Immigrants and Access to Housing: How Welcome are Newcomers to Canada?

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In the global context of large population movements, the 'racial,' ethnic, and cultural backgrounds of new immigrant groups are increasingly different from the profile of the dominant community that they join. How open are the cities, the neighbourhoods, and the housing markets and housing waiting lists to the 'others,' to people who are new and often very different?

The successful settlement of very different 'others' in the immigrant receiving nations is likely the major social and political challenge facing cities and neighbourhoods now and in the coming decades. Through the early and mid-twentieth century we learned how to address and manage problems relating to the physical development and general public health of our cities. It is now the social relations among city residents that need to be addressed. The question is not simply whether the rules of access to the necessities – jobs, housing, education – are fair and equal. It is whether the day-to-day practices about who gets access to what kind of job, housing and education are fair and equal.

There is no easy way to define 'fair' though we can more easily recognize what is 'unfair' when we see it. When new people move into our communities they are moving into an existing set of institutions, practices and procedures. Settlement is a two-way process: both sides, the people arriving, and the people receiving, need to make adjustments. There is a great deal of learning to be achieved by both parties.

One major and urgent research task in the area of immigration and settlement involves the identification of barriers to successful settlement. Do existing institutions and day-to-day practices help or hinder the settlement process? This research task is directly policy and program relevant. The more we know about potential barriers the better we enable those responsible for doing something about them to define appropriate responses.

Another related research task takes this knowledge about barriers and potential responses in one country and examines the experience of other major immigrant receiving countries. International comparative research about immigrant settlement can help improve our own general knowledge about processes and dynamics in Canada and, in turn, help improve our policies and programs.

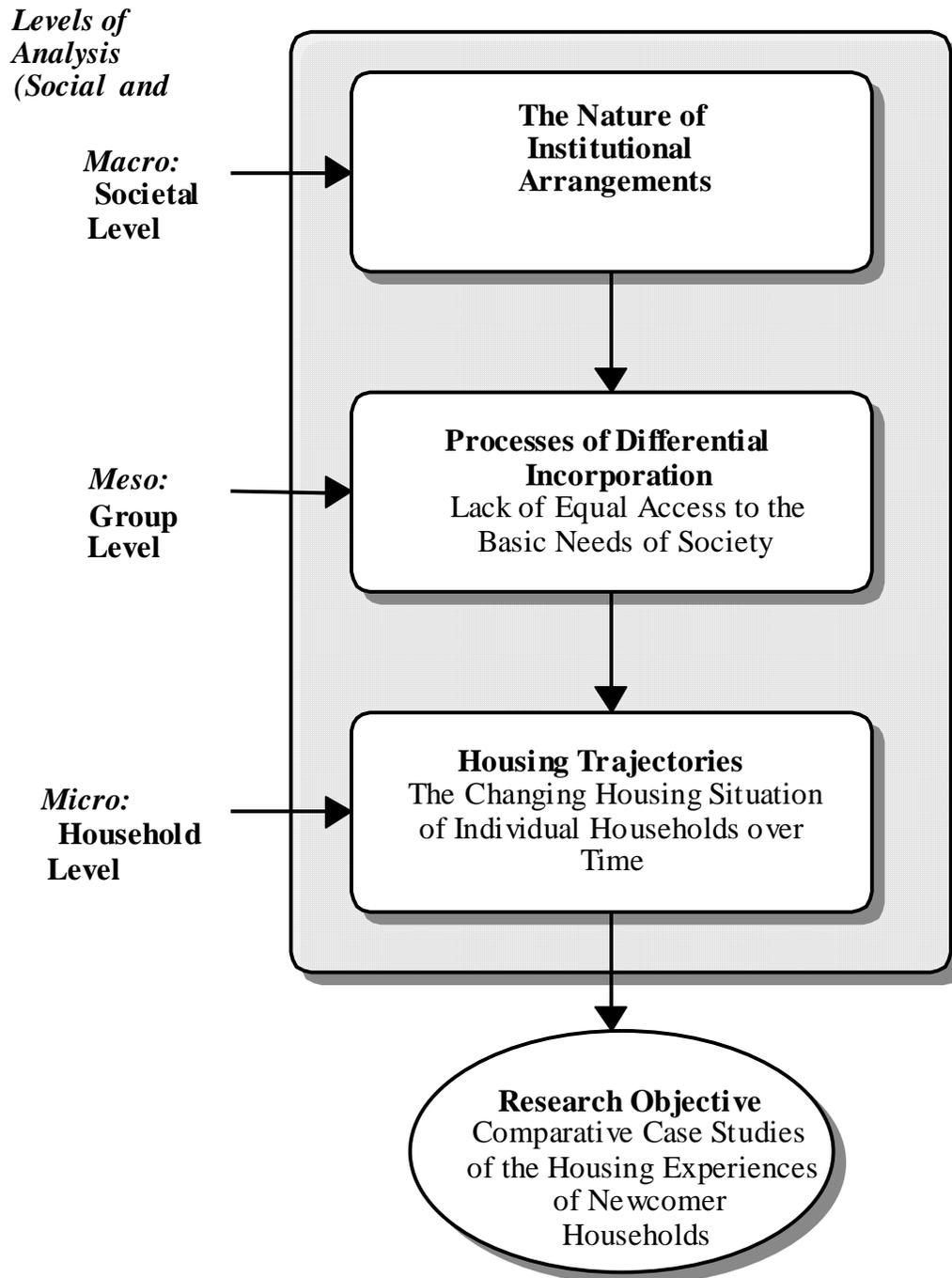### The Need for an Adequate Conceptual Framework

Any research must be situated in an adequate conceptual framework. This paper outlines, for discussion, the conceptual framework that was developed for and refined by a major collaborative research project on the housing experience of new Canadians in greater Toronto. [1] The conceptual framework (Figures 1, 2 and 3) focuses on processes of differential incorporation leading to the fact that the housing trajectories of many immigrant and refugee households are negatively affected by a number of barriers, some of which are violations of human rights laws.

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1.   This presentation is based on a SSHRC funded research project. Figures 1 to 4 are from, "Differential Incorporation and Housing Trajectories of Recent Immigrant Households: Towards a Conceptual Framework," co-authored by the research team: Robert A. Murdie (York University), Adrienne S. Chambon, J. David Hulchanski and Carlos Teixeira (University of Toronto); presented at the Housing Research Conference of the International Sociological Conference, June 1997.

Figure 1

Institutional Arrangements, Differential Incorporation and Housing Trajectories: A General Conceptual Framework

Levels of Analysis (Social and

Macro: **Societal Level**

Meso: **Group Level**

Micro: **Household Level**

The Nature of Institutional Arrangements

Processes of Differential Incorporation
Lack of Equal Access to the Basic Needs of Society

Housing Trajectories
The Changing Housing Situation of Individual Households over Time

Research Objective
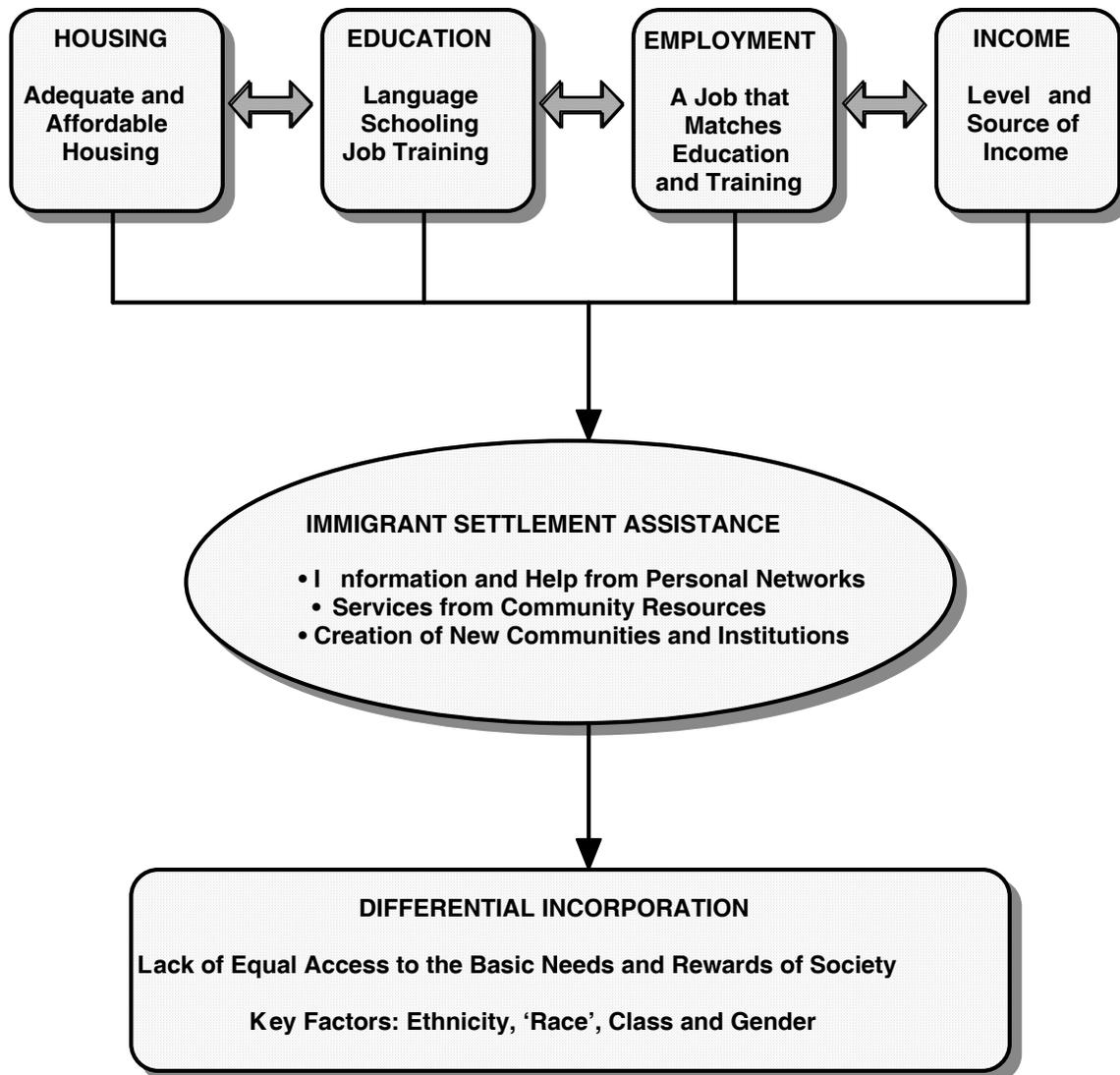Comparative Case Studies of the Housing Experiences of Newcomer Households

An explicit conceptual framework is especially important for international comparative research. Every country has a different set of macro institutional arrangements. In many respects, for example, Canada, the UK and the Netherlands are very similar. Their housing systems, however, could not be more different. If an immigrant requires housing assistance, for example, Canada has about 5% of its housing stock in the social rented sector and has no shelter allowance. The UK has 20% of its national housing stock in the social rented sector and has a universal shelter allowance (the Housing Benefit). The Netherlands has 40% of its housing stock in the social rented sector and has a shelter allowance (not quite as extensive as the UK Housing Benefit).

Nations also have differing unemployment rates, language and job training services, and forms of income support. There are also widely different gaps between the income and wealth of those at the bottom and those at the top. The 1995 U.N. *Human Development Report* lists the ratio of the highest 20% income group and the lowest 20% as follows: Netherlands, 4.5; Canada 7.1, and the UK 9.6. There are also differences in the need for and the enforcement of human rights and anti-discrimination measures.

A premise of our research, based on the large body of related research, is that ethnicity, 'race,' class and gender do matter in terms of access to the basic necessities and to the normal rewards available in society. The task of the researcher is to find out to what extent and in what way these factors manifest themselves as barriers to full, normal incorporation into society. As Figure 2 outlines, an immigrant requires access to adequate housing, education, employment and income in order to settle and become a productive member of society. If there are barriers to access in any of these key necessities of daily life, the settlement process is not smooth or fair and differential incorporation is the result.

Figure 2

Processes of Differential Incorporation of Immigrant Groups

HOUSING Adequate and Affordable Housing	⟷	EDUCATION Language Schooling Job Training	⟷	EMPLOYMENT A Job that Matches Education and Training	⟷	INCOME Level and Source of Income

IMMIGRANT SETTLEMENT ASSISTANCE

- I nformation and Help from Personal Networks
- Services from Community Resources
- Creation of New Communities and Institutions

DIFFERENTIAL INCORPORATION

Lack of Equal Access to the Basic Needs and Rewards of Society

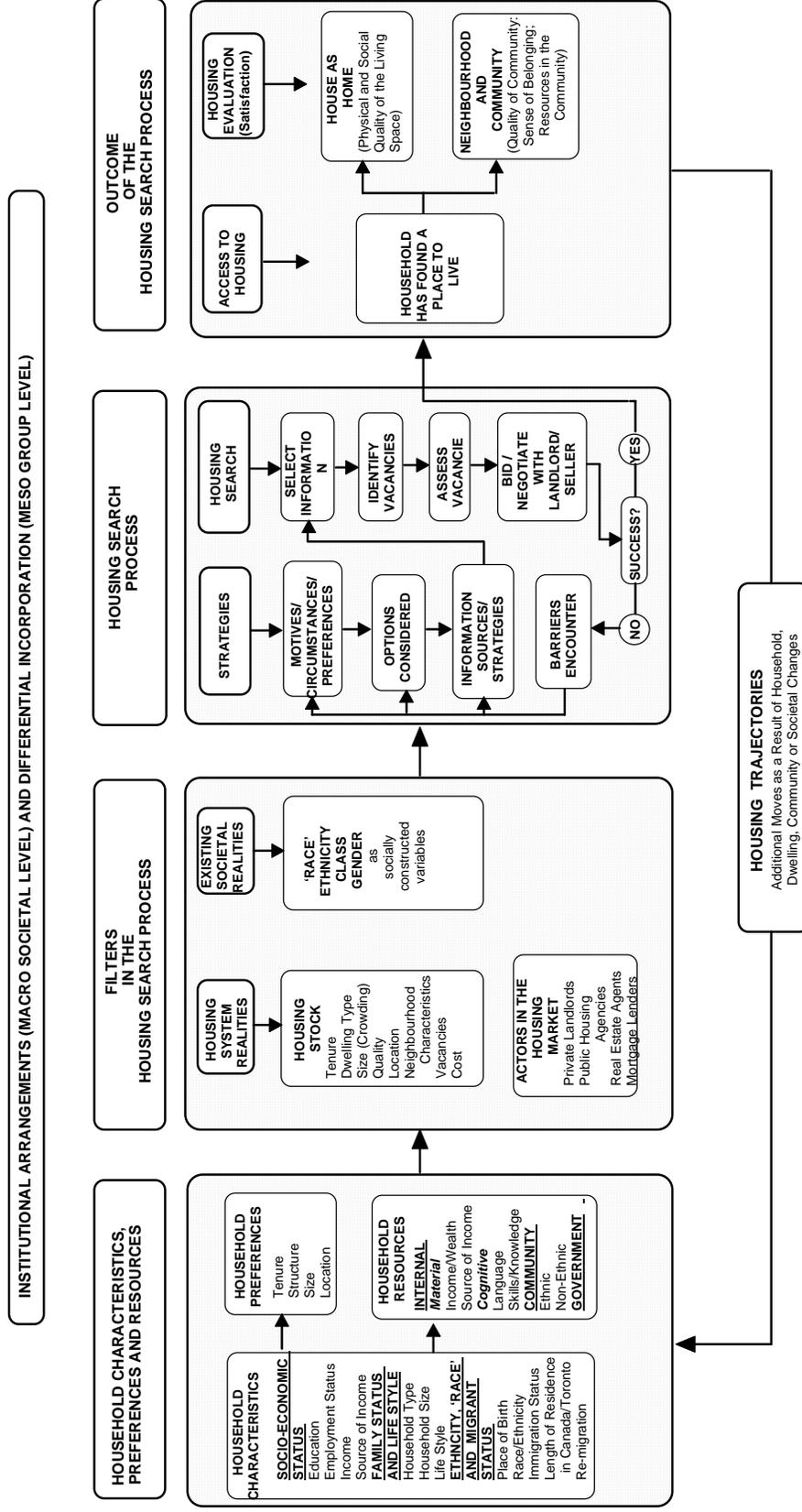**Key Factors: Ethnicity, 'Race', Class and Gender**

Differential incorporation occurs at the meso or group level (see Figure 1). It refers to unequal treatment and differential access to the economic, social, political and cultural rewards and activities of the larger society. Incorporation is measured primarily by deviations from equal access to the basic resources available within a given society. In the specific context of research on the housing experience of new Canadians, differential incorporation refers to the premise that many groups of new Canadians are likely to experience multiple aspects of disadvantage. Macro level institutional barriers are reinforced by the way in which different groups are socially constructed on the basis of their ethnicity, 'race,' class and gender. To date, most of the literature in this area has focused on income differentials and educational and employment opportunities. Often before finding a job immigrants first seek a place to live and a local community for their families. Subsequently, they and their children seek educational and training opportunities, look for a job, and so on.

Figure 3 is an attempt to model the housing search process in order to identify the housing trajectory of different households. Based on the specific nature of the macro institutional arrangements and the processes of differential incorporation (the *macro societal* and the *meso group* levels in Figure 1), the housing trajectory of households (the *micro household* level in Figure 1) can be determined by research efforts for different ethno-racial groups.

In contrast to the group focus of differential incorporation, the notion of housing trajectory occurs at the level of the individual household and refers to social mobility, especially in a housing context, of the individual or household over its life course. Housing trajectory is thus a term used to describe the way in which households change their housing consumption over time. Housing trajectories take place within the context of macro level societal processes. Many households do not follow a predefined path in their housing career. They move through a variety of trajectories (e.g., life cycle/age, occupation, and income) that intersect with each other and impact on housing consumption. The intersection of these trajectories is also closely related to the notion of event history. Events trigger changes including moves.

Figure 3

Factors Affecting the Housing Trajectories of Households

INSTITUTIONAL ARRANGEMENTS (MACRO SOCIETAL LEVEL) AND DIFFERENTIAL INCORPORATION (MESO GROUP LEVEL)

HOUSEHOLD CHARACTERISTICS, PREFERENCES AND RESOURCES

HOUSEHOLD CHARACTERISTICS

SOCIO-ECONOMIC STATUS
Education
Employment Status
Income
Source of Income
FAMILY STATUS AND LIFE STYLE
Household Type
Household Size
Life Style
ETHNICITY, 'RACE' AND MIGRANT STATUS
Place of Birth
Race/Ethnicity
Immigration Status
Length of Residence in Canada/Toronto
Re-migration

HOUSEHOLD PREFERENCES
Tenure
Structure
Size
Location

HOUSEHOLD RESOURCES
INTERNAL
Material
Income/Wealth
Source of Income
Cognitive
Language
Skills/Knowledge
COMMUNITY
Ethnic
Non-Ethnic
GOVERNMENT

FILTERS IN THE HOUSING SEARCH PROCESS

EXISTING SOCIETAL REALITIES

'RACE'
ETHNICITY
CLASS
GENDER
as socially constructed variables

HOUSING SYSTEM REALITIES

HOUSING STOCK
Tenure
Dwelling Type
Size (Crowding)
Quality
Location
Neighbourhood Characteristics
Vacancies
Cost

ACTORS IN THE HOUSING MARKET
Private Landlords
Public Housing Agencies
Real Estate Agents
Mortgage Lenders

HOUSING SEARCH PROCESS

HOUSING SEARCH

SELECT INFORMATION → IDENTIFY VACANCIES → ASSESS VACANCIE → BID / NEGOTIATE WITH LANDLORD/ SELLER → SUCCESS? → YES / NO

STRATEGIES

MOTIVES/ CIRCUMSTANCES/ PREFERENCES → OPTIONS CONSIDERED → INFORMATION SOURCES/ STRATEGIES

BARRIERS ENCOUNTER

OUTCOME OF THE HOUSING SEARCH PROCESS

HOUSING EVALUATION (Satisfaction)

ACCESS TO HOUSING

HOUSEHOLD HAS FOUND A PLACE TO LIVE

HOUSE AS HOME
(Physical and Social Quality of the Living Space)

NEIGHBOURHOOD AND COMMUNITY
(Quality of Community; Sense of Belonging; Resources in the Community)

HOUSING TRAJECTORIES
Additional Moves as a Result of Household, Dwelling, Community or Societal Changes

The housing trajectory concept captures the various permutations of the housing situation of households, and documents the actual pathway of multiple moves made by these households. A trajectory approach is consistent with the life experiences and changing situations of immigrant households who often, in a short period of time, go through a process of settlement and adjustment with various changes in household composition, educational background, employment conditions, and income.

The factors affecting the housing trajectory of households are outlined in Figure 3, in the first two large shaded boxes titled: "household characteristics, preferences and resources," and "filters in the housing search process." The third shaded box, 'household search process," includes the problem of *barriers* to equal and fair access to housing.

Barriers to Housing Access

Based on the preliminary findings of the housing new Canadians research project specific barriers to housing in Toronto have been identified. The housing system, like any other set of markets and institutions, apportions resources and opportunities selectively. The formal criteria for allocating housing resources include ability-to-pay (for market housing) and various definitions of need (in social housing). There are also a variety of informal criteria affecting the allocation of housing resources, as outline in Figure 3. The resulting barriers logically fall into two categories, primary and secondary (see Figure 4).

Primary barriers are those resulting from the social construction and the social use of certain characteristics of a person's profile that are extremely difficult, if not impossible, to change. These are: (1) skin colour ('race'), (2) ethnicity/culture/religion, and (3) gender. Secondary barriers are characteristics of a person's profile which can be changed, and often do change, over time. These are: (1) level of income, (2) source of income, (3) knowledge of the housing system, (4) language/accent, (5) household type and size, (6) knowledge of institutions and culture, and (7) experience with the dominant institutions and culture.

Figure 4

BARRIERS: PRIMARY & SECONDARY

PRIMARY BARRIERS

the social construction and the social use of certain
characteristics of a person's profile that are
extremely difficult, if not impossible, to change

1. Skin Colour ('Race')
2. Ethnicity/Culture/Religion
3. Gender

SECONDARY BARRIERS

characteristics of a person's profile which can
be changed, and often do change, over time

1. Level of Income
2. Source of Income
3. Knowledge of the Housing System
4. Language / Accent
5. Household Type and Size
6. Knowledge of Institutions and Culture
7. Experience with the Dominant Institutions and Culture

Figure 5 outlines in greater detail the findings of nine focus group sessions with Jamaicans, Poles and Somalis in Toronto. [2] Included with the list of barriers, is a list of the results or impacts of the barriers together with some of the strategies used to response to the barriers. The findings from the focus groups, together with previous research and a participatory research design and development process, helped define the detailed questionnaire currently being administered to the three case study groups (60 from each community, half male, half female). The questionnaire will produce a more detailed analysis of the nature and extent of the barriers.

Summary

When our research team began the project we set out to explore the role of 'race,' gender and social class in the dynamics of housing access. The focus groups taught us that, in terms of the analysis of access to housing , 'race' means skin colour. As one Somali women told us, "The first thing the landlord sees is the colour of your skin." There is also the 'sorry it's taken' problem: "We call them [landlords] ... they have apartments available, but when we arrive there it's a different story ... being black you are discriminated ..." reported a Jamaican. Gender barriers include the stereotyping of young black males. A Jamaican woman reported that: "The young Black male is a target in every aspect of his livelihood, especially in housing ... as soon as landlords know there is a Black male, that implies that maybe drugs, maybe violence, parties.... A Black women is probably better off than a Black man looking for/getting housing." The category of social class among immigrants and refugees includes the level and source of income, skin colour, accent and ethno-cultural behaviours.   Most of these add up to a 'lower class' stigmatization, even if the level of education and previous social position (in the country of origin) was quite high.

Our research has identified the existence of at least eleven barriers that affect access to housing for recent immigrants in the Toronto area. Some barriers are forms of illrgal discrimination, others are not. Canada does not have the detailed empirical studies of housing discrimination available in the United States. Though these research results are preliminary it is clear that there are numerous barriers to equal access to housing opportunities in Toronto, in both private market housing and in social housing.

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2.   Figure 5 is from a paper titled "Access to Housing in a Canadian City: Experiences of Three Immigrant Groups," by Adrienne S. Chambon, J. David Hulchanski, Robert A. Murdie and Carlos Teixeira, presented at the Urban Affairs Association Conference, Toronto, 1997.

Negative stereotypes, prejudice and ethnocentrism are common enough to affect the housing outcomes of many. There is unfavourable differential treatment of some groups of people in access to housing on irrelevant grounds. There are also other forms of barriers to housing access which the provision of adequate immigrant advisory and support services can address. The net affect of all these barriers, however, is the disadvantaging of some groups in their access to housing and, over the life course, in their housing trajectory.

Figure 5

Focus Group Analysis: Outline of Findings

Differential Access to Housing

Nature of the BARRIERS	RESULTS of the Barriers	STRATEGIES used in Response
Level of Income (e.g., use of income criteria)	Fewer Choices	Social Networks
Colour of Skin (signifier for 'race')	Fewer Locations	Community Agencies
Source of Income (e.g., reseipt of social assistance)	Higher Rents	Locational Clustering
Ethnicity/Culture/Religion (e.g., 'life style' stereotypes)	Longer Searches	Dependency on Public Housing
Knowledge of Housing System (e.g., what neighbourhoods)	Hiding Information from 'Gatekeepers'	Development of 'Cultural Brokers'
Gender	More Frequent Moves	
Language/Accent	Overcrowding	
Household Type and Size	Psychological Impacts	
Knowledge of Institutions & Culture		
Experience with the Dominant Culture		