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The barriers faced by recent immigrant women in Hamilton and Toronto's rental housing markets

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THE BARRIERS FACED BY RECENT IMMIGRANT WOMEN IN
HAMTILON AND TORONTO'S RENTAL HOUSING MARKETS

by

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2006

A Major Research Paper
Presented to Ryerson University

in partial fulfillment of the requirements for the degree of

Master of Arts
In the Program of
Immigration and Settlement Studies

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Master of Arts
Immigration and Settlement Studies
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ABSTRACT

The overall purpose of this paper is to add to the existing body of literature on the housing situation and needs of recent immigrant households by placing the unique experiences of recent immigrant women at the centre of the study. It will begin with a review of the existing literature on immigration and housing, with a particular focus on the barriers facing newcomers in the rental housing market. Based on data from Statistics Canada, the Longitudinal Study of Immigrants to Canada (LSIC), studies conducted by the Canada Mortgage and Housing Corporation [CMHC] and interviews with persons with demonstrated knowledge of the barriers facing newcomer women searching for adequate, suitable and affordable housing, this paper aims to provide an overview of the difficulties that many newcomer women face in their search for and retention of housing in Hamilton and Toronto. It also includes a series of recommendations addressing some of these barriers.

Key words: recent immigrants, women, housing, Toronto, Hamilton

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To Grandpa

Table of Contents

1. Introduction -----	1
1.1 Purpose and Contribution of Research -----	3
2. Methodology -----	5
2.1 Sample Population -----	7
3. Literature Review -----	9
4. Employment and Income -----	22
4.1 Affordability -----	29
5. Housing Discrimination Against Recent Immigrant Women -----	34
5.1 Discrimination Based On Newcomer Status -----	38
5.2 Racial or Ethnic Discrimination -----	41
5.3 Gender-Based Discrimination -----	43
5.4 Discrimination Based on Family Size -----	44
5.5 Discrimination Based on the Receipt of Social Assistance -----	46
5.6 Interlocking Sites of Discrimination -----	47
6. The Role of the Government in Providing Affordable Housing -----	49
7. The Accessibility of Housing Related Information and Services -----	56
8. Conclusions and Recommendations -----	64

1. Introduction

Finding affordable, suitable and adequate housing in a desirable neighbourhood is one of the first steps towards integration into Canadian society for newcomers. Securing a place to live allows immigrants to focus on other areas of settlement, such as employment, education or training (LSIC Statscan 2005). It is for this reason that finding a place to live that is not only suitable in size, but is also affordable, well maintained, and in a safe neighbourhood is absolutely vital in the successful settlement of newcomers and their eventual integration into Canadian society. Several studies have noted some difficulties in this area of the settlement experience. Researchers such as J. David Hulchanski (1994; 1997; 2000; 2004), Sylvia Novac (1991, 1996, 2002), Kenneth Dion (1996, 2001), Sarah Wayland (2007) and Robert Murdie (2003, 2004, 2005, 2006) have examined several barriers facing newcomers in the search and retention of affordable, adequate, and suitable housing. These barriers range from the individual to the systemic: from the discriminatory actions of individual landlords to the policies of the Canadian labour market, which all too often restrict newcomers to low-paying, precarious forms of work with little consideration for their education or experience. Many of the barriers facing recent immigrant women in these areas are structural and institutional. For example, the lack of recognition of foreign-acquired education, skills and experience prevents many from entering into the field of their choice. With regard to the housing challenges encountered by recent immigrant women – the focus of this paper – Canada's lack of a national housing program has meant that there are no cohesive

policies in place that guarantee accommodation for all Canadians, regardless of their country of origin or level of income (Kilbride and Webber 2006).

Recent immigrants, and recent immigrant women in particular, are faced with several, intersecting barriers to accessing and retaining rental housing in Ontario. These include discrimination in the labour and housing markets, the non-recognition of their foreign acquired skills and credentials, the lack of Canadian experience and landlord references, language barriers, and the inaccessibility of housing related information and services. These barriers, when combined with the absence of cohesive, multi-sectoral housing policies means that many recent immigrants are severely restricted from accessing and retaining adequate, suitable and affordable housing.

It is important to note at this point that this paper is not meant to speak about the experiences of all recent immigrant women. It highlights issues facing a specific segment of this population; those who have been marginalized – economically, socially or racially – and their experiences in accessing and retaining adequate, suitable and affordable rental housing in Hamilton and Toronto.

This paper will focus on how immigrant women have been marginalized in spite of their education, skills and experience and how they are being denied equal access to the basic rewards of Canadian society, including education, employment and housing. There is very little existing research on how gender and newcomer status intersect and how this influences the initial housing options and choices available. Housing related insecurity in Toronto and Hamilton's rental housing markets among recent immigrant women will be explored through the following

themes: discrimination and systemic barriers to full participation in the labour market, affordability, discrimination in the rental housing market, the accessibility of housing related information and services, and the role of the government in providing affordable housing. A literature review is also included to give a general overview of the issues facing recent immigrant women in Ontario's rental housing markets.

1.1 Purpose and Contribution of Research

The overall purpose of this paper is to add to the existing body of literature on the situation and housing needs of recent immigrant households by placing the unique experiences of recent immigrant women at the centre of the study. The existing literature, with a few notable exceptions, focuses on the housing situation and needs faced by immigrants in general, without differentiating between men and women. In light of the fact that women make up 51.46% of the immigrants arriving in Canada (CIC Facts and Figures 2006) and 68.0% of recent immigrants are tenants during their first years after arrival (Preston et al. 2006:48), focusing on the unique and varying needs of recent immigrant women will contribute to our understanding of the difficulties encountered by the majority of newcomers to Canada.

A major focus of this paper deals with the disadvantages faced by many marginalized immigrant women in terms of their ability to access and retain suitable, affordable and adequate housing. These include:

- Economic barriers: low average incomes, cuts to social assistance payments, the non-recognition of foreign education and credentials:
- Macro-level barriers: the structure of housing markets (housing prices, market rents, availability of different types of housing), governmental policies regarding housing (including the construction and maintenance of social housing, non-profit housing and subsidized housing):

- Social barriers: social and cultural constructions of race, gender and newcomer status that are used to separate immigrants, women in particular, from the Canadian-born population.

The section on social barriers will include an extensive discussion of the effects of the intersecting grounds of discrimination encountered by many newcomer women in their search for housing. Discrimination will also be discussed in connection with employment and income.

The overall goal of this project is to explore the barriers that recent immigrant women experience in their search for and retention of rental housing in Toronto and Hamilton. Describing their experiences – as women and as newcomers - will contribute to the knowledge about the difficulties that they face and what helps to overcome them. Since very little information specific to this aspect of is available this research will be of potential benefit to academics, policy makers, program co-ordinators, settlement workers and others in the field to help them to understand the unique barriers that recent immigrant women face in Toronto and Hamilton's rental housing markets. Interviews were conducted with key informants who have first-hand knowledge of the barriers faced by this group. Thus, it may be useful for all who support immigrant women to read material representative of the experiences of many different communities within different cities. Ideally, this study will be used as a base for further research into improving the housing options and choices of recent immigrant and refugee women in Canada.

2. Methodology

This project began with a comprehensive literature review of the existing research related to the housing options and choices of immigrants. Information was obtained primarily from academic journals, however, much of the data collected on rental market statistics was found in publications from the Canada Housing and Mortgage Corporation [CMHC]. The literature review revealed several notable gaps in the existing information about newcomers to Canada and housing. A gendered analysis was largely absent in the existing research. For this reason the experiences of recent immigrant women became the focus of my research. While it could be argued that female refugees face many similar disadvantages, their particular experiences will not be covered in this paper. The second phase of this project involved using statistical data from the Longitudinal Survey of Immigrants to Canada, the Canada Mortgage and Housing Corporation and various reports from the Joint Centre of Excellence for Research on Immigration and Settlement [CERIS] in order to establish the general demographic trends of the sample population (recent immigrant women) including information on average income, occupation, family size and composition, and education and training. In addition to these statistics, data was collected from CMHC reports regarding the structure of the rental market, the average costs of apartments, the rate at which rents have been increasing, and the vacancy rates for both Toronto and Hamilton.

Following the establishment of general themes from the review of the existing literature, six interviews were conducted with settlement workers, housing help workers, anti-racism advocates serving a number of diverse ethno-racial immigrant

communities and a representative from a tenants' rights organization. The respondents were recruited through e-mail correspondence and also through snowball sampling. The housing help workers and the legal worker were selected based on their interactions with a number of recent immigrant women from diverse communities in both Hamilton and Toronto. Other respondents were recruited as a result of their involvement with a specific immigrant community. The semi-structured interviews were conducted using open-ended questions focusing on the experiences of their clients during the housing search process. Several themes emerged from the interviews with the key informants, each of which will be analyzed independently using both the responses from the interviews and the existing research on the topic. Interviews with recent immigrant women would have been useful, however recruiting respondents from that vulnerable population proved to be very difficult. Originally, recruitment of recent immigrant women was to occur through workshops conducted by the Centre for Equality Rights in Accommodation. However, the time for this project was limited meaning that when the workshops were postponed, there was not enough time to propose another means of recruitment with the Ryerson Research Ethics Board and the interviews with recent immigrant women were unfortunately left out of this research. However, the key informants interviewed for this project represented a diverse sample of interests, backgrounds and specialties. Two of them were affiliated with Housing Help Centres, another with an anti-racism advocacy group, another with a human rights legal clinic, two were researchers with expertise in immigrant integration and housing, and one represented a specific immigrant community in Toronto. Four of the respondents had experience dealing with specific

ethno-racial communities within Hamilton and Toronto. Their different perspectives allowed for a number of distinct and varied concerns to be voiced during the interviews and improved the scope of my research immeasurably.

Based on the themes identified during the interviews, this paper will address the following factors that often restrict recent immigrant women's access to affordable, adequate and suitable housing:

- Discrimination in the housing market, based on race or ethnicity, gender, religion, newcomer status, family status, family size, and the receipt of social assistance;
- Landlords requiring guarantors and co-signors for female recent immigrant prospective tenants;
- Requirements for Canadian landlord references and credit checks;
- Affordability: including the effects of the non-recognition of foreign education and credentials on income and earning potential, the effects of racial and gender discrimination in the labour market, the high costs of market rent;
- The effects of family breakdown on housing access, retention and affordability;
- The role of all levels of government (federal, provincial and municipal) in providing affordable housing for recent immigrant women;
- The accessibility and availability of information about rental housing for recent immigrant women through both formal and informal channels.

2.1 Sample Population

For the purpose of this research, the term recent immigrant applies to legal, non-refugee immigrants who have been living in the country for less than ten years. The ten year time frame for recent immigrant status is used as it is the one most commonly applied by both Citizenship and Immigration Canada and the Canada Mortgage and Housing Corporation.

In both Hamilton and Toronto, the vast majority of recent immigrants live with family members, and a relatively high proportion (15% in Toronto and 10% in Hamilton compared to 9% and 6% of the Canadian-born population) live with their

extended families. In both cities, older recent immigrants are more likely to live in this type of household. The larger average household size among recent immigrants increases their dependence on larger units, particularly in the rental market. This has implications for affordability as larger units are more expensive and are not readily available in social housing (Kilbride and Webber 2006: 103). Another characteristic of recent immigrant households is that the proportion of recent immigrants 15 years of age and over reporting time spent on unpaid care of children is higher than the proportion of Canadian-born persons in the same age group (CIC Facts and Figures 2005). Given that caregiving is typically the responsibility of women, the added responsibility of caring for children may affect their ability to be employed full-time. This in turn would affect their ability to afford accommodation, particularly in the case of sole-support mothers (Johnson and Ruddock 2000)

It is important to note that the research conducted for this project is most applicable to a very specific segment of the population - those who have been marginalized and are having difficulties accessing and retaining the housing that they need to comfortably house themselves and their families. Additionally, while race and ethnicity are directly involved in many of the barriers discussed in this paper, all immigrant women are not racialized, and all not racialized women are immigrants. Given that five of the top ten source countries for Hamilton's recent immigrants and nine of the top ten countries in Toronto are racialized nations, it is conceivable, however, that many of the women who moved to Canada and who are renting accommodation face barriers due to their ethnic or racial origin. This fact was also reflected in the data collected during the interviews with key informants, in which all

but one listed race as a major barrier for securing accommodation for recent immigrant women.

This study does not intend to perpetuate the assumption that all recent immigrant women have low incomes. The high levels of education and experience within the recent cohort of immigrants indicate that many newcomer women are likely to secure highly skilled and well paying jobs in their desired fields after moving to Canada. It is important to note also, that all recent immigrant women do not face difficulties due to their role as caregivers for children. Although responsibilities for children cannot be generalized to all recent immigrant women, it appears that it is a significant barrier for many women trying to access housing as it has particular effects on affordability.

3. Literature Review

In spite of the recent trends in research which focus on the unique and varying needs of immigrants and refugees in Canada's housing markets, there are very few bibliographies on the subject. Mary Ann Beavis of the Institute of Urban Studies at the University of Winnipeg compiled an annotated bibliography entitled "Housing and Ethnicity: Literature Review and Select, Annotated Bibliography" which gave an overview of over one hundred Canadian, British and American studies in order to explore ethnic residential concentration, the housing preferences and choices of immigrants and refugees and the scope and effects of ethnic or racial discrimination (Beavis 1995). Unfortunately, this publication is no longer in print. The Housing New Canadians Working Group (www.hnc.utoronto.ca) also produced two

bibliographies; one regarding housing and immigrants using both Canadian and international literature and the other which studied housing-related discrimination in Canada. While these bibliographies are thorough and include information from a wide variety of sources, there remain gaps in the literature, notably reports, papers or statistics which focus exclusively on the housing choices, options and barriers of immigrant and refugee women.

The most recent and comprehensive bibliography on immigrants and housing was published by CMHC in 2006 as part of their series “The Housing Situation and Needs of Recent Immigrants in the Montréal, Toronto, and Vancouver CMAs”. While the entire series is extremely useful, the literature review entitled “Immigrants and Housing: A Review of Canadian Literature From 1990 to 2005” by Robert Murdie, Valerie Preston, Sutama Ghosh, and Magali Chevalier is an excellent starting point for any research as it is the most comprehensive in terms of a nation-wide overview of the research in this field. Volume 4 of the same series, entitled “The Housing Situation and Needs of Recent Immigrants in the Toronto CMA is particularly relevant for my research as it gives an excellent overview of the unique housing situation in the Greater Toronto Area, based on levels of immigration, the structure of the housing market (both contemporary and historical), and the changing characteristics of immigrant households (i.e. income, size, composition) from various source countries.

This literature review will concentrate on information from a variety of sources including immigration and housing, housing affordability, discrimination in the housing market and homelessness in Canada’s housing market in order to address

the following question: what are the options, choices and barriers facing recent immigrant women in Ontario's housing market? Literature was collected from a wide variety of sources including, journals, Non-Governmental Organizations and governmental websites and reports, which were produced mainly by the CMHC.

One of the major trends in Canadian housing research is the issue of affordability, particularly in connection with low-income groups. One of the major researchers in this field is Robert A. Murdie of York University whose research interests include changes in Canadian social geography in metropolitan areas since World War Two and the affordability and availability of homes for immigrant and refugee families. In a working paper he wrote for the Joint Centre of Excellence for Research on Immigration and Settlement [CERIS], Murdie considers finding a suitable dwelling in a supportive community as key in the successful integration of immigrants and refugees (Murdie 2005:1). He argues that for many newcomers, finding housing is made more difficult by relatively low incomes, high housing costs, the perceived shortage of rental vacancies as well as discrimination in the housing market (Murdie 2005:1). Based on his analysis of data collected by various Canadian studies concerning immigrants and housing affordability, Murdie concludes that most immigrant groups experience a serious affordability problem and that this continues for at least a decade after arrival (Murdie 2005: 1). Many recent immigrant and refugee households pay more than 50% of their income on rent, often for inferior or unsuitable residences. These statistics make this work especially significant as they provide a base for exploring the reasons why affordability is such a problem.

CMHC identifies three components in its *Core Housing Need* model:

adequacy, suitability, and affordability. Adequacy refers to the physical quality of the residence, suitability is the appropriateness of the dwelling in terms of family size, and affordability is the maximum amount a household should spend on housing, which usually translates to no more than 30% of the household's income (Murdie 2005: 2). This allows for the integration of studies about income levels among recent immigrants and the prevalence and effects of discrimination into future research about the housing options and choices of immigrant and refugee households.

Canada's national housing agency, the Canada Mortgage and Housing Corporation (CMHC) focuses on providing policymakers with information and analysis in order to facilitate the creation of innovative financing options for an affordable and dynamic housing market (www.cmhc.gc.ca). Their research therefore focuses on many areas including residential and interior design options, homelessness, low-income support, housing options for seniors, construction techniques, insurance solutions and comparative studies with other markets, such as the United States. In 2006, CMHC published reports concerning housing-related discrimination. CMHC's report was put together in order to review the research on housing discrimination in Canada, to assess the strengths and weaknesses of the research methods used by researchers and, most important, to consult various stakeholder groups (landlord/tenant associations, real estate/financial representatives etc.) in order to investigate the current issues in Canada's housing markets (Novac et al. 2002: 1).

For the purpose of its report entitled “State of Knowledge on Housing Discrimination”, housing discrimination is defined as, “any behaviour, practice, or policy within the public or market realm that directly, indirectly, or systemically causes harm through inequitable access to, or enjoyment of, housing for members of social groups that have historically been disadvantaged” (Novac et al. 2002:1). In order for discrimination to have taken place, there must be: (1) differential treatment and (2) the absence of moral or legal justifications for discriminatory actions. In sum, discrimination is manifested through the denial of equal opportunity, or equitable access, or equal treatment of a disadvantaged group compared to the dominant group (Novac et al. 2002: 1).

The report illustrates some key differences in housing-related discrimination research between Canada and the United States. In Canada, researchers have used a variety of methods of measuring levels of discrimination including: the collection and review of formal human rights complaints, surveys of both landlord and tenant groups, and housing audits. The United States uses predominantly the audit technique, a practice which is linked to federal Fair Housing laws (Novac et al. 2002: 1). While each research method has advantages and disadvantages, the housing audit method, which involves two trained testers from different groups applying for available housing and reporting how they were treated, provides the most concrete, direct evidence of discrimination (Novac et al. 2002: 1). However, it is worth noting that this method has been criticized for assuming that negative decisions in the housing market were the result of discrimination and not some other factor (Novac et al. 2002: 1). According to the CMHC’s report, the differences in the research

methods used by Canada and the United States are reflective of their differing policy approaches to the issue. Rather than actively seeking out guilty landlords, Canadian policy makers and researchers have generally focused on promoting individual human rights (Novac et al. 2002: 1).

Novac et al.'s report concluded that Canadian research on housing-related discrimination has focused largely on access to housing among ethno-racial minority groups (Novac et al. 2002: 2). Generally, the studies have been small-scale and limited to a small number of cities and regions. Additionally, there have been no Canadian studies of discrimination in the purchasing sector or which investigate discriminatory practices and outcomes in mortgage lending. In the studies which have reviewed perceptions of discrimination in the rental housing sector, researchers have noted an interesting trend where individuals have reported less discrimination against them on an individual level, but more discrimination based on their ethnic, racial, cultural or gendered group (Novac et al. 2002: 3, Taylor et al. 1990, Dion and Kawakami 1996, Dion 2001).

While gender-based discrimination in Canada's rental housing market has been noted, the focus of previous research has been as much on harassment and sexual harassment during occupancy as it has been on access to housing (Novac et al. 2002: 3). While female testers have been involved in the housing audit process, very few studies focus exclusively, or even mainly on women's perceptions of housing discrimination or the effects of interlocking and multiple sites of discrimination such as race, gender, income, source of income, etc.

J. David Hulchanski and Kenneth Dion are two of the few Canadian researchers whose work focuses on the intersections of race, class and gender in connection with immigrants and refugees in Canada's housing markets. Dion's paper about the Housing New Canadians Project studies how much discrimination members of the Jamaican, Polish and Somali groups had experienced while searching for rental housing in Toronto. It is important as it explores how discrimination operates simultaneously through many channels (race, gender, class, income etc.). This work is especially significant as it outlines the findings of the Housing New Canadians Project (HNC), which was undertaken by a partnership of researchers from several disciplines (geography, social work, and psychology) based at several Toronto-area universities (Dion 2001: 529).

The project's conceptual framework relies on a distinction between the primary and secondary barriers, as defined by Hulchanski, which refugees and immigrants face in Toronto's rental housing market. Primary barriers are, "those resulting from the social construction and the social use of certain characteristics of a person's profile that are extremely difficult, if not impossible, to change" (Hulchanski 1997: 8). These include skin colour (race), ethnicity and gender. Hulchanski defines secondary barriers as, "characteristics of a person's profile which can change, and often do change, over time" (Hulchanski 1997: 8). Factors such as level and source of income, knowledge of the Canadian housing system and the level of experience with dominant institutions are therefore classed as secondary barriers to housing access.

The HNC project had two major themes and five objectives (Dion 2001: 531).

The first theme was the investigation of the housing careers of immigrant groups over time and the charting of changes over several moves and the reasons for relocations.

The second theme was the documentation of the extent and impact of any discrimination in the housing market (Dion 2001: 531). Following these themes, the research objectives were as follows:

- (1) to address substantive issues regarding housing new refugees and immigrants;
- (2) to determine the impact of race, gender and class on the accessing of housing;
- (3) to evaluate the participatory approach as a strategy for conducting research within immigrant and/or refugee communities;
- (4) to contribute to the literature regarding housing and social policy and;
- (5) to generate ideas for future research. (Dion 2001: 531)

Information for the project was gathered using questionnaires and surveys with people who had arrived in Canada between 1987 and 1994, and who had moved at least three times. Interviews were also conducted. In terms of gender, the HNC project concluded that women perceived more discrimination in nearly every area of both personal and group discrimination (Dion 2001: 534). Furthermore, the findings suggested that Somali women faced the highest levels of discrimination, especially based on level of income, source of income, immigration/refugee status and language/accent. The results of the Housing New Canadians Project therefore illustrate that there is a need to further study the experiences of refugee and immigrant women in Canada's rental housing market, particularly in the case of women who are racialized.

J. David Hulchanski has published many papers on how immigrants and refugees access and retain housing and the barriers that they face. He argues that ethnicity, race, class and gender do matter in terms of access to the basic necessities

and rewards of Canadian society, and that if there are barriers in any of these areas, the settlement process is hindered. This results in the differential incorporation of certain groups (Hulchanski 1997: 4). Based on the defined distinction between primary and secondary barriers to housing access, Hulchanski concludes that there are numerous barriers to equal access to housing for immigrants and refugees in Toronto, in both the private market housing and in social housing. While most of these barriers are based on negative stereotypes, prejudice and ethnocentrism, he argues that strengthening immigrant advisory and support services could address some of the secondary barriers which inhibit refugee and immigrant settlement and integration (Hulchanski 1997: 11).

In light of these barriers, Hulchanski offers policy advice on improving the rental housing prospects of refugees and immigrants in Toronto. His recommendations arose from the Housing New Canadians Project and are as follows:

- (1) newcomers should receive better information prior to arrival so that their housing expectations are more realistic;
- (2) upon arrival, more housing advice and assistance for newcomers is required;
- (3) more affordable and subsidized rental housing options are required;
- (4) more affordable family-oriented rental housing is needed;
- (5) housing discrimination must be better addressed and those groups of newcomers most likely to experience discrimination should receive special assistance;
- (6) more research on the nature of housing discrimination and methods for addressing it is required. (Hulchanski 2000: 16)

Hulchanski and Dion both discuss the need for more in depth and rigorous research concerning the types and scope of housing discrimination in Toronto's housing market, which would facilitate the creation of more comprehensive policies which protect those who are the most disadvantaged. Given that many of the researchers in this field consider refugee and immigrant women to be the most

disadvantaged group, research and recommendations about their situations needs to be undertaken.

Sylvia Novac has co-written many reports with other researchers in this field, however her paper “Immigrant Enclaves and Residential Segregation: Voices of Racialized Refugee and Immigrant Women” (1996) is the only Canadian research report which focuses exclusively on the experiences of women in Canada’s housing markets. Her interviews with immigrant and refugee women revealed that women face many barriers in Canada’s housing market; from language and cultural barriers to blatant racism and discrimination. Due to these factors, Novac considers racialized women’s households as “the most disadvantaged in our housing system” (Novac 1996: 3). The paper outlines how women have particular difficulties accessing housing that is not only private and safe, but affordable, particularly outside of ethnic enclaves. Furthermore, Novac argues that gender and race-based forms of housing discrimination are becoming more difficult for individuals to challenge under Canada’s human rights system as the methods used have shifted from overt forms of discrimination, to covert forms such as income-related selection criteria (Novac 1996:3).

Another significant aspect of Novac’s work is her study of women’s knowledge of their legal rights and obligations concerning housing. A study of female tenants in Ontario revealed that nearly 50% of the women had no knowledge of basic human rights legislation against discrimination or harassment by landlords (Novac 1996: 4). Furthermore, even if women are aware of their rights, they may not report discrimination for fear of increasing tensions with other gatekeepers in the

housing market. They may also be intimidated when dealing with landlords or other officials due to linguistic or cultural barriers. Novac concludes her paper by identifying a gap in Canadian literature about racism, sexism and discrimination in Canada's housing system which, she argues, is reflective of a "hierarchical pattern of silencing and exclusion" (Novac 1996: 6).

The Centre for Equality Rights in Accommodation (CERA) is a non-profit organization based in Ottawa and Toronto which promotes human rights in housing. It is one of the groups that recommends a needs- based approach to settlement services, and provides its services free of charge to people living in Ontario. It works to remove the barriers which disadvantaged groups face in Canada's housing system. They are helping to deal with the problem of the lack of information for immigrants and refugees which was discussed by Novac and Hulchanski. CERA promotes knowledge about the right to an adequate standard of living and the right to housing in Canada through the publication and distribution of pamphlets which have been translated into six languages. CERA is also committed to helping women from disadvantaged groups, to fight even covert forms of discrimination such as minimum income criteria. CERA is one of the few organizations that works with women specifically in terms of housing rights, and often produces reports in partnership with Status of Women Canada.

One of CERA's major national research reports is called "Women and Housing in Canada: Barriers to Equality" which discusses homelessness as a women's issue. It is the first study of its kind in Canada. While the report thoroughly discusses the systems and institutions which perpetuate female poverty and

discrimination against women (i.e. rent to income criteria), it does not comment at length about the unique difficulties faced by refugee and immigrant women. It does, however, take a holistic approach to understanding women's poverty and homelessness for all groups of women, including aboriginal women, refugees and immigrants. This project, which focuses exclusively on the barriers that refugee and immigrant women face in Ontario's housing market will therefore build on the literature in Callaghan et al.'s report, combining their findings and direction with the work of other researchers who deal with immigrant and refugee housing issues.

Homelessness in Canada has recently received much more attention than in the past, however according to Kilbride and Webber, there has been virtually no Canadian research conducted on the incidence or vulnerability of homelessness among immigrants and refugees (Kilbride and Webber 2006: 5). Through this study, the researchers identified several key factors which contribute to homelessness among refugees and immigrants. These include high rent combined with low incomes, unfamiliarity with the housing system in Canada, a lack of information about social assistance and other safeguards against homelessness (i.e. shelters, rent banks, employment agencies), difficulty finding employment, racism and discrimination by landlords, larger than average family sizes, and a lack of links within their ethnic community, among others (Kilbride and Webber 2006: 26-29). Springer, Roswell and Lum also conducted a study focused on homelessness among Caribbean youth aged 15-25, and found that the incidence of homelessness increases as the length of time living in Toronto decreases. While this statistic includes migrants from other

parts of Ontario and Canada, 14% of all hostel users in Toronto were newcomers to Canada (Springer et al. 2006:4).

Furthermore, women's experiences of homelessness are also understudied. CERA also states that although as many as 1 in 4 of Toronto's homeless population are women, homelessness is still conceptualized as exclusively a male issue, ignoring both the incidences of homeless among women, the unique factors which put them there, and the increased risks they face living on the street (CERA 2002: 4). Furthermore, CERA asserts that conceptualizing female homelessness as comprising only women who live on the street does not adequately reflect the rate of homelessness among women. Newcomers, particularly women newcomers may experience homelessness in a variety of ways including living in an abusive situation due to the lack of housing options, sacrificing other needs such as medical care, food and clothing to pay rent, or living in overcrowded accommodation with family or friends (CERA 2002: 4). While the focus of this paper is not homelessness among immigrants and refugees, it is useful to include information on this topic in this literature review as homelessness represents what can, and does go wrong when vulnerable groups are faced with a lack of affordable housing discrimination, and other barriers to housing access.

Although the majority of the existing research outlined in this paper focuses on the barriers that immigrants and refugees face in Canada's housing market, particularly the effects of discrimination and affordability issues, some studies such as the one conducted by Ian Melzer for the CMHC reported that the majority of

immigrant-led households are well-housed. While this may be true, 21% of immigrant households are in core housing need (Melzer 2000: 3). Studies conducted by the CMHC and others have shown that the likelihood to be in core need increases for recent immigrants and non-permanent residents. Immigrants, particularly those who arrived after 1976, are also more likely to rent accommodation. Interestingly, 80% of recent immigrants who are in core need for housing are tenants, which is over 10% higher than the proportion among the non-immigrant population (Melzer 2000: 3). These figures illustrate that although the majority of immigrant households are living in appropriate housing, the difficulties faced by recent immigrants in the rental housing market need to be studied. Furthermore, a gendered analysis of the barriers in Canada's rental housing market could provide a base for addressing some of the difficulties, which result in core housing need, or even homelessness for particularly disadvantaged groups such as racialized refugee and immigrant women.

4. Employment and Income

Many studies have shown that immigrants who arrived in more recent cohorts (post 1970) have found it more difficult to secure employment and to earn a high wage. While in the pre-1970 era of immigration, newcomers were able to overcome the "immigration effect" - meaning that they made the same amount or more than their Canadian-born counterparts - in not more than 10 years for unskilled workers and in as little as 2 years among skilled immigrants, today the situation has shifted to a point where after 10 years immigrants make on average only 80% of their native-born counterparts' earnings. (Galabuzi 2006: 184).

A study conducted by statistics Canada in 2003 revealed that recent immigrant men who were employed on a full-time basis for a full year earned only \$37,900, down from \$40, 600 for male immigrants who arrived between 1975 and 1979 (these figures have not been adjusted for inflation). This is especially surprising in light of the fact that immigrants in today's knowledge-based economy are far more educated than in previous decades. Of those who arrived in the earlier cohort (1975-1979), only 22% had a university degree. By 2000, this percentage had doubled to 44%, meaning that the differences in income cannot be related to a lack of education or training among immigrants.

The employment outcomes of recent immigrant women show similar trends. The first wave of data from Longitudinal Survey of Immigrants to Canada [LSIC] (2001) revealed that 47% of female immigrants arrived in Canada with a university degree, and an additional 21% of the respondents reported having some kind of post-secondary education (trade, college etc.). For both males and females the most common type of post-secondary education received was commerce, management and business administration (LSIC 2005:19). While the educational attainment of refugee and immigrant women rose between 1980 and 2000, Statistics Canada reported that though the income of Canadian-born women rose by 19%, refugee and immigrant women saw a rise of only 13%. These statistics demonstrate that there is a growing earnings gap between newcomer women and their Canadian-born counterparts, a gap which cannot be explained by a lack of human capital among female immigrants and refugees. Given that women in Canada make on average less than men in the same positions, immigrant women are at an extreme disadvantage in terms of income,

making less than Canadian-born women, who make on average less than both immigrant and Canadian-born men (Statistics Canada 2003).

Data from the LSIC also revealed that many highly educated, skilled immigrants are working in occupations different from those in which they are trained and credentialed, and that many of these are lower skilled and lower paid. (LSIC 2005:69). Among immigrant and refugee women, sales and service was the number one occupation, followed by clerical positions (LSIC 2005:70). Furthermore, the data from the LSIC showed that recent immigrant and refugee women are more likely than males to leave work to care for children or other family members, and that females are more likely to be employed in temporary or seasonal positions, meaning that their positions may be terminated after a relatively short period of time, and come with reduced benefits and less flexibility (LSIC 2005:73).

The precarious nature of the employment that many female immigrants face upon arrival cannot be blamed on immigrants' lack of marketable skills and/or education. Statistics such as those from the first wave of LSIC data (2001) show that family class immigrants (63% female), the spouses and dependents of those admitted as skilled workers (75% female) are generally very well educated, not including those women who apply as skilled principal applicants themselves (25% female) who are also presumably very well educated. It seems then that the differences in labour market outcomes between immigrant women cannot be blamed on their lack of education and skills. As succinctly summarized by Peter S. Li:

In short, earning disparities reflect not only differences in human capital, but also how human capital and its holders are differentially evaluated based on their phenotypic characteristics. These considerations suggest that a simple comparison of immigrants and native-born Canadians camouflages important

differences of gender and race, which interact with immigrant status to produce complicated effects on earnings (Li 2000: 292).

When considering issues of the integration of immigrants into Canadian society one cannot underestimate how issues of race and gender affect their incorporation into Canadian society. This includes how internationally trained professionals and trades-people are evaluated in Canada. Not only are their credentials assessed, but their ability to fit into the Canadian workforce is also scrutinized based on a plethora of characteristics, both real and imagined.

Studies have shown that the changing racial composition of the immigrant labour force coincided with a period where self-regulating professional organizations imposed more stringent rules regarding who could practice in their fields (Galabuzi 2006: 132). This resulted in a new set of systemic barriers facing many immigrants who found that the regulating bodies which license practitioners in their fields were not recognizing their training and skills that were acquired abroad (Galabuzi 2006: 132). Interviews with settlement workers and researchers in both Hamilton and Toronto revealed that the non-recognition of foreign-acquired skills, education, credentials and experience was a major barrier for newcomer settlement and had profound implications for incomes, and consequently on their housing options and choices. When recent immigrant women are not able to enter into the field of their choice, they are forced to take on lower-wage lower-skilled occupations out of necessity. This means that they make less money and are unable to afford the rent on larger, well-maintained apartments in better neighbourhoods.

This has important implications for the settlement of recent immigrants in this province. Given that the income of recent immigrant women is markedly lower than

their Canadian-born counterparts and men of both foreign and Canadian origin, it is evident that their lack of financial resources would have repercussions in their daily lives. This is why this discussion of employment outcomes is central to a discussion of the housing options and choices of recent immigrant women in Southern Ontario.

Even though protection from discrimination based on ethnic origin, race and gender are mandated under Ontario's Human Rights Code, discrimination is operating in Ontario under the guise of structural rules which govern the allocation of resources and the recognition of the contributions of immigrants to this country. In this sense, not recognizing foreign education and credentials has become a legal means for trade bodies and other independent regulatory bodies to restrict immigrants from joining their workforce, and therefore from accessing many higher skilled and higher paid positions.

This operates in spite of the fact that many foreign-trained professionals and advocates have argued that the exclusion of internationally trained professionals from their fields is a contravention of the Ontario Human Rights Code (Galabuzi 2006; Brouwer 2000). As expressed by J. David Hulchanski, "The question is not simply whether the rules of access to the necessities – jobs, housing, education – are fair and equal. It is whether the day-to-day practices about who gets access to what kind of job, housing and education are fair and equal". Hulchanski rightly differentiates between the legal protections which are geared towards ensuring that all people get equal access to the necessities and the individual attitudes and practices of employers, regulatory bodies, landlords, etc. which often restrict the choices and options that newcomers have when they arrive in Ontario.

Galabuzi, in his book "Canada's Economic Apartheid: The Social Exclusion of Racialized Groups in the New Century" argues that internationally-trained professionals are not judged solely on their credentials and experience, but are rather assessed according to employers' perceptions of the value of skills acquired outside of North America, regardless of the fact that some of the immigrants work with products which have met Canadian consumer standards (2006:133). These negative attitudes are reinforced by the mass media, which promotes the image of immigrants as threatening to Canadian society and the economy. Studies such as Miller's "Yesterday's News: Why Canada's Daily Newspapers are Failing Us (1998), the Canadian Islamic Congress' "Anti-Islam in the Media: A Six-Month Study of the Six Top Canadian Newspapers (1998), Henry and Tator's "Racist Discourse in Canada's Print Media (2000), Fleras and Kunz' Media and Minorities: Representing Diversity in a Multicultural Canada" (2001), and many others outline how persistent misinterpretations and misrepresentations in Canada's mainstream media operate to reinforce negative, racist and xenophobic attitudes about immigrants and racialized communities in Canada. The selective representation of migrants as unskilled and without the necessary human capital to fit into the Canadian workforce is especially damaging for immigrants from racialized regions, as their credentials are assessed based on employers' or boards' assumptions about the quality of the training they received in their countries of origin. This undermines their capacity to enter into the labour force and therefore impedes the settlement process and their integration into Canadian society (Galabuzi 2006:133).

For recent immigrant women, their difficulties in entering into the labour market are compounded by discrimination based on their gender, and also the ‘traditional’ gender roles to which they may or may not subscribe (i.e. assumptions of the role of women in a particular region might influence the ways in which their skills and credentials are evaluated) (Galabuzi 2006: 134). In short, many recent immigrant women are subject to intersecting forms of discrimination in employment as their participation in the labour force is simultaneously influenced by their status as newcomers, their gender, their race or ethnicity, and their family status.

Under today’s system of professional accreditation, macro-level societal and institutional arrangements which empower institutions to set their own regulations regarding the recognition or non-recognition of foreign credentials filter down throughout the settlement process, meaning that immigrants do not get equal access to the basic rewards of society (employment, housing, education). Therefore the trajectories of their households are shifted away from those of Canadian-born people, resulting in lower on average incomes for people with the same level of education or training, lower rates of homeownership, and higher incidences of poverty, particularly among households headed by recent immigrant women (Hulchanski 1997 & 1999; Murdie 2005; Gyimah, Walters and Phythian 2005; Li 2000). As expressed by a legal-aid worker in Toronto:

Probably the most significant is poverty [which] poses a barrier to housing, women are the poorest members of our society, immigrant women are even poorer. Racialized immigrant women are even poorer. And where, not everybody, but where immigrant women are working they’re often working in low income jobs – for various reasons including not being able to get accredited here.

The lack of professional accreditation clearly poses a significant barrier for recent immigrant women – indeed many recent immigrants in general – by reducing their earning potential and therefore their ability to afford adequate and suitable housing.

4.1 Affordability

For the purpose of this study, affordability will be defined according to the definition used by the Canada Mortgage and Housing Corporation (CMHC) meaning that a household should ideally spend no more than 30% of their pre-tax income on accommodation. This definition was selected as it is commonly cited in studies relating to housing affordability in Canada, particularly in documents and statistics produced by CMHC and Statistics Canada. Affordability was repeatedly cited as the number one barrier to accessing and retaining housing in both Toronto and Hamilton during the interviews for this project. Similarly Robert Murdie's research found that the cost of housing was the most serious barrier for newcomers, particularly for those who migrated to Ontario (Murdie 2004:151). This can be partially explained by the characteristics of Ontario's housing markets. In the Toronto CMA, the average cost of a one-bedroom apartment rose to \$896 in 2006. In Hamilton, the average rent of a one-bedroom apartment also rose slightly, to \$644. During the same period, the vacancy rates fell from 3.7% to 3.2% in Toronto, while in Hamilton they stayed the same at 4.3% (CMHC Rental Market Report, Toronto CMA 2006; CMHC Rental Market Report, Hamilton CMA 2006). Additionally the cost of homeownership relative to the average monthly rent has also risen significantly in Toronto. In Toronto, rising house prices widened the gap between the monthly cost of renting a

two-bedroom apartment and purchasing a home to about \$250. This was a sharp increase from the period of 2000-2004, when the gap between renting and home ownership ranged from \$80 to \$150 (CMHC Rental Market Report, Toronto CMA 2006: 2).

The situation in Hamilton is markedly different from in Toronto. A decrease in immigration coupled with an aging population and an increase in condominium construction lowered the demand for rental housing. Since the costs of owning a home in Hamilton are lower than in Toronto, buying a home is a viable option for many people in the city. However, CMHC recognizes that although the housing market is more open in Hamilton, newcomers are often dependent on rental housing for the first few years after arrival and constitute a large part of the demand for rental housing in the city (CMHC Rental Market Report, Toronto CMA 2006: 2).

Additionally, my research revealed that recent immigrant women and their families often move to Hamilton with the expectation of finding a more affordable apartment. However, in spite of the lower average rents in Hamilton, affordability remains a significant problem for many households.

Robert Murdie concluded that due to high housing costs and a shortage of rental units in both the private and public sectors, many new immigrants with low incomes are unable to afford good-quality accommodation when they arrive in Canada (Murdie 2005:2). Similarly, the Housing New Canadians Research Group study of the housing careers of Jamaican, Polish and Somali households revealed that affordability is a serious issue for many newcomers in the private rental sector (Murdie et al. 2003). The study found that newcomers with the weakest social

networks, lower incomes and larger household sizes had the most difficulty in the private rental sector. The Somalis for example, paid the highest rent and had the highest rent-to-income ratios out of the three that were studied during the HNC project (Murdie 2006:22). Although the Jamaican and Polish communities also experienced affordability issues, the larger size of the Somali households coupled with discriminatory practices in the housing market made the housing prospects for Somalis in Toronto particularly bleak (Murdie 2006:22).

My research also showed similar problems with affordability. Time and time again it was cited by key informants interviewed as the most difficult barrier for recent immigrant women to overcome, particularly in their first few years after arrival. Recent studies have noted that although business-class immigrants are able to afford good-quality housing when they arrive, there has been a rise in the proportion of low-income households among newcomers, especially from Asia and Africa (Murdie 2005:1). Overall, recent immigrant households pay an average of 31% of their income on accommodation (Murdie 2005:1). However, the key informants interviewed for this project revealed that their female newcomer clients often pay upwards of 50% of their income on rent, and sometimes as much as 70%. This finding is paralleled by CMHC's core need statistics, which show that 33% of immigrants who arrived in between 1996 and 2001 were in core-need, and of these 80% were tenants. For this group, the average shelter-cost-to-income ratio was about 50%. Furthermore, a study of 300 Latin American and Muslim newcomers in west central Toronto found that recent immigrants from these communities were spending an average 64% of their income on rent (Zine 2002).

These statistics show that although some newcomers can afford quality housing when they arrive in Canada, a large proportion of recent immigrants are experiencing serious affordability problems in their housing search process. They are forced to choose poorly maintained, less desirable units in low-income neighbourhoods based on their inability to pay the market rents in more desirable areas and buildings. Given that the average income of recent immigrant women is markedly lower than that of male newcomers, one can hypothesize that females represent a relatively larger proportion of newcomers who are in core housing need¹. Unfortunately, CMHC's rental market and core need statistics do not include a gender analysis so at this point my hypothesis is unverifiable, however this could be a topic for further research.

Central to discussions of housing affordability among recent immigrant women is the effect of landlords applying minimum income criteria for prospective tenants. While respondents in Hamilton reported that to their knowledge, none of their clients had experienced this particular barrier, it appears to be a significant concern for many low-income households in Toronto. While discrimination against recipients of Social Assistance is illegal in Ontario – indeed in most provinces - discrimination based on the *level* of a household's income is not (Novac et al. 2002:47).

¹ The Canada Mortgage and Housing Corporation identifies three components in its *Core Housing Need* model: Affordability, Adequacy and Suitability. Affordability refers to the maximum proportion of pre-tax income that a household should spend on accommodation (30%), adequacy refers to the physical quality of the residence, and suitability refers to the appropriateness of the size of the dwelling according to household size and composition (CMHC 2004).

Researchers such as David Hulchanski have classified minimum income criteria as a form of 'statistical discrimination' which operates to exclude disadvantaged groups such as recipients of social assistance, recent immigrants, youth, single parents, and women from accessing suitable housing (Hulchanski 1994). His report entitled "Discrimination in Ontario's Rental Housing Market: The Role of Minimum Income Criteria" clearly demonstrates how statistical discrimination operates through assumptions about a group's identity and desirability as tenants. In this sense, households with lower incomes may be refused housing based on an assumption that they will be unwilling or unable to pay their rent on time (Novac et al. 2002:7). Refusals due to the application of minimum income criteria are based on a statistical determination of an individual's reliability as a tenant according to prejudicial attitudes about a socially constructed group (Hulchanski 1994: 12).

Furthermore, when statistical discrimination is directed at an already disadvantaged group, such as low-income households headed by recent immigrant women, it makes it all the more difficult for them to improve their status and to escape the cycle of housing instability. Hulchanski asserts that minimum income criteria are inseparable from other forms of discrimination, such as discrimination in the labour market. Discrimination against recent immigrant women in the labour market based on any characteristic, including gender, race, ethnicity and newcomer status inevitably contributes to lower average incomes, more difficulties affording market rental units, and worsening social condition as high housing costs translate into less money for other essentials such as food, clothing and education (Huchanski 1994:13). The application of minimum income criteria is therefore often an

automatic bar to many recent immigrant women, as their low average incomes do not allow them to spend less than 30% of their income on accommodation.

5. Housing Discrimination against Recent Immigrant Women in Toronto and Hamilton's Rental Housing Markets

With respect to housing, the Ontario Human Rights Code states in Section 2

(1) that:

Every person has a right to equal treatment with the respect to the occupancy of accommodation, without discrimination because of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, age, marital status, family status, handicap or the receipt of public assistance.

The Code also encompasses overt, or direct discrimination, and also indirect, or adverse effect discrimination. In this sense, human rights violations in Canada are addressed based on their effects, not their intentionality (Novac et al. 2002: 5). This applies to both those who are buying, renting, selling or being evicted from an apartment or a house, however it does not apply to those who share a kitchen or a bathroom with the owner or the owner's family.

Following this definition, housing discrimination is conceptualized as not only including the basic principles of equal opportunity, equitable access to citizenship rights and equal access to products and services, but also includes a recognition of how treating all groups as equal may be in itself discriminatory, as it overlooks how groups are differently positioned in Canadian society (Novac et al. 2002: 4). For example, requiring references on rental accommodation discriminates against new entrants into the rental housing market, including women, young people leaving the parental home, recent immigrants and refugees (Novac et al. 2002: 4).

Increased and sustained high levels of immigration from ‘non-traditional’ source countries, changing gender relations and increasingly diverse family structures of the last decades of the twentieth century have all contributed to a restructuring of the structure and composition of Canadian households and families, decreasing their size and increasing their dependency on single earners (Novac et al. 2002: 1). At the same time, decreases in welfare and unemployment insurance spending put increased pressure on lower income households, widening the socio-economic polarization of Canadian households (Novac et al. 2002: 1).

While homeowners have maintained a relatively high housing wealth, the relative income of renters has decreased. At the same time, the proportion of recent immigrants, refugees and visible minorities who are tenants has increased. Furthermore, Canadian spending on social housing is relatively low compared to other countries, which increases the dependence of non-wealthy households on affordable rental housing units in the private sector. These factors have combined with landlords’ desire to maximize profits to produce a situation where methods used to screen potential tenants have become intertwined with assumptions about certain groups or households types, thereby increasing the likelihood that discrimination will occur (Novac 2002: 1).

Before moving on to discussions about the various forms of discrimination that operate against recent immigrant women in the rental housing market, it is useful to begin with a brief overview of the actors in the housing search and retention process: landlords, agents (i.e. superintendents) and tenants. According to Galster (1992), most discriminatory actions are based on agents’ stereotyped beliefs about the

characteristics, preferences, reliability and beliefs about various groups. While this study was based on racial discrimination in the United States, it is feasible to apply its arguments to other forms of discrimination, such as gender-based or income-based discrimination as it clearly outlines the relationship between stereotypes about various groups and their incorporation into housing markets. Interviews for this project revealed that stereotypes influence discriminatory actions as some immigrant groups from racialized nations report being criminalized and subsequently restricted from accessing housing. Ondrich, Stricker and Yinger (1998) also cite stereotypes as a primary cause of racial and ethnic discrimination, but extended their argument to include customer prejudice as well.

While stereotypes surely play a role in discriminatory practices in housing, it cannot be cited as the sole factor which accounts for housing related discrimination in Ontario. The distinction between resident and absentee landlords is also significant in discussions about discrimination against recent immigrant women in rental housing as it is related to the amount of control a landlord exerts over his or her property, and also their proximity to their tenants. Allen and McDowell (1989) argue that the close proximity of resident landlords to their tenants can allow them to harass them more frequently by virtue of their informal contact and greater likelihood to ignore tenant rights (Novac et al. 2002: 12). This is especially significant among female tenants, who are vulnerable to sexual harassment by their landlords (Novac 1994).

Another factor which complicates landlord-tenant relations and which can lead to harassment and discrimination is tenants' lack of knowledge of Human Rights law pertaining to housing and landlord and tenant laws. A survey of female tenants in

Ontario revealed that nearly half of the respondents had no knowledge of their basic human rights which protect them from harassment and discrimination by landlords, and roughly one third had no knowledge of laws regarding landlord entry into their residences (Novac 1996: 4).

Interviews for this project revealed that this is especially true for recent immigrant women, who are often unaware of their legal protections and obligations in Canada. This is due in large part to a lack of access to information pertaining to Human Rights for newcomers when they arrive, a problem which will be discussed in a following section. This not only allows landlords to violate the rights of their tenants by failing to maintain their units, harassing them, or wrongfully evicting them etc., but also means that tenants may unwittingly violate the conditions of their leases. This is especially true for immigrants and refugees, who in unwittingly violating their contractual agreements with their landlords may feed into a stereotype about their group, thereby contributing to prejudicial attitudes with that particular landlord, and therefore increasing the likelihood that other households of similar ethno-racial or cultural backgrounds will be refused housing. (Novac 1996: 4).

This type of outcome is consistent with by research conducted by the Prairie Research Associates (1991), Quann (1979), Shaftoe and Alcade (1991) and Hilton et al. (1989) who found that landlords in Manitoba, Ontario and Quebec self-reported as unwilling or less likely to rent to racial minorities or immigrants based on a number of assumptions about the characteristics of these groups. These include language barriers, excessive noisiness, unpleasant cooking aromas, different standards of cleanliness and overcrowding within units. Another factor cited in the Prairie

Research Associates' study in Manitoba revealed that the lack of knowledge of tenant obligations among immigrants or the deliberate violation of known regulations caused many of the problems in landlord-tenant relations, and was cited as the reason for their unwillingness to rent to certain groups (Prairie Research Associates 1991).

While these studies were conducted over a decade ago, they are useful for illustrating the links between stereotypes about immigrants, particularly racialized groups, and discrimination in rental housing. The following sections of this paper will systematically explore the multiple sites of discrimination that affect recent immigrant women's access to, and retention of affordable, adequate and suitable housing.

5.1 Discrimination based on Newcomer Status

Discrimination against newcomers operates through a variety of channels, from direct or overt discrimination to more nuanced forms. Much of the discrimination aimed at newcomers results from a lower-class stigmatization; where newcomers are automatically evaluated based on their English language fluency, accent, level and source of income, skin colour and ethno-cultural behaviours (Hulchanski 1997: 10). This process of marginalization operates irrespective of their level of education and experience and previous social standing (Hulchanski 1997:10).

One of the more common ways in which recent immigrant women are excluded from accessing housing is landlords' requiring Canadian credit checks and Canadian landlord references for leases. All of the respondents for this project identified this as a significant barrier for recent immigrant women and their families.

The Ontario Human Rights Code distinguishes between bad references and no references, therefore refusals based on a lack of Canadian references are considered acts of discrimination. As expressed by one respondent in this study “The distinction between having no references or credit check and bad references and bad credit check – is a distinction in Human Rights Law. So if you have no credit, landlords can’t assume that you have bad credit, but that’s what they do with immigrants”.

Requiring co-signors or guarantors for leases is also problematic as many recent immigrants are excluded due to their lack of social networks in Canada. Likewise, given that the numbers of immigrants who have low incomes is increasing, immigrants who have friends and families in Canada may also be excluded as their families may lack the resources necessary to act as a co-signor on a lease.

Refusals based on a lack of co-signors, guarantors and Canadian references are intertwined with stereotypes about the reliability of low-income or recent immigrants. They are based on the assumption that recent immigrant women will be unwilling or unable to pay their rent and are therefore undesirable as tenants. This is especially damaging for recent immigrant women who are entering into the rental market in Hamilton or Toronto for the first time. An interview with a housing help worker in Hamilton for this project revealed that it affects not only new entrants into the rental market, but can also be applied to recent immigrants who have been living here for some time. For example, one client of the housing help centre was a single mother from Colombia who lived in Hamilton and was refused an apartment because she was a newcomer, despite the fact that she had good landlord references for the previous two years in Canada and had never missed a rental payment. She had also

saved the first and last month's rent deposit and therefore could not have been refused on that ground. This was a clear cut case of discrimination, where a recent immigrant woman was refused accommodation for being a newcomer to this country. She was victimized by the superintendent who automatically assumed that her status as a newcomer made her an unreliable tenant. Fortunately, the housing help worker called the Centre for Equality Rights in Accommodation in Toronto on her behalf, and the case was eventually resolved through negotiations with the superintendent.

While this specific case was resolved using the Human Rights Code and effective negotiations, one can assume that not all recent immigrant women who face discrimination will report it. This was reinforced by the interviews for this project, which revealed that newcomers are often reluctant to report incidences of discrimination for fear of being further victimized. As Darden points out, Canada has opted to promote human rights in housing rather than seeking out guilty landlords (Darden, 2004: 104). This is one of the downfalls of the current Human Rights System in Canada, as it operates through complaints from victims rather than by actively seeking out guilty landlords. The debates concerning the best practices for policing Human Rights, albeit important, are beyond the scope of this study and will not be discussed further in this paper. It is interesting to note that recently the mandate of the Human Rights Commission in Ontario has been changed under the *Human Rights Code Amendment Act, 2006*. Under the new act, the Commission will increasingly engage in proactive measures such as public education, policy development, research and analysis. Under the new system, the Human Rights Tribunal of Ontario [HRTTO] will deal with all claims of discrimination filed under

the *Code*, although the Commission will retain the authority to evaluate whether decisions made by the Tribunal are consistent with OHRC policies. In addition, a new Human Rights Legal Support Centre will be created to offer independent Human Rights related legal and support services (attorneygeneral.jus.gov.on.ca). It will be interesting to see whether the amendments to the Human Rights procedures in Ontario will indeed make the process more open and accessible.

5.2 Racial or Ethnic Discrimination

Discrimination against recent immigrant women based on their race or ethnicity has also been identified as a significant barrier to housing access by several researchers. Studies conducted by J. David Hulchanski and Kenneth Dion through the Housing New Canadians project have found that being a member of a racialized community, regardless of whether the person was born in Canada, remains a barrier to housing access in Toronto's rental housing market (Hulchanski 2000, Dion 2001). Their research demonstrated that Black respondents were often told that the apartment was taken once the landlord saw them, even if they knew that it wasn't (Hulchanski 2000: 11). Novac has also noted this problem throughout her research, citing an example of a female prospective tenant who was refused an apartment because she was a Vietnamese immigrant (Novac 1996: 2). While her status as an immigrant was a factor in the landlord's refusal to rent the apartment to her, her membership in a socially constructed racialized community was also a significant additional barrier.

My research showed similar trends. While the respondents reported no cases of overt racial discrimination, covert or mediated forms of discrimination against racialized recent immigrant women were reported to be widespread. An interview with a housing help worker in Hamilton revealed that recent immigrant women from Africa report that they are often stigmatized and that Canadian landlords often misinterpret their facial scarifications and associate them with violence rather than with aesthetics. These women also reported that landlords in Hamilton cited stereotypes about the African community in Hamilton as a reason to deny them housing. These included the assumptions that African women were likely to have many children and to be on social assistance. Muslim women also reported experiencing discrimination based on their ethnicity. One respondent stated that the apartment was available until the landlord saw that she wore a head covering, at which point he stated that the apartment had been filled. This refusal was arguably the result of discrimination based on race and the visible religious marker. The 'sorry it's taken' response is a common means through which racial or ethnic discrimination operate in Hamilton and Toronto's rental housing markets. Landlords will offer to show a prospective tenant an apartment until they realize that the tenant is not White. As expressed by a Somali woman in the Housing New Canadians Project, "The first thing the landlord sees is the colour of your skin" and by a Jamaican woman "We call them [landlords] ... they have apartments available, but when we arrive it's a different story ... being black you are discriminated ..." (Hulchanski 1997: 10).

5.3 Gender-Based Discrimination

Gender as an issue is largely absent in discussions of housing, including governmental policy statements and municipal housing initiatives (Wekerle & Novac 1991: i). In the City of Toronto, for example, housing policies and programs are gender-neutral and are directed at improving the housing situations of variously identified disadvantaged groups. In ignoring the importance of differences between males and females in Toronto (such as the presence of children, lower on average incomes etc.), housing policies and programs can work to exacerbate housing discrimination against women (Wekerle & Novac 1991:1). Wekerle and Novac (1991) argue that housing initiatives have been slow in adapting to the changing role of women in Canadian society, and changes in the structure of households and families (Wekerle & Novac 1991: 14). This increases the likelihood that they will be discriminated against should they attempt to find an apartment on their own, as landlords may discriminate against them based on a lack of references, credit or a previous absence from the paid workforce.

Interviews for this project revealed that recent immigrant women who experience family breakdown face a number of new barriers in terms of access to housing. Newcomer women who arrived with their partners or families in Canada and who did not sign the lease themselves are at a strong disadvantage in terms of access to housing should the family break apart. This is because even though they have lived in Canada for some time, they may not have established Canadian credit history. This illustrates how gender-neutral policies such as requiring Canadian landlord references and credit ratings can indirectly discriminate against women.

This is especially problematic as the Canadian Human Rights Act also prohibits adverse effect discrimination, meaning that refusals against women entering the housing market independently for the first time based on their lack of Canadian references are prohibited under Canadian law.

5.4 Discrimination Based on Family Size

Another very common ground for discrimination against recent immigrant women is their larger than average household sizes. All of the respondents identified family size as a barrier for newcomer women in their housing search process. The Canada Housing and Mortgage Corporation's "Newcomer's Guide to Canadian Housing" advises immigrants that finding a place to rent will be more difficult if they live in extended family households (CMHC 1999: 12). This is true as apartments with three or more bedrooms are few and far between, and homes are more expensive and therefore out of reach for many low-income households (CMHC 1999:12).

Interviews for this project revealed that recent immigrant women are often denied housing due to their larger than average families. Women have to resort to hiding their children in order to rent an apartment as landlords are resistant to renting units to households with more than one child. Additionally, landlords are often reluctant to rent an apartment to households with children of opposite sexes. For example, a respondent revealed that one woman in Hamilton was denied a one-bedroom apartment because she had a boy and a girl and the landlord felt that it was inappropriate for the two to share a bedroom. In this case the landlord applied his or her ideas about how children should be raised to another woman's family, and used

their standards to justify denying her the apartment. This was especially problematic as the woman was unable to afford a larger unit, and therefore the refusal to rent the one-bedroom unfairly restricted her housing choices and forced her to take a less desirable apartment in another area.

Another related issue is maximum occupancy standards in Social Housing. There are very few subsidized units with more than three bedrooms (Kilbride and Webber 2006:103). Given that newcomers have larger average family sizes, they find it more difficult to be placed in social housing as the current occupancy standards substantially reduce the number of units available to larger families. This forces larger families to look to the private sector, which also has very few larger units. In Hamilton, as of October 2006 there were only 2,652 apartments with three or more bedrooms, of which only 91 were vacant (CMHC Rental Market Statistics, Hamilton CMA 2006: 13). Similarly, in Toronto there were 27,537 apartments with three or more bedrooms, of which only 800 were vacant during the same time period (CMHC Rental Market Statistics, Toronto CMA 2006: 16). This represented only 4.7% and 6.2% of the rental apartment housing stock respectively (CMHC Rental Market Statistics, Hamilton CMA 2006: 14; CMHC Rental Market Statistics, Toronto CMA 2006: 17). Units in the private market sector are also more expensive, which means that these families, who may otherwise qualify for social housing, are forced to live in smaller, less desirable units for more money than what they would have in social housing. The failure to address the needs of larger families in social housing in Ontario is forcing these families to move into the private rental sector, where they

often live in substandard accommodations for a larger percentage of their income. As expressed by a respondent in Hamilton,

The problem is they go and rent a one bedroom in the private market and are just as crowded as they are and they're paying market rent now for just as much room as what there would be in social housing. So social housing has set some standards around occupancy that really create specific barriers for larger families.

Recent immigrant women with larger families are therefore forced to choose between breaking up their households to suit the maximum occupancy standards in social housing, or finding a private market apartment for their entire family. This choice can push them into an apartment that is small, poorly maintained and too expensive.

5.5 Discrimination based on the Receipt of Social Assistance

Discrimination based on the receipt of Social Assistance is prohibited under Ontario's Human Rights Code. David Hulchanski's report on minimum income criteria also contains a section pertaining to discrimination against households on social assistance. He notes that previous studies have explored the relationship between discrimination based on the receipt of public assistance and the worsening social condition of already disadvantaged households. In fact, studies conducted as early as 1934 have raised concerns about the prevalence and adverse effects of discrimination against poor marginalized households in Canada (Hulchanski 1994: 35).

Interviews for this project also revealed that newcomers who are on Social Assistance face a number of barriers in their search for and retention of rental accommodation. As discussed in a previous section, Social Assistance rates in

Ontario have not kept up with market rent. A respondent in Toronto revealed that a common practice among landlords is asking that the rent be paid directly by Social Assistance. While Social Assistance is willing to do this, it is illegal for a landlord to demand that this is how tenants on social assistance pay their rent. Although there are legal protections against being discriminated against based on the receipt of social assistance, the fact that landlords are allowed to ask about prospective tenants' level and source of income opens the door for this type of discrimination to occur and continue.

5.6 Interlocking Sites of Discrimination

One of the most complex and largely overlooked areas of discrimination is interlocking discrimination. As stated by Hulchanski, systems of discrimination often operate in a system of mutual support, each type making it easier to enforce other types (Novac et al. 2002:3). For example, interactions of racial and gender discrimination can operate alongside low income and family structure differences to increase the amount of discrimination faced by many women. Sylvia Novac's report for Status of Women Canada entitled "A Place to Call One's Own: New Voices of Dislocation and Dispossession" (1996) demonstrates how multiple forms of discrimination can, and of ten do, operate simultaneously to make minority recent immigrant women's households "the most disadvantaged in our housing system" (Novac 1996: 91).

Other studies such as the Iyer's (1997) study entitled "Racial minority women in human rights cases" analyzed how current anti-discrimination legislation in Canada

only deals with one type of discrimination at a time, thereby obscuring important aspects of the discrimination by people who are discriminated against based on multiple grounds, such as racial minority women, poor single mothers, new immigrants and refugees and young, Black males. It therefore appears that a more nuanced approach to anti-discrimination which recognizes the potential for interlocking sites of discrimination must be included in human rights legislation, as well as further research in order to determine which groups are particularly disadvantaged in Canada's housing markets. While this paper is limited to a discussion of only a few possible illegal grounds for discrimination against recent immigrant women in Ontario's rental housing markets, it is virtually impossible to assess the frequency that recent immigrant women are refused accommodation based on the lack of empirical studies on the topic.

These studies are particularly necessary as discrimination based on a lack of fluency in English, strong accents, skin colour, immigration status, family structure or composition, gender and the level and source of income often operate simultaneously, placing recent immigrant women in positions of multiple disadvantage in terms of access to desirable and appropriate accommodation. In the absence of empirical studies on the frequency of refusals based on illegal grounds of discrimination in Ontario, discriminatory practices in Toronto and Hamilton's rental housing markets are too easily overlooked by policy makers and other stakeholders in rental housing, allowing landlords and their agents to continue to refuse accommodation to marginalized groups.

6. The Role of the Government in Providing Affordable Housing

From the period after World War Two until 1986, the federal government took a leadership role in Canadian housing policy (Carroll and Jones 2000: 277). In 1986, the conservative-led federal government announced that the federal government would gradually withdraw from housing policy, a decision that drastically changed the manner in which social housing is provided (Carroll and Jones 2000: 277). In 1993 the federal government announced that although it would still fund social housing commitments made under pre-existing agreements, it would no longer fund new programs (Carroll and Jones 2000: 280). This occurred under the assumption that provincial and territorial governments would be better able to address the needs of their communities (Shapcott 2004: 196).

Since 1994 there has been some evidence that the provinces have done exactly this, however it appears as though many of the provinces – including Ontario – have not made the provision of housing for low-income families a high priority. Indeed, as of 2000 only Quebec and British Columbia were currently developing new affordable housing units (Johnson and Ruddock 2000: 2). These policies, coupled with the Rent Review Legislation of 1975 virtually halted the construction of new rental apartments, contributing to the rising rates of housing instability for many vulnerable Canadians. As expressed by Johnson and Ruddock in a report for Status of Women Canada entitled “Building Capacity: Enhancing Women’s Economic Participation Through Housing”,

Recent trends in deficit reduction at the federal level and the devolution of responsibility to provincial and municipal levels for the provision and maintenance of key aspects of the social safety net have meant that all social service providers have had to get leaner and meaner. Housing is no exception.

With the cancellation of the federal government's funding program in 1993, and only the provinces of British Columbia and Quebec currently developing new social housing units, the demand for decent and affordable housing has hit levels not seen since before the 1950s (Johnson and Ruddock 2000: 2).

Women-led households are over-represented in the proportion of low-income families and in those who have severe housing problems (Johnson and Ruddock 2000: 1). Recent immigrant women are particularly disadvantaged in the rental housing markets as they face a number of barriers that were discussed in the preceding sections, including lower average incomes, discrimination by landlords and their agents and language issues. Johnson and Ruddock suggest that the reduced production of new social housing units (public housing, non-profit housing and co-operative housing), coupled with the cutbacks to social assistance have eroded the living conditions of women-led households even further (Johnson and Ruddock 2000: 2). Therefore, recent immigrant women and other vulnerable groups are dependent on affordable rental units, which are increasingly scarce. This is reflected by the fact that the majority of immigrants who are in core need of affordable housing (unable to afford adequate and suitable residences) are tenants (Murdie 2005: 2).

Market rents in the City of Toronto have increased by an average of 39% between 1992 and 2002. Demand for rental housing is also increasing in Toronto, causing a rise in average rents (CMHC 2007a: 1). Furthermore, the Toronto Disaster Relief Committee has reported that Ontario lost 13,258 rental units between 1995 and 2005 in addition to the 58,000 subsidized units cut by the province (TRDC 2004: 4). This loss of rental units when coupled with the increase in the average rent places low and moderate-income groups in a precarious position. In Hamilton, although the

vacancy rate remained the same (4.3%) in 2006, the average rent for a two bedroom apartment rose by 1.1% (CMHC 2007b:1).

Not surprisingly, as of December 31st, 2006 there were 67,083 households on the waiting list for social housing in the Toronto CMA alone (Housing Connections 2006: 3). Given that CIC's 2005 report states that "One-third of immigrant households and nearly one-half of households made up exclusively of very recent immigrants spend more than 30% of their income on accommodation, and one-quarter of these households have costs in excess of 50% of their income" it is conceivable that many immigrant households are on this list (cic.gc.ca). This is further evidenced by the fact that only one in five Canadian born households spend more than 30% of their income on accommodation and would therefore be less likely to need housing subsidies (cic.gc.ca). Despite ranking in the top three countries in the United Nation's Annual Human Development Report for more than a decade, almost one in six Canadian households are still experiencing housing problems (Pomeroy 2004: 2).

After years of criticism for not providing any new housing assistance for low-income households and the homeless, the 2001 federal budget allocated \$680 million over five years for the establishment of an affordable housing program (Hulchanski 2004:184). The government of Ontario has recently made commitment to fund affordable housing projects throughout the province. The 2007 provincial budget is geared towards creating a system that ensures "Fairness for All Canadians", and states that in terms of housing, "the government is giving tenants protection while keeping Ontario's rental housing market robust" (gov.on.ca). For these goals, the

province has pledged \$127 million to municipalities for the construction of new affordable housing units and for the renovation of existing structures. A provincial housing allowance program will also provide \$100 a month for a maximum of five years to help alleviate some affordability concerns (gov.on.ca). In addition, the federal Affordable Housing Program will create 15,000 new affordable rental units and 5,000 housing allowances by 2012. These funding commitments demonstrate how the provision of affordable housing in Canada is operationalized through partnerships between all levels of government. While housing policies remain under Provincial jurisdiction, the federal government plays an important role in funding new and existing programs.

Another contemporary shift the application of Canadian housing policy may help alleviate some of the housing stress that vulnerable groups in Canada are experiencing. Since 1993, the role of Canada's housing providers has evolved by increasing the role of partnerships among government, the private sector and community groups to support housing initiatives (Johnson and Ruddock 2000: 6). A third sector in housing provision has emerged as community-based groups and non-profit co-operative associations have taken an increased role in providing affordable housing solutions in Ontario (Johnson and Ruddock 2000: 7; Carroll and Jones 2000: 280). While the majority of third sector groups do not have the necessary funding to actively construct new units, they function as property management agencies. Broad mandates also allow these organizations to be flexible and adaptable in delivering social policy programs (Johnson and Ruddock 2000: 7). This means that they are

sometimes able to incorporate other services into their organizations, such as job training, language classes and day care (Johnson and Ruddock 2000: 3).

Although the federal and provincial governments have allocated more funding for social housing programs in recent years, the rates of social assistance in Ontario have not kept up with market rents. Research for this project revealed that the money that recent immigrant women receive from Ontario Works does not cover market rent and the cost of other essentials such as food and clothing. This finding was mirrored by the Daily Bread Food Bank's 2002 Fact Sheet "Turning Our Backs on Our Children" which showed that social assistance rates have not been adjusted with rising rents in Toronto. In 2001, a single parent, usually female, with one child received 59% of the Statistics Canada low-income cut-off. The average monthly income that such a person would receive from social assistance was \$957, while the average rent for a one-bedroom apartment was \$866 and \$1027 for a two-bedroom (Daily Bread Food Bank 2004). This year, the government of Ontario has pledged to increase both Ontario Works [OW] and Ontario Disability Support Program [ODSP] benefits by 2% by November of 2007 (gov.on.ca). This applies to basic needs allowances and shelter allowances for both renters and owners.

While these developments are an important step towards improving the housing situation of low-income households, they are still not enough to alleviate housing stress in a significant or sustainable way, particularly for newcomers. The 2% increase in OW and ODSP rates will help address some of the affordability issues that many recipients of social assistance experience in housing, although given that the average rents in Hamilton and Toronto increased by 1.1% in 2006, it is unlikely that

the increase in social assistance payments will make a profound impact on affordability.

In terms of housing policy, the Ontario Social housing Act, which came into force in January of 1998 transferred much of the responsibility for social housing onto the municipalities, who lack the resources to fund and to administer a comprehensive set of housing policies (Kilbride and Webber 2006: 102). In addition, as a nation we lack policies which enable immigrants to fully engage and participate in society. The lack of recognition of foreign credentials, demands for Canadian experience and credit ratings, and widespread discrimination all contribute to the marginalization of many immigrants and refugees. Recently there have been policy developments which begin to address these issues. The federal government is implementing a Foreign Credential Recognition [FCR] program through Human Resources and Skills Development Canada [HRSDC] as well a Foreign Credentials Referral Office [FCRO], which will be operationalized through Citizenship and Immigration Canada. The FCR program has the following objectives:

- 1) Accelerating the assessment and recognition of foreign credentials
- 2) Implementing Enhanced Language Training and Bridge to Work initiatives
- 3) Providing up-to-date and pertinent labour market information both within and outside Canada (hrsd.gc.ca 2007)

The government has also pledged \$68 million to fund the FCR program and related initiatives (hrsd.gc.ca. 2007). FCROs will be located at Service Canada locations, one of which is found in Toronto. These programs will hopefully have a lasting effect on the accreditation of internationally trained professionals in Canada. The language training and Bridge to Work programs will help address the barriers that

were discussed in the preceding sections of this paper that many recent immigrant women face in their search for employment. Accelerating the assessment and recognition of foreign credentials will allow more recent immigrant women to move into the professions of their choice, make higher incomes, and therefore be better able to afford adequate and suitable rental housing, or to eventually purchase a home on their own.

The creation of the Foreign Credentials Referral Office and the Foreign Credential Recognition Program will doubtlessly improve the labour market outcomes for internationally trained professionals, however this is not the only policy that is necessary to combat housing insecurity among recent immigrants. What is apparent is that Canada is in need of an interconnected, national multi-sectoral policy response to address housing instability and economic marginalization from all angles (Kilbride and Webber 2006: 102). To this end, Kilbride and Webber offer a number of policy recommendations that would help address the barriers to housing access facing many newcomers:

- 1) Protection from high rents in tight housing markets should be operationalized through a rent supplement program, under which a number of private rental units will be designated for occupation by immigrants and refugees.
- 2) A national housing co-operative funding program should be reintroduced to address affordability and accessibility issues among immigrants.
- 3) Large, family-oriented social housing units need to be built in order to accommodate newcomers who have large families.
- 4) Social housing must be constructed in downtown areas so that immigrants have easy access to employment and supportive services.
- 5) Housing discrimination needs to be combated using a vigorous application of Human Rights policies (Kilbride and Webber 2006: 103).

If applied nationally, these policy recommendations could make a sustainable impact on housing instability among newcomers and other low-income groups in Canada. It is clear that none of the barriers facing recent immigrant women can be adequately addressed without a national policy commitment to both fund new affordable housing programs and to combat the structural barriers that impede newcomer settlement.(such as the lack of recognition of foreign credentials, the requirement for Canadian experience in employment, as well as discriminatory practices in tenant screening i.e. allowing landlords to ask about the level and source of income, demands of co-signors or guarantors on leases). A multi-sector and cohesive national housing strategy with adequate and long-term funding commitments is vital in addressing the barriers faced by recent immigrant women and other disadvantaged groups in Canada's housing system.

7. The Accessibility of Housing Related Information and Services for Recent Immigrant Women

The final section of this paper will explore the accessibility of housing related services and information for recent immigrant women. It is important to note that this section is not meant to be taken as a thorough evaluation of the housing related information and services available for newcomer women. Indeed such an undertaking would involve an extensive series of program analyses, requiring time and resources well beyond the scope of this paper. Instead, this paper will provide a general overview of the housing services and information that are available for recent immigrant women in Toronto and Hamilton as well as how the information and services are accessed. The existing services and channels of information will be

evaluated in their capacity to overcome the barriers facing recent immigrant women in Hamilton and Toronto's rental housing markets that were discussed in the preceding sections of this paper.

At this point it is useful to re-address some of the issues discussed in the earlier sections of this paper. While secondary barriers to housing access are more likely to be effectively addressed by housing help services and referrals (i.e. knowledge of Canadian Institutions and the housing system – see Wayland 2007: 34), primary barriers such as gender, race and ethnicity can only be addressed through advocacy around them in order to raise awareness about the issues plaguing newcomer women – and particularly racialized newcomers – after their arrival in Canada and indeed for many years afterward. Finally, macro level barriers to housing access, such as housing prices and vacancy rates in both private and social housing can only be addressed through advocacy to accompany the services that are available. Advocacy must be geared towards creating new projects and programs that raise awareness about the issues impeding newcomer settlement, but must also address the shortage of resources that are allotted to social housing in Canada. As expressed by Sarah Wayland in her report “The Housing Needs of Immigrants and Refugees in Canada (2007):

Here is where the advocacy aspect of housing and settlement services is crucial. Working to improve housing policy and to draw attention to the effects of difference such as discrimination are essential components of any effort to overcome barriers facing newcomers in the housing market. These are not services per se but rather their complement, communicating front-line experiences to policy-makers (Wayland 2007: 35).

Citizenship and Immigration Canada is responsible for funding settlement services, most of which are immigrant-serving agencies (ISAs). Many of these programs fall

under the Immigrant Settlement and Adaptation Program (ISAP). Although the specific services offered by ISAs vary by province, generally they all offer information, counseling, orientation, employment related services and translation and interpretation for new arrivals to the country (Wayland 2005: 27). With regard to housing, immigrant serving agencies which offer ISAP services are required to help newcomers fill out forms such as adding households to the waiting list for social housing, and also to provide referrals to housing help centres, rent banks, and other relevant resources in the housing sectors (Wayland 2007: 27). While some immigrant serving agencies offer informal orientation to the various neighbourhoods in each city, the types of accommodation that are available and tenants' rights education, the provision of these services is sporadic and uncoordinated (Wayland 2007: 27). This is a reflection of how immigrant serving agencies are under-resourced and understaffed, meaning that they do not have the necessary resources to offer increased housing help and referral services.

Interviews for this project revealed that the lack of coordination among immigrants serving agencies and the housing help sector is in itself a barrier to accessing housing for many recent immigrants. This is especially true for people who do not speak English, as although they may be able to access information in their own language at ethno-specific agencies, this is not always the case at housing help centres. While staff at these establishments have extensive training and knowledge about the housing system and the services that exist within that sector, they may lack the necessary language skills and sensitivity training that is needed to deal with many newcomers. Furthermore, the staff at immigrant serving agencies may not have been

trained on housing related issues and resources (Wayland 2007: 37). Respondents in Hamilton in particular identified the lack of housing help workers within immigrant serving agencies as a major barrier for recent immigrant women's access to information about housing. Although a number of ethno-specific immigrant serving agencies and community agencies exist, bridges between these services and the housing help sector and other service sectors are not fully formed. Instead of having a housing help worker in each immigrant serving agency, many only have a community development worker, whose mandate is far too large to have time to undertake the necessary training and to build the necessary connections to provide housing assistance. This was listed as a significant barrier facing recent immigrant women in Hamilton in terms of accessing and retaining housing.

In addition, although the information and housing help services may be available within immigrant serving agencies and housing help centres, accessing these services can be a barrier in and of itself. Sarah Wayland rightly states that due to the aforementioned language barriers, newcomers are more likely to access settlement services than housing help centres (Wayland 2007). Many studies have documented that newcomers rely heavily on the use of informal networks to secure housing during the settlement process (Ray 1998; Owusu 1999; Dion 2001; Mattu 2002; Qadeer 2003; Murdie 2003; Bergeron and Potter 2006; Wayland 2007, among others). However, if none of the members in a recent immigrant's social network are aware of where the housing help centres, rent banks, immigrant serving agencies and other places where housing information and referral services are offered, they may never access these resources. The use of social networks may help alleviate some of

the language barriers experienced by many recent immigrant women as informal translation services may be offered by family or friends. Conversely, the lack of language fluency among very recently arrived groups could compound the language issue, further isolating the community from the housing help sector. This was identified as a major barrier by a researcher in Hamilton who stated that members of the Cambodian community in the east end of the city are nearly completely cut off from settlement services and housing help centres as they simply are unaware of their existence or their location. The language barrier that many members of the community face is also noted as a reason why housing related information and services are not being accessed by this community. As expressed by the researcher:

[...] well it's word of mouth, but sometimes word of mouth, takes too long. And word of mouth is all social networks, so if you have groups that are marginalized already, what about them? I mean it just exacerbates it.

In this sense, although the information about housing is out there and that of other services in the housing sector such as rent banks, tenant helplines and housing help centres exist, it appears that access remains a significant problem and is therefore a barrier for recent immigrant women who are trying to access housing in Hamilton.

In addition to immigrant serving agencies and housing help centres, housing related information can also be found on the Internet. There are a number of sources for housing help on the internet, including non-profit organizations such as the Neighbourhood Information Post which aims to help individuals in the eastern downtown core of Toronto to gain access to community, health and social services (www.nipost.org). Furthermore, Citizenship and Immigration Canada also posts general housing related information in the form of a fact sheet entitled "Finding a

Place to Live, Information for Newcomers” in the “Going to Canada” portal on their website. However, this site does not offer anything more than very basic information on tenant rights, finding a home, signing a lease, and purchasing a home. While it does provide users with links to immigrant serving agencies, it does not list contact information for housing help centres across the country. The Canada Mortgage and Housing Corporation [CMHC] also produces a publication entitled “The Newcomer’s Guide to Canadian housing” that is aimed to improve immigrants’ knowledge of Canada’s housing markets. This publication is significantly longer and more thorough than the one produced by CIC, and contains a plethora of information relating to the types of housing available in Canada, occupancy standards, renting and owning a home, and tenant – landlord relations.

Although these publications are surely useful to many newcomers, especially those who are educated, their accessibility may pose a problem for less educated newcomers for three main reasons. First, they are only published in English and French, meaning that those who cannot read these languages and who do not have someone to translate for them are automatically barred from using these resources. Second, the fact that they are available online may also create some difficulties in terms of accessibility. Not only does it mean that the person who is in need of this information must have access to an internet connection, they must also be computer literate. Third, access to the information contained in these documents may be restricted by language barriers as both CIC’s and CMHC’s websites are only available in English and French. In order for these publications to be effective in

aiding newcomers in their search for and retention of adequate, affordable and suitable housing they must be made more widely available.

Sarah Wayland makes a useful recommendation, stating that information on settlement services and housing help be made available in multiple languages at all ports of entry, Canadian consulates abroad, libraries, schools, and settlement agencies (Wayland 2007: 29). This recommendation was paralleled by respondents for this study, two of whom had attempted to send pamphlets related to housing to Canadian consulates and points of entry, only to be told by the federal government that it was not possible.

There are, however, a few agencies which have published housing related legal information in multiple languages. The Centre for Equality Rights in Accommodation [CERA] has published a series of pamphlets on Human Rights in Housing and tenant rights in a variety of languages, including Arabic, Farsi, Serbo-Croatian, Tagalog, Vietnamese, Chinese, Punjabi, Tamil, Somali, Spanish and Urdu. As part of their project, "Housing Equality for Immigrant and Refugee Women" [HEIRW], CERA aims to build the capacity of refugee and immigrant women in securing and retaining housing by giving them the knowledge and resources to combat the intersecting grounds of discrimination that they face in their search for rental housing. While these pamphlets and the workshops that are also being conducted as part of the HEIRW project are surely useful, access may still be a problem as in order to benefit from CERA's services and housing related information, recent immigrant women must know where the centre is located or be affiliated with an immigrant serving agency that hosts a HEIRW workshop.

Community Legal Information Ontario [CLEO] has also produced a series of pamphlets related to many areas of law, including social assistance, immigration and refugee law, workers' rights, family law, elder abuse, youth justice and tenants' rights (cleo.on.ca). The website is available in either English or French and they also offer legal information in several languages including Spanish, Tamil, Portuguese and Chinese, however only the documents pertaining to immigration and refugee issues have been translated into these languages (cleo.on.ca). Although these publications are central in informing tenants from marginalized communities of their legal rights and how to exercise them, like those produced by CERA, access may remain a problem as CLEO only offers their publications online or through organizations that order them (i.e legal clinics). The lack of translated publications on landlord and tenant rights may also be a barrier to access and may also allow landlords to continue to discriminate against recent immigrants based on their lack of knowledge about their rights.

In conclusion, it appears as though a fair amount of housing related information and services exist for recent immigrant women in both Hamilton and Toronto however, the accessibility of the information remains to be a problem. Following Sarah Wayland's recommendation, distributing information about the different types of housing in Ontario, average market rents and vacancy rates, tenant rights and housing help at Canadian consulates abroad, ports of entry, libraries, schools and other public areas which newcomers frequent in a variety of languages would help alleviate the accessibility problems as well as help circumvent the language barrier. Another interesting solution which was put forth by the Social

Planning and Research Council of Hamilton is to provide extensive housing related training to members in marginalized communities as they would become useful resources for their peers. This would allow for the dissemination of housing related information using the informal networks that many recent immigrant women depend on for housing related information. Using this model, the contact information for housing help centres and settlement agencies that deal with housing could be spread throughout the community, while surmounting any language or literacy barriers or the need for an internet connection.

8. Conclusions and Recommendations for Improving the Housing Outcomes of Recent Immigrant Women in Southern Ontario

This project outlined some of the barriers facing recent immigrant women in Hamilton and Toronto's rental housing markets. Based on my research, affordability appears to be the most significant issue facing recent immigrant women's households, and the most difficult to overcome. Affordability concerns are related to a number of issues in a number of sectors. Discrimination and the lack of recognition of foreign-acquired education, skills and experience have both contributed to lower average-incomes among recent immigrant cohorts, particularly in the case of recent immigrant women. While the government has committed to recognizing the qualifications of internationally trained professionals in a more accessible and timely manner, it will be some time before the Foreign Credential Recognition Program will impact the employment outcomes of the majority of recent immigrant women who were educated or trained abroad. In addition, the lack of new social housing and the shortage of large, family-oriented units within both the private and social housing

sectors have been detrimental to the housing options and choices of recent immigrant women. Rising market rents and non-commensurate Social Assistance benefits have also contributed to housing insecurity and affordability concerns among recent immigrant women's households.

Discrimination in the rental housing markets in both Toronto and Hamilton has also impacted the ability of recent immigrant women to access and retain affordable, suitable and adequate housing. One of the most complex and largely overlooked areas of discrimination targeted against recent immigrant women are interlocking sites of discrimination, where recent immigrant women are disadvantaged based on multiple grounds that operate simultaneously. Combating discrimination against recent immigrant women in housing is made more difficult by the structure of the Human Rights enforcement process itself, where the onus is placed on the victim to report incidents involving discrimination. Accessing housing related services and information is also a significant barrier for recent immigrant women. The lack of translated information and the lack of coordination between the housing help sector and immigrant serving agencies creates a number of barriers for accessing vital information on average rents, vacancy rates, apartment availabilities, rent banks, as well as tenants' rights and responsibilities in rental housing.

- In light of the barriers facing recent immigrant women in their search for adequate, suitable and affordable housing, several changes must be made in the housing sector to help newcomers to overcome some of the difficulties in this area of the settlement process. First, the Foreign Credential Recognition Program is an important step towards equity in

employment for internationally trained professionals, however, for it to be effective there must be an increase in the number of Foreign Credential Recognition Offices and Bridge to Work programs. Ideally information about the FCR program will be available before internationally trained professionals migrate to Canada.

- To address the problems associated with the limited stock of larger, family-oriented units in social housing in the short-term, the process of matching family-sizes and compositions with appropriate available units should be streamlined to ensure that the existing units are being utilized effectively. This could also involve accelerating the transfer process for ‘empty-nesters’ who are willing to move into smaller units. In the long-term, hopefully funding will be made available to build new units to accommodate increasingly diverse family structures.
- Third, in light of the fact that the waiting lists for social housing are so long, a multi-sectoral, long-term and sustainable affordable housing program must be established at a national level. These policies must recognize that housing is tied to other sectors (i.e. employment, health and education) and must explicitly outline which level of government or other stakeholder is responsible for what in terms of funding, administration and maintenance of both new and existing social housing and market rent units. These policies must also provide greater supports for newcomers and other low-income households,

such as increasing Social Assistance benefits with market rent or providing more housing subsidies.

- Fourth, housing related information and services must be made more accessible for recent immigrant women. This could be achieved through increased distribution of information on Human Rights in housing and the Residential Tenancies Act at Canadian consulates abroad, ports of entry, schools, shopping centres etc. Housing Help centres and Immigrant Serving Agencies also need to be better resourced and supported so that they are able to provide housing information and referral services on a wider level.
- Finally, a number of the respondents in this study expressed concerns about the way Human Rights are enforced in Ontario. The lack of knowledge about Human Rights, language barriers, pride and a fear of authority figures prevent many recent immigrant women from launching Human Rights complaints against landlords. The new amendments to the Human Rights Code of Ontario are geared towards improving the accessibility of the Human Rights claims process by ensuring that all claimants receive timely access to an adjudicator from the Human Rights Tribunal of Ontario. Future research should focus on how effectively and quickly complaints are being resolved under the new system.

Until all levels of government, the private rental sector, and other stakeholders in Canadian housing commit to addressing the barriers facing recent immigrant in a

cohesive, sustainable way, their integration into Canadian society will continue to be marred by the difficulties associated with the lack of affordable, adequate and suitable housing.

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