

A QUALITATIVE ANALYSIS OF THE RESETTLEMENT
EXPERIENCES OF REFUGEE CLAIMANTS IN HAMILTON,
ONTARIO

By HEIDI SCHNEIDER, B.A.

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AUTHOR: Heidi Schneider, B.A. (McMaster University)

SUPERVISOR: Dr. K. Bruce Newbold

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Abstract

This thesis explores the relationship between restrictive screening techniques imposed by landlords and the ability of refugee claimants to access housing in a medium-sized Canadian city. While existing research has explored refugees' experiences with resettlement, few have focused specifically on refugee claimants who arrive in their destination country with specific health needs, limited resources, and access to different services compared to other entry categories. Using qualitative research techniques, this study sought to better understand the experiences of refugee claimants as they search for housing in a medium-sized Canadian city. Through interviews with service providers, volunteers, and refugee claimants themselves, three main themes were identified.

First, we explore the relationship between a competitive housing market and the ability of landlords to be selective about who they rent to. Our findings suggest that the power imbalance between landlords, tenants and applicants is only amplified in a competitive market and allows landlords to choose applicants based on their own personal biases. Second, participants identified strict rental applications as the primary mechanism used by landlords to filter applications and identify tenants that they deemed to be “desirable”, while excluding other groups. In many cases, refugee claimants were found to be uniquely (and negatively) impacted by this practice because they often do not have the personal or financial resources available to successfully fill out these applications. Finally, participants identified two structural barriers which hindered a refugee claimants' ability to access housing and, when combined with strict rental applications, often resulted in their exclusion from housing. This thesis is relevant

to the current Canadian context, given the government's continued commitment to resettling refugees and the increasingly competitive housing markets across Canada. Overall, this thesis adds to the existing literature regarding the resettlement experiences of refugee claimants and their ability to access housing in a medium-sized Canadian city.

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Chapter One: Introduction

Canada's demographic profile continues to be shaped by global migration, with Statistics Canada projecting that between 24.5% and 30% of Canada's population will be immigrants by 2036 (Morency, Malenfant, MacIsaac, & Demosim team, 2017). The same report found that Ontario will continue to outpace the national average, estimating that immigrants will represent between 29.7% and 36.1% of Ontario's population by the same year. In all scenarios, international migration will be the main driver of population growth, with Canada's population predicted to grow to between 44.4 million and 70.2 million by 2068 (Statistics Canada, 2019). While encouraging international immigration has long been a priority for Canada, recent governments have also prioritized resettling more asylum seekers and refugees specifically, largely in response to international calls for resettlement assistance.

According to the United Nations High Commissioner for Refugees (UNHCR) Global Trends report, there were 79.5 million forcibly displaced individuals worldwide in 2019, with 26.0 million of these being refugees (UNHCR, 2020). Through their resettlement programs (detailed in the literature review chapter of this paper), Canada has continued to welcome and support international refugees, and in 2019 accepted more refugees than any other country that year (IRCC, 2020). For many newly arrived individuals, access to housing signifies the end of their journey to the resettlement country, and the starting point for their new lives. Studies have shown that other aspects of resettlement, such as finding employment, accessing services, and enrolling in school are contingent upon being adequately housed soon after arrival in the resettlement community (Carter, Polevychok & Osborn, 2009; Phillips, 2006).

Furthermore, the important role stable housing can play in engendering feelings of safety and security cannot be overstated for the refugee claimant population. Safe and secure housing can provide a space for healing, create a sense of belonging and allow an individual to reclaim some control over their surroundings (Fozdar & Hatley, 2014). Given that many refugee claimants are often fleeing traumatic and unsafe environments, having a safe place to call their own is essential.

As a result of the increasing number of refugees resettling in Canada, and the importance of safe and secure housing for this population, policy makers and academic researchers alike are calling for more research into the experiences of refugee claimants during resettlement in Canada.

1.1 Objectives of this Research

Existing research on resettled refugees has focused primarily on employment prospects (Akkaymak, 2017; Connor, 2010), social networks (Hanley, et al., 2018), health and well-being (Newbold, Cho, & McKeary, 2013), and housing (Gellatly & Morissette, 2019; Hiebert, 2009). However, most studies focus on the experiences of sponsored refugees, while relatively few detail the resettlement experiences of refugee claimants (i.e., asylum seekers), who are a distinct subset of the refugee population. To help fill this gap, this research sought to better understand the housing experiences of recently arrived refugee claimants in a medium-sized Canadian city and contribute to the literature by exploring the objectives as outlined below.

1.1.1 Objective One

Refugee claimants are distinct from sponsored refugees in that they arrive in Canada by their own means, claim refugee status once they arrive and are not sponsored or supported by specific groups or individuals throughout their journey. These individuals often have specific health needs, limited resources, and different access to services compared to other refugee entry categories, and so it is reasonable to expect that their resettlement experiences will be unique. Given their distinctiveness, this research sheds light on the often complex and unique experiences refugee claimants face upon resettlement in Canada and contributes to filling this gap in the literature.

1.1.2 Objective Two

Housing has been identified as having a significant affect on the resettlement process, both in terms of primary shelter-based needs (e.g., a physical structure) and secondary, less tangible needs (e.g., the home as a place of comfort and security) (Ziersch & Due, 2018). Although many refugees and immigrants in general will settle in major cities such as Toronto or Vancouver (Morency, Malenfant, MacIsaac, & Demosim team, 2017), many of these cities are facing housing shortages, and rising rents continue to make housing out of reach for many low and middle-income households (ACTO, 2019). As a result, more individuals (Canadian-born and immigrants alike) are moving into small and medium-sized cities on the peripheries of larger ones. We therefore sought to better understand the housing experiences of refugee claimants in Hamilton, Ontario, a medium-sized city located 70 kilometers south of Toronto, to help inform future policies and housing programs in such cities.

1.2 Organization of the Thesis

We start by offering definitions for several key terms, followed by the study methodology, as well as the ethical considerations of this research. The results of our literature review are then discussed, highlighting the existing research into access to housing for refugees in Canada and a brief background on the City of Hamilton, which gives additional context through which to view the study and our findings. Next, the results of the study are discussed with quotes taken verbatim from the interview transcripts to support our interpretation of the participants words.

The results can broadly be separated into three main themes: First, the study found that Hamilton is currently experiencing a highly competitive housing market, which has resulted in a greater power imbalance between landlords, tenants, and applicants. Second, because landlords have more power in such a competitive market, they can choose applicants based on their own personal biases, often using strict rental applications to filter individuals that apply. Lastly, participants identified refugee claimants as being particularly vulnerable to this practice, given that they often do not have the personal or financial resources required on strict rental applications, and must also contend with structural barriers which further hinder their housing search. The results are then interpreted and discussed, reflecting the objectives noted above. Finally, the paper concludes with study limitations, recommendations for future study, and its contributions to the larger body of existing literature.

1.3 Terminology

While each entry category for refugees in Canada is explained in the literature review chapter of this paper, it is important to note the distinct differences between

“refugee” and “refugee claimant” (also known as asylum seeker) for context. In Canada, individuals who meet the UNHCR’s criteria for refugee status, and who apply for this status from outside of Canada’s borders, are granted permanent residency status upon arrival and are referred to as “refugees”. In contrast, individuals who arrive in Canada and apply for refugee status inside the country are refugee *claimants* and must await a decision on their refugee claim from the Immigration and Refugee Board of Canada (IRB) before being granted permanent residency status (IRCC, 2019). It is also important to note that the experiences of refugees and refugee claimants are diverse and dynamic, and that while these terms may serve a legal purpose in the Canadian immigration system, they can also be misleading and may not sufficiently capture the lived experiences of these individuals (Ziersch, Walsh, Due, & Duivesteyn, 2017).

Chapter Two: Literature Review

Housing has been identified within the literature as having a significant affect on an individual's physical and mental health and has been shown to contribute significantly to their overall well-being (Ziersch & Due, 2018). The significant impact housing can have on an individual's life is universal, and thus access to safe and secure housing is enshrined as a basic human right; however, housing (or the *lack* of housing) can impact certain populations in different ways. For example, refugees often have specific needs when they arrive in their resettlement country, such as access to resettlement services or employment, both of which are impacted by their ability to find housing. Given their unique needs and lived experiences, refugees will have different experiences during their housing search when compared to other under served populations and were therefore chosen as the focus for this literature review (Beiser, 2005).

This chapter summarizes the key findings of a review of the literature, which aims to outline the range and depth of research available on the topic of refugee resettlement and housing. The specific research questions posed for this literature review were: *“What have researchers identified as the most significant factors (e.g., immigrant entry category, affordability, etc.) that impact a refugees’ ability to access housing upon resettlement?”* and, *“once it has been obtained, how does housing impact other aspects of resettlement outcomes (e.g., social cohesion, access to services) for refugees?”*

While research which dealt with the primary uses of housing (e.g., shelter, safety, etc.) were included, so too were papers which dealt with the secondary functions of housing, such as social cohesion and neighbourhood integration. Furthermore, papers

which dealt with factors that can have an impact on housing (e.g., affordability, discrimination, etc.) were also included to show a holistic picture of how housing plays a role in refugee resettlement.

2.1 Literature Review Methods

Only research published in the last twenty years (since 2001) was accepted; due to the evolving nature of the discipline, as well as the changing global context of migration, papers written more than twenty years ago are unlikely to reflect the current theories and realities of refugee resettlement today. Although research conducted in countries other than Canada were not excluded from the literature review, these papers were assessed more critically and were only accepted if the researcher believed they would add significantly to the discussion. Furthermore, while research from across Canada was included, special case studies that were conducted in the Greater Toronto Hamilton Area (GTHA) were given higher priority as they were deemed most relevant to the overall focus of the current study (refugee claimant resettlement in Hamilton, Ontario).

The literature was taken exclusively from academic writing, such as work published in peer-reviewed journals, as well as sources of reputable grey literature, including reports published by government agencies and non-profit organizations. Papers that focused largely on other aspects of resettlement, only briefly touching on housing, were not included in the current literature review. Search terms used for this literature review included: Refugee, Housing, Housing Barriers, Resettlement, Canadian Immigration, Housing Needs, etc. In total, seventy-one papers were accepted for this

literature review; however, some articles were coded into multiple categories as they may have discussed more than one topic of interest.

Once articles were summarized, they were initially coded into thirty-seven descriptive codes (e.g., unmet needs, stability, loss of place, access to services, etc.) which were prominent in the findings. The researcher then distilled these initial thirty-seven codes into six analytic codes which reflected the themes the researcher was interested in and which they felt were most prominent in the literature. These six codes were: affordable (housing), adequate (housing), social capital, entry category, housing barriers, and recommendations. The remainder of this chapter will be dedicated to summarizing the results of this review of the literature, through the lens of the above six codes and how they relate to refugee resettlement and housing.

2.2 Canadian Refugee Claims System

Canada has a long history of welcoming refugees and asylum seekers, with over one million refugees settling in the country since 1980 (UNHCR Canada, 2018), and over 30,000 arriving in Canada in 2019 alone (IRCC, 2020). Individuals seeking refugee status in Canada can either apply through the UNHCR in the country they are residing in (often from refugee camps) as a resettled refugee, or they can make a refugee claim from inside Canada at a Port of Entry or at an inland Canada Border Services Agency (CBSA) or Immigration, Refugees and Citizenship Canada (IRCC) office. In both cases, officials will determine if an individual is eligible to make an asylum claim based largely on the perceived validity of their case and considering if they have committed a serious crime, submitted a claim in Canada previously, or have received an offer of protection from another country first (IRCC, 2019).

2.2.1 Resettled Refugee Programs in Canada

The UNHCR will only consider someone for possible resettlement if their “life, liberty, safety, health, or other fundamental rights are at risk” (UNHCR, 2020b). After being identified as a potential refugee settlement case, the group or individual undergoes immigration and security interviews, identity verification, health screening and biometric collection, as well as identity confirmation before and after departure (Tyyska, Blower, DeBoer, Kawai, & Walcott, 2017). Although the exact service allocations vary by country and by immigration system, most countries have at least one form of resettled refugee program which is supported either by the government or by private sponsors. Canada’s entry programs are unique in that there is one avenue for private sponsorships (Private Sponsorship of Refugees) and two other government supported avenues (Blended Visa Office Referred and Government-Assisted Refugee) which a resettled refugee could be accepted to.

2.2.2 Private Sponsorship of Refugees (PSR) Program

The Private Sponsorship program allows permanent residents and/or Canadian citizens to sponsor refugees either as a group (Sponsorship Agreement Holders) on a regular basis, or for less frequent sponsors, temporary groups of at least five Canadian citizens or permanent residents can sponsor several refugee groups through the “Group of Five” (G5) or the “Community Sponsors” (CS) programs (IRCC, 2016b). Once a group has sponsored a refugee, the private sponsors are responsible for providing financial and emotional support to the refugees for the length of the sponsorship period (one year), or until the refugee is self-sufficient. Additional support can include, but is not limited to, help with finding housing, reliable food sources, and employment

opportunities (Government of Canada, 2019). In 2019, the UNHCR reported that almost 3 in 5 (or 58%) of resettled individuals in Canada were sponsored by a private group through the Private Sponsorship (PSR) program (UNHCR, 2020a).

2.2.3 Blended Visa Office Referred (BVOR) Program

The remaining 42% of resettled individuals for 2019 would have come through one of the two government-supported programs that Canada has for individuals who claim asylum outside of the country (UNHCR, 2020a). The first government-supported avenue is the Blended Visa Office-Referred (BVOR) program, which was introduced in 2013. These refugees are referred to Canada by the UNHCR or other trusted agencies who create profiles that are posted on a designated BVOR website for potential sponsors to view (IRCC, 2016b). Unlike PSRs, BVOR refugees receive Resettlement Assistance Program (RAP) income support from the Government for up to six months and an additional six months of support from their sponsors.

RAP funds go towards essential services like temporary accommodation after arrival as well as monthly income support for shelter and food. The RAP income support amount is based on the social assistance rates for each province and territory (Government of Canada, 2018c). In addition to the six months of financial support, the private sponsors are also responsible start-up expenses, and emotional support for at least one year after arrival. The program is considered to be “blended” because of the two sources of income (from RAP and sponsors) that refugees receive for a combined total of one year (IRCC, 2016b).

2.2.4 Government-Assisted Refugee (GAR) Program

Finally, the Government-Assisted Refugee program is the third avenue for sponsorship and the second government-supported program. Like BVORs, GARs are referred to Canada through the UNHCR or other trusted agencies but are then sponsored directly by the Government of Canada, who provides them with income support and resettlement services for up to one year. GARs can also receive resettlement services through the RAP program for temporary accommodations, basic orientation, etc. Since 2002, supporting GARs has become a priority for the Government of Canada after it passed the Immigration and Refugee Protection Act (IRPA); this Act places greater importance on choosing refugees based on their needs and perceived safety, rather than on their perceived ability to resettle successfully in Canada, with the result that GARs are often higher needs groups that private sponsors may be less able or willing to support (IRCC, 2016b).

2.2.5 Claiming Asylum in Canada

In addition to these sponsored or supported groups, there is often at least one other category (in some cases more than one) that allows entrance without sponsorship, sometimes referred to as 'spontaneous refugees,' like those in the United Kingdom or 'refugee claimants' in Canada (Mullins & Jones, 2009). These unsponsored individuals arrive in Canada by their own means and are either intercepted at a port of entry (e.g., at an airport or border crossing), or make their way to an IRCC or CBSA office to make their asylum claim. Like resettled refugees, these refugee claimants will be screened, and their claim will be assessed for eligibility to apply for asylum. If the IRCC, CBSA or border officials find that the refugee claimant is eligible, they will be

released (with terms and conditions) to await their hearing date with the Immigration and Refugee Board of Canada (IRB) that will determine if their refugee claim will be accepted or denied. While they wait for their hearing, refugee claimants have limited access to certain resources, such as health services, social assistance, and legal aid, and can apply for a temporary work permit so that they are able to work (IRCC, 2019). However, these services must be accessed by the claimant themselves, and they are not supported in the same way that private, or government sponsored refugees are, given that they are not connected to an individual or group through sponsorship.

2.2.6 Differing Access to Services

Studies have shown that the different entry categories can have a significant impact on a refugees' resettlement success, based largely on their ability to access to support services, and can also impact social cohesion amongst refugee groups (Sherrell, 2011; Wessendorf, 2018). In a study conducted in Sweden and Canada, the authors found that refugees who were accepted under the 'sponsored' category performed better than those who did not receive government support. The study concluded that the "differences in rights and policies [available to refugees] have profound effects [...] on how quickly they can settle and integrate in the new society" (Nakhaie, 2018).

In a similar study conducted in the United Kingdom, the authors found that spontaneous refugees (those that arrive at the border claiming asylum and are not sponsored) took longer to settle in the country, largely because there was no structured integrative process to aid in their resettlement and they were not given access to support systems like the sponsored groups (Mullins & Jones, 2009). The literature also

suggests that the negative consequences of limited access to support services is magnified when refugees arrive in their destination country without proper paperwork and make an asylum or refugee claim at the border. The waiting period for refugee claimants can vary, with wait times anywhere from several months to years before their case has been assessed. Until this time they will have very limited access to services and supports which are crucial to successful resettlement (Rose & Ray, 2001).

Access to housing services and employment opportunities are generally thought to be the two most significant tools that some refugee entry categories are unable to access until they are granted permanent status in their destination country. In a study conducted in Toronto, Ontario, Murdie (2005) looked at housing trajectories of government-assisted refugees (GAR's) and refugee claimants (unsponsored and awaiting legal recognition). The study found that refugee claimants not only had a harder time finding adequate housing, but that the quality or appropriateness of the housing they eventually found was much lower than that of their sponsored counterparts (Sherrell, 2011). The time it took for both groups to find housing also varied drastically based on their entry category; sponsored refugees took roughly one month to find permanent housing, whereas the authors found it took refugee claimants on average seven months, and a quarter of these claimants took over a year to find permanent housing (Murdie R. A., 2005).

The literature shows that refugees who are not sponsored by the government or private groups are at a distinct disadvantage because they do not have access to counselors or housing services which provide vital support for finding accommodations. These housing services not only have better knowledge of the housing system and

availability in their local area, but they can also act as guarantors for newly arrived refugees and prevent them from signing manipulative or unfair housing contracts (Rose & Ray, 2001).

In addition to difficulty finding housing, refugee claimants or those who have not yet been granted permanent legal status are also restricted in their opportunities for employment while they await a decision on their asylum claim. Although the literature varies by immigration system and country, the general finding is that employment opportunities are limited for anywhere from a few weeks to a few years for refugee claimants (Akkaymak, 2017; Connor, 2010).

In Canada there are two stages through which refugee claimants must pass to be granted permanent legal status: during the first stage (which can last several months) they are given a modest income and access to limited support services but are not allowed to work. If their claim is accepted as eligible, they must wait for a decision on their landed immigrant visa application which can take up to five years in rare cases; during this waiting period their employment restrictions are lifted, and they gain access to other citizenship rights and privileges (Rose & Ray, 2001). While the first stage may only last a few months, the psychological effects of being barred from employment have been well studied in the literature and can have a substantial demoralising effect on the individual.

For refugees who have often been forcibly removed from their home country, gaining access to employment can help in the healing process by granting them independence and control over their lives, which can have a profound effect on their overall well-being (Wessendorf, 2018). Furthermore, the ability to earn an income can

substantially increase their ability to afford housing, buy food and goods, and participate in their new communities.

While the regulations for unsponsored or refugee claimants varies by country, there is overwhelming evidence which shows that entry category significantly impacts a refugee's ability to resettle and access crucial support services.

2.2.7 Government Support in Canada (RAP & Social Assistance)

In Canada, the federal government is responsible for funding the Resettlement Assistance Program (RAP) which allocates money to newcomers based not only on the composition of the household, but also relative to provincial social assistance rates. These RAP funds are intended to provide immediate and essential services (e.g., temporary accommodation, basic orientation, etc.) for up to six weeks after arrival, and certain entry categories (explained above) are given monthly income support to fund shelter, food, and other costs for up to one year (IRCC, 2016b). However, there has been extensive research in the literature which shows that RAP rates have not increased to counter rising rent prices in many destination cities. For example, based on the 2016-2017 RAP allowances and census data, the cost of a single room in a rooming house in Hamilton, Ontario, would take up 57% of the RAP allowance given to a single adult (Rose & Charette, 2017).

Considering that this RAP funding is meant to support refugees in all aspects of resettlement, this allocation of funding is insufficient to meet even the most basic needs, and refugees are often forced to rely on alternative solutions in addition to coping with increased barriers to resettlement. The research has shown that despite their uncertain economic prospects, refugees are forced to rely on precarious loans or take on

increasing debt to offset the inadequate RAP funding so that their immediate housing needs can be met (Carter & Osborne, 2009).

2.3 Housing and Health

There is a growing body of evidence which acknowledges the important impact that housing can have on an individual's physical and mental well-being and its correlation with other social determinants of health. In their final report for the commission on the social determinants of health, the World Health Organization (WHO) included quality housing as "a human right and basic need for healthy living" (CSDH, 2008). In addition to the basic provision of physical shelter from the elements, secure housing is also vital to an individual's emotional health and well-being, and at its best can engender feelings of safety, familiarity, and associated feelings of "home".

The home can also provide significant social benefits (e.g., feelings of community with neighbours), and is the base upon which other important aspects of daily life converge, such as conducting business, completing school, and providing access to services (Waterson, Grueger, Samson, Canadian Paediatric Society, & Community Paediatrics Committee, 2015). It is important to note that the opposite is also true, that inadequate or unsafe housing can have significant negative impacts on an individual's health and well-being, and their ability (or inability) to participate in their community. Furthermore, housing is often the single largest financial investment an individual will make in their lifetime, thus not only representing a way of investing in and accumulating wealth but can also be a sign of personal success (Clark & Diaz, 2021).

For refugees, the significance of finding stable and secure housing is only amplified, particularly during the first few months after their arrival and can be crucial to a refugee's long-term success in their destination country. As noted above, the home acts as an important base from which to conduct other business, such as finding employment or enrolling in school. For recently resettled refugees, these aspects of daily life do not exist yet in their new community, and without a stable home, this aspect of resettlement is made even more difficult. Something as seemingly mundane as collecting and storing material goods is only possible if you have a place in which to store them and is something that many refugees may not have had since they were initially displaced (Fozdar & Hatley, 2014).

In many cases refugees will have been required to abandon their homes (and lives) due to forces beyond their control, which can have a lasting psychological impact. Finding permanent housing can be a symbolic sign of new beginnings and may allow refugees a sense of control and permanence over their lives that was not afforded to them when they were forced to flee (Ziersch, Walsh, Due, & Duivesteyn, 2017). The positive psychological impact of having a home cannot be overstated for this population, and thus finding housing for refugees upon resettlement has become the first step for many resettlement organizations in Canada and abroad.

2.4 Affordable and Adequate Housing

Despite the importance of housing for maintaining a decent quality of life, many refugees will struggle to find housing upon resettlement in their new communities, particularly during the first months after their arrival. Many barriers have been identified in the literature that can limit a refugee's ability to secure housing, including access to

housing services, lack of employment opportunities, and reduced vacancy rates (Rose, 2019). Of these, the two most cited barriers to housing are the increasingly unaffordable cost of rent, and a lack of adequate housing options in many major cities.

One standard that is often used to assess whether an individual's housing needs are being met is by calculating their core housing need. A household is in core housing need if they spend more than 30% of their before-tax income on shelter costs, and if the housing does not meet one or more of the following criteria: adequacy, suitability, or affordability standards (CMHC, 2019). According to the 2016 Census data, 1,693,775 households in Canada were in core housing need and of these, 578,565 (or 34%) were immigrant households. In comparison, 45% of households in core housing need in Ontario were immigrant households (CMHC, 2020). Given that over 1.5 million Canadian households were identified as being in core housing need, the census data appears to align with the increasing focus on unaffordability and inadequate housing in the literature and will therefore be the focus of this section.

2.4.1 The Cost of Housing

In addition to insufficient income allowances for housing (RAP and social assistance rates) the Government of Canada has not kept pace with the increasing need for federal investment in affordable housing programs. In their 2016 report on the *"State of Homelessness in Canada,"* the Canadian Observatory on Homelessness found that federal spending on affordable housing had decreased significantly between 1988 - 2013, from \$115 annually to just over \$60 on a per capita basis (adjusted to 2013 dollars) (Gaetz, Dej, Richter, & Redman, 2016). In addition to decreasing support for low-income housing projects, the literature shows that destination cities for most

newcomer refugees are becoming increasingly unaffordable. If government spending on affordable housing continues to decrease, or even remains at the present level, the literature suggests that newcomer refugees will no longer be able to afford housing in key destination cities where many resettlement support services are located (Beer & Foley, 2003; Rose & Ray, 2001).

As is the case in many other countries across the globe, house prices in Canadian cities continue to increase year over year; however, annual household incomes have not increased enough to keep pace with the rising costs of living, nor the increases in house prices. In their report on Canada's housing affordability crisis, Cox and He (2016) found that the cost of owning a home had tripled in comparison to increases in household incomes since the early 2000's. This means that while the cost of owning a home continues to climb, the average Canadian has not seen corresponding increases in their income, thus making the prospect of homeownership even further out of reach for many individuals (Cox & He, 2016).

Rent prices have also continued to increase in most major cities across the globe. Multiple explanations have been given for the increasing cost of housing in Canada, and it is likely a combination of many factors which has created the current housing crisis. In their study of rent prices in Toronto, Ontario, Murdie (2005) found that the combination of very low vacancy rates and increasing rental prices "at almost twice the rate of inflation" in the private sector, as well as limited availability of government-funded housing, have meant that there are few affordable housing options left.

2.4.2 Adequate Housing

While finding affordable housing is crucial to resettlement success for refugees, the quality and appropriateness of the housing can also significantly impact resettlement outcomes. In cases where affordable housing is limited, refugees are often forced to accept housing that is inadequate or of poor quality (Mullins & Jones, 2009). Although definitions of adequate housing can vary significantly, for the purposes of this paper it will be defined as “more than just a physical shelter, but [having] a home, a place which protects privacy, contributes to physical and psychological wellbeing and supports the development and social integration of its inhabitants,” based on the definition provided by the Office of the United Nations High Commissioner for Human Rights (OHCHR) (Ziersch & Due, 2018).

For refugees, the options for affordable and appropriate housing are even more limited as they often have particularly low incomes (often from government assistance programs) and require easy access to public transport and social services, in addition to other requirements (Fozdar & Hatley, 2014). The size and built structure of affordable options can also complicate the housing search for refugees as some will arrive in Canada with large, multi-generational families that desire to live together. Given that many North American cities were designed with small, single-generation families in mind, finding housing that provides enough room for the entire family can further limit their housing options and increase costs (Adam, et al., 2019).

2.4.3 Overcrowding

The above definition alludes to the fact that there are many aspects which contribute to whether a shelter is considered adequate for its inhabitants, with both

physical and psychological components at play. While refugee households are typically large to begin with, many newcomers share housing with multiple generations of relatives or with other families. While this may be by choice, overcrowding with too many individuals living in one space was found to be a significant indicator of inadequate housing in the literature (Flatau, Colic-Peisker, Bauskis, Maginn, & Buergelt, 2014). It should be noted that while these conditions may appear to be crowded from a research-perspective, it is possible that differences in cultural preferences and norms may have influenced these findings. However, in a study using the 2001-2005 Longitudinal Survey of Immigrants to Canada (LSIC) results, one-third of all refugee households reported crowded conditions during the final phase of the study, indicating that the findings on over-crowding still hold true in some cases and perhaps require further investigation (Simone & Newbold, 2014). Furthermore, while housing trajectories overall have been shown to improve overtime, the limited availability of large housing in the public sector means that even four years after resettlement, 30% of refugees must still contend with crowded housing conditions in Canada (Rose & Charette, 2017).

These close quarters have also been shown to negatively impact mental health, particularly for adult males and large families who must sacrifice privacy which may cause tension between housemates (Ziersch, Walsh, Due, & Duivesteyn, 2017). In addition to mental health concerns, overcrowding has been connected to several physical health issues such as respiratory problems and illnesses connected to poor hygiene (Waterston, Grueger, & Samson, 2015). However, despite the significant mental and physical health consequences, many refugee households are forced to live

in these crowded conditions due to their inability to afford larger homes. Furthermore, informal coping strategies have been documented in the literature (e.g., lying to landlords about family size) which can have further health consequences (e.g., fire safety) and thus compound the negative effects of these crowded households (Eichner & Ivanova, 2018).

2.4.4 Built Structure

The built structure of a home has also been shown to have a negative impact on refugee resettlement, given that they may have to settle in older, more affordable buildings which are perhaps run down or declining (Carter & Osborne, 2009). Older houses and ones in disrepair may also lead to inadequate conditions if they are not properly insulated, resulting in cold or damp conditions and high utility costs. Heating and insulation are often of concern in northern countries such as Canada, given that many refugees come from warmer climates and may struggle to adjust to the colder temperatures (Ziersch, Walsh, Due, & Duivesteyn, 2017).

It is important to recognize that these negative housing conditions are not limited to people of immigrant and refugee backgrounds, with one-third of households in Canada living in substandard conditions (Waterston, Grueger, & Samson, 2015). However, refugee populations are uniquely susceptible to circumstances which would result in them living in poor quality housing, due to their financial and legal constraints, as well as the potential for limited knowledge of housing standards and tenant rights in resettlement countries. Refugee households may be unable or unwilling to ask landlords or property owners for improvements to their housing for fear of retaliation,

and therefore continue to live in unsuitable conditions which can negatively impact both their physical and mental well-being (Eichner & Ivanova, 2018).

2.4.5 Location of Housing

In addition to addressing the physical and mental well-being of inhabitants, the OHCHR argues that adequate housing should also facilitate the development and social integration of its inhabitants (Ziersch & Due, 2018). In a study conducted in declining inner-city neighbourhoods in Manitoba, researchers found that many of the refugees arriving in Winnipeg settled in the inner-city despite the poor quality of housing found there. Although the choices that the refugees made may have been constrained by factors outside of their control (e.g., affordability and access), participants noted that proximity to service agencies was a significant factor in choosing to locate in the downtown neighbourhood (Carter, Polevychok, & Osborne, 2009). Access to settlement services can be crucial to successful resettlement, particularly in the first weeks after arrival when refugees will likely have fewer social networks to rely on for information. Furthermore, refugee claimants or asylum seekers who enter a country without sponsorship will have very limited knowledge of the resources available to them, thus increasing the importance of accessibility to such services (Browne, Glass, & Holyoak, 2016).

2.4.6 Homeownership Trends for Refugees in Canada

In a study using the 2001-2005 Longitudinal Survey of Immigrants to Canada (LSIC), researchers found that within four years of arriving in Canada, “more than half of the Longitudinal Respondents lived in owner-occupied housing”; however, when broken

down into immigration entry categories, refugees were the least likely to become homeowners during this time, with less than one in thirty refugees living in owner-occupied housing by the third wave of the study (Hiebert, 2009). It has been hypothesized that this unequal distribution of homeownership across entry categories could be attributed to refugees' limited incomes and insufficient funding from settlement programs, as compared to other immigrants (such as economic migrants), as well as variations between entry categories (Simone & Newbold, 2014).

Although some refugees were found to attain homeownership with increasing time lived in Canada (with varying degrees of success), many others remain tenants in the public or private rental market for years and may be content with this outcome. Rather than viewing homeownership as "evidence of success," or as the "end goal," the literature is increasingly recognizing the diverse housing pathways that refugees can take, commonly referred to as "housing trajectories" (Sherrell, 2011).

The concept of housing trajectories considers more than just homeownership as the end goal, but also the various pathways which refugees may take in their resettlement journey, the spectrum of housing options that exist, and focuses on reported satisfaction with their housing situations. For example, in their study of housing needs for recently arrived refugees in Australia, Beer and Foley (2003) found that the overall picture was one of improving housing circumstances based on participant satisfaction in the months and years after arrival; however, few participants had achieved what traditional housing research would consider an end point in a housing career (i.e., homeownership). These findings echo those of other studies which point to improving housing trajectories over time, but which also highlight the struggles

and sacrifices many refugees must make to improve their housing circumstances.

Many refugees must make difficult choices to supplement insufficient government support and cope with the inadequate housing options available to them, often settling in declining neighbourhoods where competition for affordable housing is high (Carter, Polevychok, & Osborne, 2009).

2.5 The Impact of Social Networks

There has been extensive research conducted into the effects of social capital, a theory originally put forward by Pierre Bourdieu during the middle of the 20th century; Bourdieu argued that individuals are able to access forms of 'social energy' which could be converted into economic prospects, such as membership in a group or job connections (Xu, 2018). Although his original theories have been modified and built upon by scholars after him, social capital and social networks more broadly have still been shown to have a significant impact on a refugee's resettlement journey.

2.5.1 Social Networks and Housing

Upon resettlement in receiving countries, refugees have access (albeit, sometimes limited access) to formal housing service providers such as immigrant serving agencies and housing centres. However, there is significant research which suggests that many refugees will rely more on their informal networks (i.e., social capital) within the existing ethnic community in their destination country, as well as on family and friends (Oda, et al., 2017). While the first accommodations they settle in after arrival may be provided by the government or sponsorship groups, Hanley, et al., (2018) found that in the early stages of integration, Syrian refugees relied heavily on family (56%) and friends (20%) to find their housing. Although these numbers may be

skewed, given that so many Syrians were resettled in Canada at once (and therefore any newcomers likely had an extensive network to pull from), other studies focusing on Jamaican, Polish and Somali refugees in Toronto reported similar findings (Murdie R. A., 2003).

The informal help that friends and family can provide (e.g., acting as intermediaries or offering car rides to house showings), as well as mutual knowledge of the same language, has been suggested as being the main contributors to this reliance on informal support (Teixeira & Li, 2009). However, while recognizing the importance of informal support, the literature still argues in favour of formal resources for providing crucial assistance to refugees while they search for housing. The arguments generally point to the success of combining both formal and informal resources in the search for permanent housing (Chung, Hong, & Newbold, 2013).

2.5.2 Social Networks and other aspects of Resettlement

Like their reliance on family and friends when accessing housing, refugees will often take advantage of social networks to find employment in their destination country. There are many barriers that refugees can face when searching for employment, including racial biases, knowledge of the language, as well as the devaluation of credentials or employment experience (Akkaymak, 2017). To offset these disadvantages, the literature suggests that refugees and migrants more broadly will use their social networks to leverage their social capital, often through volunteering or political activities. These opportunities can be used in lieu of employment experience in the resettlement country and can garner further social connections which may assist in their search for employment in the future (Wessendorf, 2018). Despite these

mechanisms to validate their existing capital, some refugees who lack social connections (or perhaps lack *enough* connections) can still be excluded from jobs altogether because they do not have the same social connections as local applicants. While the research shows that refugees are familiar with the importance of 'connections' for finding employment, refugees who took part in a study focused on labour market integration "expressed their astonishment that many jobs were filled via connections [...] even in Canada" (Akkaymak, 2016).

In addition to assisting with securing housing and creating opportunities for employment, the literature has also shown that refugees rely on social capital for emotional support and building resilience within their networks. Participating in a community can give refugees access to coping mechanisms (usually within their ethnolinguistic group) as well as support and resources for when everyday challenges arise (e.g., house repairs) (Chung, Hong, & Newbold, 2013). Beyond the practical needs that can be met by social networks, the literature suggests that the emotional support engendered by such a network can reduce feelings of isolation and increase resilience in very meaningful ways. For all immigrants, but particularly for refugees, making social connections is vital to re-creating a sense of belonging, something that has often been forcibly taken away from them and which can ease the process of resettlement (Rose & Ray, 2001).

2.6 Discrimination in the Housing Market

In Ontario, the Ontario Human Rights Commission (OHRC) is responsible for helping to maintain international human rights commitments and to influence how these human rights are upheld in the daily lives of its citizens. One aspect of the OHRC's

mandate is its commitment to the right to housing, which recognizes housing as a fundamental and universal human right; in response to this, the OHRC published the *Ontario Human Rights Code* (the *Code*) in 2007 to uphold an individual's right to housing (OHRC, 2009). The *Code* applies to both tenants and landlords alike, sets out expectations for how these groups should interact, and holds them accountable for creating an environment free from discrimination and harassment. Based on the *Code*, a person cannot be refused an apartment or otherwise treated unfairly because of their: race, skin colour, ethnic background, religious beliefs or practices, ancestry, 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, living with their parents, receipt of public assistance or income sources, or any other personal characteristics (OHRC, 2009). However, despite the various laws and policies that are in place to uphold a person's right to access housing without fear of discrimination, many people will still feel its significant impact.

2.6.1 A Brief Summary of Discriminatory Practices in Housing

Discrimination in the housing market is not a new phenomenon, with discriminatory practices having a long history in Canada and abroad in both the rental and owner-occupied markets. For much of the 20th and into the 21st century, realtors, homeowners, bankers, lending institutions and landlords alike have played a role in maintaining institutions and systems of power that disadvantage racialized groups and their access to housing.

One example (of many) is the practice of red lining, where lending institutions systematically excluded black and low-income communities from accessing home

purchase loans based on the area in which they lived. While red lining made homeownership further out of reach for many racialized groups, this practice also reinforced spatial biases and racist behaviours by deeming certain areas (predominantly black neighbourhoods) as “declining” or “hazardous”, further entrenching the spatial segregation between black and white communities (Butler, Outrich, & Roach, 2020).

There is also significant evidence of a practice known as “steering,” where real estate agents steer buyers from racialized groups into purchasing or renting homes in specific areas, often by limiting the properties they are shown to non-white neighbourhoods (Christensen & Timmins, 2021; Turner, et al., 2013). While living amongst other members of their community can have significant social benefits, grouping or segregating certain populations into specific geographic areas can lead to significant ethnic inequities in terms of access to services and employment, and can reinforce their exclusion from the larger community (MacDonald, Galster, & Dufty-Jones, 2018).

Racism and discrimination on the part of landlords often took the form of blatant refusal to rent to certain groups, or advertisements for apartments which stated, “whites only” or “no foreigners desired”. While this practice still exists today, new laws and regulations such as the Fair Housing Act in the United States or the Ontario Human Rights Code, have made such acts of outright discrimination in the housing market illegal (Silver & Danielowski, 2019). However, while these laws may deter some landlords from blatantly discriminating against certain groups, there is significant evidence that suggests they are still able to discriminate in subtle ways, often with the same result. One such example is the practice of screening applicants for various

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characteristics (e.g., race, ethnicity, gender, etc.) using rental applications, or through email and telephone inquiries, thus enabling the landlord to discriminate against certain groups in a covert manner (Massey & Lundy, 2001).

2.6.2 Screening Applicants

Under the Ontario Human Rights Code (the *Code*), [Regulation 290/98](#), landlords are able to request certain rental criteria on a housing application, including income information, credit checks, credit references, rental history and can require guarantors to assess applicants. However, there are strict regulations which dictate how this information can be used, and the Ontario Real Estate Association gives landlords [standard rental applications](#) that they can use to follow the *Code* regulations for collection of personal information of applicants. The *Code* specifically states that these rental criteria are meant to be used in a non-discriminatory way, and that the lack of any of these criteria should not be considered in isolation, nor taken to mean that the applicant is unreliable (e.g., no credit history does not mean bad credit). If an applicant feels that a landlord has used these criteria inappropriately (e.g., to discriminate against a *Code*-protected group based on ancestry, sex, race, disability, citizenship, and social and economic status, etc.), or if they have openly discriminated against the applicant, they may have grounds to file a human rights violation claim (OHRC, 2009).

The practice of screening applicants is most often studied through a paired testing method, where researchers create two or more groups (with real or fictitious profiles) of test applicants and have them apply for the same unit, recording the number and type of responses they receive and comparing between the groups. For example, in their study of the use of the Black English dialect and racial discrimination, Massey

and Lundy (2001) used three groups of men and women with different dialects (Black English Vernacular, Black Accented English, and White Middle-Class English and genders) to measure response rates from landlords in the Philadelphia rental market. With all three groups using the same speaking scripts and fictitious identity profiles, participants would call to inquire about a listing and record the various responses they received (Massey & Lundy, 2001).

In the above example, the researchers sought to measure the impact that accent or dialect and gender can have on the number of responses an individual might receive when inquiring over the telephone. Significant variations were found between the three groups, with low-income black women (as identified by the dialect they used in the interaction) receiving the lowest number of positive responses to their inquiries, and white middle-class males receiving the highest (Massey & Lundy, 2001).

Similar studies have also been conducted which measured response rates based on an applicant's name (Carpusor & Loges, 2006), or the applicants name and their perceived financial stability (Bosch, Carnero and Farré, 2010; Bunel, Gorohouna, L'Horty, Petit & Ris, 2019). In a study conducted in France, researchers found that of roughly 1800 emailed inquiries that were sent, applicants with names associated with "Northern Africa, Sub-Saharan Africa and Turkey were 16 to 22 percentage points less likely to receive a response than applicants with French names or names associated with Poland, Portugal or Spain" (Acolin, Bostic, & Painter, 2016).

Researchers have also found that applicants with "foreign sounding" names, or decreased financial security are less likely to receive responses, and fewer positive ones, than their paired-test counterparts. When they did receive responses, some

landlords would limit the number of properties that the applicant was informed about, lie about the availability of units, and/or increase the advertised cost of rent for some tenants but not for others (Carlsson & Eriksson, 2014; Friedman, 2015).

In these examples, landlords were able to identify and discriminate against certain populations based on the information they collected during their phone conversations or through emailed applications alone, and screen applicants without ever having to meet face to face.

2.7 Study Site Background: Hamilton, Ontario

In their yearly Rental Market Report, the Canada Mortgage and Housing Corporation (CMHC) reported that in 2019 (the year the interviews took place) the average cost of rent for a one-bedroom apartment in the Census Metropolitan Area (CMA) of Hamilton was \$1,020 a month, with 3+ bedroom apartments averaging \$1,450 a month. In areas which have historically housed lower-income residents, such as the downtown core or the central east area, average rent prices were slightly lower, with a one-bedroom apartment listed for between \$825 - \$997 a month (CMHC, 2019). However, the Social Planning and Research Council of Hamilton (a local research institute) conducted an analysis of the 2016 Canadian Census data and found that average rental costs in the city had increased 3.7% per year between 2010 - 2016, far above the Ontario average for that period (2.8%). They also reported that in just one year, Hamilton's average rental cost had nearly doubled between 2017 - 2018 to 6.9%, raising alarm bells for researchers and tenants alike (SPRC, 2019).

Research has shown that immigrants, and in particular recent immigrants (arrived within the last five years), are more likely to earn a lower annual income when compared to their non-immigrant counterparts, all else being equal (Baran, Valcea, Porter & Gallagher, 2018; Connor, 2010). This trend holds true in Hamilton, where a study conducted by the Hamilton Immigration Partnership Council (HIPC), based on the Statistic Canada's 2016 Census, found that recent immigrants who had arrived between 2011 - 2016 made roughly \$30,146 in annual income, \$14,223 less than their non-immigrant counterparts (HIPC, 2019). Based on these averages, an individual that pays \$1,020 a month for rent (the average cost of rent for a one-bedroom apartment in the Hamilton CMA in 2019) would be spending roughly 40% of their monthly income on housing.

Statistics Canada considers a dwelling to be affordable for a particular household if "less than 30% of the average total income of [the] household is spent on shelter costs", a metric they refer to as *Shelter-cost-to-income ratio* or *core housing need* (Statistics Canada, 2017). Considering this definition, many individuals and recent immigrant households in Hamilton would be in core housing need, based on their estimated annual incomes. In their review of the 2016 Census data, the Social Planning and Research Council of Hamilton (SPRC) found that 45% of renter households in Hamilton were in core housing need, and an additional 20% were experiencing severe unaffordability with more than 50% of their annual income spent on housing (SPRC, 2019).

Vacancy rates in Hamilton were also measured by the CMHC 2019 Rental Market Report and continue to paint a bleak picture for the housing market in Hamilton.

Vacancy rates can be used as an indicator to gauge the health of a housing market in a local area. For example, if many units remain vacant and the vacancy rate is high, competition for these units will likely be low, thus forcing the cost of rent lower due to the decreased demand. In contrast, if there are very few apartments that are available and the vacancy rate is low (as is the case in Hamilton), competition for the remaining units will likely be high, and so too will the cost of rent because there is sufficient demand to drive the cost up. In Hamilton, the CMHC report found that the average vacancy rate for single bedroom apartments in the CMA was 4.1%, with 3+ bedrooms slightly lower at 3.9%. While these numbers are low enough, certain areas of the city saw even lower vacancy rates, with one zone reporting vacancy as low as 1.3% for a single-bedroom apartment (CMHC, 2019). Although average rent prices and vacancy rates alone cannot depict the state of a housing market, these indicators can point to significant trends in the area. As is the case in many cities across Canada, the above data indicates that both housing affordability and availability in Hamilton continue to decrease, resulting in higher competition for the remaining units.

Despite the potential for a difficult housing search, Hamilton continues to be a destination city for many immigrants and refugees alike. According to the 2016 Canadian Census data, one-fourth (24.7%) of Hamilton's population were immigrants, and 1.2% were non-permanent residents (i.e., temporary workers or refugee claimants). As such, Hamilton's population growth is significantly influenced by immigration, with natural increase (i.e., new births) only accounting for 10% of the population growth between 2016 – 2017, while migration made up for the remainder of the growth (HIPC, 2019). Since the 1990's, Hamilton has welcomed between 2,000 – 4,000 newcomers

each year across all immigration categories (i.e., economic, family and refugee class migrants) and, in response to the urgent calls for action to resettle Syrian refugees, Hamilton received over 1,400 refugees between December 2015 and February 2016 alone (Dam & Wayland, 2019).

2.8 Opportunities for Future Study

Although the literature on refugee resettlement is extensive, this literature review has identified several areas where there is opportunity for further research. First, while there has been an overwhelming amount of research conducted on the housing patterns of refugees and immigrants, very little research has been conducted on refugees' experiences with homelessness; while this may be in part due to the logistical challenges of accessing homeless populations for study, this should not warrant exclusion from the literature as their experiences are likely unique and significant. Although the current literature review found several studies which referred to homelessness (Beer & Foley, 2003; Phillip, 2006; Sherrell, 2011), it was quite often dismissed as being an unlikely outcome for most refugees, stating instead that refugees find other methods of coping with lack of housing, including "couch surfing" or other means of unstable housing. However, it seems unreasonable to assume that all refugees find coping mechanisms to avoid homelessness, and so the current literature review suggests that this is an avenue of research which should be given more consideration in the future.

Research into the implications of exclusionary policies (such as those enacted by the Trump administration in 2017) was also limited, but the impact of which would likely have serious consequences for resettlement patterns and the lives of refugees in both

the United States and other countries with such policies. Furthermore, research into how border closures and restrictions on migration in light of the COVID-19 pandemic should be on-going as the pandemic continues to unfold.

There was also a significant gap in terms of where most of the research into resettlement experiences was conducted, with much of the research coming primarily from in Canada or Australia, with the United States a distant third. Given the recent influx of refugees to countries in Europe and North Africa, particularly after the intensification of the Syrian conflict in 2015, more research is needed into settlement patterns and strategies, coping mechanisms and policies in these receiving countries.

Further, relatively little research was found regarding the experiences of refugees who resettle in small or medium sized Canadian cities. Much of the existing literature focuses on large destination cities, such as Toronto or Vancouver; however, many refugees will eventually settle in smaller cities, given the higher likelihood for employment opportunities and cheaper housing costs (Sherrell, 2011). Finally, the most significant gap that we identified was a distinct lack of studies which detailed the resettlement experiences of refugee claimants (asylum seekers) in particular. Much of the existing research focuses on sponsored refugees who resettle in their destination country with very different needs, access to services, and lived experiences than a non-sponsored refugee claimant would have.

It is these two later gaps in the literature that this study attempted to address, with our objective being to document and better understand the resettlement experiences of refugee claimants in a medium-sized Canadian city.

Chapter Three: Materials and Methods

The results outlined in this paper are based on a study that focused on the experiences of refugee claimants when searching for housing in a medium-sized Canadian city (Hamilton, Ontario). A qualitative study approach was used, given that the researchers were interested in learning about the individual experiences of participants, and their lived realities when searching for housing in Hamilton.

3.1 Participants

Semi-structured interviews were conducted with 20 participants, including a mix of refugees and refugee claimants, volunteers, and service providers all based in Hamilton. Of the 20 participants that were interviewed, 5 were refugees who had arrived in Canada within the last ten years and had made a claim for asylum. Of these five, only one had been approved for permanent resident status (i.e., were no longer a refugee *claimant*) at the time the interviews were conducted. Most of these participants were born in countries throughout Central America, including Ecuador and Mexico, with two participants arriving from Colombia; however, this was not intentional as potential participants were not asked for their country of origin before being accepted for the study. The final participant from the refugee claimant group had arrived from Nigeria several months prior to the interview. To be eligible for inclusion in the study, participants from refugee claimant backgrounds had to be looking for housing or already housed in Hamilton.

The remaining participants were made up of 5 volunteers in various roles assisting refugee claimants in resettlement, and 10 service providers. Of the service providers that were interviewed, half were involved with resettlement services (e.g.,

employment services, legal aid, etc.) and the remaining half were engaged in housing initiatives in the city (e.g., affordable housing providers, emergency shelters, etc.). For both the volunteer and service provider groups, the individuals had to primarily work or volunteer in Hamilton to be included in the study.

Of the refugee claimants, 3 were female and 2 were male; for the service providers and volunteers, 10 participants were female and 5 were male. Pseudonyms were used to anonymize quotes to protect the identify of study participants. However, specific pseudonyms were chosen to signify the perceived gender and ethnic background of the participants. The participants group association (i.e., refugee claimant, volunteer, or service provider) was also identified to give context for the opinions they expressed without naming the individuals explicitly.

3.2 Methods and Data Analysis

The author's home institution granted ethics approval for this study, and additional ethical guidelines were also followed, particularly when working with refugee claimants who can be considered a "vulnerable" group when conducting research. Special attention was given to issues of coercion and power imbalances between the researcher and participants when agreeing to take part in the study and while the interviews were being conducted. Given the nature of the study and it's focus on access to housing, every effort was made during the recruitment stage to emphasize that the researcher did *not* have special access to services that might have benefited the participants' housing search. Participants were assured of the confidentiality of the study and all audio recordings were deleted after they were transcribed. Informed

consent was given by all participants and they were advised of their ability to withdraw from the study at any time, up until publication of the results.

Participants were recruited in two waves: first, service providers and volunteers were contacted through housing agencies and refugee-serving organizations. These agencies were contacted via telephone or email and were asked for potential participants to be sent the recruitment poster and contact information of the researcher. Second, the service providers and volunteers who agreed to be a part of the study were also asked if they had connections with refugee claimants who may be interested in participating, and if so, were sent a recruitment poster to send to their contacts. Interested participants then contacted the researcher to arrange a time and place to meet at their choice of interview location (often at local coffee shops). In two cases, meeting face to face was not possible so phone interviews were chosen as an alternative. Participants were also given the opportunity to request the use of a translator and/or translated study documents, however none were required. The interviews lasted up to 85 minutes in length, with the average lasting 48 minutes, and all interviews took place between July of 2019 and March of 2020.

Two separate interview guides were created to reflect the different lived experiences of the participants (see Appendix A & B). For example, some would have direct experience accessing housing as a refugee claimant, whereas volunteers and service providers would have different experiences that, while still valid and significant for the study, would vary greatly from that of the refugee claimants'. Although the questions differed slightly in terms of their context and delivery, the two guides were meant to compliment each other. For example, when asking about being denied

housing, the interview guide used for a refugee claimant asked *“Have you ever been turned down or denied housing? If so, do you know why?”*, whereas the volunteer and service provider interview guide asked *“Have your clients ever been refused housing once you had made the initial contact with the housing provider? If so, do you know why?”*. These interview guides were developed based on the findings from the literature review, in conjunction with the research question and objectives of the study, regarding: 1) the resettlement experience for refugee claimants, and 2) their experiences accessing housing in Hamilton, Ontario.

Interviews were documented using an audio recorder and the researcher's handwritten notes, and were later transcribed manually by the researcher. Participants were then sent a copy of their interview transcript and were given the opportunity to edit it to ensure credibility and accuracy. The researcher then read, and re-read each transcript to pull recurrent themes and codes from the data, which was then cross-checked by another researcher to ensure no new themes could be obtained. The coding software used for this study was the *Atlas.ti Qualitative Data Analysis* tool, and all codes were documented and saved using this program. The thematic framework was then organized based on the most prevalent codes in the data and their relevance to the original research aims, participant observations, and existing literature on the subject.

Chapter Four: Results

In this chapter the themes that arose from analysis of the interview transcripts are outlined, with quotes taken verbatim from the participants words to support our interpretations, and three main themes are identified. The first theme focuses on the power imbalance between landlords, tenants and housing applicants as a result of the increasingly competitive housing market in Hamilton. The second theme addresses the strict rental applications which study participants identified as being a significant barrier to housing for refugee claimants, given that they often require personal or financial resources refugee claimants do not have. Finally, two structural barriers are highlighted that participants identified as being detrimental to a refugee claimants housing search, particularly when combined with strict rental applications. Results indicate that particularly in a competitive housing market, refugee claimants are uniquely vulnerable to strict rental applications given that they often arrive in Canada with access to limited resources and can experience additional structural barriers which further hinder their housing search.

4.1 Accessing Housing in Hamilton

As discussed in the literature review, housing is an essential component to maintaining a decent quality of life, and is crucial for an individual's health and well-being. For refugee claimants, housing is an integral part of their resettlement experience and can engender feelings of safety and permanence which may have previously been lost due to their forced displacement. From a practical standpoint, housing is also important for refugee claimants because it allows them to have a base from which to complete other resettlement activities. This aspect of housing was

highlighted by Sierra, a service provider working for a housing provider in Hamilton, who described the important role housing can play in a refugee claimants resettlement journey:

As for refugees, I mean if you don't have stable housing, it's really hard to make progress in other areas of settlement, it's hard to enroll in school, it's hard to look for work if you don't have a stable address. If you have housing insecurity or you're not housed then it has lots of repercussions, it can damage the settlement experience and hinder it. If you're a refugee claimant, coming here and making a claim then you also have housing needs... I mean housing is the first and most urgent need when you're arriving someplace.

- Sierra, service provider

In addition to the benefits Sierra describes, she also refers to the consequences of not being stably housed, stating that it can “damage the settlement experience and hinder it”. This was also a common theme in the interviews, with many participants not only noting the positive impacts of housing, but also the implications that the absence of stable housing can have on the resettlement experience.

Unfortunately, the study found that many refugee claimants will struggle to find housing when they first arrive in Hamilton. Lack of available units, affordability issues and stagnant social insurance rates have combined to create an increasingly competitive housing market that can make housing further out of reach.

4.1.1 Vacancy Rates

In recent years Hamilton has been marketed to Torontonians as an attractive place to find more affordable homes in a quickly gentrifying city, resulting in an over-flow

of residents from Toronto and surrounding areas relocating to Hamilton. Between 2006 and 2016, Hamilton's population grew from just under 693,000 to around 734,900, an increase of approximately 6% over ten years (CMHC, 2017c). As Hamilton's population continues to grow, there are fewer vacant units in the city, with the Canada Housing and Mortgage Corporation reporting that vacancy rates for one-bedroom rental apartments were as low as 4.1% in 2019 (CMHC, 2019).

Participants theorized that the construction of new rental units had not kept pace with the increasing demand for housing, resulting in a shortage of available units. One participant, who had been a landlord in Hamilton for the past forty years, recalled a time where construction of new rental units was at a standstill:

There was a period of over 30 years, when there were almost no rental properties built throughout Ontario. And I say almost ... so, you know, a few hundred units a year, but we needed 20,000 a year. Think about it, approximately a third of people rent. So, every time there were 100 houses built, 30 of them should have been rental properties, and they weren't.

- Jai, service provider

With vacancy rates in the city so low, individuals are struggling to find available rental properties in the Hamilton market. Reflecting on her experiences helping lower-income individuals find housing, Emma, a service provider working for an affordable housing organization, identified reduced vacancy rates as a major factor in what she deemed to be a "housing crisis" in Hamilton:

I think the published vacancy rate is for Hamilton is somewhere in the range of 3% or something like that, but in reality, it's much lower because that encompasses some vacancies that are not truly vacancies but are units that are

not repaired or are offline for whatever reason... so now we're using the term "housing crisis," and I think that's really where we are right now."

- Emma, service provider

Although Emma's estimation of Hamilton's vacancy rate is lower than the official statistic (4.1% in 2019), she points out that some of the units included in the published vacancy rate cannot be rented out as they are under construction and/or unsafe to live in, thus reducing the number of available units even further. With so few available units, participants found that competition for the existing stock has continued to increase overtime and that the competition is worse when the unit is priced at an affordable rate.

4.1.2 Lack of Affordable Units

In addition to concerns about vacancy, affordability was most mentioned by participants as a barrier to housing and was often associated with feelings of hopelessness. Anecdotal stories about not being able to afford rent or having trouble finding an apartment within their monthly budget were common amongst participants. When reflecting on their experiences searching for housing in Hamilton, both Daina and Sofia expressed frustration and disappointment at the lack of available properties that were within their budgets at the time:

It feels that it is virtually impossible for a person by themselves to find an affordable apartment, it really feels, at this point, unaffordable.

- Daina, volunteer

It's hard, it's really hard. For example, in my case, well I thought for sure I'd like to have three bedrooms, or maybe a house! But my budget doesn't match. It's a lot... Even a small place in a house is like \$1800 a month. So, it's a lot of money.

- Sofia, refugee claimant from Mexico

These individual accounts offer personal insights into the increasingly unaffordable housing market in Hamilton and are supported by the results of the 2016 Canadian Census, which found that 45% of renter households in Hamilton were in core housing need in 2016 (SPRC, 2019). The real-life implications of this unaffordability came up frequently in discussions with participants. Camille, a volunteer with a refugee resettlement organization, succinctly described what the SPRC report showed: that people are needing to spend more than half of their income to afford suitable housing in Hamilton:

As it is, people are spending up to 70% of their income on housing. And that's what we're considering "affordable" nowadays and some of that is because social assistance rates are really low in comparison to what the rental costs are. It's outrageous.

- Camille, volunteer

The quote from Camille also highlights another common theme from the interviews, that social assistance rates in Ontario have not increased enough over time to match the increasing costs of living and will be explored further in the next section.

4.1.3 Social Assistance Rates

The acute housing needs of individuals who rely on social assistance was identified by many participants as particularly alarming, due to the insufficient funds allocated for shelter. In Ontario there are two main social assistance programs: Ontario Works (OW) and Ontario Disability Support Programs (ODSP), respectively. Yusef and Gabriela, two service providers working with affordable housing providers in Hamilton noted that the social assistance rates in Ontario had not increased enough overtime to match the rising housing costs in the city:

You see the rent amounts are going up astronomically but there has been no significant increase in income, so for people who are on ODSP their shelter allowance is like \$400 a month – no one can rent a place for that anymore. Ontario Works is even less. So, you're creating a situation where people who are on social assistance can't afford anything, and if they do, it will be for very terrible units with lots of maintenance and repairs issues. So, they would lose their dignity of life just to have a roof over their head.

- Yusef, service provider

Yeah, and then ODSP didn't go up this last year. It's really tough. It gets transferred down to the people who have the least means.

- Gabriela, service provider

Many individuals would be impacted by these low social assistance rates, including refugee claimants who are eligible to receive funding from the Ontario Works program once they make a claim, and are therefore similarly. Matias and Isaac, refugee claimants from Colombia and Nigeria respectively, recalled their experiences searching for housing while only receiving support from Ontario Works (OW):

The money we received from OW was \$756 a month (for shelter and food), but the cheapest apartment we could find was \$950... and it was not a good place to live.

- Matias, a refugee claimant from Colombia

The government gives me \$700 for housing and food, if I remove the portion for housing, it's not enough... I still have to pay for everything else. So, I have to go to the foodbank every month. That's how I survive.

- Isaac, a refugee claimant from Nigeria

These quotes from Matias and Isaac demonstrate the consequences of the mismatch between social assistance rates and the cost of living in Hamilton, which often means that people on social assistance cannot afford suitable and dignified housing.

4.1.4 Competition for Housing

Finally, participants also noted that the lack of available and affordable rental units, combined with low social assistance rates, has created an incredibly competitive housing market in Hamilton, particularly for low-income individuals. When referring to the increasing competition for housing, participants often voiced feelings of hopelessness and frustration, as can be seen in the following quotes from two service providers reflecting on their experiences helping low-income individuals search for housing:

Accessing housing is such a challenge now, it's huge. Increasingly, now more than 2 years ago and definitely more than 5 years ago, is so challenging because prices are through the roof and the stock is so low for everybody in our city, but especially for newcomers. I honestly don't know how people find housing anymore.

- Omar, service provider

Given the increase in competitiveness of the housing market, it becomes harder to help people develop hope that they can actually find a place within their budget.

- William, service provider

These quotes from Omar and William highlight the immediate impact of the increasingly competitive market on newcomers and their search for housing. In addition to this, study participants also noted the farther-reaching consequences of a competitive

housing market, including the ways that this competition can increase the power imbalance between landlords, tenants, and applicants.

With an increasing number of people searching for housing, and a relatively stagnant supply of new units in the city, competition for the existing housing stock has meant that landlords can almost be guaranteed that their properties will be rented. While this may seem obvious, participants argued that what this has created is an environment where landlords can be more selective about who they let into their properties, whereas in the past they may have been hesitant to turn away potential renters for fear that their unit would remain empty. Both Brigitte and Emma noted that landlords in Hamilton can not only choose who they rent to, but can also set the price of rent higher, given the increased competition for available units.

I mean they've (landlords) got so many people applying for their apartments, especially a two-bedroom apartment which is what we needed... They've got the upper hand, so it was easy for them to say no to us.

- Brigitte, volunteer

I mean, let's face it, they (landlords) know they can rent their apartments for \$2500 a month in downtown Hamilton and not have any issues with people that they want to have live there.

- Emma, service provider

All participants who had recent experience searching for housing in Hamilton had been turned away by landlords' multiple times, with one participant estimating they had been unsuccessful in applying for thirty different units. In such a competitive market, landlords can guarantee they will have multiple people applying for their units and are more likely to be selective about who they let into their buildings, often resulting in discrimination against certain populations.

4.2 Strict Rental Applications: Personal and Financial Resources

While there are many ways landlords can discriminate against applicants, study participants identified strict rental applications as an increasingly common tool landlords can use to filter out applications that they deem to be undesirable. Whereas in the past landlords may have had to decline applicants over the phone or in person if the applicant did not meet their expectations, landlords can now pre-emptively screen applicants by requiring specific information on the rental application. Participants noted that this practice also allows landlords to discriminate against certain groups in covert or subtle ways which are difficult to identify, and even harder to dispute.

Reflecting on this practice, Gabriela noted that rental applications with strict requirements makes it easy for landlords to filter applicants based on their own personal biases:

There's such a demand for what they have (housing) that they can do so much and they want to find somebody who's going to be the least amount of work, and stay there for the longest amount of time, so the easiest way to do that, practically speaking, is to add requirements, and that sucks. That's what has to change.

- Gabriela, service provider

Many refugee claimants will have limited access to resources such as social networks, financial security, and other supports during the first few months after their arrival in Canada (Oda, et al., 2017; Rose & Ray, 2001). While this can have significant consequences for an individuals' physical and mental well-being and overall resettlement experience, participants noted that the lack of resources can also make filling out rental applications more difficult for newly arrived refugees. Some common

examples participants listed of personal or financial resources often required on rental applications were significant financial savings, strong social networks, background documents (e.g., credit, tax, or rental histories), and employment records, all of which may be difficult for a newly arrived refugee claimant to provide. Given how frequently the negative impact of these rental applications were mentioned by study participants, the next section of this chapter will focus on the ways rental applications limit a refugee claimants ability to secure housing.

4.2.1 Financial Savings: Requiring First & Last Month's Rent

Although the Ontario Human Rights Code (the *Code*) only allows landlords to require a security deposit with rental agreements that is equal to one rental period, more than half of the study participants recalled instances where they had been asked to deposit both first and last month's rent. Given that the average monthly rent for a one-bedroom apartment in Hamilton was \$1,020 in 2019 (according to the CMHC Rental Market Survey), an applicant could be required to provide an upfront deposit of \$2,040 or more if they were asked for both first and last month's rent. Such a sizeable deposit would be difficult (if not impossible) for many people (including, but not limited to refugee claimants) to deliver, particularly if they had limited savings.

More and more now we're seeing landlords wanting the full first and last month's rent deposit with the application. Whereas when I first started doing work in the shelter that was never something I had to navigate, but now it's all the time [...]. So, for newcomers who don't have any savings and who are on social assistance, that's hard to fulfill.

- Ava, service provider

Ava, a service provider at a local homeless shelter, makes explicit reference to newcomers in the above quote, but many Canadian-born individuals would also struggle to produce such a sizable deposit for both first and last months rent. However, the resettlement journey that most refugee claimants face makes it even less likely that they will have access to such funds due to the forced nature of resettlement. Many refugees are often displaced from their homelands very suddenly due to an immediate threat and are therefore forced to flee with little in the way of financial resources, owing to their inability to save money, access savings or sell property in advance of the journey, unlike other immigrant populations that might plan their resettlement months or years in advance. Limited access to financial resources would make finding appropriate housing difficult enough, but when combined with the requirement of both first and last months rent, can make quality housing completely out of reach for many applicants.

For example, Luisa, a refugee claimant from Colombia, found a place within her monthly budget and had started the rental agreement with the landlord, but could not complete the process because of the additional deposit that was required:

It was a good place, but I cannot move there! Why? Because the landlord said I had to pay first and last month's rent. I said "ahhh, no, no, no you cannot collect both." He said, "I collect it once at the beginning... there's nothing I can do, that's the law".

- Luisa, a refugee claimant from Colombia

Luisa and her family spent another month looking for housing after they were turned away from this apartment and could not apply for employment or enrol in school until they found the unit they were still living in at the time of the interview.

In addition to the participants who had been asked for first and last months rent with their rental agreement, two participants recalled landlords that had asked applicants to include a security deposit *with their application* (i.e., before being accepted). This practice is not only illegal, but it also limits the number of housing options available to an applicant because they likely can only apply for one place at a time. Some of the consequences of this practice were voiced by Brigitte:

And the other problem was, they were asking us when we put in the application to pay first and last month's rent, with the application itself and then you might wait two months to hear back and then be turned down for the apartment anyway. Your money would be refunded if they turned you down, but they (the refugee claimants) don't have the means to put down \$1300 dollars or whatever it is to three or four apartments at once, so it was really handicapping the housing search when they required that.

- Brigitte, volunteer

Brigitte also refers to another detrimental impact that this practice can have: the logistical challenges that are added when individuals are waiting for a response from the landlord and are without access to their deposit money. Sierra, a service provider working for a housing organization in Hamilton, recalled a similar experience:

And sometimes the process is five days before you hear back, then you've got to coordinate with the landlord to go back and get your money, then you return to the bank, deposit the cash... it's a whole process for them.

- Sierra, service provider

While this process would be time-consuming for most applicants, refugee claimants would be particularly disadvantaged by this practice because it necessitates more steps on the applicant's part, thus increasing the amount of time spent navigating

an already complex and unfamiliar housing system. Furthermore, many refugee claimants may not have access to personal transportation that would allow them to easily travel between the landlord and a bank.

4.2.2 Social Network: Requiring Guarantor's or Co-Signers

A common requirement on rental applications is the need to provide a guarantor or co-signer as assurance that the rent will be paid, particularly when the applicant has poor references, credit history, or cannot provide other application requirements. This practice is currently approved by the Code as an acceptable requirement on a housing application, so long as it is not requested solely because the applicant is a member of a Code-protected group (including refugee claimants and newcomers).

However, the requirement for guarantors or co-signers on a rental application was identified by several study participants as being difficult for refugee claimants to fulfil. Research has shown that unless there are pre-existing connections into the community, many refugee claimants and newcomers can struggle to expand their social networks and create friendships in the community, particularly during the first few months of their resettlement (Akkaymak, 2017; Beiser, 2005). These findings were echoed by study participants, including Jai, who specifically noted that it can be difficult for refugees to provide guarantors or co-signers on a rental application:

The other thing is, sometimes landlords will ask for a guarantor or a co-signer if they're not sure about somebody and these are things that make it harder for refugees.

- Jai, service provider

Although government and privately sponsored refugees may have had the benefit of being in contact with individuals in the receiving-community before they arrived in Canada, most refugee claimants will not have had this experience and will arrive without any existing social ties, given their abrupt departure from their homelands. This lack of a social network can have far reaching consequences, including implications for mental and physical well-being, job searches and the success of the overall resettlement journey for newcomers (Hanley et al., 2018; Xin, 2018). In terms of the housing search, limited social networks can make applying for housing even more difficult if landlords require a guarantor or co-signer on the application, given that a refugee claimant may not know anyone in the community who could fulfil this role.

Mariana, a refugee claimant from Ecuador, recalled struggling to find housing for her and her family when they first arrived in Hamilton. Although her and her husband were both receiving Ontario Works at the time, they spent three months in temporary housing because their rental applications were rejected, and they could not secure a place of their own. Reflecting on this period, Mariana explained that the turning point was when they connected with a local church that helped them not only in their search for housing, but also provided a congregation member who agreed to act as a guarantor on their housing application.

Yes, and thanks God, eventually a lady from the church went with us, she talked to the landlord, and said that she can be [...] a guarantor for us to say that we are going to be okay, and that we're going to stay there, everything. So that's how we got the apartment where we are now.

- Mariana, a refugee claimant from Ecuador

In Mariana's case, the congregation member was willing to act as a guarantor on their application, which Mariana credits for their eventual success in applying for housing. However, until they connected with the local church, requiring a guarantor on the rental application created a significant barrier for the family, given their lack of social connections.

Several other participants also noted that the requirement of a guarantor or co-signer can be a significant barrier for refugee claimants, with one participant explaining that the *types* of social connections an individual has can also be significant.

And so, of course, if you're a refugee you might not know anybody here to begin with, nor do you maybe know anyone who would qualify as a co-signer, because there are criteria for that too, like you must be making more than \$35,000 a year or something to be able to co-sign.

- Ava, service provider

As Ava points out, there are certain criteria that must be met for someone to be a guarantor or co-signer, often including a good credit score and income requirements. So, not only do you have to have social connections in the community, but these connections must also be able to meet certain standards. Although some Canadian-born individuals may struggle to provide references to be guarantors, newly arrived refugee claimants are more likely to have limited social connections, thus increasing the likelihood that requiring a guarantor will be a barrier to housing for this population.

4.2.3 Background Documents: Requiring Credit, Tax or Rental History

Background documents, such as credit and/or tax histories, as well as references from previous landlords, can also be required on rental applications.

Although some refugee claimants may bring documents from their homeland, many will arrive with limited paperwork or identification (e.g., birth certificates or passports), much less documentation of their rental histories. Furthermore, while a Canadian-born individual may be able to reach out to previous landlords or financial institutions and acquire documentation after the fact, this would likely be impossible for refugee claimants who have fled their homelands. And so, while it is possible that some refugee claimants may have access to their credit, tax or rental histories, this requirement is one that many refugee claimants will not be able to fulfil, often with significant consequences.

Sofia, a refugee claimant from Mexico, recalled an interaction with a landlord where she was denied housing because she was unable to provide the background documents required on the application:

They asked me for my income tax, and I said “no, I just arrived like two months ago, I don’t have taxes... I don’t have nothing like that” and they said “no, you don’t have credit either, you don’t have nothing, no records here. So, no...” And he told me like that! “You don’t have any records so we can’t trust... we can’t give the apartment to you”. And for me, honestly that was really disappointing.

- Sofia, a refugee claimant from Mexico

As Sofia explains in the above quote, her and her family were turned away not because they had *poor* records (e.g., a bad credit score), but because they had *no* records, an experience that many refugee claimants would share given their lack of such documentation.

When Matias first arrived in Canada, he and his family had similar interactions with landlords where they were unable to apply for housing, or their application was incomplete, because they could not provide references from previous landlords. At the time of the interview, the family was living in an apartment in downtown Hamilton, and during the interview Matias reflected that the process would likely be easier the next time they move because he would be able to provide references from his current landlord:

Finding our next apartment will be easier because we have references from our landlord, and I am working.

- Matias, a refugee claimant from Colombia

Now that Matias and his family have had experience with a landlord and can provide at least one Canadian reference, Matias was confident that their chances of finding housing in the future had already increased significantly. In this case, the barrier created by requiring background documents on a rental application decreases overtime as the individual gains experience (and documentation) in the Canadian system. However, during the first months after arrival this requirement can still be significant and is an additional barrier to housing that many Canadian-born applicants would not have to face.

4.2.4 Employment: Requiring Present or Prior Employment

Another common requirement on rental applications are questions regarding current and/or prior employers, as well as the applicants' current employment position. A study conducted by the Hamilton Immigration Partnership Council (based on the 2016 census results) found that refugees in Hamilton were least likely to be participating in

the labour market, when compared to Canadian-born individuals and other immigration classes living in the city (HIPC, 2020b). The report suggested that this may be a result of refugees prioritizing the need to address trauma and other aspects of resettlement following their arrival and recognized that there are no minimum skill requirements to be accepted into Canada under the refugee entry category (whereas other entry categories must meet certain standards before being accepted).

While landlords are prohibited by the *Code* from discriminating against an applicant based on their source of income, there is still an opportunity for them to do so because they are legally allowed to request this information, in addition to the amount and frequency of pay. As such, stories pertaining to income discrimination against those receiving social assistance payments were told by several participants:

A lot of people (landlords) when they hear that they (applicants) don't have a job and are on Ontario Works then they will say no... It's kind of like Ontario Works is marred. Like if you are with Ontario Works then you are not good enough.

- Rosa, service provider

Discrimination is big. It happens all the time. There's a lot of subtle ways that landlords do it that's not obvious. For example, you know, on principle they agree to enter a tenancy, but as soon as the landlord finds out that the tenant is on ODSP or OW they kind of backtrack, they renege their offer.

- Yusef, service provider

Both Rosa and Yusef expressed frustration with biases against individuals receiving social assistance payments, with Yusef explaining that on more than one occasion a family he was helping to resettle in Hamilton had their housing application denied solely because they were receiving Ontario Works payments. One refugee

claimant interviewed for the study had firsthand experience with this practice. During her search for housing, Luisa recalled an interaction with a landlord where the landlord changed his mind after learning she was receiving social assistance:

There was one time where I had secured the place, and I gave the landlord the information paper that I had filled out. On the sheet it asked for your profession so I said "refugee". He said "are you a refugee?" I said "yes". He said, "you're not working?". I said "No, the government is giving me money and I will give it to you..." and he said "no, no, no I got it. We don't want you" and he turned me away!

- Luisa, refugee claimant from
Colombia

Income discrimination in the housing market has been well documented in the literature, with many studies documenting similar experiences where individuals were discriminated against based on their income source (Bosch, Carnero & Farré, 2010; Schwemm, 2020). While income discrimination is not exclusive to refugee claimants, they are still susceptible to this practice as they must often rely on social assistance when they first arrive.

4.2.5 Social Insurance Numbers: Disclosure of Permanent Resident Status

Finally, participants noted the impact that social insurance numbers (SIN) can have on their ability to find housing. Depending on how far along a refugee claimant is in their application process, many refugee claimants will not have a Canadian SIN when they are first looking for housing. In Canada you are not given a SIN until your work permit has arrived and even then, this SIN will be temporary (and require renewal every 6 months) until the individual is granted permanent resident status. This temporary SIN has a '9' added to the beginning of it to distinguish them as non-permanent residents

and is easily recognizable when compared to a Canadian-born individual's SIN.

Several study participants thought that this additional '9' on their SIN could be used in discriminatory ways to filter applicants as their application, and the requirement of a SIN, clearly identified them as a newcomer.

Yusef recalled multiple instances where a client had been asked to provide their SIN on a rental application:

Legally they cannot ask you for your social insurance number, but they still do.

That's private information, it's subject to scams. So, the tenant has no legal obligation to provide that information.

- Yusef, service provider

As Yusef explained, individuals are not legally required to divulge such personal information as it can be easily misused through discriminatory practices or for illicit purposes. However, refugee claimants and newcomers in general may be vulnerable to this practice, given their unfamiliarity with the Canadian housing system, limited access to resources and potential language barriers, that could prevent them from knowing their rights in such instances. Furthermore, even if they are aware of the illegality of such requests, they may be unable to fight these claims, as was the case with Isaac, who argued with the landlords when they requested such information, but was still turned away:

When I went to look for a house, I met landlords and they would say "yeah, okay good... what's your social insurance number? And I said "I'm a refugee, for

God's sake! I don't have those!" And they would say "no, no, no..." and turn me away.

- Isaac, a refugee claimant from Nigeria

In Isaac's case, he knew the landlord could not ask for his SIN but did not have the resources to do anything more than argue with the landlord and was eventually forced to search elsewhere. While only a small portion of study participants had been asked to provide their SIN, based on the Canadian permanent residency process it is likely that other refugee claimants in Hamilton and elsewhere in Canada have experienced this form of exclusion.

Reflecting on her experiences with this practice, Mariana makes explicit connections between her immigration status and the landlord's reluctance to accept her application.

I think that landlords have a lot of power... at the beginning they don't want to give you a place to live because you are an immigrant, or a refugee claimant, and they prefer to give the housing to someone who they know is already a Canadian because they are secure, they have a job... Then they (the landlords) turn away the refugee people for no reason and that is when you struggle to find a place to live...

- Mariana, a refugee claimant from Ecuador

While racial and ethnic discrimination in the housing market is well documented in the literature (Carpusor & Loges, 2006; Turner et al., 2013), Mariana notes that landlords would refuse her application specifically because she was "an immigrant or a refugee claimant" and was therefore "not Canadian". Sofia also had similar experiences

with landlords who felt that her status as a non-permanent resident meant that she was not a “stable” or reliable tenant:

But honestly, they rejected my application because I was a refugee... They said my situation was not stable.

- Sofia, a refugee claimant from Mexico

While these accounts from Mariana and Sofia are clear examples of “foreigner”-targeted discrimination, they also highlight the significance of landlords asking for an applicant’s SIN, which discloses their status as a non-permanent resident.

By requiring any combination of additional deposits, guarantors, background documents, employment records, and/or social insurance numbers, landlords can screen participants based on their answers (or lack of answers) to the required questions, without ever meeting them in person. Because this screening can take place behind closed doors, participants found that this discriminatory practice happened in covert and subtle ways which made discrimination more difficult to identify, particularly when the landlord refused to provide a reason for the applicant’s dismissal.

4.3 Structural Barriers for Refugee Claimants

The argument can be made that other groups are also disadvantaged by these strict rental applications (e.g., young people or members of the homeless population), and this was recognized by many study participants. However, participants also noted that refugee claimants must contend with these strict rental applications, as well as with additional barriers that are specific to the refugee claimant population. The two most common structural barriers that participants mentioned were a refugee claimants’

inability to work while they await their work permit and their lack of experience in the Canadian housing market.

4.3.1 Delays in Receiving Work Permits

First, participants noted that although many refugee claimants (and immigrants in general) *want* to work when they first arrive in Canada, they must first apply for a work permit which allows them to legally work in the country. Processing times for work permits are out of the claimant's control and can take several months, meaning they are unable to legally work in the country in the interim, thus restricting their income.

Reflecting on what has changed most in recent years Rosa, a service provider at a refugee resettlement organization, noted that now she tells clients to prioritize applying for a work permit before enrolling in school or focusing on other settlement activities:

I used to always tell them (refugees), "focus on developing yourself, take ESL classes", especially for those that don't speak English, they need to learn English, so I always pushed that and told them "You can work later on." But now I tell people, "Let's get your work permit started first." Before I pushed them to develop themselves and get established, but now right away I tell them if you can work right away, work right away.

- Rosa, service provider

While Rosa attributed some of this urgency to the increasing cost of living in Hamilton and the need for a steady income, she also noted that if an individual waits to apply for their work permit once they are ready to begin working, they may have to wait several more months for their permit to arrive. This was the case for Isaac, who had been in the country for five months at the time of the interview, and was still awaiting his work permit:

I'm still looking for an apartment... But I'm not working so I get Ontario Works and it's hard to afford a place. My work permit should be coming this month though. I was supposed to be working already but the government says I can't work without a permit...

- Isaac, a refugee claimant from Nigeria

It could be argued that this structural barrier will eventually disappear (once Isaac receives his work permit), however, in the interim he is unable to work and is still in need of shelter. Isaac makes explicit links between his inability to work while awaiting his work permit, and the difficulties he is facing in his housing search because he does not receive enough money for shelter from Ontario Works. Given that Canadian-born residents do not need to apply for a work permit, this barrier is unique to newcomers and can significantly hinder their housing search.

4.3.2 Experience in the Canadian Housing Market

In addition to systemic delays in the resettlement process, participants also noted that refugee claimants must contend with an often complex and unfamiliar system which can further hinder their housing search, particularly when they first arrive. Canadian-born individuals have an inherent knowledge of how “the system works”, given that they grew up in the country and have experience with our laws and systems, even if they have never searched for housing before. In contrast, a newly arrived individual will have no prior knowledge of what is common (or legal) in the Canadian housing market, nor any experience navigating the complex system. Participants noted that the paperwork alone could be overwhelming, particularly in the first months after arrival. Mariana said she was surprised by the amount of paperwork they had to fill out to apply for housing, and recalled that they were “not prepared” for this experience:

The first time we looked (for housing) was very hard because you have to start filling out the papers, trying to understand what's going to happen and we were not prepared for that.

- Mariana, a refugee claimant from Ecuador

Without prior experience in the Canadian housing market, the administrative requirements to apply for housing could act as a barrier for newly arrived individuals, particularly if they do not read or speak English.

Participants also noted that a refugee claimants' lack of experience and knowledge of what is "normal" in the Canadian housing market could also be taken advantage of by landlords conducting unlawful practices. The most common example of this practice was when landlords would refuse to complete repairs to a unit, or force occupants to pay for the cost of the repairs when in truth it should be covered by the landlord. Reflecting on her experiences helping to resettle a refugee family in Hamilton, Martha recalled a landlord who neglected his duty to maintain the property, resulting in unsafe living conditions for the family.

The guy was supposed to fix stuff and he never did. The mom had shelves up in the kitchen to put her pots and pans up because there were no cupboards, and the actual plaster on the walls with all the shelves and pots fell down! [...] This guy was using people's need for housing against them and making a huge profit off it! Because they (the refugee claimants) don't know the ropes here.

- Martha, volunteer

In this quote, Martha specifically notes that the landlord took advantage of the families' need for housing, and their unfamiliarity with tenant rights (i.e., "the ropes"), in order to neglect his responsibility to maintain a safe property. Without prior knowledge

of what is considered normal in the Canadian housing market, refugee claimants could enter into unsafe, illegal, or unfair agreements with landlords, particularly when they are desperate to find housing. In these instances, their newness to the country acts as a disadvantage because of their lack of experience and knowledge of Canadian laws that protect tenants.

Overall, the interview results suggest that during the first months after arrival, when housing is crucial to the resettlement experience, many refugee claimants are unable to find adequate and affordable housing in Hamilton. The next chapter will discuss the implications of a competitive housing market on the relationships between landlords, tenants, and applicants, and the consequences of strict rental applications and structural barriers many refugee claimants face during their housing search.

Chapter Five: Discussion

In this chapter we discuss the difficulties refugee claimants face when searching for housing in Hamilton, as well as the barriers put in place by landlords which limit an already restricted housing market, as identified by participants. The repercussions of a competitive housing market, and the power imbalance this creates between landlords, tenants, and applicants, is then discussed in the context of housing in Hamilton, as well as in the broader literature. The role of strict rental applications in filtering potential applicants, and the ways these applications are used to covertly discriminate against certain populations, is then considered. Finally, the significant consequences of this practice are discussed in relation to the refugee claimant population, in addition to the various structural barriers they can face. The strengths and limitations of the study are then discussed, concluding with recommendations for future research and possible implications of the findings.

Despite the importance of finding stable and secure housing, many refugee claimants struggle to find a place of their own, particularly within the first few months after arrival. In their study of the 2001-2005 Longitudinal Survey of Immigrants to Canada (LSIC), Hiebert (2009) found that the housing outcomes for refugees improved the least over the five-year period that was studied, when compared to other immigration categories. These findings have been supported by similar studies which found that refugee claimants are more likely to experience difficulties securing housing and are more likely to face affordability and overcrowding issues, particularly during the initial stages of resettlement (Murdie, 2005; Teixeira & Halliday, 2010).

Several explanations have been given by researchers to help explain this trend. For instance, some researchers cite the importance of social connections (or lack thereof) for finding housing (AMSSA, 2016; Hanley et al., 2018), whereas Hiebert (2009) attributed the difficulties refugees face in their housing search to the size requirement needed to house larger families, as well as their typically more limited participation in the labour market. Although lack of social connections and difficulties entering the job market were mentioned by several participants in this study, we found that affordability issues and lack of vacant units in Hamilton were by far the two most common explanations given for their struggle to find housing. These findings are in line with previous research conducted in Canada, such as Rose & Charette (2017), which found that for recently arrived refugees, finding affordable housing within their monthly budget was the major challenge they faced upon resettlement. In the context of housing in Hamilton, our study found that as vacancy rates remain low (3.9% in 2019) and affordable housing options become increasingly scarce, competition for the remaining units intensifies making it harder for refugees to acquire housing (CMHC, 2019).

5.1 Power Imbalance in the Housing Market

There is an inherent power imbalance in any relationship where one group controls access to a commodity that another group is dependant upon for their health and wellbeing, such as in the case of landlords, tenants, and applicants. However, the increased competition for affordable housing was seen by participants as exacerbating this power imbalance, with landlords exerting even more control than in a balanced market.

5.1.1 Landlords and Tenants

In the case of landlords and tenants (or applicants), a tenant requires housing (the commodity) to maintain a decent quality of life, and access to this commodity is contingent upon their ability to pay rent. In contrast, the landlord controls access to the commodity and can therefore restrict others' access to it. It is important to note that this power imbalance exists regardless of personal biases or the relationship between landlord and tenant (although these can amplify the consequences of the imbalance), due to the nature of a buyer-seller relationship.

However, the extent of this power imbalance is not always constant and can be influenced by housing market trends, variations over space, good rapport between a landlord and tenant, personal biases, or other factors. In their study of 'landlordism' and the relationship between landlords and tenants, Smith (2017) found that in lower income neighbourhoods with minimal competition for housing, the relationship between these two groups is more equal and is built on mutual need. Although the tenant must still be able to pay rent to stay housed, in many cases collecting rent is the landlord's main source of income and they are relying on the tenant to be able to pay for their own expenses. In a slow market, finding a tenant who can pay rent can be difficult, so the landlord may be more willing to accommodate their current tenant (e.g., accepting late rent payments), so they are not forced to evict and start the search for a new tenant. In these contexts, both groups are dependent on one another, and therefore the power imbalance between landlord and tenant is lessened.

In contrast, landlords occupy a position of greater power in a highly competitive market because the demand for what they have (housing) is so high, and the supply is

so low, that they are no longer dependent on the tenant staying in their unit. If, for example, a tenant cannot pay rent, a landlord in a highly competitive market may be less likely to accept late rent payments because they can find a new tenant quickly, due to the high demand for housing. In this scenario, the landlord has more power than the tenant because they do not *need* to keep their current tenants, as is the case in a slow market, but the tenant *needs* to remain housed to maintain a decent quality of life.

It is important to note here that while most of the study participants had experiences where a landlord had taken advantage of this power imbalance, we also heard stories of active resistance as participants were not simply passive observers or victims of this abuse of power. In some cases, participants recalled that they were not able to take immediate action to advocate for their rights as tenants; however, many were able to quickly adapt, given that they are often agile and resourceful individuals, as demonstrated by their ability to arrive in Canada and claim asylum in the first place. Moreover, although most of our findings and those found in the existing literature can paint a bleak picture of housing and resettlement prospects, refugee claimants and immigrants in general have been shown to improve their housing situations (to varying degrees) the longer they remain in the resettlement country (Hiebert, 2009; Simone & Newbold, 2014). This is all to say that although we focus primarily on the negative experiences that our participants faced when searching for housing, there were also accounts of joy and success upon resettlement, and instances where individuals were able to effectively advocate for their right to adequate and affordable housing.

Similarly, not all landlords abuse the power imbalance between themselves and their tenants. Multiple study participants highlighted instances where landlords went out

of their way to accept a refugee claimant into their rental unit, and in some cases reduced the cost of rent so that the individual could afford to live there. Although in general participants had more negative experiences with landlords than positive ones, these positive experiences should not be overlooked, nor should the negative accounts be taken to mean that all landlords harbour ill intentions towards their tenants.

5.1.2 Landlords and Applicants

In addition to the power imbalance between landlords and current tenants, participants noted that this unequal relationship also extends to individuals searching for housing (applicants), particularly in a highly competitive market. Several study participants had spent their first few months (up to a year) in Canada living in unstable and temporary accommodations, most often in homeless shelters or couch surfing between friends. Although affordability was a significant barrier to their housing search, every refugee claimant we interviewed also had experiences where landlords had denied them housing without a legitimate reason as to why they were rejected, and in some cases with no explanation at all. Participants argued that they were denied housing because in a competitive market the fear of a vacant unit is lessened, so landlords may be more inclined to turn away applicants and wait for a tenant they deem to be more “desirable”.

Previous literature (Crawford, 2020; Rose & Ray, 2001) has also noted the ability of landlords to select tenants based on their own personal biases, thus establishing themselves as gatekeepers in the housing market. When there are more applicants applying for housing than there are available units, landlords can take advantage of their position of power (control of the commodity) by discriminating against certain

populations, thus restricting an applicants' access to housing. In their position as gatekeeper, the landlord has the power to *choose* to decline the prospective tenant, whereas the applicant does not choose to be turned away, and therefore has less power than the landlord. Although this power imbalance always exists (as discussed above), the study found that a competitive housing market reasserts the role of landlords as gatekeepers, due to the demand for the commodity which they control. A competitive housing market makes it easier for landlords to take advantage of this inherent power imbalance and can allow them to discriminate against certain groups of applicants, thereby increasing their own power. Study participants identified strict rental applications as the main mechanism used by landlords to filter applicants and identify individuals that they deemed to be "desirable", whilst discriminating against other groups.

5.2 Strict Rental Applications as Filtering Mechanisms

Discrimination in the housing market has long been documented in the literature (Carlsson & Eriksson, 2014; Murchie & Pang, 2018) and by community organizations and activist groups advocating for tenant's rights (CLEO, 2017; HUCCHC, 2010). Historically, there have been many different forms of discrimination, including (but not limited to) red-lining, steering practices by realtors, refusal to rent, and discriminatory housing advertisements, to name a few. Many governments have implemented laws and policies to discourage discrimination in the housing market, such as the Fair Housing Act in the United States or the Ontario Human Rights Code in Ontario, with varying degrees of success. However, while these policies attempt to address blatant

forms of discrimination, more subtle or covert practices also exist and are often difficult to identify and dispute.

One such practice is that of filtering or screening applicants before showing them the unit, often by requiring them to fill out a rental application in advance. Although the intention of a rental application is to provide landlords with details about the applicant to assess their suitability for the unit, participants found that they were used inappropriately to find reasons to turn away applicants. In this way, landlords were seen as being able to illegally discriminate against certain applicants while hiding under the guise of the application, rather than openly discriminating against them. Despite the threat of legal action against such discriminatory practices, an overwhelming majority of the study participants had experiences where landlords had still used the approved criteria (i.e., credit information, rental history, income information and/or guarantors) inappropriately, included additional criteria that is not *Code* approved, or claimed that applicants needed to provide *all* the criteria to qualify for the unit.

While these discriminatory practices would impact multiple *Code*-protected groups, the study found that refugee claimants are most likely to lack the proper documentation, and personal or financial resources necessary to successfully fill out the rental criteria and therefore would be most impacted by this practice. Furthermore, without the background knowledge or experience to know what is acceptable in the Canadian housing market (due to their newness to the country), refugee claimants are unlikely to know their rights as applicants nor have the resources to confront this practice.

As discussed in the literature review, paired testing study methods are often used by researchers to measure filtering, with many studies focusing on name or income-based discrimination; however, our study found that the process of using rental applications for filtering prospective tenants goes beyond these two criteria. In addition to name and income-based discrimination, our results found that landlords had filtered applicants based on their answers to questions regarding guarantors or co-signers, credit, tax, or rental histories, and their status as permanent residents in Canada, in addition to name and income.

While other populations may also struggle to provide answers to these questions, refugee claimants have been identified in the literature (Adam et al., 2019; Mission Australia, 2015) as having limited access to supports and resources when they first arrive in their country of resettlement, and thus will likely struggle to provide the necessary requirements. Studies have also shown that refugee claimants will often have lower labour force participation due to lack of work experience and/or recognition of credentials, can face barriers in accessing government supports and may have limited social connections in their resettlement community (Connor, 2010; Francis & Hiebert, 2013). In addition to the physical and mental health consequences of these barriers, our findings suggest that having limited access to supports and resources means many refugee claimants will lack the proper documentation or resources required on these rental applications. Some of the most common requirements that participants found to be difficult for refugee claimants to provide included documents, such as credit, tax, or rental history, as well as resources, such as significant financial savings or social networks in Canada.

The study found that although certain refugee claimants may have some of the rental criteria landlords often require, few will have *all* the necessary personal or financial resources to completely fill out an application, resulting in large sections remaining blank. Although the *Code* states that these criteria should be viewed together as a whole, and that lack of these criteria cannot alone justify an applicant's dismissal, multiple participants in the study recalled instances where they had been turned away by a landlord because they could not satisfy all the necessary rental criteria. However, as described in the *Code* and argued by many of our participants, lack of references or a credit score does not mean the applicant has *bad* references or credit, simply that they do not have the documents to prove it. It is here where we see the disadvantage faced by refugee claimants, who often arrive in Canada with very little paperwork given their often-abrupt departure from their homelands and their newness to Canada.

It is important to note that a refugee claimants' housing search can be hindered by these strict rental applications even if the landlord is not specifically aiming to discriminate against the refugee population. For example, a landlord may want to avoid renting to people receiving social assistance, or individuals with no credit or tax histories (often young people or members of the homeless population) but may have no personal prejudice against refugees. However, the net result could still be a refugee claimants' exclusion from housing because they do not have the required resources that are included on the application to exclude these other populations. In this way, a refugee claimant could be screened-out due to their inability to provide personal or financial resources, not because of their status as a refugee claimant.

5.3 Structural Barriers for Refugee Claimants

Although it is true that other populations could also be negatively impacted by these discriminatory practices (such as a young person or members of the homeless population, as noted in the example above), our findings suggest that refugee claimants must contend with strict rental applications in addition to structural barriers that are specific to newly arrived individuals (i.e., it is unlikely a Canadian-born individual would struggle with these barriers to the same degree). Examples of these structural barriers included delays in receiving their work permits, lack of understanding tenant rights, oral and written language literacy, and minimal experience in Canadian rental markets.

Several participants had experience with delays in receiving their work permits, and noted that first and foremost, this delay means they cannot work legally in Canada and are therefore unable to begin saving money to pay for housing. Additionally, the length of time they wait to receive their work permits can act as a barrier not only to their ability to afford housing, but also means they are vulnerable to income discrimination from landlords for a longer period (while they receive social assistance payments). This structural barrier is unique in that it is a result of systemic delays in the resettlement process and cannot be hurried or influenced by the claimant themselves.

Multiple study participants also noted that the paperwork alone could be difficult for a newly arrived refugee to successfully complete, given that some may not speak or read English, and may not have access to supports that would help them overcome this barrier. Furthermore, a refugee claimants' lack of experience in the Canadian housing market was thought to increase their vulnerability to illegal or unfair practices by landlords. Several study participants had experiences where a landlord had requested

additional (illegal) monetary deposits, or denied responsibility for certain repairs (such as the costs associated with an unsafe wall), only for the tenant to find out later that the landlord had lied about their obligations. In these instances, the landlord had used the tenants lack of knowledge and resources against them, and abused their position of power.

While other newly arrived individuals (e.g., immigrants or sponsored refugees) would also have little experience in these areas, it is more likely that these groups would have access to supports that can help them overcome these structural barriers. Such supports could come from local government or non-governmental organizations that work with newly arrived individuals, or informal support through family and friends in the local community (Francis & Hiebert, 2013; Xin, 2018). Given that many of these structural barriers revolve around lack of understanding and experience in the local housing market, connections in the community can be particularly helpful to overcome these barriers because others may already have this knowledge, or know where to look for important information. These connections have been shown to offset the disadvantages that lack of experience or understanding of the system can cause, and can be essential for helping newly arrived individuals overcome these structural barriers.

However, whereas sponsored refugees can make connections in their destination country ahead of time (e.g. sponsorship groups), studies have shown that refugee claimants often have few social connections in their resettlement community, given their abrupt arrival (Hanley et al., 2018). With fewer social connections in the area, refugee claimants will be unable to rely on these supports to help them overcome

these knowledge gaps when they first arrive. Although an individual may gain this knowledge overtime, the study found that these structural barriers significantly hinder a refugee claimant's housing search during the first few months after their arrival, when safe and secure housing is essential to their resettlement. Compounded with the existing external factors, such as a competitive housing market and lack of available units, as well as strict rental applications, these structural barriers further increased the power imbalance between landlords and refugee claimants.

5.4 The Early Impacts of COVID-19

Except for one interview which was conducted over the phone on March 19th, 2020, all interviews for this study were completed before Hamilton (and many other cities across Canada) went into emergency lockdown in response to the COVID-19 pandemic. Although most of the interviews were conducted prior to the initial surge of COVID-19 cases in 2020, we would be remiss if we did not acknowledge its significance and the lasting effects it may have on migration and housing in Canada. While the global COVID-19 pandemic is on-going, initial research suggests that forced lockdowns, changing access to healthcare, economic turbulence, shifting work and immigration patterns and the physical and mental health consequences of long periods of isolation have all had a significant impact on the Canadian housing market, and on people's individual housing needs (Hou, Frank, & Schimmele, 2020; Kluge, Jakab, Bartovic, D'Anna, & Severoni, 2020; Shields & Abu Alrob, 2020).

Early reports suggest that immigrant and racialized communities are at a greater risk of contracting COVID-19, largely because they make up a significant portion of the "essential" workforce and were more likely to spread it to others due to a greater

likelihood of living in multi-generational or overcrowded housing conditions (Tuyisenge & Goldenberg, 2021). Differing barriers to healthcare, education and government supports (including COVID-19 response programs) have long impacted these communities, and since March of 2020 have continued to compound the negative effects of the pandemic (Edmonds & Flahault, 2020).

The initial response to the COVID-19 pandemic from the international community focused on border closures and lockdowns, which limited mobility and travel to slow the spread of the virus. In addition to the disruption of global supply chains and labour flows, these border closures also meant refugees and asylum seekers were denied entry at border crossings, including at Canada's ports of entry (Shields & Abu Alrob, 2020). Although these restrictions have since lifted in many parts of the globe, innumerable individuals were likely denied asylum and forced to return to where they came from.

Between 2020-2021, businesses in many Canadian cities were forced to shut down multiple times due to government-enforced lockdowns, resulting in both income and job loss for many Canadians. By August of 2020, the unemployment rate in Hamilton was higher than it had been in the last 20 years, with roughly 12% of the workforce unemployed (Barrie, Mayo, & SPRC, 2020). Despite the implementation of various government supports (such as the Canada Emergency Response Benefit), many Canadians suffered significant financial consequences due to the closures, with women, young people, and racialized communities feeling the brunt of these effects (Hou, Frank, & Schimmele, 2020).

While many individuals have experienced housing affordability issues for years, reports have shown that the onset of the COVID-19 pandemic has exacerbated housing precarity and further increased income instability for many (CERA, 2020b). Settlement patterns have also shifted as many companies have moved to remote platforms where employees no longer need to live close to their places of employment. While these patterns may change again overtime, the initial consequence has been increasing vacancy rates in many of Canada's census metropolitan areas (CMA's), with fewer international migrants or students requiring housing, and others relocating to homes outside of major cities for remote work (CMHC, 2020).

Finally, the physical and mental health consequences of long periods of isolation and/or quarantine in one's home, as well as the changes this can create in the internal dynamics of a home, cannot be overstated. While the home may provide shelter and a sense of place for many, individuals living in unsafe conditions (e.g., the built structure of a home, unhealthy or abusive relationships with other occupants, etc.) could be negatively impacted by being forced to remain at home for long periods of time (Rogers & Power, 2020).

The COVID-19 crisis continues to unfold in new and complex ways, with immeasurable consequences for service provision, housing, migration flows and healthcare. While the data for this study was collected prior to the spread of the COVID-19 virus, we recognize that the context of these findings and the insights gained from them have likely changed, due to the on-going complications of the COVID-19 pandemic. However, the study findings are still relevant, and perhaps even more

meaningful, given the unequal ways the pandemic has influenced the lives of immigrant and racialized communities.

5.5 Study Limitations

While the study included a variety of volunteers, service providers and refugee claimants, it was limited by the small sample size, with a total of twenty individuals participating in the study. Given this small sample size, our results cannot be generalized or presumed to apply to other contexts, countries, or individuals. Similarly, although complementary interview guides (as explained in the *Materials & Methods* chapter) were used for all participants within the three groups (volunteers, service providers and refugee claimants), the qualitative nature of the study could mean that participants focused more on personal experiences rather than discussing issues of general importance, thus reducing generalizability. However, the frequency with which the three major themes arose during the interviews suggests that the shared experiences are common enough to affect other individuals in similar contexts outside of the study.

We were also unable to recruit more than one participant with experience being a landlord, despite attempting to contact numerous landlords throughout the duration of the study. Without more representation on the part of landlords, our results may be skewed towards a pro-tenant perspective and may not provide a comprehensive summary of the experiences of landlords. However, we tried to compensate for this by interviewing service providers from multiple housing organizations with experience representing both tenants and landlords. Finally, while there is extensive research into discrimination in the housing market, to our knowledge there is limited research into the

impact of filtering applicants using rental applications beyond name and income-based discrimination, so we were unable to compare our results to those of other researchers.

5.6 Recommendations

A key issue to emerge from our research is the ability of landlords to covertly discriminate against certain populations by using rental applications, eluding the existing laws and policies that are in place to mitigate discrimination in the housing market. While it is impractical to suggest that policy makers and law enforcement should (or even could) monitor every landlord and their screening practices when interviewing tenants, better education for both tenants and landlords alike is necessary. Programs which focus on educating individuals about Canada's housing laws, and what a landlord can or cannot ask on an application, can build capacity and empower applicants to ensure their rights are being upheld.

For refugee claimants and newcomers in general, these programs could be particularly useful both in terms of advocating for their rights and providing insight into the Canadian housing market. Several study participants applauded the encouraging results of the *Rent Smart* program, first launched in British Columbia in 2009 which has since trained over 6000 individuals in several provinces across Canada (including Ontario). The Rent Smart Education programs seek to better educate and support individuals in their tenancies, as well as landlords and community organizations with the goal of encouraging successful tenancies that can increase housing stability and prevent homelessness (Rent Smart Education & Support Society, 2021). A greater focus on programs like *Rent Smart* would strengthen the effectiveness of anti-

discrimination policies by enabling individuals to advocate for their own rights as tenants and promote fairness in the housing market.

5.7 Conclusions

Overall, this research highlights the covert ways that landlords can still discriminate against certain populations by abusing the power imbalance between landlords, tenants, and applicants, despite laws which attempt to prevent such practices. The study provides further evidence that strict rental applications play a key role in allowing landlords to covertly filter “undesirable” applicants, resulting in their exclusion from housing. Refugee claimants are uniquely susceptible to this practice, in large part because they often lack the personal and financial resources to overcome both rental application discrimination and the structural barriers refugee claimants can experience when searching for housing.

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Appendix A: Interview Guide for Refugee Claimant Participants

Interview Questions

- 1) Can you tell me about your experiences finding housing in Hamilton?
- 2) When you are looking for housing, what is most important to you?
 - a. *Probe:* affordability, neighbourhood, safety, quality.
- 3) Can you tell me about your current housing arrangements?
 - a. *Probe:* quality of housing, number of rooms, affordability, enough privacy, and security.
- 4) Is your current housing the one you first lived in when you arrived in Canada?
 - a. If not, can you tell me about your housing arrangements when you first arrived?
 - b. How many times have you moved since then?
 - c. What are some important differences between your current housing and your previous ones?
 - i. *Probe:* quality of housing, affordability, neighbourhood.
- 5) Did you have help finding your current housing? If so, what kind of help was this?
 - a. *Probe:* friends, family, or formal settlement services?
- 6) Do you know of any organizations or agencies that help with housing in Hamilton?
 - a. Have you used any of these before?
 - b. If so, what were your experiences like when using them?
- 7) Have you ever been turned down/denied housing?
 - a. If so, do you know why?
- 8) Background information: These questions are optional as they may indirectly identify you based on your answers.
 - a. What country were you born in?
 - b. How long have you been in Canada?
 - c. What type of housing do you currently live in?
 - i. *Probe:* Apartment, Free-Standing, etc.
 - d. How many other people live with you?
 - e. Can you tell me your current employment status?
 - i. *Probe:* unemployed and searching (or not searching) for a job, part-time employment, full-time employment.
- 9) Is there anything else you think I need to know about housing in Hamilton?
 - a. Is there something important that I forgot?

END

Appendix B: Interview Guide for Key Informant Participants
Volunteers and Service Providers

Interview Questions

- 1) Can you tell me about your experiences helping refugee claimants find housing in Hamilton?
- 2) In your experience, what is most important to refugee claimants when they are looking for housing?
 - a. *Probe:* affordability, neighbourhood, safety, quality, etc.
- 3) How do they typically find out about your services/organization?
 - a. *Probe:* Advertisements, Websites, list of services provided by the government upon arrival, family, or friends, etc.
 - b. How do they most often contact you?
 - i. *Probe:* Email, telephone, in person, etc.
- 4) Have refugee claimants you have worked with ever been turned down/denied housing after making the initial contact with the housing provider?
 - a. If so, do you know why?
- 5) Are there any differences in your process or criteria when searching for housing for refugees vs. non-refugees? (if applicable)
 - a. *Probe:* challenges, language barriers, etc.
- 6) Is there anything that you can think of that has changed since you started working/volunteering in (field) services?
 - a. *Probe:* Policies, client demographics, etc.
 - b. Why do you think that is?
- 7) Background Information: These questions are optional as they may indirectly identify you based on your answers.
 - a. How long have you worked in (field) services?
 - b. What is your current role?
 - c. What cities/areas do you typically work in?
 - d. How many refugee claimants (roughly) do you think you have helped to find housing in your current role?
- 8) Is there anything else you think I need to know about housing in Hamilton?
 - a. Is there something important that I forgot?

END