund the interventions in a stable and accessible manner. The brief discussion that follows highlights some of the traditional alternatives and identifies some concerns.

Protection from high rent levels in tight housing markets can and should be achieved through rent supplements. This program would designate units in the private market that would be available to immigrants at a subsidized rate. However, a rent supplement presents problems because choices are limited to specific units. An educational program must accompany rent supplements because landlords may not be willing to take recipients on as tenants.

The reintroduction of a strong national co-op funding program would address issues related to affordability and the ability to access decent and livable housing for immigrants. Efforts should focus on encouraging the production of new housing that is geared toward the needs not being addressed.

Large family sizes are not effectively accommodated in existing social housing developments; hence family-oriented housing must be built. There are a number of large apartments (3 and 4 bedrooms) increasingly being underutilized by empty-nesters who are unable to move to a smaller unit because of the lack of new affordable housing construction. Through a co-op financing program, the federal government could not only encourage the construction of more affordable housing, but provisions could be made to construct larger apartments.

Social housing also needs to be constructed in the central urban areas in order to provide immigrants with the opportunity to live in convenient locations. Co-op housing funding should use smart-growth principles by targeting development in and near the downtown core rather than at the urban periphery. This would provide immigrants access to jobs and supportive social services.

Housing discrimination should also be addressed through vigorous enforcement of human rights policies. The difficulties experienced by immigrants and other low-income groups, including being denied accommodations because they are on government assistance, requires some form of legislation and enforcement. Matters are worsened for those who are members of racialized groups, which has led to increased housing difficulties for those considered visible minorities.

Homelessness and Migration

In the case of immigrants, whom the data show to have come with higher educational levels than those of the Canadian born, who have high motivation and career aspirations, and a track record of being willing to work long hours to succeed, the failure of their homelessness is more obviously ours, not theirs.

The intent to build the social capital of new Canadians is not always conscious among those who serve them, but it needs to be. Discussions with key informants and service providers in workshops confirmed their conviction that this is an important item for the training agendas of frontline workers, as well as for the agendas of policy makers who shape the programs and practices of service providers.

Recommendations

1. Since most homelessness is linked to inadequate income, in the case of newcomers, the current efforts to improve recognition of foreign credentials and experience must be accelerated. Every new Canadian should be provided with these services at least upon arrival, although prior to arrival would obviously be more logical and efficient.

2. To eliminate the racism many immigrants encounter in job seeking, which so often leads to homelessness, the federal government should partner with provincial governments and municipalities by offering incentives similar to that of the Federal Contractors' Act, so that more individuals in racialized groups will have easier access to employment.
3. For newcomers, no matter through what class of entry they were accepted into Canada, the assumption should be that they need links to be made to the broader community and to any existing immigrant community of which they feel a part; this should be a working assumption of all government-funded programs for immigrants.
4. There should be a federally funded program of welcome at the airports that are the major points of entry, and at other points of entry (ports and border crossings), a program of welcome in a nearby large city to which new arrivals can be directed. These programs of welcome should be staffed 24-hours a day, seven days a week—if not on site after hours, then by people who can be summoned, so that no newcomer is missed. They can be run in partnership with local community organizations, where the number of newcomers does not warrant full-time staff.
5. Such a program should have as its purpose the first linking of new Canadians with housing, and with established groups, agencies, and institutions that will enable them to find appropriate employment, language and job training, child care, education, and health care as needed. A connection to a case manager should be made at this point or shortly thereafter.
6. Models of various qualities exist in the welcome programs that have been offered in the past for government-sponsored refugees. For immigrants who arrive as sponsored refugees, very often such links are thus made, but the funding for their period of integration, in the case of government refugees, is neither adequate nor long enough. The Resettlement Adjustment Program for government-sponsored refugees should be reviewed with a specific focus on housing and social integration. All persons admitted to Canada as refugees, moreover, whether sponsored publicly or privately or accepted as refugee claimants, should have a case manager whose responsibility it is to assist them in integration into the society, beginning with appropriate and affordable housing.
7. For entrants who are refugee claimants, first, their claims should be processed in a timely and competent way by people who are highly knowledgeable about the areas of the world from which they arrive; second, since we support the human rights of refugee claimants through our support of the Geneva Convention on refugees, we should have a well-designed plan for their housing and employment while their claims are being heard.
8. Community groups, including in particular religious organizations, should be funded appropriately for their programs that target the new Canadians in their midst; where they have programs to assist in finding appropriate housing, these should be

supported, but it is the broader integration efforts that must be supported as well, for the long-term likelihood of eliminating homelessness among newcomers.

9. Since lower levels of language proficiency are linked to homelessness, language classes for newcomers should be free for all applicants; they should be organized according to level of linguistic proficiency and they should exist at all levels of proficiency, with the choice of the final level to be based on the applicant's own aspirations, not on the judgment of another as to what is appropriate.
10. Childcare should be provided with language classes so as not to prohibit attendance by parents of young children and other child care providers.

The homelessness of immigrants is remediable. Their loss of social and financial capital through migration, and their loss of status by being racialized and not having their credentials and experience recognized, can be effectively addressed. Both key informants and immigrant interviewees were clear that there are examples of successful ways to assist new Canadians to build their social capital and thus find jobs with wages that will support appropriate housing, and find the housing itself. Both key informants and immigrants gave examples of groups that are energetically reaching out to newcomers, building the sense of community without which they will remain the poorer in so many ways, including housing.

Hence the title of this report: if we plug them into sources of social capital, we will not only be empowering them to find decent jobs and housing, we will be turning on a new source of significant resources for Canada. Higher tax revenues based on their lifelong higher earnings will more than offset the support provided in their early years on Canada.

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Appendix A: Consent Form for Key Informant Focus Groups

RYERSON UNIVERSITY

Joint Centre of Excellence for Research on Immigration and Settlement and

The School of Urban and Regional Planning

Research Consent Form

This study on Immigration and Homelessness is funded by the National Secretariat on Homelessness. Its purpose is to learn more about how the instability in housing of newcomers to Canada is linked to their experience of migrating, and how this can be prevented or remedied. If there is a link, it then is important to learn two things: how to make the migration experience a more successful one to prevent homelessness in the first place, and second, how to help connect newcomers to the services that will prevent their being homeless in the future. The study has been approved by the Ethics Review Board of Ryerson University.

You have been asked to take part in a focus group interview to discuss your experience of serving newcomers to Canada, and others who have difficulty in securing permanent housing. The discussion will be taped, if you permit it, to help the interviewer remember better what you have said. It will be written up in summary form, and the tapes will first be kept in a locked file and erased at the end of the project. All comments will be recorded anonymously. You will have access to the final report, should you wish it, but because of the complete confidentiality, it will not be possible to identify your contribution to the discussions, and no record will be made or kept that identifies a participant in the research once the study has ended.

You have expressed a willingness to take part in this one- to two-hour interview, and we are very pleased to have you share your thoughts with us. Nevertheless, should you at some time feel that it would be better for you if you were to end the interview, you are wholly free to do so, and, if you so indicate, your contributions to the research will be omitted from the summary of the study.

It is the hope of the researchers that your contributions and those of others participating in this study will contribute to a significant improvement in service to newcomers in Canada, to help them succeed here, and we are grateful for your help in reaching this goal. Findings from the study will be written up in a report to the National Secretariat on Homelessness, and will be shared with service providers in Toronto, Hamilton, and Peel. If you have any questions, please feel free to contact Principal Investigators Dr. Kenise Murphy Kilbride at 416-979-5339 or Dr. Steven Webber at 416-979-5339, ext. 6772.

I have read the information contained above and hereby give my consent to participate in the Study of Migration and Emergency Shelter Use to which I have been invited and to have my comments recorded.

Signature:_____

Date:_____

Appendix B: Consent Form for Individual Interviews

RYERSON UNIVERSITY
Joint Centre of Excellence for Research on Immigration and Settlement
and
The School of Urban and Regional Planning

Research Consent Form

This study on Immigration and Homelessness is funded by the National Secretariat on Homelessness. Its purpose is to learn more about how the instability in housing of newcomers to Canada is linked to their experience of migrating, and how this can be prevented or remedied. If there is a link, it then is important to learn two things: how to make the migration experience a more successful one to prevent homelessness in the first place, and second, how to help connect newcomers to the services that will prevent their being homeless in the future. The study has been approved by the Ethics Review Committee of Ryerson University.

You have been asked to take part in an individual interview to discuss your experience of migrating to a new city and having difficulty in obtaining permanent shelter. The discussion will be taped, if you permit it, to help the interviewer remember better what you have said. It will be written up in summary form in English, and the tapes will first be kept in a locked file and erased at the end of the project. All comments will be recorded anonymously. You will have access to the final report, should you wish it, but because of the complete confidentiality, it will not be possible to identify your contribution to the discussions, and no record will be made or kept that identifies a participant in the research once the study has ended.

You have expressed a willingness to take part in this one- to two-hour interview, and we are very pleased to have you share your thoughts with us. Nevertheless, should you at some time feel that it would be better for you if you were to end the interview, you are wholly free to do so, and, if you so indicate, your contributions to the research will be omitted from the summary of the study.

It is the hope of the researchers that your contributions and those of others participating in this study will contribute to a significant improvement in service to newcomers in Canada, to help them succeed here, and we are grateful for your help in reaching this goal. Findings from the study will be written up in a report to the National Secretariat on Homelessness, and will be shared with service providers in Toronto, Hamilton, and Peel. If you have any questions, please feel free to contact Principal Investigators Dr. Kenise Murphy Kilbride at 416-979-5339 or Dr. Steven Webber at 416-979-5339, ext. 6772.

I have read the information contained above and hereby give my consent to participate in the Study of Migration and Emergency Shelter Use to which I have been invited and to have my comments recorded.

Signature:_____

Date:_____

Appendix C: Key Informant Focus Group Questions

Focus Group of Key Informants: Protocol

A note for the facilitator: The facilitator script is printed in *italics*. Instructions to the facilitator are printed in **bold**. It is essential that you address every numbered question but you are also encouraged to modify the wording of the script as you deem necessary, and to apply your own discretion in the use of follow-up questions.

Introduction

*Hello, I am (**name**). I am a member of a research team that is studying the experience of homelessness among immigrants, refugees, and refugee claimants in Toronto, Peel Region, and Hamilton.*

The project is being funded by the Housing and Homelessness Branch of the Department of Human Resources and Social Development Canada in the Department of Human Resources Canada, and is being coordinated by a team of researchers at Ryerson University. The information gathered by this study will be used to help improve the situation of newcomers to Canada who are at risk of being homeless. We will keep the identities of all of our respondents anonymous, and data will be reported in such form in the final report as to preserve your anonymity.

Before we begin, let me remind you that you can stop the process at any time if you feel uncomfortable with the information requested.

Thank you for taking the time to participate in this group discussion today. The discussion should take approximately an hour and a half. May we begin?

Section 1: Background Information

- 1. You have all filled out a form that lists your name, official title, organization, and its type. I'll ask you now to introduce yourselves to the group in exactly that way, so everyone knows who all the participants in this focus group are.*
- 2. Could you briefly describe the services that your organization offers to homeless people?*
- 3. How has this service developed or changed in the past 10 to 20 years?*

Section 2: Characteristics of Migrants and Their Vulnerability to Homelessness

4. *In general, most homelessness among newcomers to Canada seems to be the result of a lack of affordable housing and of income that is inadequate to afford the housing that is available. What are the characteristics of foreign-born homeless people in Toronto, Hamilton, and Peel Region, or those at risk of being homeless, that contribute to their vulnerability to being homeless?*

[Probe to see what differences, if any, there are in the experiences of participants from the three different areas.]

4a. **[If there are differences, and they have not been explained in the discussion of them:]** *What do you think are the reasons for these differences?*

5. *What in your experience differentiates homeless immigrants from those who are able to find a place to live after arriving in Canada?*
6. *We are also interested in the way in which challenges to accommodation are experienced differently by different types of migrants, that is, how their status is linked to their vulnerability. The types of status we refer to are:*
- *Refugees*
 - *Refugee claimants whose claim is not yet adjudicated*
 - *Permanent residents or citizens who arrived as independent immigrants*
 - *Permanent residents or citizens who arrived as family-class immigrants*
 - *Those without status –either because they entered Canada illegally, or have overstayed their visa, or have been ordered to leave*

In your experience, do these groups differ at all in their risk of homelessness, and if so, how?

6a. *Let us begin with those without status.*

6b. *Let us move now to refugee claimants who are awaiting adjudication of their case.*

6c. *Next please discuss the housing situations of convention refugees.*

6c(i). *The Refugee Assistance Program (RAP) is designed to help convention refugees become settled in Canada. Are there ways this could be improved so as to alleviate the vulnerability to homelessness of refugees?*

6d. *Is the case different for family-class permanent residents or citizens?*

6e. *How have you experienced the situation of independent immigrants?*

7. *Are there programs and services in your organization or elsewhere for each of these migrant groups that you think would alleviate the risk of homelessness among newcomers to Canada?*

[Probe to see the extent to which programs and services address each of the migrant groups]

8. *What recommendations do you have for the improvements of any of these programs or services? And do these recommendations vary according to the type of migrant group the program is intended to serve?*
9. *Can you suggest any additional programs or services (not currently in place) that would help alleviate the risk of homelessness among newcomers to Canada?*

Section 3: Changes or Trends in the Patterns of Homelessness Among Newcomers

10. *In general, have you observed any changes in homelessness among any of these immigrant groups in Canada over the past 10 to 20 years?*

**[Probe: The homeless immigrant population: how is it changing?
 Why do you think the change is happening?
 Where are the homeless to be found, and is this changing?
 To what extent or length of time are immigrants homeless, and is this changing?]**

11. *Are there distinctions to be made in the trends and changes you observe that are related to the status of the migrants, as we discussed above?*

[Remind them of each of the types: refugees, refugee claimants, those without status, as well as permanent residents or citizens, either family class or independent.]

Section 4: The “Hidden Homeless”

12. *Given that the “hidden homeless” remained largely hidden in the previous survey we conducted (6% of all interviewees), and any East Asian homeless were completely invisible, what in your experience are their special circumstances that lead Chinese and other East Asians to be vulnerable to homelessness yet cause them to avoid the help provided in temporary shelters? And what is a more appropriate way to reach them and assist them in obtaining housing?*

13. *What is your experience of other “hidden homeless” and what is a more appropriate way to reach them and assist them in obtaining housing?*

Section 5: Newcomers, Vulnerability to Homelessness, and Social Capital

- 14. One of the ways that people who fall on hard times manage to escape homelessness is by calling on their contacts for finding the assistance they need. Such contacts and networks of contacts are often referred to as “social capital.” What are the ways in which your organization and others you know of attempt to help immigrants build “bridging” social capital, that is, help in building their networks for finding suitable housing, work, and other assistance?*
- 15. Besides networks of contacts for finding assistance, there is a deeper layer of social capital, those you can call on to support you and who form with you and others a community of trust. Such communities of trust are sometimes referred to as “bonding” social capital. They are often, but not always, ethno-specific; they may also be neighbourhood based. What are the ways in which your organization and others you know of attempt to help immigrants build “bonding” social capital, that is, help them integrate into communities of trust, on whom they can rely on hard times?*
- 16. Once an immigrant finds housing through some type of contacts, what are the reasons that they may become homeless again, and what are the ways of preventing this?*

Conclusion

- 17. Are there any other issues that we haven’t discussed that you think are important to raise?*
- 18. Are there any other issues we should raise when we go out to interview homeless immigrants themselves?*

Thank you for your time and thoughtful participation. It will be of great assistance in our research.

Appendix D: Individual Interview Questions

Immigration and Homelessness Study

Individual Interview Questionnaire

A note for the interviewer: The interviewer's script is printed in *italics*. Instructions to the interviewer are printed in **bold**. It is essential that you address every numbered question but you are also encouraged to modify the wording of the script, as you deem necessary and to apply your own discretion in the use of follow-up questions.

Introduction

Since you have already introduced yourself to the interviewee in order to set up this interview, the Introduction to the Interview will consist of a reading of the Consent Form aloud, allowing the interviewee to follow along with you, to be sure that all interviewees understand all of the elements of the Consent Form and have initialed it. Before the form is initialed, ask if there are any questions. Do not hesitate to call any of the Research Team for clarification.

1. **Research Area for Interviewer:** ___ Toronto ___ Hamilton ___ Peel Region
2. **Sex of interviewee:** ___ male ___ female
3. **Participant is:** ___ one of the homeless ___ one of the hidden homeless

Section 1: Background Information

For each of the following questions, try to document the specific words that the respondent uses to answer the question, where it differs from the replies provided here.

We want to gather some background information that will help with understanding the findings in terms of differences in the experiences of different groups.

Immigrants to Canada bring many languages with them:

4. *What is the language that you first spoke?* _____
5. *Can you read this language?* ___ yes ___ no
6. *Is this the language you still use most at home?* ___ yes ___ no ___ not applicable
[If no:] *What is the language you use?* _____
7. *What about English? Do you feel you speak it well?* ___ yes ___ somewhat ___ no
8. *Can you read it?* ___ yes ___ somewhat ___ no
9. *Can you write it?* ___ yes ___ somewhat ___ no

10. Can you speak any other languages? ____ yes ____ no [If yes, name:] _____

11. Can you read any other languages? ____ yes ____ no [If yes, name:] _____

12. What is your age as of your last birthday? _____

13. Where is your place of birth? (city/region, province or state, and country) _____

14. Do you currently have citizenship in that country? ____yes ____no ____don't know

15. Do you currently have citizenship in any other country? ____yes ____no [If yes, name it or them:] _____

16. How would you describe your ethnic or racial background? You can list more than one ethnic heritage if you like _____

(Prompts)

- African, North (e.g., Moroccan, Tunisian, Algerian, Egyptian, etc.)
- African, Northeast (e.g., Ethiopian, Somali, Djibouti, etc.)
- African, East (e.g., Kenyan, Tunisian, Madagascan, etc.)
- African, West (e.g., Ghanaian, Nigerian, Sierra Leonean, etc.)
- African, Central (e.g., Sudanese, Ugandan, Rwandan, etc.)
- African, South
- Arab
- Black
- Caribbean (e.g., Haitian, Jamaican, Trinidadian, Guyanese, Barbadian, etc.)
- Chinese
- East European (e.g., Russian, Romanian, Polish, Ukrainian, etc.) Former Yugoslavian (e.g., Bosnian, Serb, Croat, Kosovar, Slovenian, Macedonian, etc.)
- Southern Europe (e.g. Italian, Spanish, Portuguese etc.)
- Filipino
- Japanese
- Korean
- Latin American (e.g., Mexican, Cuban, Central Amer. country, South Amer. country, etc.)
- South Asian (e.g., Bangladeshi, Indian, Pakistani, Tamil, Sri Lankan, etc.)
- Southeast Asian (e.g., Cambodian, Indonesian, Laotian, Thai, Vietnamese, etc.)
- West Asian (e.g., Afghani, Iranian, Iraqi, Jordanian, Kuwaiti, Lebanese, Palestinian, etc.)
- Other

17. What is your current status in Canada? _____

If the respondent is unsure, read them the following categories.

Are you a Permanent Resident who:

____ Arrived as a Landed Immigrant: Family Class

____ Arrived as a Landed Immigrant: Independent or Business Class

Arrived as a Refugee who was:

____ Sponsored by the Government

____ Sponsored by a private organization

- ☐ *Claiming refugee status and was accepted*
☐ *Are you currently a Refugee Claimant*
☐ *Are you appealing a decision for refugee status that was against you*
☐ *Are you under a deportation order*
- ☐ *Are you now a Naturalized Citizen, if so, did you arrive as:*
☐ *an independent immigrant,*
☐ *someone sponsored by your family,*
☐ *a refugee*
☐ *a refugee claimant*
☐ *other [if so, please specify] _____*
☐ *Are you a Temporary Visitor [if so, describe type of visa] _____*
☐ *Are you currently here without status, a person who:*
☐ *Entered legally but overstayed permission or visa*
☐ *Entered illegally, that is, without permission and are not a refugee*
☐ *Entered as a refugee claimant but was denied refugee status; still haven't left the country*
☐ *Have been ordered to leave the country for other reason but still haven't left*
☐ *Other [if so, describe]: _____*
☐ *Declined to answer*

18. What is your marital status?

- | | |
|--|---|
| <input type="checkbox"/> <i>Single</i> | <input type="checkbox"/> <i>Married</i> |
| <input type="checkbox"/> <i>Divorced</i> | <input type="checkbox"/> <i>Widowed</i> |
| <input type="checkbox"/> <i>Common-law</i> | <input type="checkbox"/> <i>Separated</i> |

19. [If married or common law] Is your partner living with you? ☐ **yes** ☐ **no**

20. [If no] Sometimes people who migrate are not able to come together with their spouses to the new country, and other times people arrive here, but then experience great stress and then split up. Would you please explain why you and your partner are not living together?

21. Do you have any children? ☐ **no** [go to question 23]

☐ **yes** How many? _____

22. Could you please tell us about each of your children in turn: whether they are sons or daughters, giving us their age, whether they are Canadian citizens, and if they are currently living with you? [If more than one child, go through the following material for each child]

- **Gender:** ☐ **Male(s)** ☐ **Female(s)**
- **Age(s):** _____
- **Canadian Citizenship:** ☐ **yes** ☐ **no**
- **Living with you:** ☐ **yes** ☐ **no**
- **If not, [why not and where are they?] [Prompt]**

- Living with other relatives primarily because of parent's homelessness
- Living with friends primarily because of parent's homelessness
- Living elsewhere primarily because of schooling
- Over 18 and living independently but securely housed
- Over 18 and living independently but vulnerable to homelessness
- Separated from parents through war or civil unrest
- Other parent has children and parents no longer live together
- Deceased
- Other (Please explain) _____

23. Have you any other family members here in Canada? - For example, parents, grandparents, brothers, sisters, their children, etc. ☐yes How many? _____

☐no

24. Have you any other family members in Canada or elsewhere who are dependent on you for financial support? -For example, parents, grandparents, brothers, sisters, their children, etc.

☐yes [go to question 25]

☐no [go to question 26]

25. Please specify, i.e., how many dependents, where do they live, and what is their relationship to you?

26. We know you don't have as much money as people need to live in this city, but how are you surviving, that is, what are your sources of income? [Prompt with the following; include:]

☐ Wages from full-time jobs What kind of job(s)? _____

☐ Wages from part-time jobs What kind of job(s)? _____

☐ Social assistance

☐ Gifts from family or friends

☐ Loans from family or friends

☐ Loans from money marts or other payday loan shops,

☐ Money from begging,

☐ Handouts from agencies or other sources

☐ Food banks

☐ Food programs at agencies, churches, etc.

☐ Care-giving assistance

☐ Networking assistance (leads to jobs or services)

☐ Anything else? [If so, have them describe] _____

27. What was your occupation before you came to Canada? _____
28. What kind of work would you like to do here in Canada? _____
29. Please describe the highest level of schooling you had completed before you came to Canada. [Prompt with the following:]
- ___ No formal schooling
- ___ Some elementary school highest grade _____
- ___ Completed elementary school
- ___ Some high school highest grade _____
- ___ Graduated high school
- ___ Trade/Technical school
- ___ Some post-secondary education
- ___ Undergraduate Degree(s) in _____
- ___ Professional Degree(s) in _____
- ___ Post-Graduate Degree(s) in _____
30. If you had trade or professional qualifications from abroad, are they recognized in Canada? ___yes ___ no ___unknown/uncertain
31. Have you received any education or training in Canada? ___yes ___ no
- [If yes] Please explain: _____
32. Do you have any health condition that requires attention? ___yes ___ no. [If yes:]
Could you please briefly describe this?

Section 2: Migration History

In this section we begin the part of the interview where it is particularly important to capture the words of the interviewees, and to allow them to tell their stories in their own way. We suggest prompts for when they are not sure of what you are asking, but we primarily want their own stories.

33. We're really interested in your story of migration, i.e., how and why you came to Canada. Why did you leave your country of origin, or the place where you had been living?

Let the respondents tell their story, but if they are having difficulty expressing themselves you can prompt with:

- To have an opportunity for a better job
- To escape war or civil unrest
- To escape persecution on the basis of race, ethnicity, religion, gender, sexual orientation or similar reason
- To be able to join family or friends here

- Other reason [Please explain.] _____
34. *Why did you choose to come to Canada?* [Ask them for their reasoning around the decision, and if any of the following reasons appear, ask also for the information specified.]
- Job opportunities [If so, have them describe.] _____
 - Social or other services [If so, describe the specific types of social services.] _____
 - Ties to friends or family in Canada. [If so, have them describe their relationship to these people and the reasons why these ties are important to them, or keep them here.]
 - Other reasons? [If so, have them describe.] _____
35. *How long have you lived in Canada?* _____
36. *When you first came to Canada, did you come to this city?* ____no ____yes [go to question 38.]
37. *If you lived elsewhere in Canada, why did you choose to come to this city?* [Ask them for their reasoning around the decision, and if any of the following reasons appear, ask also for the information specified.]
- A hope for better job opportunities. [If so, have them describe.] _____
 - Social or other services [If so, describe the specific types of social services.] _____
 - An opportunity to live near people with my ethnic background
 - Ties to friends or family in Toronto/Hamilton/Peel [If so, have them describe their relationship to these people and the reasons why these ties are keeping them in the city.]
 - Other reasons? [If so, have them describe.] _____
38. *What is the main reason why you have remained in Toronto/Hamilton/Peel?* Have the respondents answer in their own words, but help them with these options if they are having a difficult time describing their reasons. We are interested in their reasoning in making this decision to stay, but if any of the following reasons appear, ask them for the information specified.
- Job opportunities [If so, have them describe.] _____
 - Social or other services [If so, describe the specific types of social services.] _____
 - Ties to friends or family in Toronto/Hamilton/Peel [If so, have them describe their relationship to these people and the reasons why these ties are keeping them in the city.]
 - Other reasons? [If so, have them describe.] _____

Section 3: Housing Experiences

39. Prior to arriving in Canada, did you ever:

- | | | |
|--|--------|-------|
| a. Live in a residence that you owned or rented yourself | ___yes | ___no |
| b. Share a private residence owned or rented by someone else | ___yes | ___no |
| c. Live in an emergency shelter or refugee camp | ___yes | ___no |
| d. Live out of doors or in a vehicle or in a squatter's refuge
like a warehouse or empty building | ___yes | ___no |
| e. Other [describe] _____ | | |

40. After arriving in Canada have you ever:

- | | | |
|---|--------|-------|
| a. Lived in a residence that you owned or rented yourself | ___yes | ___no |
| b. Shared a private residence owned or rented by someone else | ___yes | ___no |
| c. Lived in an emergency shelter | ___yes | ___no |
| d. Lived out of doors or in a vehicle or in a squatter's refuge
like a warehouse or empty building | ___yes | ___no |
| e. Other [describe] _____ | | |

41. We're interested in how many times you have changed your residence in Canada. [For those who have been in Canada for more than 3 years, just go back 3 years]
_____times. ___NA

42. Please describe the type of accommodation you are living in now.

___ Shelter

___ Other

Prompt:

- [OMIT if a shelter] What kind of accommodation is this?
- How long have you been living there, and what has been your experience there?
- [OMIT if a shelter] How many people are living there?

43. What were your experiences in trying to find appropriate housing? What kind of housing would best suit you and your family? [Prompt: why do you think this?] It's very important to learn what they were looking for and what they experienced in the search for appropriate housing.

Section 4: Discussion of Challenges

44. We would like to identify the challenges facing people who have immigrated to Canada. Please describe the difficulties you've had and are currently having in trying to find work or securing a stable income.

[Have the respondents answer in their own words, but direct them toward these options if they are having a difficult time describing their difficulties. Probe for details]

- No job leads
- Health problems [for example, mental or physical, substance abuse, *etc.*]
- No stable address
- Care-giving responsibilities
- Poor English language proficiency
- Transportation problems
- Racial or ethnic discrimination
- Gender discrimination
- Anything else? [If so, have them describe] _____

45. *Please describe the difficulties you've had or are having in trying to find stable appropriate housing.*

[Have the respondents answer in their own words, but direct them toward these options if they are having a difficult time describing their difficulties. Probe for details]

- No affordable housing
- Lack of steady income
- Income comes from social assistance
- Lack of Canadian credit, or lack or recognition of credit history abroad
- Health problems [for example mental or physical problems, substance abuse, *etc.*]
- No stable address
- Number of children
- Child care responsibilities
- Elder care responsibilities
- Lack of contacts
- Immigration status
- Single-parent head of family
- Lack of appropriate documents
- Transportation problems
- Racial or ethnic discrimination
- Gender discrimination
- Anything else? [If so, have them describe] _____

46. *Do you think that in Canada you are considered a member of a visible minority group?*
____yes ____no [go to question 48] ____does not know [go to question 48]

47. [If yes:] *Has this contributed to the challenges you have faced?*

____no
____does not know
____yes [probe for the experiences related to this:] *Can you tell me more about your experiences?* _____

Section 5: Sources and Kinds of Assistance

48. *We need to know more about the kinds of help people have in finding jobs, housing, childcare, health care, etc. Would you please tell us in your own words the kinds of resources or support you have for this. In other words, can you think of anyone who helps you? [Prompt: Go through each of the following individually - family or relatives, friends, agency or shelter staff, place of worship members, others in the country or out of it, etc.]*

___no [If no, PROBE] [go to question 50].

___yes [If yes] *Please tell us about it. Who helps you and what kind of help do you get?*

Do they help with:

- **Employment search**
- **Housing assistance**
- **Health care**
- **Child care**
- **Job training**
- **Transportation**
- **Personal counseling**
- **Mental health counseling**
- **Food**
- **Clothing**
- **Anything else? [describe]: _____**

49. *How strong are these sources of support for you? In other words, how helpful and reliable are they?*

Bridging Capital Indicators:

Do you:

50. *Know Canadians who work in your field?*

___many ___some ___very few ___none ___n/a

51. *Know other people of your ethnic background who work in your field?*

___many ___some ___very few ___none ___n/a

52. *Meet with groups, for example professional associations, who give you leads to work?*

___often ___sometimes ___rarely ___never ___n/a

53. *Know workers who can help you in employment or other agencies?*

___many ___some ___very few ___none ___n/a

54. *Know at least one counselor or staff person who cares about you and is available to you on a regular basis?*

___ yes ___ no

55. Participate in classes or sessions (for example, ESL classes) where you meet people who share leads to jobs, housing, child care etc.?

___often ___sometimes ___rarely ___never

56. How would you sum up your connections to people who could help you with housing, work, and in other important areas of life?

Bonding Capital Indicators:

Do you have:

57. Members of your ethnic or faith communities who are good friends and live in a location that is convenient for you to visit? ___many ___some ___very few ___none

58. Relatives who live in a location that is convenient for you to visit?

___many ___some ___very few ___none

59. Friends or family members you could turn to for help in an emergency?

___many ___some ___very few ___none

60. Workmates who are good friends? ___many ___some ___very few ___none ___n/a

61. Someone convenient with whom you could leave your children, if you had to?

___many ___some ___very few ___none ___n/a

62. Someone to help with chores like shopping, carrying things?

___many ___some ___very few ___none

63. Do you attend a place of worship?

___ yes, regularly

___ yes, sometimes

___ yes, but only rarely

___ no

64. Do you feel comfortable with the congregation and that you belong there?

___yes ___somewhat ___not really

65. Could you tell us, please, what kind of help you get from your place of worship or its members, if any? _____

66. Do you think that the solutions to your housing problems will come out of your membership here, that is, through the support you will get from others in that congregation? [If yes, please probe:] How might this happen?

67. Do you participate in any social or cultural groups or activities, including volunteer work?

___ yes, regularly

___ yes, sometimes

___ yes, but only rarely
___ no [go to question 71]

68. *Do you feel you belong in that cultural group or in those activities?*

___yes ___somewhat ___not really

69. *Could you tell us, please, what kind of help you get from that cultural group or in those activities, if any? _____*

70. *Do you think that the solutions to your housing problems will come out of your participation here, that is, through people you know through these groups or activities? [If yes:] How might this happen? _____*

71. *In general, do you feel you can trust people here in Canada? Can you explain why or why not?*

72. *What are some of the values that are important to you?*

73. *In general, do you feel that there are people in your neighbourhood or community with whom you share values that are important to you?*

74. *In general, do you feel you are valued or appreciated here in Canadian society? Can you tell me why or why not?*

75. *How would you sum up your sense of belonging to groups or associations here in Canada that would help you in time of need?*

76. *In general, do you feel optimistic that your housing and other difficulties will be resolved fairly soon?*

77. *What do you think needs to be done to improve the housing circumstances of immigrants to Canada? _____*

78. *Are there any other questions that you think we should be asking of people with housing problems to try to discover what helps them and what doesn't? _____*

79. *Is there anything else you would like the research team to know or to think about?*

Appendix E: Key Informants Participating in Focus Groups

Pilot Test Focus Group Participants

1. Faisal Hassan, Housing Counsellor,
Midaynta Association
Toronto, ON
2. Judy Szilagy, Counsellor,
Women's Residence
Toronto, ON
3. Wangari Muriuki,
Street Health Community Nursing Foundation
Toronto, ON
4. Prince Sibanda, Coordinator,
First Contact Program, Red Cross
Toronto, ON
5. Alaka (Alakananda) Brahma
Flemingdon Neighbourhood Services
Toronto, ON
6. Bill Sinclair, Assistant Executive Director
St. Stephen's Community House
Toronto, ON

Hamilton Focus Group Participants

1. Tina France, Case Manager
Youth and Newcomer Team
Ontario Works
2. Dionne Grant, Public Health Nurse
Equal Access Program
Community Programs Branch
3. Carole Zoghaib, Case Manager
City of Hamilton
PHCS—Community Programs Branch
4. Inas Garwood, Community Development Coordinator
Family Services Hamilton

5. Niki Gately, Street Outreach Coordinator
Public Health and Community Services/ Housing Help Centre
Hamilton
6. Henry Aviles, Housing Worker
Housing Help Centre
Hamilton

Peel Focus Group Participants

1. Ligia M. Reyes,
Families First Case coordinator
Dixie Bloor Neighbourhood House
Mississauga, Ontario
2. Ellen Russell
Case coordinator in Families First Program
Dixie Bloor Neighbourhood House
Mississauga, Ontario
3. Jackie de Haan Buckeridge
Employment Counsellor
India Rainbow Community Services of Peel
Brampton, Ontario
4. Berna Bolanos
VAW Program Coordinator
CCS Catholic Cross Cultural Services
Brampton, Ontario

Toronto Focus Group Participants

1. Alakananda Brahma, Drop-In Coordinator
Flemingdon Neighbourhood Services
2. Douglas Lee, Housing Worker
Woodgreen Red Door Family Shelter
3. Faisal Ahmed Hassan, Homeless Support Counsellor
Midaynta Association of Somali Service Agency
4. Debbie Hill-Corrigan, Executive Director
Sojourn House

5. Caroline Feaver, Housing Coordinator
Romero House
6. Loly Rico, Co-Director
FCJ Hamilton House Refugee Project
7. Azar Farahani, Community Housing Worker
Shelter, Housing & Support
CNS, City of Toronto
8. Bob Murdie, Professor
York University

Appendix F: Participation in Workshops for Dissemination of Findings

Workshops were conducted for service providers in Toronto, Hamilton, and Peel. The research backgrounds and work experiences of the participants were quite diverse. Hamilton key informants included individuals from:

- City of Hamilton
- Ontario Works
- Children's Aid Society
- Good Shepherd Centre—Youth Services
- Good Shepherd Centre—Martha House
- Good Shepherd Centre—Family Centre
- Settlement and Integration Services Organization
- Hamilton Mountain Legal Community Services
- Hamilton Tenant Help Line
- Housing Help Centre
- Care Centre for Internationally Education
- McMaster University, School of School Work
- Wilfred Laurier University
- CAB
- YWCA

The Toronto workshop was larger than our Hamilton seminar and also quite diverse as it included individuals from different areas of government as well as many more community agencies. Participants in the Toronto workshop included individuals from:

- City of Toronto
- Community Social Planning Council
- Toronto Community Housing
- Support Community, City of Toronto
- Housing and Homelessness Branch—Ontario Region (Research Analyst)
- Ministry of Municipal Affairs and Housing, Market Housing Branch (Policy Advisor)
- Ministry of Citizenship and Immigration (Policy Advisor, Policy and Research Unit)
- City of Toronto Shelter, Support & Housing Administration Division (Policy Development Officer)
- Street Health Community Nursing Foundation, Mental Health Team
- Syme-Woolner Neighbourhood and Family Centre (Adult Programmes & Community Development Coordinator)
- St. Michael's Hospital (Centre for Research on Inner City Health)
- St. Stephen's Community House
- St. Christopher House
- John Howard Society of Toronto
- Public Health Agency of Canada

- Joint Centre of Excellence for Research on Immigration and Settlement
- Faculty of Social Work, University of Toronto
- Ministry of Community and Social Services
- Centre for Addiction and Mental Health
- CCS (Regional Director, Metro Region)
- HHB Communications
- City of Toronto, Public Safety Unit
- Wilkinson Housing and Support Services
- Atkinson Fellow
- Christie Ossington Neighbourhood Centre
- Fred Victor Centre, Women's day Program
- Ryerson University
- University of Toronto, School of Nursing
- Yorkville Community College
- Cancer Care Toronto
- Riverdale Immigrant Women's Centre
- Toronto Social Services
- Primary Support Unit
- Client Services and Information Unit (Caseworker)
- Toronto Friendship Centre
- Arab Community Centre
- Our Place, Peel (Outreach Worker)
- Region of Peel
- Red-Door Family Shelter
- Toronto District Relief Committee
- Birkdale Residence