IMMIGRANT HOUSEHOLDS AND HOMELESSNESS

ABSTRACT

Data on the number of homeless individuals and families in Canada are difficult to obtain and precise numbers are not known. The obviously homeless represent only one segment of homeless individuals and households. Broader definitions of homelessness include the hidden homeless, or those that experience core housing need. Counting these individuals is also difficult because many individuals are able to procure substandard housing for periods of time or may seek refuge with friends and families and so are not easily identified. The situation of the obviously homeless represents the most profound example of the failure of current housing policies and market strategies to provide adequate and affordable housing for all citizens but housing policies must also consider the hidden homeless. Recent immigrants are over-represented among the hidden homeless and their situation appears to be worsening due to falling income levels and discrimination. Adequate housing is important for healthy development and action is required to offset the structural disadvantages increasingly faced by recent immigrants.

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Information about the extent of homelessness in Canada is often derived from an analysis of the number of individuals that use shelters for the homeless over the course of a year or on a particular day when "snapshot" counts are generated. A staff report to Toronto city council in June 1998 estimated that 28,000 different people had used the emergency shelter system in Toronto during the previous year (cited in Hulchanski, 1998). This number rose to 31,985 people in 2002 including 4,779 children (Mayor's Homelessness Action Task Force, 2003). The city of Calgary has conducted bi-annual surveys of homeless people since 1992. It counted 2,597 homeless people in 2004, a 23% increase from two years earlier, following 30% increases through the 1990s (Federation of Canadian Municipalities, 2004). A recently released report card on homelessness in Ottawa indicated that 8,664 individuals used shelters in 2004 (Alliance to End Homelessness, 2005). The one-day snapshot indicated that there were 14,145 people in shelters for the homeless across Canada on May 15, 2001 (Statistics Canada, 2005) and a survey conducted by the Halifax Regional Municipality in June 2003 identified 234 homeless individuals (Federation of Canadian Municipalities, 2004) . Despite difficulties tracking absolute figures on a national level there is growing recognition of the extent of homelessness across Canada.

Homelessness can be situated on a continuum that includes the visibly or absolute homeless at one end and the hidden homeless elsewhere along the continuum. Individuals who need housing but choose not to access emergency shelters, and those who are turned away from shelters or excluded for certain reasons can be included amongst the hidden homeless. Further, individuals in need of housing may utilize a variety of strategies to find shelter and they may remain undetected because of their success in procuring short-term and substandard housing. For example, they may seek accommodation with family, friends or others, or seek shelter outdoors, or in places not meant for human accommodation. Others may direct a disproportionate share of their financial resources into housing and be at risk of eviction, or reside in substandard housing in need of repair or demolition. While largely hidden from official data on homelessness these individuals may also be included in counts of the visibly homeless if they have taken shelter in government- or program-sponsored shelters, if their housing strategy includes the periodic use of shelters, or if other strategies have failed them. The number of visibly or absolutely homeless has been used as a proxy measure for the extent of homelessness in Canada and the success of current strategies to address homelessness. Recent definitions of homelessness include the hidden homeless and represent a truer measure of housing need and housing distress in Canadian society. Measures of homelessness that include the absolute or visibly homeless as well as the hidden homeless provide more accurate measures of the success of Canadian housing policy.

The majority of Canadians are well-housed and historically the housing experience of immigrants has come to resemble the non-immigrant population over 20- to 25-year time periods. However, recent immigrants are more likely to be counted among the hidden homeless than earlier immigrants and they are less likely to overcome their housing difficulties over time. Some immigrant

groups appear to face even greater housing challenges. Primary and secondary barriers to housing have been identified elsewhere. Primary barriers are "socially constructed categories of difference" that derive their meaning from the dominant society. Income levels, sources of income and discrimination are included as primary barriers, along with gender, culture, religion, and ethnicity. Secondary barriers are more easily overcome and include language proficiency, knowledge of local housing systems, housing needs, access to guarantors, and familiarity with local institutions and cultures (Chera, 2004, 21). The housing experience of recent immigrants will be considered below with reference to declining income levels and deeper poverty, and discrimination in the housing market. These factors are identified as primary barriers to high-quality, affordable housing.

Core housing needs and declining incomes

Approximately 15.8% of all households, or 1.7 million households, are in core housing need (Carter and Polevychok, 2004). Core housing need arises when individuals are unable to find adequate, suitable or affordable housing. Although this represents a decline from recent years the aggregate number of individuals living in core housing need is substantial and lone-parent families, Aboriginal households, seniors, and immigrants are most likely to experience core housing need.

The increase in core housing need is related to housing affordability problems, rather than a decline in new housing starts or high quality housing stock. Housing affordability problems have increased over the past two decades, even though housing prices have remained relatively stable and the cost of borrowing has approached record lows (Moore and Skaburskis, 2004). From 1982 to 1999 the proportion of households spending more than 50% of before-tax income on housing rose sharply. Renters appeared to be particularly vulnerable to housing affordability problems through this period with the number of renter households paying more than 50% of their income increasing fourfold. Renters were also least able to cushion themselves against disproportionately high housing costs since they were more likely to be young and less likely to have saved a down payment in order to benefit from government-sponsored home ownership plans such as the 5% down-payment plan for first time homebuyers introduced in the 1990s. Moore and Skaburskis concluded that housing affordability problems through this time period were related to a decline in incomes and affordability problems have affected households at the lowest end of the income scale most dramatically.

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Moore and Skaburskis (2004) noted the situation is especially perilous for households that spend more than 50% of their pre-tax income on housing and who fall below the low-income cutoff.[1] From 1991 to 1996 the number of households in this situation increased by 28%, from 6.4% of all households to 8.5%. These households faced increased housing costs and declining incomes particularly between 1991 and 1996 as governments withdrew from the social housing sector and cut programs in order to reduce deficits and debts. Average rents for households in this category increased by 3.5% and owner payments increased by 17.4% during this period, while income levels for these households in 1996 declined to 88% of their 1991 values. The decline in household incomes arose as a result of marginalization in the workforce and a decline in government transfer programs. Government transfers to these households declined by 10% from 1991 to 1996 while government transfers to households overall increased by 20%. Declines in government transfers affect the lowest income households in a profound manner since they typically derive a significant proportion of household income from government transfer programs. Households headed by young adults and seniors, lone-parent families, and immigrants were most likely to experience housing affordability problems as a result of declining incomes.

Recent immigrants have been particularly hard hit by the decline in incomes described above. Much of the decline in earnings can be attributed to difficulties finding suitable, full-time employment and greater wage disparities entering the labour force. Fewer recent immigrants were able to work full-time in 2000 than their counterparts 20 years earlier, and the gap between the wages of immigrants and Canadian-born workers entering the workforce full-time increased between 1980 and 2000. In addition, the return on years of schooling and foreign labour market experience has also declined for immigrants in recent years. The earnings gap reported at the end of the 1990s widens when recent immigrants are compared to Canadian-born workers with similar education and professional standing. Immigrants arriving in the last 20 years have not been able to close the earnings gap with Canadian-born workers and the chances of recent immigrants achieving parity are considerably smaller (Picot, 2004, 30).

Declining incomes and diminished employment opportunities have contributed to an increase in the number of immigrant households living in extreme poverty. Picot (2004) noted that the incidence of low income fell for Canadian-born citizens through the 1990s but increased

for immigrants, regardless of age and education, and that immigrant groups accounted for most of the increase in low-income rates in major Canadian cities through the 1990s. Approximately 25% of immigrant families fell below the low-income cutoff in 1980. This number rose to 35.8% in 2000 even as the number of Canadian-born with household incomes below the cutoff declined from 17.2% in 1980 to 14.3% in 2000. The increase in immigrant households below the low-income cutoff occurred despite successful attempts to increase the number of highly educated immigrants and the number of economic admissions, and despite a resurgence of the Canadian economy in the latter half of the 1990s. Notably, the increase in low-income rates among recent immigrants was highest for immigrants holding a university degree. Low-income rates for degree-holders rose 44% from 19.1% in 1990 to 27.5% in 2000. Low-income rates amongst immigrants with less than high school education rose 13.1% over the same time period, from 34.3% to 38.4%.

Declining incomes and deeper poverty have affected recent immigrants more profoundly than earlier immigrants and have made it more difficult for recent immigrants to obtain adequate, suitable, and affordable housing. Consequently, many recent immigrants experience core housing needs that are greater than the housing needs of non-immigrant citizens or than immigrants who migrated in the 1970s, and they appear less likely to overcome these disadvantages over time. According to 1996 census data, 39% of immigrant households that arrived in Canada between 1991 and 1996, or 91,000 of 231,000 immigrant households, experienced core housing need. This rate is noticeably higher than the 28% rate for immigrants who had arrived just a few years earlier, between 1986 and 1990, and the current16% rate for immigrant families that arrived in Canada before 1976. In comparison, 17% of all non-immigrant families experienced core housing need between 1991 and 1996 (Canadian Mortgage and Housing Corporation (CMHC), 2000). Similar to the general population, the situation of lone-parent immigrant families is especially perilous. According to data from the 1991 Census and prior to the deterioration of housing conditions through the 1990s noted above, 65.1% of lone-parent immigrant families experienced core housing need, compared to 39.7% of lone-parent non-immigrant households (CMHC, 1997).

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Core housing need and discrimination

Immigration patterns have shifted dramatically over the past quarter-century and there is growing evidence that recent immigrants from non-traditional source countries are likely to experience greater difficulties obtaining adequate employment and housing than previous immigrants, or than recent immigrants from other countries. These difficulties appear to arise as a result of systemic constraints as well as more blatant forms of discrimination. In the former case, factors such as wage differentials, poor returns on previous education or workplace experience, government housing and income-transfer policies, and municipal zoning bylaws result in the segregation of low-income and immigrant households in particular neighborhoods with lower-quality housing stock. In the latter case, landlords may refuse to rent to certain families, or claim there are no vacancies, and developers may cater to high-income households rather than develop mixed-housing projects or new housing stock for low-income families.

Recent immigrant households from non-traditional source countries such as Black immigrants from Africa have experienced particular difficulties accessing affordable high-quality housing as a result of both systemic and interpersonal discrimination. Danso and Grant (2000) interviewed 103 Black Africans in Calgary in 1991 who were identified using multiple sampling strategies. Participants were highly educated, with almost two-thirds reporting some university education. Seventy-three percent were also employed although most were under-employed and worked part-time. Participants earned only 58% of the average annual household income for Calgary in 1991 and the majority was defined as being in core housing need. Although the housing situation of participants was affected by their low incomes and insecure positions in the workforce, participants also reported that they experienced discrimination in their efforts to secure adequate housing; indeed the authors identified discrimination as the most formidable barrier faced by African immigrants in Calgary.

Murdie (2003) described the housing careers of Jamaican, Polish and Somali immigrants to Toronto. Three groups of approximately 60 participants were purposively chosen to examine the experiences of Jamaican and Somali newcomers as members of visible minorities and Polish immigrants as members of a non-visible minority group. Housing careers were examined over three moves, including the participants' first and current places of residence, in order to examine whether recent immigrants were able to change accommodations to meet changing life cycle needs over time. Murdie reported that, on virtually all measures of housing success, Polish immigrants fared best and Somali immigrants fared worst. Seven to eight years after settling in Canada one-half of all Somali households paid more than 50% of their household income on rent and 71% paid more than 30%. Approximately 15% of Polish immigrants paid more than 50% of their household incomes for rent and 61% paid more than 30%. While Polish households were similar to the general population Somali households reported significantly greater core housing need even though one in five Somalis had been employed as managers or professionals prior to migrating and one-third had completed university, compared to 23% of the general population in Toronto. Somali household income was also less than the average. Sixty percent of Somalis reported

annual household incomes below $20,000 and only 2% reported annual incomes above $40,000, compared to 19% and 57% respectively for all Toronto households. In addition to income disparities, Somali and Jamaican immigrants perceived more discrimination than Polish newcomers. Somalis scored highest on eight out of nine measures including discrimination based on source of income and discrimination based on immigration, status, race and ethnic background. In addition, Somali and Jamaican immigrants were most likely to describe personal experiences of discrimination and racism.

The housing experience of immigrants and refugees in Canada has not been extensively researched but, even though the study results reviewed above may not be generalizable to entire populations or different cities, the results provide an interesting glimpse into the housing experiences of particular immigrant groups in Canada. The experience of racism in the housing market, as well as the disparities in income and opportunities that emerge, are sobering. These results reinforce earlier findings that Blacks and Whites are treated differently when searching for housing (Hulchanski, 1997) and that the housing market tends to direct ethnic groups into separate and poorer neighborhoods (Skaburskis, 1996).

Conclusion

Access to affordable, high-quality housing is essential to the healthy development of children and adults alike and should be seen as one element of a comprehensive social policy package to promote the health and welfare of all citizens (Carter and Polevychok, 2004). Housing for immigrants acquires additional significance because, in addition to promoting healthy development, it is seen as a measure of post-migration integration and inclusion. Although immigrants have historically achieved housing status comparable to Canadian-born citizens, recent immigrants are less likely to achieve such housing success and are over-represented amongst those identified as being in core housing need. This need has emerged despite relatively stable housing prices, low borrowing costs, and a healthy economy in recent years. Housing affordability is the greatest problem for recent immigrants, and their insecure position in the workforce and dependence on government transfers place, along with discrimination in the housing and job markets, place them at a particular and serious disadvantage. It is likely that the number of immigrants in core housing need, and those counted among the homeless, is likely to increase unless these issues can be addressed.

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Note

1 Households falling below the low income cutoff and paying more than 50% of pre-tax income for housing were excluded if they were headed by a full-time student or by a homeowner who did not hold a mortgage.