POOR HOUSING OUTCOMES AMONG AFRICAN REFUGEES IN METRO VANCOUVER

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ABSTRACT

Due to a complex combination of factors, including lack of affordable housing, discrimination, low incomes, and long application processing times, African refugees are facing an availability and affordability crisis in Metro Vancouver that forces them to accept substandard housing which is neither suitable, adequate, nor affordable. These unstable conditions are both symptomatic and generative of other problems, including poverty, debt, hunger, and a high risk of homelessness. Outcomes can be improved by increasing the provision of appropriate housing related settlement services and taking steps to address the economic marginalisation of African refugees.

Not only is housing one of the first and most immediate needs for newcomers, but where one settles also impacts social relations and therefore has long term implications. Refugees' housing choices are constrained by affordability, which is exacerbated by the declining availability of non-market housing and various forms of income assistance. Across Canada, for the lowest income households, these conditions have led to chronic poverty as refugees are forced to spend most of their revenue on accommodation, with little or none left over for food, medicine or clothing (Murdie 2003; Rose & Ray 2001). Measuring housing stress based on LSIC data, Hiebert, Mendez & Wyly (2006) found that 96% of refugees in Vancouver experience extreme, high or moderate housing stress in their first six months in Canada. Among refugees different groups face specific challenges. African refugees in particular are facing an availability and affordability crisis in Metro Vancouver that forces them to accept substandard housing that is neither suitable, adequate, nor affordable. These unstable conditions are symptomatic and generative of other problems, including a high risk of homelessness. Within this broader scenario, there are important differences between African Refugee Claimants (RCs) and Government Assisted Refugees (GARs). GARs from Africa tend to arrive in large families with up to ten children, often headed by a single parent; their housing conditions are characterised by over-crowding, extreme poverty and hunger. In contrast, RCs tend to arrive as singles or couples with 1-2 children. Their housing trajectories depend on the social network they initially get connected into. A few find a place in a refugee transition house but most are left to fend for themselves; RCs suffer disproportionately from chronic instability characterised by frequent moves and poverty.

The concept of "social exclusion" defines the inability of certain groups or individuals to participate fully in Canadian life due to inequalities in access to resources arising out of intersecting disadvantages based on race, gender, sociœconomic class, immigration status and family composition. This framework is important because it puts the burden of addressing marginalisation on the society rather than on the individuals who are its victims. Also, the characteristics of social exclusion occur in multiple dimensions simultaneously and are mutually reinforcing; thus, people living in low income areas are also likely to experience substandard housing, inequalities in access to education and employment, social service deficits, disconnection from civil society, increased health risks, discrimination in the criminal justice system, stig-matization and isolation (Galabuzi 2006).

A useful metaphor for understanding how these processes affect African refugees is that of an onion. The outer layers represent larger structural forces facing Canadians and newcomers generally, which are exacer-bated for refugees: low income, lack of information, and lack of affordable rental housing. Institutional barriers comprise the middle layers, and include discrimination in the private rental market, as well as obstacles presented by public institutions, such as the CIC travel loan for GARs, long processing times for RCs, and barriers to accessing subsidised housing. Problems are further compounded if one is a woman, a single parent, cannot read or speak English, has little formal education, suffers from trauma or ill health, or spent several years in a refugee camp. At the heart of the onion is a homeless African woman refugee who is a single parent with several children, with limited English and literacy skills, from a protracted refugee situation. Despite these significant challenges,

there are simple and cost-effective policy changes which could improve refugees' housing, and therefore also other settlement outcomes.

THE OUTER LAYERS: LACK OF MONEY, LACK OF INFORMATION, LACK OF AFFORDABLE HOUSING

Upon arrival, GARs are funded for one year through the Resettlement Assistance Program (RAP). Although RAP payments may be sufficient elsewhere in Canada, in the context of Vancouver's expensive housing market and low vacancy rate, GAR families cannot afford large enough apartments so overcrowding is practically universal. The average rent for a 3-bedroom apartment in MetroVancouver is $1356 (table 1) yet the total RAP allowance for a family of five is only $1447 (table 2), so it is common to find eight people in three bedroom units, seven in two, and up to five people in bachelor suites.

When their year of RAP ends many GARs move from RAP to Social Assistance (ie. welfare), in part because they receive insufficient settlement assistance in their first year. Refugees are also prevented from working by the lack of affordable daycare, trauma, or lack of English or literacy skills, which cannot be addressed in one year. RCs on the other hand are forced onto welfare because it takes up to one year to get a work permit. Because welfare rates are so low, refugees are forced into substandard housing.

Another concern is that African refugees are concentrated in precarious employment (ie. security, cleaning, warehouse, factory, etc) characterised by low pay, no job security, poor and often unsafe working conditions, and no benefits. Francis (forthcoming) found that 80% of GARs were under- or unemployed or earned $10/hr or less, while only 33% of RCs and 17% of GARs were working full-time. Only 5% of those interviewed earned enough to afford an average 2-bedroom apartment in Vancouver. Poor employment outcomes have been attributed to the reliance on non-transparent forms of recruitment such as word of mouth, which reproduces existing networks, demands for Canadian experience and references, and the devaluation of foreign credentials that particularly affects visible minorities, with African certifications arguably at the bottom of the accreditation hierarchy. At the same time, access to educational opportunities is limited due to lack of money and information. Refugees face particular challenges. In addition to overall lower educational attainments for GARs, papers may be lost in flight or cannot be obtained from war zones. Refugee women especially suffer multiple forms of discrimination that put them at the bottom of the economic ladder. For those who do not speak fluent English, or have little formal education, cleaning is practically the only employment option. At $8/hr, the pay is well below what

TABLE 1: Average rent

	Bachelor		1-bedroom		2-bedroom		3-bedroom	
	Oct. '07	Oct. '08	Oct. '07	Oct. '08	Oct. '07	Oct. '08	Oct. '07	Oct. '08
Downtown/West End	$798	$839	$995	$1,047	$1,536	$1,583	$2,276	$2,389
City of Vancouver	$760	$779	$902	$936	$1,283	$1,318	$1,457	$1,749
Burnaby	$659	$661	$778	$817	$974	$1,031	$1,119	$1,156
New Westminster	$590	$623	$709	$740	$893	$932	$1,131	$1,178
Surrey	$539	$577	$661	$709	$820	$878	$922	$962
Vancouver CMA	**$735**	**$754**	**$846**	**$880**	**$1,084**	**$1,124**	**$1,234**	**$1,356**

Sources: CMHC 2008

TABLE 2: RAP rates

	SHELTER	FOOD	TOTAL	ANNUAL
Individual	400	235	635	7,620
Family of 2	620	307	927	11,124
Family of 3	655	508	1,163	13,956
Family of 4	690	615	1,305	15,660
Family of 5	725	722	1,447	17,364
Family of 6	760	829	1,589	19,068
Family of 7	795	936	1,731	20,772

Sources: ISS 2007

could be considered a living wage. Moreover, most of the work takes place at night, so the women may not return home until 4am. For single mothers this exhausting routine can lead to a cycle of poverty that is difficult to break out of (Wasik 2006; Francis, forthcoming).

Low incomes are compounded by the shrinking supply of rental stock, especially at the lower-rent end, in the context of increasing demand. There is also not enough subsidised housing to meet current needs (SPARC 2007). Resource shortfalls that affect the general population are exacerbated for refugees on fixed incomes, especially those headed by single parents. The effect of these conditions is an affordability crisis for the poorest residents of Vancouver, including African refugees.

There is also a huge lack of information about how to find a place to live, especially for those who cannot use a computer, or cannot speak or read English. Although Immigrant Services Society, which runs the reception centre for GARs in Vancouver, recently created a Housing Assistant position, there are limitations on what one person can do. GARs with any English at all receive a newspaper containing classified ads; others are sent off with their deposit and a map. Much is taken for granted; most African refugees cannot read maps and have never tried to interpret a classified ad for a rental apartment in an unfamiliar urban setting. At the same time, relatively small numbers and the legacy of past discrimination mean that African refugees coming to Vancouver do not enter a well-developed social network of landowners, civil servants, or professionals, so although community networks are crucial, they also tend to be marginalized and lacking effective information and other resources. This is in contrast to many Asians, who tend to come to Vancouver as Business or Family Class migrants, and are able to own homes inhabited by extended family, in part because they enter well developed social networks that can help overcome deficits in service provision. In this context, the integration of African refugees could be improved through the provision of accompaniment and other housing-related services, including more thorough orientation, upon arrival.

THE MIDDLE LAYERS

There are also private and public institutional barriers to accessing suitable housing. Landlords are reluctant to rent to refugee claimants, people with temporary status or on government assistance, and families, but as Teixeira (2006) found in Toronto, discrimination also includes racism. It is not always easy for others to see how this works: white people do not see the black applicant before them who was turned away, they only know they got the apartment. Discrimination leads to lengthier searches, inadequate housing, more expensive accommodation, and undesirable or unsafe neighbourhoods. These conditions in turn contribute to substandard educational and employment opportunities, and poorer access to services such as health care and transportation. Thus, delays in obtaining appropriate housing undermine African refugees' ability to access other services and can spark a complex cycle of marginalization.

Many African refugees also find that landlords take advantage of them by imposing restrictive regulations; raising the rent; overcharging for utilities; harassing single women; refusing to do repairs; telling refugees they are not allowed to move out; or alternatively holding the threat of eviction over them. When they move out, African refugees almost never get their deposit back (Francis, forthcoming). It may be argued that landlords take advantage of poor tenants in these ways generally, but the more vulnerable someone is, the more easily exploitable they are, and the feelings of vulnerability that stem from persistent discrimination and refugee status cannot be underestimated. Along with weak support networks and an unwillingness to 'cause trouble,' the result is that African refugees are often unable to advocate for themselves, so many get taken advantage of. The important point is that if we cannot end discriminatory behaviour, then there must be supports in place to mitigate its effects.

Public institutions also present barriers. For example, long application processing times entail negative consequences for housing. First RCs are forced onto welfare during the long wait for the work permit. Then, the hearing date for refugee determination takes place so long after arrival that many RCs are already working by the time it arrives so that Legal Aid dœs not cover legal costs, even though RCs with temporary status rarely earn enough to pay a lawyer and so end up thousands of dollars in debt. At the same time, lack of access to information and orientation services leave RCs vulnerable to exploitation by lawyers, employment agencies, and "immigration consultants." RCs also suffer from long family separations which are costly and inhibit integration by causing stress and depression in parents separated from dependent children. And, when they do not know when their family is arriving RCs do not know how large of an apartment they need, which contributes to instability. On top of this, processing times in Africa are the longest worldwide, Africans are disproportionately asked for expensive and time consuming DNA samples to prove family relationships (CCR 2004), and phone calls to Africa are more expensive than to other regions. As a result, RCs tend to become heavily indebted, with serious consequences for housing affordability. Long wait times also underpin RC's extreme housing instability: when everything is temporary and uncertain it is impossible to settle.

For GARs a major financial burden is the repayment of their transportation loan to CIC, which compromises already low RAP payments. A single mother of five from a protracted refugee situation starts her life in Canada with a debt of approximately $11,000, which she must pay off within three years. Interest accumulates with each missed monthly payment or is garnished from Child Tax Benefit cheques. Although GARs are willing to repay the loan, the short amortization period and high monthly payments for families living well below the poverty line are a major financial and psychological burden. For larger families the difficulties are particularly acute as both debt and living costs are higher. African GARs are literally going hungry because of the CIC debt as they spend their entire RAP (or welfare) amount on accommodation and use their Child Tax Benefit for the payment to CIC; approximately 90% have to seek food from foodbanks (Francis, forthcoming).

Compounding these challenges, refugees face both formal and informal barriers to accessing subsidised housing, including debt, history of eviction, application forms in English and lack of information. In addition, the strict application of National Occupancy Standards by co-ops and BC Housing mean that African refugee families are unable to access social housing and so live in smaller market apartments that they also pay more for, because landlords charge extra for additional tenants. Another barrier is the requirement to have worked to qualify for the Rental Assistance Program. Due to these difficulties African refugees are overwhelmingly concentrated in market housing, primarily in basement suites and run-down complexes (Francis, forthcoming).

IMMIGRANT SERVING AGENCIES

Despite these challenges, agencies offering BC Settlement and Assistance Program (BCSAP) services have no mandate to address housing related needs. Also, although agencies provide crucial services, there is a disconnect between the amount of time refugees require assistance and the length of time services are provided for, as well as a desperate need for better follow-up (Mattu 2002). A further critique among African refugees is that mainstream offices are sometimes unwelcoming or intimidating, while francophones are frustrated by the lack of services available in French (Francis, forthcoming). Also, because services are overloaded, people are passed along from agency to agency, causing frustration and disconnections in service provision. Part of the problem is the competition among agencies and community groups for funding. This is exacerbated by the requirement for continuous reapplication and extensive reporting, which mean that too much staff time is spent on administration, while without continuing core funding there is no job security. This increases turnover and interrupts continuity of services for vulnerable clients already struggling to develop trusting relationships. There also needs to be greater recognition among funders of what small organisations can do, such as provide more culturally appropriate services for vulnerable groups. This is important because when services are for everybody the most marginalized experience extra barriers to accessing them; some African refugees simply fall through the cracks.

CONCLUSION

In terms of vulnerability to homelessness, the risk for African refugees is extremely high. Francis (forthcoming) found that 73% of RCs and 14% of GARs had experienced at least one episode of homelessness since arriving. Both groups experience high levels of hidden homelessness. RCs' worrying instability stems from the long wait for the work permit, family separation, temporary status, discrimination in the private rental market, and lack of information and other settlement supports. GAR families with low incomes have no opportunity to build assets because finding employment is difficult without affordable daycare, while learning English takes years, especially if one is also struggling with literacy. As a result, any unexpected cost or change in financial or residential arrangements, such as eviction, rise in rent, redevelopment, illness, fire, conflict with neighbours or landlord, accident, etc, can tip them into crisis. While a Canadian family might recover from those shocks without slipping into homelessness, for African GARs unfamiliarity with the system, lack of family and other supports, restrictions on the availability of subsidised housing, low vacancy rates and large family sizes, mean that once they become homeless it is difficult to get back into housing. For example, among the refugees consulted for this research, a single parent family of eight made homeless by a fire, and a family of seven driven from their home after a violent attack by neighbours, both remained homeless for over two months.

Housing is a basic human need and right which provides the foundation for other aspects of settlement and integration. Consequently, the Canadian government must consider ensuring the provision of affordable and suitable housing for refugees to be a central part of our humanitarian obligation. African refugees have a lot to offer, but they need more supports, starting with housing first.

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