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Immigrants, Refugees And The Risk Of Homelessness: Analyzing The Barriers To Adequate And Affordable Housing

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ANALYZING THE BARRIERS TO ADEQUATE AND AFFORDABLE HOUSING

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ABSTRACT

This qualitative study examines the risk of homelessness amongst recent immigrant and refugee populations in the Greater Toronto Area by analyzing the various barriers which hinder newcomer access to adequate and affordable housing. This study incorporates the framework of Anti-Oppressive Practice (AOP) to understand the oppression, marginalization, and exclusion that many recent immigrants and refugee claimants experience within Toronto's housing and rental markets and subsequently, how this initiates their cycle of homelessness. The findings of this study are informed by two semi-structured, informal interviews with housing and settlement workers in order to provide a working insight onto the issues that are affecting their newcomer clients on a daily basis. This study identifies challenges within Toronto's housing market and highlights solutions put forth by housing and settlement workers. Similarly, this study examines initiatives put forth by the municipal government to address the barriers to accessing adequate and affordable housing.

Key Words:
Housing, Homelessness, Immigrants, Refugees, Anti-Oppressive Framework

Acknowledgements

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CHAPTER 1: INTRODUCTION

The notion of a home is more than just a physical structure containing four walls and a roof. For many, the idea of a home may literally be 'where the heart is', surrounded by friends, family and loved ones; for others it may be the place one finds relaxation in after a long-day's work. Whatever it may be, the home is arguably one of the most important assets of one's life and its significance is largely taken for granted by those whose access to it is relatively effortless. For the many individuals who face the struggle of precarious housing, the notion of a home, and all of the symbolic associations we ascribe to it, is of the utmost yearning.

As this study will illustrate, many recent newcomers to Canada experience difficulty in attaining the privileges of stable housing, and all of the symbolic associations that transform it into a home. The purpose of this study is to examine the various barriers which hinder recent immigrants and refugee claimants access to adequate and affordable housing in the Greater Toronto Area (GTA). This study incorporates the framework of Anti-Oppressive Practice (AOP) to understand the oppression, marginalization, and exclusion that many recent immigrants and refugee claimants experience within Toronto's housing and rental markets and subsequently, how this may initiate the cycle of homelessness. This study also examines the types of solutions put forth by housing and settlement organizations in order to address these barriers while also initiating a discussion of current municipal efforts to solve the issue of precarious housing.

In order to effectively provide a discussion around the problem of housing instability and homelessness, there is a need for an agreed upon definition of homelessness. After all, while there is a general agreement that people living outdoors or in emergency shelters are in fact, 'homeless', when we move beyond that group, definitions become contested. Is someone who

resides in transitional housing considered homeless? What about individuals who participate in 'couch surfing'? For the purposes of this research, this study uses the Canadian Homelessness Research Network (2012) definition of homelessness which refers to the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. This definition encompasses a typology that includes (1) unsheltered, or absolutely homeless and living on the streets, (2) emergency sheltered, including those staying in overnight shelters, (3) provisionally accommodated, referring to those whose accommodation is temporary or lacks security of tenure, and finally, (4) at risk of homelessness, referring to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards (CHRN, 2012). I believe this definition effectively address the scope of homelessness and as this study will illustrate, provides an important context for understanding where some recent immigrants may envision themselves.

As Bridgman indicates, the issue of homelessness in Toronto is anything but temporary (Bridgman, 1998). In the fall of 1998, the United Nations and Toronto's city council declared homelessness a national disaster worthy of emergency humanitarian relief (Tillson, 1998). Furthermore, Dabu (2004) argues that the declaration of homelessness as Canada's national disaster not only exposed the country's secret shame to the world, but also disgraced Canadians by acknowledging that it was a preventable, man-made disaster (Dabu, 2004). Despite immediate efforts put forth by the Canadian government to address issues of homelessness, a significant improvement is not evident. Papagni (2009) analyzes a 2003 report by the City of Toronto to indicate that despite a booming regional economy, a substantial portion of Toronto's population was still getting left behind. Papagni illustrates that a full 25 per cent of the city's population lives below the poverty level and nearly 32,000 different people lived in the City's emergency

shelters in 2002 (Papagni, 2009). A longitudinal study conducted by Richter et al (2011) indicates that over the span of twenty years, from approximately 1987 to 2007, the rate of individuals experiencing homelessness throughout Canada's largest cities – Vancouver, Calgary, Edmonton, Toronto, and Montreal – has dramatically increased and it is now estimated that 150,000 Canadians are using homeless shelters every year (Richter et al., 2011).

It is important to note that located within these staggering statistics on homelessness in Canada, is a new and often hidden 'face' of homelessness. As Rossi (1990) illustrates, historically, homelessness has been stereotyped as largely a male problem. However, the arrival of women, families, newcomers, and youth to the doors of public welfare departments and emergency shelters has substantially changed the 'face' of homelessness (Rossi, 1990). The growing rate of recent immigrants experiencing a form of homelessness is particularly striking. Wayland (2010) claims that within Canada's at-risk homeless population are many immigrant and refugee families. According to 2001 census data, 36 per cent of recent immigrant households were living in unacceptable housing conditions – referred to as 'core housing needs' by the Canadian Mortgage and Housing Corporation – compared to only 13.7 per cent for non-immigrant households (Wayland, 2010). Similarly, Fiedler (2006) indicates that 'hidden' homelessness among some recent immigrants is a growing problem in many major Canadian cities such as Vancouver, as he states that immigrants comprise a significant proportion of the regions at-risk population. Fiedler reveals that a growing number of recent immigrants are living in overcrowded, unaffordable, substandard, and poorly maintained accommodations (Fiedler, 2006). It is important to note that this form of homelessness is not limited to the Greater Vancouver area as Gopikrisna's (2012) work also illustrates that in the Greater Toronto Area, the issue of hidden homelessness has 'crept' outwards from the city of Toronto in the last decade,

and is now a common phenomenon in Toronto's surrounding regions – Peel and York in particular (Gopikrishna, 2012). Research conducted by D'Addario et al. (2007) also reveals that refugee claimants are amongst the most vulnerable population to experience all forms of homelessness due to a combination of barriers such as legal status, lack of official language ability and unfamiliarity with Canadian society (D'Addario et al., 2007).

The basis of this study acknowledges that there is often a disconnect between the academics doing research, and the people providing support services to individuals who are at risk of homelessness. Examining the range of barriers that perpetuate the risk of homelessness provides an acknowledgment of the various social and structural inequalities that are prevalent within society. Furthermore, attempting to incorporate the opinions and input of settlement and housing workers into this discussion recognizes that their prospective solutions are highly valued. Thus, the objective of this research strives to provide a dialogue for understanding the reasons behind immigrant homelessness and more importantly, to incorporate the solutions put forth by those whom work with this population on a daily basis.

I believe further research surrounding the issue of precarious housing is necessary because I find it rather alarming that Canada continues to witness an increase in homelessness fifteen years after the United Nations declared Canada's homeless problem a national disaster. Furthermore, since immigrants currently account for 2/3 of Canada's population growth – a statistic that is projected to increase over the next few decades – further research is required to raise awareness about the issue of immigration and the risk of homelessness in order to implement viable solutions for the future (Haan, 2010). Gaetz (2010) argues that disseminating knowledge about a particular social issue is one of the first steps towards mobilizing change. After all, Gaetz poses an important question when he asks, "if we are still confronting the issue

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today, after all these years, and if the problem seems to be getting worse, do we really know as much as we think we do?" (Gaetz, 2010; 33). By delving into this issue, my research project will attempt to answer three major questions: (1) What are the barriers that recent immigrants are encountering which lead to the risk of homelessness? (2) What programs have settlement and housing agencies put forth to address these problems? (3) What initiatives has the Toronto municipal government put forth to address the issue of housing instability?

Gaetz (2010) highlights a number of limitations that current research on immigrant homelessness has encountered. Gaetz argues that homeless research is not a well-established discipline in academia, and due to the complexity of the topic, is conducted from different disciplinary and methodological perspectives (Gaetz, 2010). Homeless research is often high quality but not easy to access due to the fact that it ranges from disciplines as diverse as sociology, geography, medicine, law, social work, anthropology, business and criminology. Gaetz argues that although an interdisciplinary approach to research is valuable, it is often difficult to engage in. Since there is no single discipline which dominates homeless research and no prominent journal articles devoted to the topic, research is only shared at large, discipline-specific conferences (Gaetz, 2010). While conducting my own research into the topic, I too encountered many of the same frustrations put forth by Gaetz as I found that access to recent scholarly research – conducted within the last five years – was incredibly difficult to locate. It is also important to note that my attempt at finding accurate statistical data on the number of individuals experiencing homelessness annually was likewise challenging. A report compiled by Human Resources and Social Development Canada (HRSDC) indicates that despite the visibility of homelessness in Canada, there are no accurate national statistics on the size of the homeless

population (HRSDC, 2008). It is also important to acknowledge that a lack of reliable data may limit Canada's ability to address the issue of homelessness effectively.

CHAPTER TWO: LITERATURE REVIEW

As a starting point it is important to recognize that much of the current literature produced on this topic highlights three prominent barriers which recent immigrants may experience. Systemic barriers, income and affordability, and discrimination were all frequently cited as factors which hinder economic and social integration for many recent newcomers. Furthermore, these three barriers were recognized as highly influential in perpetuating the risk of homelessness. This study will therefore examine these three barriers extensively and illustrates the ways in which they hinder access to adequate and affordable housing in Toronto.

Systemic Barriers

Canada's three largest cities – Montreal, Toronto, and Vancouver – have experienced dramatic demographic, economic, and cultural changes as a result of immigration. Teixeira and Halliday (2010) argue that one of the most important consequences of certain neoliberal changes such as the privatization of the housing market, has created an increased demand for housing, paralleled by a shortage of affordable housing, both in the purchase and rental markets (Teixeira and Halliday, 2010). Teixeira (2008) claims that Canada currently has the smallest non-private market housing sector of any major Western nation except for the United States. His study also indicates that few new rental units have been built in Toronto since the mid-1990s, and rents for existing units have increased at about twice the rate of inflation (Teixeira, 2008). A reflection on Canada's neoliberal restructuring is relevant here as a trend towards privatization of the housing market has contributed to the lack of affordable housing in Toronto. Vakili-Zad (2004) reveals that the context of immigrant as well as non-immigrant housing barriers stems from the fact that

in 1995, the Ontario government announced its intention to leave the 'housing business' and terminated the non-profit and cooperative housing programs, claiming that the private sector would fill the gap. As Vakili-Zad illustrates, since 1977, the private sector has built less than 2,000 rental units annually where 25,000 were needed (Vakili-Zad, 2004; 64).

Furthermore, Hannigan (2010) highlights the problematic role that urban renewal programs – which the city of Toronto has promoted since the amendments of the National Housing Act (NHA) in 1949 and 1956 – have facilitated in limiting affordable housing for low-income individuals. The rationale for this practice was based on the premise that older areas of Canadian cities had become 'rundown' and 'blighted' and were generally not appealing to both the metropolitan population and the aspiring tourism industry. Hannigan notes that since the private real estate market had been sluggish in responding to the challenge, aggressive public investment was needed to take up the slack (Hannigan, 2010). The NHA encouraged 'slum clearance' both by providing for joint federal-provincial participation in the public housing projects and by funding urban renewal studies with municipalities. Although the initial intention was altruistic – to tear down the slums and replace them with decent low-income housing – urban renewal programs elicited significant challenges for low-income immigrants and Canadian-born families. Hannigan states that municipalities gained higher taxes from commercial and industrial buildings than from new residential areas and thus, renewal funds were increasingly deployed to 'clear' inner cities for large scale projects such as office complexes and shopping centres (Hannigan, 2010). As a consequence, lower-income groups from inner-city neighbourhoods were forced to find comparable and affordable housing in less accessible areas, notably on the outskirts of the city where public housing generally had been placed (Hannigan, 2010). Purdy (2003) similarly notes that aside from the problem of

introducing gentrification which displaces many low-income residents, urban renewal initiatives also marginalize and stigmatize the geographic area, as well as its residents, by associating it with a 'low-income' label (Purdy, 2003). His research on the identity of the Regent Park area indicates that by the 1990's Canada's largest housing project became virtually synonymous with socio-economic marginalization and behavioural depravity, as a June 2002 Toronto Star reporter characteristically referred to the housing development as a 'poster child for poverty' (Purdy, 2003). Similarly, a Community Action (2006) report, issued by the Ontario Non-Profit Housing Association (ONHPA) states that the desire for urban renewal projects, as opposed to social housing is a direct result of the stigmatization that is associated with low-income individuals. As the ONPHA report indicates, a number of local governments – including Toronto, York, and Halton – have prepared affordable housing strategies but over the years, these carefully-considered housing plans have been delayed due to Not-In-My-Backyard opposition (ONPHA, 2006).

Another important systemic barrier to consider is the growing rate of both immigrant and non-immigrant families who spend a number of years on social housing waiting lists. One of the challenges particularly noted by Vakili-Zad is that the Toronto Community Housing Corporation (TCHC), which is the largest social housing provider in Canada, groups homeless applicants with several others – including refugees, youths, newcomers, and separated families – as 'disadvantaged households' and assigns the group one-tenth of the annual vacant units (Vakili-Zad, 2004;63). Vakili-Zad illustrates that although the system is designed to be fair, it encounters major contradictions. For example, an average of approximately 400 applicants designated as 'homeless' are housed annually but at the same time, approximately 190 households are evicted due to non-payment of rent (Vakili-Zad, 2004). Khosla (2004) also indicates that once evicted;

immigrants are at risk of initiating the cycle of hidden homelessness if they cannot secure other forms of accommodation with friends and relatives. Khosla reveals that once these options are exhausted, recent immigrants resort to the form of homelessness which often remains hidden from the media and the public as it takes place in overcrowded, expensive, substandard living conditions (Khosla, 2004).

<u>Income & Affordability</u>

Greene (2013) indicates that in Toronto, the rate of family poverty among recent immigrants is about 40%, compared to an overall city poverty rate of 19% and a national rate of 14.7%. Her research also highlights the fact that one-third of the visible minority family population now live in situations of precarious housing (Greene, 2013). Murdie (2010) argues that affordability is one of the major barriers facing newly arrived immigrants and refugees in their search for good quality housing, even in areas such as Montreal and Winnipeg where rents are relatively low compared to Toronto and Vancouver (Murdie, 2010). Vakili-Zad indicates that the cost of rent for social housing encompasses roughly 30% of gross income, leaving very little for food, childcare and other emergency expenses. Vakili-Zad emphasizes the barrier of housing affordability as he notes that the cost of rent within the private market is even higher (Vakili-Zad, 2004). Murdie suggests that for individuals such as refugee claimants and asylum seekers, their inability to access social housing or social welfare leaves them in a vulnerable position as they spend a large portion of their income on private accommodation. Murdie's findings claim that "85 percent of refugee tenants were spending more than 30 percent of family income on shelter compared to 74 percent of the entire sample" (Murdie, 2010; 49).

Gopikrishna importantly indicates that one measure frequently used by researchers to identify whether or not a family is at risk of hidden homelessness is by determining the

proportion of their income that is spent on housing. By this token, Gopikrishna indicates that a family spending 40 to 50% or more of its net income on housing could possibly by in a situation of hidden homelessness (Gopikrishna, 2009). In terms of housing affordability, Carty (1989) advocates for the implementation of rent assistance as a measure to prevent hidden homelessness by arguing that it would provide individual families with a greater choice of where to live by enhancing their buying power (Carty, 1989). However, research conducted by Greene (2013) illustrates that this would unlikely be feasible. Greene indicates that the waiting lists for social assistance and housing assistance are extremely long and this accounts for one of the main reasons why immigrants are forced to pay market rents which they cannot afford, or alternatively, move in and out of the shelter system (Greene, 2013).

When analyzing the barriers to affordable housing for recent immigrants, it is necessary to include a discussion on the limitations within Canada's labour market. Khosla (2004) indicates that many recent immigrants find that labour market entry is one of the biggest challenges to securing adequate and affordable housing. Khosla states that of the few immigrants who manage to gain employment soon after arrival, it is generally part-time, insecure, low-paying, and offers little hope for advancement (Khosla, 2004). D'Addario et al. (2007) also indicate that many recent immigrants and refugees earn wages well below the Canadian average and are therefore at an overall disadvantage within the labour market despite having similar, or higher, education backgrounds as the Canadian-born population (D'Addario et al., 2007). In situations of chronic unemployment, as well as underemployment, it is not surprising that many immigrants experience a significant risk of homelessness or experience hidden homelessness symptoms.

Research conducted by Paradis (2010) also indicates the vulnerability that immigrants with no legal status face within the economic and housing market. Paradis analyzes the causes

and effects of homelessness for women living in Canada without permanent resident status. Her work indicates that many non-status migrants such as refugees spend a significant number of years in Canada before their claims are decided and in the process, lack sufficient documentation to obtain legal employment and access to housing (Paradis, 2010). Paradis also reveals that many other immigrants such as temporary workers – who account for about half of all people admitted into Canada each year – are also at a risk for precarious housing. In this situation, Paradis finds that temporary migrants seldom become permanent residents and are therefore subject to severe limitations in their employment and housing options, as well as their access to social benefits.

Discrimination in the Rental & Housing Market

Belcher and Deforge (2012) illustrate the pervasive stigmatization that is frequently associated with the issue of homelessness and further highlight the fact that society often focuses on the individual as the cause of his or her own state of homelessness rather than problematizing the larger social and economic structures which contribute to an individual's state of homelessness (Belcher and Deforge, 2012). It is important to consider the extent to which the social stigma against the homeless, or those at-risk of homelessness influences other barriers to settlement. Preston et al. (2009) conduct a study which indicates that the household source of income was frequently grounds for discrimination within the rental market. Several key informants of the study remarked that landlords do not want to rent to recipients of social assistance on the basis of a potential failure to pay rent (Preston et al., 2009). The stigma associated with low-income individuals as well as those with experience of homelessness has been a longstanding ground for discrimination in the housing mark. Furthermore, Teixeira (2008) highlights the prevalence of discrimination that racialized immigrant groups experience in the Toronto housing market. Teixeira indicates that Angolan and Mozambican immigrant

respondents noted that some landlords demonstrate discrimination by failing to provide full information about vacancies, utilities, and prices to 'black' applicants (Teixeira, 2008; 268). Meanwhile, others ask for extra money for first and last month's rent in order to raise the financial bar, or state untruthfully that the housing has already been rented – matters which are difficult to prove and complain about. Respondents in this study also indicated that they experienced a significant amount of personal discrimination based on race, refugee status, and source of income (Teixeira, 2008). In terms of analyzing barriers to employment and adequate income, a discussion of the discrimination that frequently occurs within the job search process is highly relevant as it also perpetuates the risk of homelessness for many immigrant and refugee groups. The stigma associated with low-income individuals as well as those with experience of homelessness has been a longstanding ground for discrimination and is an important factor to consider when discussing the ability to gain employment. That being said, one gap that I found within this literature stemmed from the difficulty I had in finding published scholarly information about employment discrimination based on the applicant's place of residence, or in some instances, an applicant's inability to provide a fixed address.

Reflection on Literature Review

One limitation that is evident within the existing literature is the fact that very few studies – aside from a notable few (Gopikrishna, 2009; Greene, 2013) – incorporated the perspectives and concerns of the settlement and support workers who engage with this demographic on a daily basis. Gopikrishna argues that the experiences and insights of front-line workers and staff of non-profit organizations are extremely valuable (Gopikrishna, 2009). The perspectives of these practitioners enrich our current understanding of homelessness and effectively initiate the dialogue between theorizing solutions; which is primarily in the academic realm, and applying

solutions; which takes place in the practical and policy realm. By incorporating the input of housing and settlement workers, this study hopes to build on existing literature by highlighting the possibility for new solutions from the 'bottom-up'.

The literature outlined so far has provides this study with a sufficient starting point to address this topic further. It has provided a comprehensive review of the range of housing and employment barriers that recent immigrant's experience which may perpetuate the risk of homelessness. It is evident that this study's first research question - which strived to examine the types of barriers that may lead to homelessness – has been answered by a broad range of existing literature outlined so far. However, the second research question – which asks what initiatives have been attempted to resolve this problem – has yet to be addressed. The range of literature published so far, as insightful as it is, does not provide a substantial amount of viable solutions; particularly in the Canadian context. A number of studies have examined the risk of immigrant homelessness from an international perspective (Greene, 2013; Spinney and Nethery, 2013; Rossi, 1990; Third, 2000). This cross-cultural analysis is beneficial to understanding that the issue of homelessness is not a local one, but rather that it is a global problem. Furthermore, it allows researchers to examine a comparison between countries and determine if any barriers identified contain common themes such as the influence of neoliberal policies or if they are the result of more local inequalities. Despite the benefits to this range of knowledge, a more localized analysis is necessary in order to highlight potential solutions which the municipal government can implement at the local level. This is not to say that information on viable solutions at the local level is non-existent, but rather, it is significantly under-represented in research databases than, for example, barriers to housing and employment for newcomers. Gaetz (2010) argues that the lack of information available on the issue of homelessness may highlight

the reasoning behind the prevalence of the problem and the inability to address these issues substantially. This study will therefore add to the existing breadth of knowledge by not only providing an analysis in the Canadian context, but also by focusing it specifically on the city of Toronto. This study will examine the issue of precarious housing in more detail by asking what initiatives has the Toronto municipal government taken to address the challenge of accessing adequate and affordable housing? What initiatives have housing and settlement services taken to support recent immigrants and refugees in conditions of precarious housing? And finally, if no adequate steps have been taken so far, what should our next steps be?

CHAPTER THREE: THEORETICAL FRAMEWORK

As the introductory chapter notes, this study will incorporate the theory of Anti-Oppressive Practice (AOP) to understand the ways in which recent immigrants and refugee claimants may experience marginalization and exclusion in the housing and rental markets, and subsequently, the ways in which this marginalization may initiate the cycle of homelessness. Since a number of immigrant-serving agencies and housing and settlement services incorporate an AOP model to guide their work, this study will complement their work as it will highlight the ways in which these agencies strive to address social divisions and structural inequalities. Furthermore, this study utilizes the AOP framework by incorporating a socio-political approach to highlight the ways in which larger social, political, institutional and structural barriers hinder immigrant and refugee access to adequate and affordable housing. A discussion pertaining to the influence of neoliberal policies on Toronto's housing and rental markets will complement this socio-political approach.

In the last few decades, anti-oppressive and anti-discriminatory perspectives have had a significant impact on social work theory, practice and education in the UK, Canada, Australia, and New Zealand (Sakamoto and Pitner, 2005). The AOP approach includes the influences of Marxist, socialist and radicalist ideologies, structural/sociological understanding of intersecting oppressions and emancipatory and feminist perspectives (Sakamoto and Pitner, 2007). The ultimate goal of AOP is to build upon these theories and perspectives in order to eradicate oppression through institutional and societal changes (Sakamoto and Pitner, 2007). In a discussion regarding the adoption of AOP into the social work profession, Dominelli (1996) provides a sufficient definition of the AOP framework as she suggests that AOP is defined as:

"a form of social work practice which addresses social divisions and structural inequalities in the work that is done with people whether they be users ('clients') or workers. AOP aims to provide more appropriate and sensitive services by responding to people's needs regardless of their social status. AOP embodies a person centred philosophy; an egalitarian value system concerned with reducing the deleterious effects of structural inequalities upon people's lives; a methodology focusing on both process and outcome; and a way of structuring relationships between individuals that aims to empower users by reducing the negative effects of social hierarchies on their interaction and the work they do together" (Dominelli, 1996; 170-1)

Dominelli argues that the significance of AOP is that it seeks to make connections between different aspects of people's lives and considers a holistic approach to living (Dominelli, 1996). Furthermore, Stergiopoulous et al. (2012) note that anti-oppression, in the context of service provision in the fields of health and social services can be understood as a theory which guides practitioners to address the issues of dignity, human rights, and access to resources and power (Stergiopoulous et al., 2012). However it is important to note that AOP is a relatively new practice within the social work profession as this scope of work was predominately guided by Anti-Racism principles in the past (Williams, 1999). McLaughlin (2005) notes that the profession of social work, which previously encompassed a commitment to

social justice through Anti-Racism Practice (ARP) has now expanded to include the examination of interlocking oppressions within society (McLaughlin, 2005). Stergiopoulous et al. note that like anti-racism – which recognizes an unequal distribution of resources, privilege, power and resources at the expense of all other racial groups – anti-oppression theory recognizes the existence of power imbalances and provides a framework on how to address them (Stergiopoulous at al., 2012). However, Stergiopoulous et al. note that the difference between anti-oppression and anti-racism lies in the fact that anti-oppression does not predefine oppression from a specific category or mechanism, whereas anti-racism takes race/racism as the point of entry in its analysis of oppression, power, and privilege (Stergiopoulous et al., 2012). McLaughlin (2005) similarly notes that the transition of social work from a framework based on ARP to AOP was guided by the prevalence of oppression and inequality based on race/racism and one or more other attributes consisting of sexuality, disability, age etc. (McLaughlin, 2005). Thus, AOP social work aims to achieve a partnership between service users which challenges power relations and systemic forms of oppression. Sakamoto and Pitner (2007) suggest that AOPs ultimately aim to change the structure and procedures of service delivery systems through macro changes including legal and organizational changes. Furthermore, Sakamoto and Pitner suggest that social workers utilizing the AOP model recognize that they are not the only ones who should assume responsibility to transform the injustices and oppressions of society, but rather it is the state which must assume a much bigger role in this transformation (Sakamoto and Pitner, 2005).

A number of studies have effectively advocated for the incorporation of AOP in the practice of working with immigrant and refugee populations in order to effectively understand their needs and deliver suitable services (Cemlyn, 2008; Sakamoto and Pitner, 2007; Danso,

2009). Danso (2009) critiques the current Canadian system of employment for skilled and low-skilled migrant workers as he notes that recent immigrant's inability to gain foreign credential recognition initiates a form of marginalization and exclusion from social and economic integration (Danso, 2009). His work advocates for social workers who interact with recent immigrants to incorporate an AOP framework and utilize a socio-political approach to advocating for a structural change to help their conditions. Similarly, Sakamoto and Pitner, (2007) indicate that the traditional idea of immigrant assimilation continues to lurk behind social policies and social services for immigrants, thus hindering an understanding of their diverse needs and limiting effective models of service delivery (Sakamoto and Pitner, 2007). Sakamoto and Pitner advocate for the incorporation of an AOP framework to critically analyze the needs of recent immigrant populations. Thus, this study utilizes the AOP framework and incorporates a socio-political approach to highlight the ways in which larger social, political, institutional and structural barriers hinder immigrant and refugee access to adequate and affordable housing. Furthermore, McLaughlin (2005) indicates that despite some controversy regarding the benefits of utilizing an AOP framework in the social work profession, a significant rise in the adoption of the practice is evident. Numerous social work programs, including immigrant-serving agencies and housing and settlement services rely on the AOP framework to help empower clients and challenge systemic inequalities (McLaughlin, 2005). The AOP model is a one which guides the contemporary scope of social work practice for many service providers and therefore benefits from its inclusion in this study. The qualitative approach used in this study – which incorporates interviews with housing and settlement providers – highlights the values of the AOP framework and the ways in which these service-providers strive to address social divisions and structural inequalities.

A discussion of Anti-Oppressive Practice must incorporate the recognition that there are various hierarchies of oppression within our society and that these oppressions often intersect with various dimensions of an individual's identity. McDonald and Coleman (1999) indicate that the AOP model is rooted in the notion that human beings are not mono-dimensional entities (McDonald and Coleman, 1999). Their research argues that all individuals have 'multiple identities' which are not only based on identifying as racialized or non-racialized persons, but simultaneously also male or female, disabled or non-disabled, homosexual or heterosexual etc. (McDonald and Coleman, 1999). Thus, McDonald and Coleman argue that based on their multiple-identities, individuals can potentially be both oppressor and oppressed, as they encompass attributes which can carry both power and privilege, as well as attributes which render them oppressed. For example, Hulko (1998) notes that individuals who identify as Black lesbian women cannot have their experiences of oppression reduced to only one factor such as race, sexual orientation, or gender, but rather require an intersectional perspective (Hulko, 1998). Sakamoto and Pitner (2007) argue that in order for AOP framework to be effective in social work, the worker must develop a critical consciousness and self-reflection of their own identities and the privileges and oppressions they carry as a result of these identities (Sakamoto and Pitner, 2007). Hulko effectively incorporates this AOP model of critical consciousness in her work as she acknowledges that she holds multiple privileges by virtue of her Whiteness, Anglo-Canadian ethnicity, upper-middle-class background, and able-bodiedness, however, her gender, same-sex partnership status, and bisexual orientation render her subject to oppression (Hulko, 1998). Anti-Oppression Principles acknowledge the fact that oppressions based on race, gender, sexual orientation, ability etc. are systemic within society and form a system of interlocking oppressions which cannot be addressed in isolation.

This study recognizes the significance of this model, particularly as it can be applied to the various oppressions that recent immigrants and refugee claimants may experience. For example Danso (2007) notes that few social work studies have utilized an AOP framework to examine the issue of de-skilling immigrants of colour in Western economies. Danso's work indicates that oppressions such as race, immigration status, gender, age, and in many cases 'level of Canadian experience' are all oppressive attributes which contribute to the un/under-employment of newcomers to Canada (Danso, 2007). It is important to note that these interlocking systems of oppression must be recognized and addressed in conjunction with one another, not in isolation. With regards to the objective of this study, the importance of examining immigration and the risk of homelessness through the AOP lens is significant. A study conducted by Stergiopoulous et al. (2012) notes that homelessness in Toronto is complicated by the ethnic diversity of the population and the large numbers of recent immigrants. Their study indicates that "half of Toronto residents are immigrants to Canada and 81% of new immigrants to Toronto between 2001 and 2006 were from visible minority groups" however, the city of Toronto has also identified ethno-racial and immigrant groups at high risk of homelessness (Stergiopoulous et al., 2012). The authors note that one attribute which is relatively unaccounted for when examining the causes of immigrant homelessness in Toronto is the influence of mental health and mental health-related services. Stergiopoulous et al. note that immigrant and ethno-racial groups use mental health services less frequently compared to non-immigrants and experience numerous barriers to accessing culturally appropriate mental health services (Stergiopoulous et al., 2012). Their study indicates that the low use of mental health services by immigrant and ethno-racial groups is concerning because higher rates of mental health problems have been observed in immigrants, refugees and ethno-racial individuals in Canada and worldwide

(Stergiopoulous et al., 2012). The AOP framework used in this study identified the intersectionality of attributes such as race, ethnicity, mental health, and immigration status which contribute to the state of oppression and homelessness for many recent newcomers to Canada. The objective of an AOP model of social work is therefore a commitment to social justice which recognizes these multiple intersections of oppressions and challenges the power dynamics which perpetuate such oppressions (Sakamoto and Pitner, 2005).

Lastly, it is important to recognize that an AOP framework can incorporate a socio-political approach to an analysis of immigration and the risk of homelessness. As Danso (2009) suggests, a socio-political approach enables us to situate the analysis of oppression in a larger social, political, institutional, policy, and structural context within which immigrants and refugees, particularly those of colour, face in the settlement process (Danso, 2009). As a result, an analysis of Canada's neoliberal policies – particularly as they have developed in the housing and rental market sector – is worth considering.

Belcher and Deforge (2012) argue that there is a direct link between neoliberal emphasis on capitalism and the prevalence of homelessness. Their work indicates that a main by-product of capitalism is the mal-distribution of wealth and resources to different social classes wherein homeless people – who have the most limited access to capitalistic wealth and resources – are conceived as those belonging to the lowest and least privileged social stratum of society (Belcher and Deforge, 2012). Their study claims that the Western belief system contains an acceptance of capitalism, or at least a willingness to participate in the capitalistic society and homeless persons are not valued members of this group because they do not participate in consumer culture. To paraphrase Marx, Belcher and Deforge argue that people who are homeless are no longer categorized as 'useful' or 'functional' members of capitalism since they do not actively work and

support the system (Belcher and Deforge, 2012; 934). Thus, homeless individuals represent the failure of a capitalist economic system and serve as a reminder to all those who are not homeless that there are not only victims of capitalism, but that we are all at risk of becoming homeless if we do not participate and contribute fully in the prospects of neoliberalism. Belcher and Deforge argue that western institutions have generally failed to explore the reasons behind homelessness because to do so might uncover the fact that capitalism creates a breadth of systemic inequalities all of which take many casualties along the way. The prevailing practice of blaming the victim of capitalism is therefore served as a means of continuing an unequal distribution of wealth and justifying the social and political indifference towards those whom are at the lowest receiving end of capitalism.

This research therefore explores the issue of homelessness in the Canadian context by recognizing that Canadian neoliberal policies have a substantial influence on the systemic barriers that individuals experience in the housing market as well as in their settlement process. Neoliberal principles which value deregulation often perpetuate the belief that the elimination of poverty can best be secured through an equal participation in free markets (Harvey, 2005). It is important to note that for many of those individuals whom lack the means to participate in such free markets societal exclusion – similar to that experienced by homeless individuals – often occurs. Similarly, Harvey (2005) also notes that one of the main characteristics of neoliberalism is an emphasis on the privatization of assets as he states that the absence of clear private property rights is regarded as one of the greatest institutional barriers to economic development and the improvement of human welfare (Harvey, 2005). Harvey notes that according to the theory of neoliberalism, sectors formerly run or regulated by the state must be turned over to the private sphere and be freed from any state interference (Harvey, 2005). As previously mentioned in the

literature, Canada's neoliberal restructuring is highlighted by the trend towards a privatization of

the housing market which has ultimately contributed to the overall lack of affordable housing in

Toronto (Teixeira, 2008; Vakili Zad, 2004). As Vakili-Zad has noted, the Ontario government's

intention to leave the 'housing business' and terminate non-profit and co-operative housing

programs in 1995 was a clear indication of a shifting trend towards neoliberalism as principles of

deregulation and privatization began to take precedence.

CHAPTER FOUR: STUDY DESIGN

4.1. Scope

Referring back to the CHRN (2012) definition of homelessness, this research focuses on

the prevalence of homelessness amongst all four typologies – absolute, emergency sheltered,

provisionally accommodated, and at-risk – which recent immigrants and refugees may be

experiencing. Research by D'Addario et. al (2009) indicates, most immigrants and refugees are

predominantly exposed to the fourth typology – at risk and 'hidden' form of homelessness –

however, as noted by Gaetz (2010), academic research on the topic of hidden homelessness is

limited due to the difficulty that stems from obtaining an accurate number of individuals

experiencing hidden homelessness (Gaetz, 2010). A significant methodological challenge

emerges when researchers attempt to examine the prevalence of hidden homelessness. As

Gopikrishna (2009) indicates, the ability for researchers to count the hidden homeless population

is very difficult since access to private homes or apartments is often restricted and it is difficult

to conduct on a large scale. In addition, the assessment of what is considered to be

'overcrowded' and 'sub-standard' living conditions is subject to the researcher's perception and

may not correspond to the ways in which some collectivist families, for example, regard their

living conditions. Thus, Gopikrishna illustrates a valid point when he states that the lack of accepted enumeration methods is a major barrier in the capacity of advocates and non-profits to paint a comprehensive and compelling picture of hidden homelessness (Gopikrishna, 2013). The scope of my research therefore attempts to include all typologies in order to draw a cohesive analysis rather than limiting my analysis to just one, often difficult to locate, group.

Methodological Approach

This qualitative study incorporates a phenomenological design in order to analyze the ways in which recent immigrant and refugee claimant's access to adequate and affordable housing is hindered. According to Finlay (2009) the phenomenological approach is regarded as most appropriate because of the emphasis that it places on rich descriptions of phenomena as it is concretely lived – in this study's case, as it is experienced by professionals working in the housing and settlement sector. This study acknowledges that housing and settlement agencies – and non-governmental organizations more broadly – are largely dependent upon government funding for administering services and implementing new solutions. Thus, this research seeks to gain the professional insights of individuals working within the housing and settlement sector in order to analyze how an organization's dependence on government funding and resources has either benefited or limited their ability to provide effective and empowering services to immigrants at risk of homelessness. By adopting a phenomenological design, this study also incorporates the use of semi-structured, informal interviews and thus allows participants to provide professional perspectives of the barriers at-hand while also suggesting new solutions which may not be acknowledged in the academic work published so far.

Participant Demographics

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Although approximately 15 organizations were contacted, only two service providers agreed to participate in the study. The criteria for selecting participants stated that they must have at least two or more years of employment experience in the homeless, housing, immigrant-serving, and/or settlement sector. The first participant in this study was a male housing worker who has played an active role within the housing advocacy community for over ten years. The second participant was a female settlement worker who has provided assistance to newcomers for approximately four years. Both participants are highly experienced and proved to be extremely insightful and knowledgeable in the area of housing instability and immigrant settlement barriers. However, it is important to note that neither participant stated working excessively with either the homeless population directly or the refugee community at large. As a result, the findings of this study are heavily weighted on their professional experience assisting only the recent immigrant community. Thus, an analysis regarding refugee housing experiences or the housing experiences of homeless individuals is predominately explored in relation to existing literature on the topic.

Recruitment Method

This study has been approved by the Ryerson University, Ethics Review Board and incorporated a recruitment strategy which ensured voluntary participation. A letter of invitation[1] requesting the organization's permission to participate in the study was devised and sent electronically to gatekeepers of the organization. Appropriate gatekeepers were described as representatives of the organization who are generally responsible for answering public inquiries. Contact information for gatekeepers was taken from the organization's website. Once permission was granted from the gatekeepers, the researcher provided the organizations with additional

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[1] See Appendix A for sample of Letter of Invitation

information, often in the form of a flyer[2] to pass on to their employees who then contacted the researcher if they were interested. The flyer and additional information described the purpose of the study in detail, why their input was valued, and the time commitment which they will have to make. The purpose of this recruitment strategy was to widely distribute the information, and encourage any interested participants to voluntarily apply without any coercion from the researcher.

Before the commencement of each interview, all participants were provided with a written informed consent agreement[3] which they were asked to read and sign. In addition to clearly indicating the purpose of the study, the informed consent agreement also informed the participant of any potential risks and benefits that may emerge from their participation. The researcher also verbally re-iterated the conditions of the agreement and informed them that they have the right to stop the interview at any time, for any reason, if they wish. The participants were also informed that they were only obligated to provide their professional opinions. The terms of the informed consent agreement highlighted that the participants confidentiality – in this case, their identity and the organization they work for –was kept strictly confidential.

<u>Data Collection Process</u>

This research utilizes qualitative phenomenological semi-structured, informal interviews (Finlay, 2009). O'Reilly (2005) has noted that qualitative research frequently utilizes informal interviews as a tool for data collection. Her work indicates that informal interviews are beneficial as they allow for casual questioning and relaxed conversation to develop. The researcher is expected to have generated a list of questions prepared, but should be open to discussing matters

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[2] See Appendix B for sample of Recruitment Flyer
[3] See Appendix C for sample of Informed Consent Form

that may be off topic if the participant is inclined to mention them (O'Reilly, 2005). Archer and

Berdahl also note that interviews allow respondents to indicate what they feel is important. Since

the subject matter that many of the participants engaged in was relatively sensitive in nature, the

semi-structured, informal approach was regarded as most beneficial toward developing a safe,

relaxed environment for discussion. Furthermore, Finlay argues that phenomenological

researchers should remember to be responsive to both the phenomenon, and the subjective

interconnection between the researcher and the researched (Finlay, 2009). Open-ended

questions[4] were used to enable participants to indicate their own priorities and express concerns

about topics that may not have been considered by previous studies.

The participants were asked to provide their professional opinions regarding what they

felt are some of the most significant barriers which their clients experience in accessing adequate

and affordable housing. They were also asked to provide professional insight regarding the

quality of service provision in the housing and settlement sector as well as the ways in which

they believe the municipal government has contributed to either alleviating or enhancing barriers

to adequate and affordable housing. The interviews carried out in a conversation-style and lasted

approximately 30-45 minutes. Both participants consented to the use of an audio-tape recorder so

all interviews were audio-recorded and transcribed verbatim in order to ensure that the responses

were captured and interpreted accurately. Both interviews were stored on a password protected

computer.

Data Analysis

Archer and Berdahl suggest that scholars who employ qualitative methods make sense of

their interviews through the identification of themes. The authors state that all researchers in the

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[4] See Appendix D for sample of Interview Guide

qualitative tradition search for patterns in their data, as they group different observations

according to certain non-numerical relationships (Archer and Berdahl, 2011). Huberman and

Miles (1994) suggest that the role of coding in qualitative research requires the researcher to

organize the raw data – the transcribed interview in this case – into conceptual categories and

create themes or concepts which are then used to analyze the data (Huberman and Miles, 1994).

This study encompassed the practice of open coding wherein the researcher located themes and

assigned initial codes and labels in an attempt to condense the mass of data into categories

(Huberman and Miles, 1994).Transcribed interviews were read and re-read in order to identify

common and emerging themes. Particular attention was paid to any ideas that were influenced by

an AOP framework or made reference to the theme of intersectionality or the socio-political

approach.

Researcher Self-Disclosure

A number of studies have argued for the incorporation of a critical consciousness and

self-reflection in work which is guided by AOP frameworks (Danso, 2007; Dominelli, 1996;

Hulko, 2009; Sakamoto and Pitner, 2009) as it allows for the researcher to recognize the ways in

which their own set of privileges, biases, and oppressions may influence their work. According

to Archer and Berdahl (2010) researchers must acknowledge that true neutrality is impossible;

there is no system of study that is value free. As the authors state, the beliefs and values of the

observer will always play a role in the interpretation of the facts; thus, research always contains a

measure of subjectivity (Archer and Berdahl, 2010). It is important to acknowledge that

subjectivity can have a number of positive effects on one's research as it allows for the ability to

be sensitive to the context of the work and the individuals involved. However, Archer and

Berdahl acknowledge that subjectivity can also problematically be the source of inadvertent bias

(Archer and Berdahl, 2010). It is important to acknowledge the basis of my own subjectivity and the potential influence which it may have for my research.

This research study – and the primary reason behind my desire to pursue graduate work in this field – was inspired by my previous work experience at an emergency homeless shelter. To say that the experience was eye-opening is an understatement. Recognizing that I will be working with a diverse range of individuals struggling with addiction and/or mental illness, abuse, discrimination, and marginalization, I mentally and emotionally prepared myself for the challenges that working with this demographic may entail. However, the one demographic that I failed to include in this 'pre-employment preparation' was the immigrant and refugee demographic. The substantial amount of immigrant and refugee individuals and families that frequently knocked on the doors of our shelter was shocking. Some studies have indicated that one of the main problems behind a society's inability to find a resolution to the problem of homelessness is that we collectively continue to stereotype the homeless community. Rossi (1990) indicates that homelessness has predominantly been stereotyped as a problem affecting middle-aged, alcoholic men. Historically speaking, the root of these perceptions – at least in North America – emerge from media images of men after WWII who were unable to integrate into the post-war economy (Rossi, 1990). Rossi illustrates that despite the decades that have passed, this image of homelessness remains the primary point of reference for many people in our society. Suffice to say, my first few shifts in the emergency shelter were a significant learning experience in this regard. I quickly realized that I had been guilty of essentializing the very community whom I was trying to help. From that point on, I had to make a conscious effort to change my preconceived notions of homelessness and the demographic that I will be working with.

This particular employment opportunity allowed me to develop working relationships with the service users and examine the root causes of homelessness from the ground-up. It was one thing to learn about homelessness from a textbook, but it was completely different experience to learn about it from those who are struggling with the barriers first-hand. It was also incredibly inspiring to learn about the various challenges from staff members whom have dedicated years of their professional lives to supporting and advocating for their clients. The subjectivity of my research – and the reason behind my desire to focus on the experiences of front-line workers – thus stems from the influential bias I have developed from working with them. I must acknowledge that this experience had implications for the methodology that I utilized. I strongly believe that the concerns and proposed solutions put forth by housing and settlement workers are incredibly valuable and my subjective appreciation of their beliefs has encouraged me to interview them and incorporate their perspectives in this study.

Furthermore, I must acknowledge that since I worked in the homeless services sector and subsequently worked closely with immigrant and refugees who are experiencing homelessness, I have already developed my own perceptions on what some of the various barriers which lead to homelessness may entail. Influenced by discussions with my previous colleagues I have also developed a range of ideas that may serve as potential solutions. However, I recognize that as Lincoln and Guba (2008) indicate, 'truth' and validity are non-existent; they are communicative and pragmatic concepts which are created by means of a community narrative, subject to the temporal and historical conditions that gave rise to the community (Lincoln and Guba, 2008). Thus, this research presents the concerns and solutions put forth by settlement workers as professional opinions; not as objective facts. These findings are analyzed in conjunction to

scholarly works on the same topic and emphasize that they are limited in scope to only two
participants.

CHAPTER 5: KEY FINDINGS

The following section presents a brief summary of the key findings from the interviews
conducted with two service providers in the housing and settlement sector. As a starting point, it
is important to note that both of the participants in this study identified the combination of low-
income and high-rental prices as the most significant barrier for recent newcomers in accessing
adequate and affordable housing. As one participant states,

> "For most of our clients, it fundamentally comes down to a disconnect between their
> income and the price of housing in the GTA. A large majority of our clients are low
> income or living off savings only [if they are new to the country] and housing prices have
> been a struggle no matter what" (Excerpt from interview with Housing Worker, June
> 2013)

The other participant in this study also emphasized the significant role that low-income – and
often an inability to find gainful employment – has on housing affordability. As the participant
notes, this disconnect plays an important role in the overall settlement process for many
newcomers. The participant states,

> "The price of housing in Toronto, even if you're renting, has increased dramatically over
> the last few years. Meanwhile, we see that an increasing amount of newcomers struggle
> to find even the most basic forms of employment [part-time, low-wage] so how are
> people supposed to pay such high rents? How are they supposed to feed their families?
> The income to rent ratio is definitely a problem" (Excerpt from interview with settlement
> worker, July 2013).

The fact that both participants identified the gap between income and housing affordability as
one of the most important barriers is significant – particularly because it compliments much of
the research already conducted in the area of immigration and precarious housing. As much of
the literature in this study has identified, income and affordability are one of the main barriers

that recent immigrants and refugees experience in their search for adequate and affordable

housing (D'Addario et al., 2007; Greene, 2013; Khosla, 2004; Murdie, 2010; Paradis, 2010;

Vakili-Zad, 2004). However, the interviews in this study also reveal some important

consequences which are worthy of consideration, particularly because they are relatively under-

reported in much of the research conducted thus far. An interview with one participant in this

study illustrates the ways in the barrier of income and affordability significantly disrupts the

overall settlement process of recent immigrants as he states,

> "You cannot settle in a new country without housing; it is a fundamental determinant of
> your ability to do anything else…It's hard to find a job when you don't have a stable
> place to live, it's hard for kids when they're constantly moving and changing schools, its
> hard in terms of accessing support services and health services when you don't live
> anywhere near them. You effectively don't have a choice in where you live. That's a big
> part of it; our clients don't have a choice in where they live – they live where they can get
> in and where they can afford to live, and that may not be anywhere near where they want
> to be" (Excerpt from interview with a housing worker, June 2013).

The notion of choice, as illustrated in this excerpt, is important to consider when analyzing the

agency behind acquiring housing. A study conducted by Seicshnaydre (2012) considers the role

of 'housing choice' as it is often understood in equal opportunity law and policy and questions

whether it actually exists for consumers of colour. Seicshnaydre suggests that an individual's

agency with regards to housing consumption is severely limited by not only their level of

income, but also their racial background (Seicshnaydre, 2012). Similarly, Painter et al. (2001)

indicate that determinants such as income and immigration status largely influence the housing

tenure choice among various racial and ethnic groups in the Los Angeles metropolitan area

(Painter et. al, 2001). The notion of choice – or more appropriately, the lack there of – within the

housing market is therefore significant in understanding the ways in which some individuals

become marginalized within society. The findings of this study indicate that because recent

immigrants lack the appropriate means to affordable housing, they inadvertently lose their ability

to exercise agency with regards to where they live. The consequence of this loss in agency results in the inevitable need to settle for inadequate, substandard housing. As one participant describes,

> "When your income level is low you often have no choice but to resort to the private rental market. The problem with the private market though, is that it often leads to very inadequate housing. Like, it's incredibly small units – barely big enough for most nuclear families, let alone larger ones. It's also very poorly maintained and under-repaired…The worst part about it is that even these crappy apartments are expensive!" (Excerpt from interview with settlement worker, July 2013).

As the excerpt from this interview illustrates, the income to affordability ratio is more than just a barrier for many recent immigrants. It not only signifies the social exclusion that many individuals experience when their agency in housing is lost, but furthermore, it subjects them to inadequate, yet increasingly unaffordable, housing options. The problem of inadequate housing has been cited by a number of studies (D'Addario et al., 2007; Gopikrishna, 2009; Hannigan, 2010; Purdy, 2003) and is noted as significantly problematic in the initiation of hidden homelessness.

It is important to note that both participants in this study also note that in addition to the income and affordability barrier is the significant role that discrimination plays in the ability for recent immigrants to access adequate and affordable housing in the GTA. An interview with one housing worker suggests,

> "Compounding [the affordability barrier] is the discrimination that many of our clients face for various reasons such as their race or ethnicity, their newcomer status, or because they are receiving social assistance. We have seen many clients also get discriminated against if they have a disability or are young or with young families. So that just compounds all of the problems that they have already because they are living on low-incomes and trying to afford over-priced rental housing." (Excerpt from interview with Housing Worker, June 2013).

The findings in this study compliment much of the research already conducted in the area of

immigration and precarious housing. In addition to the barriers of income and affordability,

many studies have also noted the role that discrimination plays in a recent immigrant's ability to

access adequate and affordable housing (Preston et al., 2009; Teixeira, 2008). However, the level

of intersectionality between the various forms of discrimination, as identified by the participants,

is important to note, particularly because it effectively compliments the AOP framework. An

interview with a settlement worker identified the ways in which an immigrant's status, along

with their gender, income source, and family status was commonly used as a grounds for

discrimination as she states,

> "If you think about the range of discrimination that some of our clients have experienced
> it's quite telling. For example, we've heard stories from [female immigrant] clients who
> state that landlords will be hesitant renting to them if they find out that their husbands
> work out of the province, and they have children, and very little income of their own"
> (Excerpt from interview with Settlement Worker, July 2013)

In 1962 Ontario enacted the *Human Rights Code* which prohibits actions which discriminate

against people based on a protected ground in a protected social area such as housing,

employment, contracts, services, and vocational associations (Ontario Human Rights

Commission OHRC, 2013). It is interesting to note that when asking the participant to reflect on

some of the biggest challenges in assisting clients with housing-related issues, the participant

stated that,

> "[The] challenge [is] in having clients know what their rights are. We find that most
> clients are not familiar with the *Code* and therefore don't know that the types of
> discrimination they are experiencing are actually a violation of their rights under the
> *Code* so we don't get the calls… And then the other challenge is that when it comes to
> advocating with landlords, the problem is that most landlords don't [acknowledge that
> discrimination] is taking place. And if they do [acknowledge it], they know that most
> tenants won't try to enforce their rights under the *Code* or take legal action. So, most
> landlords who understand the *Human Rights Code* see it as such that it has no teeth and

they can get away with [the discrimination]" (Excerpt from interview with housing worker, June 2013).

The participant importantly highlights that an insufficient knowledge of the Canadian housing system and tenant rights is a significant barrier to accessing adequate and affordable housing for not only the recent immigrant community, but the public in general. The participant notes that increased awareness surrounding tenant rights under the *Code* would be an effective way to reduce the prevalence of housing discrimination.

Overcoming Barriers I: Efforts of Housing and Settlement Services

The second section of this study examines the role that housing and settlement services play in alleviating the barriers that recent immigrants and refugees may experience in their search for adequate and affordable housing in the GTA. The findings of this study indicate that both participants provided a positive reflection of the types of housing, settlement, and support services available to not only the recent immigrant and refugee community, but also the general public as a whole. When inquiring about the extent of housing and settlement services that are available to recent newcomers and those at risk of homelessness, one participant in the housing sector states,

> "Yeah, I do think there are a log of services out there, in the sense that you have many housing help services which are directly set up to deal with housing issues – at least in the Toronto area – which place a lot of emphasis on helping the immigrant community. And virtually all of the settlement organizations which I've worked with have housing workers to assist clients with housing issues" (Excerpt from interview with Housing Worker, June 2013)

The second participant who works in the settlement sector also provided a similar response,

> "There are plenty of services in place for newcomers and the population as a whole. Obviously, there are a lot of housing organizations which deal directly with homelessness and housing instability but I'd say the other organizations kind of assist with housing indirectly in some ways as well. I mean, there are lots of employment services out there

which recognize the need for newcomers to [enter] the labour market as soon as possible because they know it will improve their situation…There are also lots of education and language classes available to newcomers and people who wish to improve or assess their credentials. And also, a lot of these services are now being offered in a variety of languages as well" (Excerpt from interview with Settlement Worker, July 2013).

The findings of this study recognize that both the housing and settlement worker participants agree that the quantity of services available to recent immigrants, as well as the quality of these services is sufficient. The participant's emphasis on the range of services that are available – from housing assistance and employment counselling to language services – is also important to consider as it reveals that Toronto is generally heading in the right direction in terms of its service provision. However, one of the participants draws attention to a significant obstacle which hinders successful service delivery to all newcomers in need of housing and settlement services. As the participant suggests,

> "I think part of the problem is accessing the services. I definitely think the services are there, I'm just not sure that everyone is able to access them" (Excerpt from interview with Housing Worker, July 2013)

The inability to access valuable services has been identified in previous research as a significant barrier in the overall settlement process of many recent immigrant and refugee communities.

This study also identifies another important finding with regards to the ways in which housing and settlement organizations are attempting to overcome the barriers of discrimination in the housing and rental market. An interview with one housing worker illustrates how some organization are challenging housing discrimination through systemic advocacy as the participant states,

> "[Our organization] advocates with governments, we do law reform advocacy around housing policy and human rights law in order to strengthen housing rights in the province and engage in test case litigation in order to address issues of systemic discrimination, as well as to address issues around systemic poverty and homelessness and to change government policy around poverty and homelessness in Ontario…Have we changed the

housing environment in Ontario? No… But on a systemic level, we have been able to clarify the law. Whether that's had an impact on the ground is debatable [but] I honestly think that compared to when I started, I think that on a large scale, corporate landlords have a much better understanding of the *Human Rights Code*, for example, than they did when I first started and I think that is in large part because of the work we do" (Excerpt from interview with Housing Worker, June 2013).

It is important to note that the objective of the AOP framework aims to not only advocate for clients on an individual level, but also attempts to challenge the various systemic inequalities which initiate oppressions and marginalize members of society. This study finds that many housing and settlement organizations are adopting the AOP framework and attempting to broaden their scope of work to tackle housing inequality on a systemic level. The need for policy-makers, law enforcement officials, housing providers, and the public in general to be aware of the various and intersecting forms of discrimination which recent immigrants and refugees experience in the rental and housing market is significant. Thus, housing and settlement organizations have taken the initiative to challenge this discrimination on a systemic level. The participant notes that the development of challenging housing discrimination at the systemic level is slow, but nevertheless, gradual – and that is inevitably what matters most.

Overcoming Barriers II: Municipal Government Initiatives

The final section of this study set out to examine the ways in which the municipal government has attempted to address the issue of housing instability for recent immigrants and refugees. It is interesting to note that the findings of this study indicate that both participants were fairly optimistic with regards to the efforts put forth by the municipal government. One participant states,

"I think compared to a lot of cities, Toronto is doing its best to address housing and homelessness…I do think that it is a priority with the city and they certainly do place good policies such as the HOT Action Plan…They also have a Housing Charter of Rights which are [both] very positive things, fortunately, because the city is so dependent upon

higher levels of government funding that the effectiveness of a lot of its policies are limited, so I think the city is doing what it can" (Excerpt from interview with Housing Worker, June 2013).

Meanwhile, the other participant in this study also acknowledges a positive outlook in municipal efforts to alleviate the barriers to recent immigrant access to adequate and affordable housing and overall settlement process as she states,

> "I would say there is quite a bit of good that is coming out of some municipal programs. There has been a lot of focus on not only prioritizing employment and language services in the settlement sector, but also housing assistance and maintenance… There is also a lot of emphasis on developing efficient employment services and bridging programs for newcomers which allows them to find employment faster and improve their overall standard of living" (Excerpt from interview with Settlement Worker, July 2013).

The findings of this study indicate that there are a number of positive initiatives undertaken by the City of Toronto to address the issue of precarious housing among recent immigrants and refugees. Indeed, the first participant's reference to the HOT Action Plan, also known as the Housing Opportunity Toronto Action Plan is, arguably, a step in the right direction for addressing the issue of accessing adequate and affordable housing in the GTA.

CHAPTER SIX: ANALYSIS OF FINDINGS

The following section presents an analysis of the findings derived from interviews conducted with two service providers in the housing and settlement sector. Both participants are highly knowledgeable in the area of housing instability within Toronto and also have a significant amount of experience working with recent immigrants. Their professional opinions and feedback not only compliment much of the literature conducted on the area of immigration and the risk of homelessness, but also reveal a lot of themes which have been relatively under-represented in the majority of research conducted on this topic so far.

Barriers to Accessing Adequate and Affordable Housing:

Both participants suggest that the obstacle of having low-income, coupled with increasingly high-rent prices are one of the most significant barriers to a recent newcomer's ability to access adequate and affordable housing within the GTA. The participants also identified that two important consequences arise from the income-to-rent ratio barrier. First, one participant notes that consumer agency, and the power to choose where one wishes to settle and raise their family, is lost. The findings of this study suggest that the concept of 'housing choice' – which many often take for granted – is diminished when the price of rental housing surpasses an individual's limited income range. Consequently, the loss in such agency often results in an individuals need to settle for inadequate housing – which often consists of units that are too small, overcrowded, poorly maintained, and un-repaired. The prevalence of hidden homelessness among recent immigrants, and refugees in particular, has been noted by previous scholars as one of the most common forms of homelessness for this demographic (Gopikrishna, 2009; D'Addario et al., 2007). The fact that it continues to be identified by service providers as a significant barrier is important to note as it identifies the issue as relevant and in need of policy intervention.

Both participants also identified that discrimination within the housing market is a significant barrier to a recent immigrant's ability to access adequate and affordable housing. Participants in this study reveal that multiple forms of discrimination – such as discrimination based on gender, immigrant status, and income source – have been utilized either directly or indirectly by housing providers despite its violation of the Ontario *Human Rights Code*. The *Code* recognizes that housing is a human right, and that everyone has the right to equal treatment

in housing without discrimination and harassment, and landlords are responsible for making sure that housing environments are free from discrimination and harassment (OHRC, 2013). Under the *Code* – which applies to both tenants and landlords – people cannot be refused an apartment, harassed by a housing provider or other tenants, or otherwise treated unfairly because of one or more of the following Ontario *Human Rights Code* grounds:

- Race, colour or ethnic background
- Religious beliefs or practices
- Ancestry, including individuals of Aboriginal descent
- Place of origin
- Citizenship, including refugee status
- Sex, including pregnancy and gender identity
- Family status
- Marital status, including those with a same-sex partner
- Disability
- Sexual orientation
- Age, including individuals who are 16 or 17 years old and no longer living with parents
- Receipt of social assistance

- OHRC, 2013

Although the Ontario *Human Rights Code* provides a thorough list of prohibited grounds for discrimination – including receipt of social assistance – it is interesting to note that a prohibited grounds for discrimination such as 'employment status' is not listed. Housing provider's requests for documentation such as proof of employment are thus seemingly legal but a deeper analysis reveals the indirect discrimination which may arise out of such practices. As much of the literature on employment outcomes of recent immigrants notes, it is increasingly challenging for newcomers to find employment – including part-time, low-wage work (Khosla, 2004; D'Addario et al., 2007). Thus, a request to provide proof of employment, when one is continuously unemployed is seemingly problematic. An examination into the rationale behind OHRC's omission of such ground is outside of the scope of this study but is worth drawing attention to as many recent immigrants may encounter this dilemma in their search for housing.

Findings from the interviews conducted in this study also reveal that despite the OHRC's progressive legislation many recent immigrants still experience a combination of one or more grounds of discrimination in their search for accommodation. The AOP framework recognizes the ways in which an individual's 'multiple identities' are often used to justify marginalization and social exclusion. The objective of the Ontario *Human Rights Code* recognizes the need to eliminate such oppressions in order to provide fair and equal access to housing for all. However, as interviews in this study reveal, the implementation of the *Code* – and the importance of its anti-oppressive values – remains relatively misunderstood by landlords, tenants, and the public in general. An interview with one of the housing workers revealed that the various intersecting forms of discrimination create a significant barrier which is not highlighted in much of the literature conducted so far – that is, the barrier of having insufficient knowledge of Canada's housing system and tenant's rights. A study conducted by Reid (2009) identifies that refugees, who are particularly vulnerable to experiencing discrimination in the private rental market, do so on the basis of a number grounds including citizenship, ethnicity, race, and/or place of origin. Reid's study also suggests that in order to reduce the prevalence of such discrimination, more awareness needs to be raised about the rights that all tenants have under the *Code* and the responsibilities which all landlords must uphold (Reid, 2009). The OHRC (2008) has also released a report highlighting the need for further education across the province on human rights in the rental market and the corresponding obligations. The OHRC agrees that there is an overall low proportion of human rights claims in housing and that tenant advocates frequently urge the Commission to increase tenant awareness of their rights and enforcement mechanisms (OHRC, 2008). This study finds that a stronger emphasis on increasing public knowledge about tenant's housing rights and their housing provider's obligations is regarded as a valuable mechanism for

not only reducing the rate of discrimination in the rental market but also overcoming the barriers to accessing adequate and affordable housing in the GTA.

Efforts of Housing and Settlement Workers to Overcome Barriers:

Both participants provided a positive reflection on the range of housing, settlement, and support services available to not only the recent immigrant and refugee community, but also the public more generally. Both participants also noted that the quality of the services was very high. Thus, one can deduce that Toronto is generally moving in the right direction in terms of the quality and quantity of its service provision. However, one participant notes that a significant challenge for housing and settlement service providers is the fact that a lot of these programs are fairly inaccessible to the recent immigrant community. Wang and Truelove (2003) examine residential location patterns for new immigrants to Ontario and note that some significant changes have taken place in the last few decades. Wang and Truelove state that in the past, new immigrants to Ontario were heavily concentrated in the inner-city area of Toronto and accordingly, most service providers were located there to serve them (Wang and Truelove, 2003). However, Murdie and Teixeira (2000) suggest that due to an increased search for affordable housing, the majority of recent immigrants began to shift their settlement location to more low-rent areas of the inner suburbs, namely North York, Scarborough, and Etobicoke (Murdie and Teixeira, 2000). Wang and Truelove claim that as more newcomers arrive to Toronto each year, access to low-rent housing in the inner suburbs becomes increasingly scarce. Thus, the changing trend of immigrant residential locations has now predominantly shifted to the outer suburban pockets, namely in municipalities such as Markham, Richmond Hill, Mississauga, and Brampton (Wang and Truelove, 2003). It is important to note that despite the shift in residential locations of recent newcomers, the majority of services have generally

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remained in the same inner-city areas of Toronto. The challenge in service provision, as the participant in this study has noted, thus stems from the inability for many newcomers to access appropriate services. Lo et al. (2011) state that the distance, travel time, and expense of commuting from suburban municipalities into inner-city Toronto often hinders recent immigrants and refugees ability to access housing, settlement and support services when necessary. Furthermore, it places an additional strain on the barrier of affordability, as individuals living on limited incomes are spending a substantial amount of time and money attempting to access these services (Lo et al., 2011). Thus, the findings of this study identify that although the quantity and quality of immigrant housing and settlement services exist, it is essential for the City of Toronto and its municipal policy-makers to make access to these services more effective by creating a more equal distribution of agencies throughout the GTA.

It is important to note that when it comes to a service provider's ability to alleviate barriers to adequate and affordable housing a number of changes have also taken place. A participant in this study indicates that housing and settlement workers are increasingly broadening their scope of work to tackle housing inequality on a systemic level. Organizations – including those with limited funding – are taking initiatives that strive to advocate for law reform around housing policy in order to strengthen housing rights in the province. The findings in this section compliment the AOP framework as one of the main goals of AOP is to challenge the root causes of inequality – and this often stems from the challenging such inequality on a systemic level. The AOP framework, along with the vision of many non-profit organizations recognize that barriers such as discrimination and affordability cannot be addressed solely on an individual basis, but must be challenged on a systemic level as well.

Efforts by the Municipal Government to Overcome Barriers:

It is interesting to note that both participants in this study were fairly optimistic with regards to the efforts put forth by the municipal government to address the challenges in accessing adequate and affordable housing. One participant suggests that the development of the Housing Opportunity Toronto (HOT) Action Plan is an indicator of positive policy-development by the City of Toronto. Along with its many strategies for reducing homelessness and housing instability, the main objective of the HOT Action Plan is a ten-year objective to address the issue of inadequate and unaffordable housing in Toronto by recognizing that it is a basic human right for all individuals.

The HOT Action Plan is the City's plan to address Toronto's affordable housing challenges over the next ten years – from 2010 to 2020. The Action Plan is the City's contribution to the creation of a long-term affordable housing strategy (City of Toronto, 2009). The plan outlines 8 strategic themes and 67 actions to assist 258,000 households struggling with high housing costs or inadequate accommodations (City of Toronto, 2009). The key action plans proposed by the HOT Action Plan include:

- A "Toronto Housing Charter" based on the principle that every resident is entitled to housing opportunities in the neighbourhood of their choice without discrimination
- A Housing First plan to end homelessness
- A commitment to repair and revitalize housing in Toronto Community Housing and other non-profit housing communities
- Creation of 1,000 new affordable rental homes annually
- Innovative regulatory changes that will extend financial incentives to create more affordable rental homes mixed within market housing developments, as well as to increase home-ownership opportunities

(City of Toronto, 2009)

The City's official plan recognizes that adequate and affordable housing is not only a basic requirement for everyone, but that its necessity has been overlooked for long enough. The City's plan recognizes the need for action as the next decade is projected to witness an increased

population in Toronto of 2.8 million by 2020; all of which is projected to comprise of up to one

million immigrants from around the world, 100,000 young people entering Toronto's housing

markets for the first time, 80,000 residents entering their senior years, and the migration of many

current residents, particularly families, out of Toronto, and into the surrounding region and

beyond (City of Toronto, 2009). It is interesting to note that some of the most significant

challenges and barriers identified by the service providers in this study – such as unaffordable

housing, discrimination, and inadequate housing – are the primary objectives which the HOT

Action Plan seeks to address. The importance of acknowledging the need for adequate and

affordable housing in Toronto has initiated a longstanding discussion among various Canadian

scholars, housing rights activists, and services providers. The recognition among municipal

policy makers to prioritize the need for adequate and affordable housing thus represents a

significant moment of hope in the fight for housing equality and human rights. Whether or not

the results of the HOT Action Plan will achieve the ambitious objectives it set out to overcome is

debatable. However, the efforts put forth can arguably be regarded as a small step in the right

direction.

CHAPTER SEVEN: LIMITATIONS OF STUDY

Although this study attempted to incorporate the input of a variety of housing, settlement,

homeless and immigrant-serving workers, only two service providers agreed to participate in the

study. Archer and Berdahl (2011) indicate that limiting the number of participants can be

problematic because it can influence the 'trustworthiness' of the study. The authors state that to

best understand a phenomena we should take in as many perspectives as possible (Archer and

Berdahl, 2011). This study acknowledges that that limiting the scope of research to only a small

portion of service providers presents a challenge in terms of the reliability of this study's

findings. Ideally, this study would have conducted interviews with a number of service providers from various organizations throughout the GTA in order to gather a range of perspectives and recommendations. A large sample of participants would have allowed this study to identify whether concerns and proposed solutions were are similar throughout the GTA region and across different levels of service provision. This study also recognizes that using a larger amount of participants would have generated more new information and would have significantly enhanced the overall findings. However, the time and resource constraints of this study have made this attempt realistically unfeasible. This study therefore provides readers with a more detailed examination of the work of two service providers and their ideas for change.

Largely as a result of a small sample of participants, this study was also limited in its ability to examine the issue of homelessness, specifically as it pertains to immigrants and refugees, in more detail. The original hypothesized design of this study included narrative inquiries from immigrants and refugees who are currently, or had previously, experienced homelessness upon arriving to Canada. However, this approach was avoided for a number of reasons. Firstly, Third (2000) acknowledges that homeless people are – almost by definition – a highly mobile group which is consequently difficult to identify and contact for research purposes. Access to their personal information is highly confidential and many local authorities and service providers are reluctant to publicize this information – even for academic purposes – due to maintaining confidentiality, dignity, and respect towards clientele (Third, 2000). Secondly, Third also suggests that the practice of studying homelessness entails a dilemma not only about how to identify and contact the respondents, but also about the point at which to conduct an interview. For example, conducting interviews at the point of actual homelessness involves interacting with an individual in crisis, which may be considered insensitive or unreasonable. On the other hand,

to wait until the homelessness is resolved might introduce other difficulties of losing track of the prospective respondent (Third, 2000). Thus, considering the short duration of this research, this study opted to eliminate this option and instead, contact service providers who can enhance the findings of this study with a professional outlook on the experience of their clients. This study acknowledges that it would have significantly benefitted from the incorporation of more service workers who work directly with individuals experiencing homelessness.

CHAPTER EIGHT: CONCLUSION

The purpose of this qualitative study was to examine the various barriers which hinder recent immigrants and refugee claimant's access to adequate and affordable housing in the Greater Toronto Area (GTA). This study incorporated the framework of Anti-Oppressive Practice (AOP) to understand the oppression, marginalization, and exclusion that many recent immigrants and refugee claimants experience within Toronto's housing and rental markets and subsequently, how this has the ability to initiate the cycle of homelessness. Although it can be argued that this study is limited in the quantity of its participants, it nevertheless raises much needed awareness regarding the reality of housing instability within the GTA. The challenge of struggling with low-incomes during an increasingly inflating rental market is among one of the most significant barriers to accessing adequate and affordable housing and requires immediate attention. Similarly, the findings of this study indicate that prevalence of discrimination experienced by recent immigrants in the housing market needs to be addressed on a systemic level if the provision of equal opportunities to housing is to truly exist. The objective of the AOP framework, as well as the mission of many housing and settlement organizations, is to emphasize the importance of raising awareness in order to mobilize change. By incorporating a discussion on the potential effectiveness of the HOT Action Plan, this study has attempted to provide

readers with optimism in the hope that housing rights issues are at last, being formally addressed

by the City. Further advocacy towards the continued support of progressive housing rights

developments are a slow, but steady, mobilization for change.

Appendix A.

<u>Letter of Invitation</u>

Dear [Name of Organization],

This letter is a request for [*Name of Organization]* assistance with a Major Research Paper which I am conducting as part of my Master's degree in Immigration and Settlement Studies at Ryerson University, under the supervision of Dr. Henry Parada. The title of my research project is "Immigrants, Refugees and the Risk of Homelessness". I would like to provide you with more information about this project which examines the risk of homelessness amongst recent immigrant and refugee populations in the Greater Toronto Area.

The purpose of this study is to examine the various barriers which hinder recent immigrants and refugee claimant's access to adequate and affordable housing in Toronto. This study incorporates the framework of Anti-Oppressive Practice to understand the oppression, marginalization, and exclusion that many recent immigrants and refugee claimants experience within Toronto's housing and rental markets and subsequently, how this may initiate the cycle of homelessness. This study also examines the types of solutions put forth by housing and settlement organizations in order to address these barriers.

It is my belief that research in this area would greatly benefit from the professional opinions of housing and settlement service providers at [*Name of Organization*] as they can shed light on the various barriers experienced by their clients and suggest new solutions which may not be acknowledged in the academic work published so far. It is my hope to connect with service providers who are engaged in the programs of [*Name of Organization*] and invite them to participate in this research project. During the course of this study, I will be conducting interviews with service providers to gather information regarding their professional experience in the housing and settlement field.

To respect the privacy and rights of [*Name of Organization*] and its participants, I will not be contacting employees directly. What I intend to do, is provide NCP with information flyers to be distributed by [*Name of Organization*] at their discretion. My contact information will be contained on the flyers so if an employee is interested in participating they will be invited to contact me, Ana Raicevic, to discuss participation in this study in further detail.

Participation of any employee is completely voluntary. Each employee will make their own independent decision as to whether or not they would like to be involved. All participants will be informed and reminded of their rights to participate or withdraw before and during the interview, and can withdraw consent up until the study is complete (September 2013). Employees will receive detailed information about this study, as well as informed consent forms.

To support the findings of this study, quotations and excerpts from the interview will be used however the names of the participants involved will not appear in the Major Research Paper. Participants will not be identifiable, and only described as employees of an anonymous housing/settlement organization.

All data collected from the study will be stored electronically on a password protected computer and will be destroyed immediately following the completion of this study. Only myself and my supervisor, Dr. Henry Parada in the department of Social Work at Ryerson University will have access to this data.

I would like to assure you that this study has been reviewed and received ethics clearance through a Ryerson University Research Ethics Committee. However, the final decision about participation belongs to [*Name of Organization*] and the employees.

If you have any questions regarding this study or would like additional information to assist you in reaching a decision about participation, please contact me by email ana.raicevic@ryerson.ca. You may also contact my supervisor, Dr. Henry Parada at hparada@ryerson.ca

I look forward to speaking with you and thank you in advance for your assistance with this project.

Yours sincerely,

Ana Raicevic
Master Candidate
Immigration and Settlement Studies
Ryerson University
ana.raicevic@ryerson.ca

Dr. Henry Parada
Associate Professor
Department of Social Work
Ryerson University
hparada@ryerson.ca

Appendix B.

Recruitment Flyer

RYERSON UNIVERSITY
MASTERS OF ARTS IMMIGRATION AND SETTLEMENT STUDIES

PARTICIPANTS NEEDED FOR RESEARCH ON *IMMIGRANTS, REFUGEES AND THE RISK OF HOMELESSNESS*

Looking for volunteers to participate in a study which examines the social and systemic barriers that recent immigrants and refugee claimants experience in their search for adequate and affordable housing.

To participate in the study you must be a housing, settlement and/or shelter worker with a minimum of 2 years experience and some knowledge in the areas of homelessness, and/or housing discrimination and inaccessibility, and/or immigrant and refugee issues.

As a participant in the study you will be asked to engage in a one-on-one interview and answer questions related to your professional experience assisting individuals who have experienced challenges accessing adequate and affordable housing.

The interview will last approximately 60 minutes in length.

Compensation will not be provided.

To volunteer or obtain more information about this study, please contact:

ANA RAICEVIC
Email: ana.raicevic@ryerson.ca

Appendix C.

Informed Consent Form

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Ryerson University

Informed Consent Agreement

</div>

Immigrants, Refugees and the Risk of Homelessness

You are being asked to participate in a research study. Before you give your consent to be a volunteer, it is important that you read the following information and ask as many questions as necessary to be sure you understand what you will be asked to do.

Investigators: Primary investigator of this study is Ana Raicevic, a graduate student in the Master of Arts, Immigration and Settlement Studies program at Ryerson University. This research is being conducted under the supervision of Dr. Henry Parada, MSW, PhD, in the department of Social Work.

Purpose of the Study: This study is designed to examine the risk of homelessness amongst recent immigrant and refugee populations in the Greater Toronto Area (GTA). By incorporating the professional feedback of shelter and housing/settlement workers, this study will examine the barriers that recent immigrants and refugees experience in their search for adequate and affordable housing. This study will also examine potential solutions that have been put forth to address this issue of housing instability in the GTA. This study is incorporating the participation of 3-5 housing/settlement and shelter workers throughout the GTA. In order to participate you must have a minimum of 2 years experience working in the housing/settlement sector and must have some knowledge in the field of immigration, housing, and homelessness.

Description of the Study: You will be asked to participate in one interview ranging between 30-60 minutes in length. The location of the interview will be negotiated between you and the investigator. Possible interview locations can either be at Ryerson University or at your place of work, so long as it is in a visually and aurally private office. The location is being left up to your discretion in order to ensure that the interview is being conducted in a location which is most convenient and comfortable for you. The types of questions that you will be asked to answer are based on the following categories:

1) Your professional background – this includes how long you have worked in the housing/settlement sector or with homeless services; some questions also ask about the types of services your organization provides and the types of funding that it relies on.

2) Clientele background – this includes demographics on the types of clients that use your services and what their most common needs are

3) The types of barriers that your client's experience – questions in this section are directly related to housing instability and homelessness. Such questions will ask you to provide example of barriers to housing - if you believe there are any. Other questions will explore the hypothesized causes behind these barriers and the overall consequences of housing instability

4) Solutions and Initiatives – these questions draw attention to potential solutions put forth by that organization and by municipal/provincial/federal governments in an effort to address the issue of housing instability for immigrants and refugees. This section will also ask you to identify any solutions that you think should be prioritized for the future.

Risks or Discomforts: There is a minimal social risk associated with this study. You may reflect on unpleasant experiences while responding to interview questions but should be aware that you are only required to provide professional opinions on the issues at hand. You have the right to decline to answer particular questions and discontinue participation, either temporarily or permanently, for any reason and at any time during the interview process.

Benefits of the Study: This study gives you the opportunity to share your professional experience and provide solutions which can be considered for future researchers. Your participation in this research is a potential benefit for the research itself but I cannot guarantee that you will receive any benefits from participating in this study.

Confidentiality: This study ensures that confidentiality is maintained. Your identity – including your name and the organization you work for – will remain strictly confidential. If you provide consent to being recorded, an audio tape will be used to record the interview. This recording will then be transcribed and coded thematically for analysis. You have the right to ask for the recorder to be turned off for any question, at any time during the interview process. All data collected will be stored on a password-protected computer. Only the investigator and the research supervisor will have access to this data. The audio tape will be destroyed once this study is completed. You will be allowed to review and edit the audio tape prior to any publication.

Incentives to Participate: Participation in this study is voluntary. You will not be paid to participate in this study.

Voluntary Nature of Participation: Participation in this study is voluntary. Your choice of whether or not to participate will not influence your future relations with Ryerson University. If you decide to participate, you are free to withdraw your consent and data only up until the Major Research Paper is complete (September 2013).

At any particular point in the study, you may refuse to answer any particular question or stop participation altogether.

Questions about the Study: If you have any questions about the research now, please ask. If you have questions later about the research, you may contact:

> Ana Raicevic / Graduate Student PI
> E-mail address: ana.raicevic@ryerson.ca
>
> Dr. Henry Parada / Study Supervisor
> Graduate Program Director and Associate Director
> Ryerson University, Social Work Department
> (416) 979-5000 ext 6223
> hparada@ryerson.ca

If you have questions regarding your rights as a human subject and participant in this study, you may contact the Ryerson University Research Ethics Board for information:

> Toni Fletcher, REB Coordinator
> (416) 979-5000 ext. 7112
> Toni.fletcher@ryerson.ca
>
> Research Ethics Board
> c/o Office of the Vice President, Research and Innovation
> Ryerson University
> 350 Victoria Street
> Toronto, ON M5B 2K3
> 416-979-5042

Agreement:

Your signature below indicates that you have read the information in this agreement and have had a chance to ask any questions you have about the study. Your signature also indicates that you agree to be in the study and have been told that you can change your mind and withdraw your consent to participate up until September 2013, or when this Major Research Paper is complete. You have been given a copy of this agreement.

You have been told that by signing this consent agreement you are not giving up any of your legal rights.

_____

Name of Participant (please print)

_____   _____

Signature of Participant   Date

_____   _____

Signature of Investigator   Date

I also consent to the use of an audio recording device for the duration of this interview.

_____   _____

Signature of Participant   Date

Appendix D.

<u>Interview Guide</u>

<u>Background</u>

1) How long have you worked housing/human rights advocacy sector? * for [org name]

2) What is your role in the organization?

<u>Clientele</u>

1) What are some of the most common needs of your clients?

2) Approximately how many people use your services daily?

    a. Are there a lot of recurring clients or does the client base change on a regular basis?
    b. If recurring, what are some reasons for continuous return?

3) How many of your clients are recent immigrants or refugee claimants?
    a. Would you consider that they have different needs than the rest of your clientele? Why or why not.

<u>Issues</u>

1) Is access to adequate and affordable housing an issue for many of your clients?

2) If so, what would you say are some of the main barriers that clients experience?

3) What are some of the consequences that arise from an inability to access adequate and affordable housing?

4) In your professional opinion, are there many external factors – such as employment barriers or language barriers – that also contribute to housing instability?

5) Have any of your clients experienced some form of homelessness upon arriving to Canada

a. If so, how long did their state of homelessness last?
b. Are there many services in place for immigrant and refugee families/individuals who are experiencing homelessness?

6) 'Hidden' homelessness among immigrants and refugees has been noted as a significant problem by a number of academics. Do find that many of your clients experience this from of homelessness?

a. If so, how do you help to address this issue?
b. Are there any challenges that housing/settlement workers like yourself experience in addressing these issues?

Solutions

1) What initiatives have the organizations you've worked for implemented to minimize the risk of homelessness and housing instability?
   a. How effective would you say these initiatives have been?

2) What are some of the solutions that the municipal government has put forth to solve this issue?
   a. How effective would you say these initiatives have been?

3) In your professional opinion, what do you think are some of the highest priorities which need to be addressed in order to solve the issue of housing instability and homelessness?
   - Inquire further on each solution presented

4) Are there any additional comments you would like to make?

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