

Finding Solutions for the Immigrant Serving Sector - Literature Review/Analysis

Produced by the Association for Canadian Studies (ACS)

This literature review provides a *snapshot* of the various trends that existed in settlement sector with respect to how newcomers settle in Canada before the COVID-19 pandemic started, as well as *examples* of how the settlement sector has significantly changed in response to the pandemic. There is an urgent need to address the existing challenges that are being experienced by both newcomers and settlement workers alike while taking account of the new issues that pandemic has brought to light so that actionable solutions can be developed and identified. This document will highlight examples of some of the solutions that the settlement sector has adopted to enhance the sector's capacity so they can better support the economic integration and mobility of newcomers in Canada.

Canada has seen a major drop in immigration levels due to the pandemic and the travel restrictions that resulted from the efforts to prevent the spread of the pandemic, and these immigration levels have yet to recover. In February 2021, the government released data revealing that **Canada** welcomed 184,370 permanent residents in 2020, the lowest number in over twenty years (CIC, 2021). Despite the drop, Canada is committed to admitting high levels of immigrants as soon as the system is able to, partly so that newcomers can contribute to the post-pandemic recovery. The impetus to process new applications is not stalled, and as soon as travel restrictions are lifted, there will be a large number of permanent and temporary immigrants admitted.

While there is still much uncertainty due to the pandemic, it is imperative that the various stakeholders in the settlement sector comprehend the issues at hand and work together to find and leverage solutions in the interim. This is an opportunity for the sector to emerge stronger out of crisis, with clear path forward in response to these new needs. The expected inflow of immigrants will require a stronger system to welcome them post-crisis; in turn, Canadians will benefit by having a stronger system in place.

The pandemic has exacerbated pre-existing issues that have plagued the sector. Settlement workers have been strained to find effective solutions under crisis such as remote service delivery, some experiencing issues due to lack of technical training and newcomers face barriers such as a lack of digital accessibility or literacy with regards to a widening "digital divide" when using remote services (North York Community House et al. 37, 2020). Other challenges such as increased xenophobia and discrimination and system racism contribute to the many barriers to newcomer settlement (Statistics Canada, 2020). While the outset of the pandemic has highlighted the structural inequities and service



gaps that disproportionately affect newcomers in Canada, we have also observed solidarity in crisis intervention for our communities during these unprecedented times.

It is important to note that sectors and funding bodies were already seeking new models of change to the system before the World Health Organization declared the virus a Public Health Emergency of International Concern in January 2020 and official pandemic in March 2020 (Biles, 2020). New models in the form of social finance will help stakeholders rethink systemic blocks, and will lead to increased efficiency, accountability, partnerships and communications amongst all involved by supplementing existing funding models. A focus on the economic integration and mobility of newcomers through innovation, collaboration and funding to better support immigrants through pandemic recovery will continue to be a priority. Now is an ideal time to regroup and begin to reorganize, when the sector requires more flexibility and creativity than ever before.

Trends in Canadian Immigration

The COVID-19 pandemic has had a significant impact upon immigration levels in Canada, as evidenced in the following numbers. 2019 saw 341,175 permanent residents admitted to the country, compared to 184,370 in 2020 (CIC, 2021). Temporary immigration permits in 2020 dropped by 35% compared to the previous year. Due to these striking drops, IRCC devised a plan in order to increase the number of permanent residents admitted—401,000 for 2021, 411,000 for 2022, and 421,000 for 2023 (Jedwab, 2020).

Canadavisa.com provides a useful summary table for these projections.

Immigration Class	2021	2022	2023
Economic	232,500	241,500	249,000
Family	103,500	103,500	104,500
Refugee	59,500	60,500	61,000
Humanitarian	5.500	5,500	6,000
Total	401,000	411,000	421,000

https://www.canadavisa.com/canada-immigration-levels-plans.html#gs.tomgw6

As a point of comparison, Canada admits three times as many immigrants as the United States per capita, and has been increasing its levels since the late 1980s due to the known benefits of immigration for the country. Economic streams account for over half of the planned admissions over the



next years, through the federal Express Entry programs; the Federal Skilled Worker Program, the Federal Skilled Trades Class and the Canadian Experience Class. Other economic programs within the plans include the Atlantic Immigration Pilot Program, the Caregivers Program, Federal Business (Start-up Visa Program and Self-Employed Person), the Provincial Nominee Program, the Quebec Skilled Worker Program and Quebec Business program. Non-economic streams include Family Class Programs, Refugees and Protected Persons, Humanitarian and other (CanadaVisa, 2020). Currently, Canada is currently expediting temporary foreign worker (TFW) applications of those supporting essential services; these include agriculture and agri-food workers, and healthcare workers (HillNotes, 2021).

Other vulnerable immigrants are refugee claimants in the health care sector, such as those working in long-term care facilities in Quebec. In recognition of these precarious working conditions, an example of a policy change has been made to grant these refugees permanent residence where eligible, effective December, 2020 until August 2021 (Government of Canada, October 2020).

National Government Supports

The department of Immigration, Refugees and Citizenship Canada (IRCC) is looking to launch an expression of interest process for service delivery improvements (SDI) (Government of Canada, October 7 2020). Due to the recent shift in digitization of the settlement sector, this expression interest in SDI will focus on improving remote settlement service delivery through emerging technologies, identifying barriers to use and access, increasing employer involvement with the integration of newcomers, and building the technological capacity of the sector through research, design and evaluation (Government of Canada, October 7 2020). These key areas of focus intend to address some of the many challenges faced by newcomers in Canada, specifically pertaining to racism and marginalization.

The Canadian government is seeking to assist newcomers through pandemic recovery by increasing funding towards SDI within the settlement sector to further IRCC's commitment to support the settlement and integration of newcomers. IRCC will be allotted approximately \$30 million from the federal budget towards settlement services in the first year (Government of Canada, October 7 2020). Funding recipients will be required to report to IRCC on outcomes and lessons learned regularly with the objective of ultimately improving IRCC's Settlement Program to meet the evolving needs of newcomers in Canada.

In COVID-19, Migration and the Canadian Immigration System: Dimensions, Impact and Resilience, Shields & Alrob ascertain that Canada's response to the global pandemic has highlighted the resilience of our health and socio-economic institutions, as well as our political system. While many measures taken during COVID-19 have been supportive of immigrant workers, we have yet to see if these measures will continue post-pandemic. In terms of international students and COVID-19, the



authors suggest that the Canadian government has been malleable in new program adoption and regulation in the attempt to retain international students (Shields & Alrob 2020, 13). Furthermore, the Canadian Federal Government recognized how essential temporary farm workers are for Canada's food security and supply chain, and thus announced that migrant workers would be exempt from travel restrictions as well as border closures (Harris, 2020; Shields & Alrob 2020, 13). This has not been without its own downsides; see section on *Challenges and Gaps* for more information.

Continuing to disperse information, experiences and needs of the immigrant-serving sector will continue to promote policy reforms and supports. Furthermore, this will reshape the settlement sector to operate under an ethic of sharing without fear. Shields and Alrob bring attention to the way in which the pandemic has opened debate about what constitutes essential work in society, as well as how it is rewarded and valued. It is interesting to note that immigrant trust levels in the Canadian government post-pandemic have increased 20% due to the government's adaptability and ability to address public concerns through public policy (MacCharles, 2020; Shields & Alrob 2020, 14-15). Strong levels of public trust are necessary for social cohesion in adherence to public measures necessary to combat the pandemic.

In IRCC's Letter to the Settlement Sector, Assistant Deputy Minister of Settlement and Integration Fraser Valentine promised the settlement sector that IRCC will continue to provide funding support for the balance of the fiscal year with continued reassessment as the year evolves. IRCC affirmed the department's commitment to amend contribution agreements to settlement sector organizations, as needed, due to unprecedented COVID-19 ramifications (Valentine, 2020. IRCC will also encourage engagement with their regional directors (and their teams) on matters related to their contribution agreements. In return, it is requested that settlement sector organizations closely and transparently monitor budgets, so that resources may be allocated if necessary.

IRCC commits to Program Management Reset through the identification of targeted, achievable activities with tangible outcomes in the near term (Valentine, 2020). IRCC also plans on launching a multi-dimensional working group which represents organizations with diverse membership, mandates and service offerings, from urban and rural areas, including francophone representation (Valentine, 2020). Lastly, IRCC is commits to ongoing support for the immigrant-serving sector, as well as continued dialogue to share knowledge, connections, and policy reform.

An additional report entitled *Arrive COVID-19 Guide for Newcomers to Canada: Coping and Adapting in Uncertain Times,* serves as an educational resource to inform and assist Canadian newcomers through the pandemic. The report outlines COVID-19 safety measures and travel restrictions implemented by IRCC for permanent residents, temporary foreign workers, international students, as well as refugee and asylum seekers. Furthermore, the report outlines all financial government assistance and supports available, as well as the Canadian government's economic response plan. The *Arrive* report provides a guide for immigrants, refugees and asylum seekers who arrived during or shortly after the pandemic, including how to complete landing formalities, acquiring government ID, and gaining access to healthcare safely. The report identifies exceptions to previous/existing healthcare regulations (such



as the waived three-month waiting period for access to healthcare in Ontario) as well as provides resources and options for healthcare access without health insurance. *Arrive* has an active partnership with Maple, which is a telehealth care service, to provide free online doctor consultations for up to 500 eligible newcomers (Arrive, 2020). Information regarding how to join the workforce during the pandemic, along with a career guide, resources for practicing interview questions, and how to improve resumes are also included. Lastly, the report contains coping mechanisms for mental health struggles and isolation, and recommends a series of resources which are continuously updated. This report is a valuable resource for newcomers who may be receiving an overwhelming or inconsistent volume of information upon arriving in Canada.

Provincial Supports

Ontario and Quebec introduced 'pandemic pay', which was given to low-waged frontline workers in human service fields, many of whom are immigrants. This was introduced in recognition of the value of their work (Shields & Alrob 2020, 18). Ontario, continuing to be a leader in immigrant issues throughout the pandemic, also waved the three-month period for access to public health care for immigrants and newcomers (Hudson, 2020; Shields & Alrob 2020, 19). Although benefits such as the temporarily waved health-care waiting period in Ontario benefit immigrant newcomers short-term, we have not heard of whether or not these individuals will be targeted for border control after the pandemic. Certain immigrants, including international students, asylum seekers, and recent immigrants who do not have citizenship or permanent residence have been excluded from COVID-19 supports.

Toronto City Council reports that they are committed to ensuring that all individuals in Toronto have access to city services, regardless of immigration status (Mowat & Rafi 2020, 151). In this vein, the Toronto Newcomer Strategy is designed to improve settlement in Toronto through shared leadership, strong collaboration between partners and governments, intending to create a more seamless and well-coordinated service system (Mowat & Rafi 2020, 154). The strategy has three components: A Newcomer Leadership Table, Local Immigration Partnerships, and Strategic Pillars (Mowat & Rafi 2020, 154). The city also plans to create jobs and initiate economic growth through a Social Procurement Plan which involves workforce development and/or supply chain diversity requirements to work with diverse companies who provide community benefits, as well as increase employment, training and apprenticeship opportunities for low-income immigrant communities and youths (Mowat & Rafi 2020, 154). In the report, the authors also mention The Toronto Francophone Affairs Advisory Committee's recommendation for the city to advocate for more licensing and regulatory bodies to accept foreign credentials and discourage the requirement for "Canadian experience" in job applications (Mowat & Rafi 2020, 222).



What should the sector be doing to improve services and financial aids for newcomers who were let go due to the pandemic and may not be returning to work? Hiebert (2020) argues that the pandemic-driven recession is not affecting all equitably, and targeted approaches for female, racialized immigrants should be implemented (Hiebert, 2020). Programs such as FAST (Facilitating Access to Skilled Talent) provide online modules for learning and certification to assist with finding work as well as recovering from job loss (Hiebert, 2020). Educating employers on implicit bias, stereotyping, and knowledge of skill sets of newcomers, along with assisting immigrants with Canadian certification, are two proposed solutions to the unemployment issues exacerbated by the pandemic (Hiebert, 2020). Hiebert also recommends having provincial ministries dedicated to immigration/newcomer issues. Advocating for a more inclusive regularization program for temporary foreign workers in Canada through the media to garner public support is another step towards the regularization of TFWs and undocumented workers, as well as ensuring equitable access to healthcare and income supports (Hiebert, 2020).

Measuring Economic, Social, Democratic and Health Integration

The Canadian Index for Measuring Integration (CIMI) is an evaluation framework for ongoing assessment of the state of immigrant integration in Canada. This tool can be used to determine gaps between immigrants, Canadian-born residents, recent and established immigrants across Canada using measurable indicators of integration. The index contains rankings of 10 Canadian provinces as well as 35 census Metropolitan areas from 1991-2020 (CIMI, March 2020). The provinces are ranked based on the outcome gap between immigrants and the Canadian-born population in each dimension from 1-10 (CIMI, April 2020). This system also displays the fluctuation of integration within each dimension over time, allowing for analysis of contributing factors. The four main integration dimensions include economic, social, civic and democratic participation, as well as health (CIMI, April 2020). While it is difficult to gauge long-term integration as immigrant integration levels evolve over time, CIMI is a tool which can help analyze the rates of immigrant versus non-immigrant integration through indicators within each integration dimension. For example, within the economic dimension of integration, some indicators include wage disparities, labour force participation, un/employment rate, and rates of subsidized housing (CIMI, April 2020). Key social dimension indicators include number of close friends within region, a sense of belonging within community, province and Canada, and discrimination rates (CIMI, April 2020). CIMI can be used as a resource for the settlement sector to determine where the largest gaps in outcomes for new immigrants exist based on performance by region within each dimension and indicator. A settlement agency may look at their provincial integration score to ascertain where the largest parities of integration occur so they can shape service provision around the greatest disparities between Canadian-born and immigrant residents of Canada. A service provider may also consult CIMI for program implementation, requesting or allotting funding, or determining which programs should be priority. For example, in Quebec, economic integration levels have been consistently low for immigrant versus Canadian-born populations, civic and democratic participation has



remained low throughout all years studied, and health integration, once ranked #5 from 1996-2000, shows a steady decline most recently ranking #10 from 2016-2020 (CIMI, March 2020).

Through this information, the settlement sector in Quebec may allot more funding and service provision to improving the integration indicators within economic, civic and democratic participation, and health dimensions. In Ontario when comparing integration levels between immigrant versus Canadian-born populations, they scored high from 1991-1995 (#2) but lower from 2006-2010 (#7). From 2016-2020, Ontario scored highest as #1 in health integration, as well as in civic and democratic participation from 2011-2016. (CIMI, March 2020). With this information, Ontario could be used as an integration service model for other provinces for within health and civic and democratic participation. CIMI is a useful tool for analyzing integration patterns over time within specified areas of integration across Canada. The immigrant-serving sector could benefit immensely from consulting CIMI for funding, programming and policy-making. CIMI is also a valuable resource for policymakers, IRCC, and researchers (Stefanovic & Holley, 2021). As mentioned, this data is particularly useful in measuring the economic integration of new and established immigrants in comparison with the Canadian-born population. Through understanding the differing levels of economic integration within each province and metropolitan areas, the settlement sector may allocate more services towards supporting newcomers with attaining better economic outcomes.

In a webinar presented in the COVID-19 Network Meeting, key findings on the economic implications of COVID-19 on immigrants in Canada based on CIMI found that recent immigrants in Canada (referring to immigrants who have arrived in the past 10 years or less) earn lower wages and have higher rates of unemployment than established immigrants and Canadian-born populations from January 2019- December 2020 (Stefanovic & Holley, 2021). However, the gap in labour force participation between recent immigrants, established immigrants and Canadian-born populations displayed signs of declining in 2020, and full-time employment rates among recent immigrants was comparable to the rate of full-time employment of Canadian-born residents (Stefanovic & Holley, 2021). Through gathering as much information as possible on the economic implications of the pandemic on immigrants in Canada, we can work towards combating disproportionate effects on marginalized populations.

Ongoing Challenges and Barriers

COVID-19 Impacts on Immigration and Settlement Sector Workers

A settlement sector survey entitled COVID & Canada's Settlement Sector: Survey Results sought to uncover the challenges, successes and experiences of remote settlement work following the outset of the pandemic through interviews with front-line and leadership settlement practitioners. Survey results showed that the transition to remote working has caused adjustments in service delivery, work environment, team collaboration and power dynamics (North York Community House et al., 2020, 8-9). The survey reports that only 29.3% of agencies had pre-existing policies in place for the remote work



transition, resulting in the need to quickly adapt and create new protocols (North York Community House et al., 2020, 13). Many respondents reported that their place of work already had some protocols in place or evolved on a case-by-case basis, however many organizations were not initially prepared (North York Community House et al., 2020, 38-39). While approximately 66% of front-line workers felt as though their shift to remote service provision was successful, one third struggled with the transition (North York Community House et al., 2020, 21). The survey found that majority of front-line workers felt as though clients were coping with the transition to remote service delivery: 12.15% reported that clients were doing better than expected and 40.19% reported that they were finding coping strategies, while 12.15% reported having difficulties as well as 0.93% struggling (North York Community House et al., 2020, 27). Frontline workers also reported that 23.36% of clients were feeling concerned and vulnerable (North York Community House et al., 2020, 27). In reference to technological capacity, approximately one third reported that newcomers were struggling with technology or lacking access (North York Community House et al., 2020, 30).

One respondent noted that "A lot of seniors don't have access to online platforms and have discomfort around using it, attending programming in person is often their only social contact and keeps them active, so this is a big loss" (North York Community House et al., 2020, 30). Certain clients need individual assistance to use technological platforms, while others prefer using technology instead of inperson services. Responses varied greatly, from some workers reporting that digitization made service delivery more accessible; others, reporting that in-person support is essential within the sector's service delivery and could not be replaced by remote interaction (North York Community House et al., 2020, 31).

To better understand the challenges surrounding the use of technology for remote service delivery, the survey asked front-line workers and individuals in leadership roles at settlement sector organizations which aspects of the job were not transferable remotely. 51.92% responded that face-to-face interactions could not be replaced by remote interaction, 22% reported that group and social interactions could not be replaced remotely, and 19.23% believed that making deeper connections with clients could not be accomplished remotely (North York Community House et al., 2020, 37). Most practitioners felt as though making connections with clients was more difficult without face-to-face interaction, and a considerable number discussed the digital divide and the issue of digital literacy (12.50%) (North York Community House et al., 2020, 37).

In terms of client confidentiality, 26% of practitioners reported using personal shared devices for service provision while working remotely (North York Community House et al., 2020, 44). This may result in others having access to private information about clients, breaking client confidentiality. Private client calls remotely are a further concern, as practitioners may be working in a shared space in earshot of family members.

IRCC instructed government funded agencies to focus attention during the pandemic on critical services (North York Community House et al., 2020 52). IRCC provided a guideline to the settlement sector for remote service provision, focus on critical services, managing funding agreements



with IRCC, and assisting clients with the Resettlement Assistance Program (RAP) (Government of Canada, March 2021). The survey found that there were considerably different views related to organizational guidance for critical services for the most vulnerable clients, with some workers lamenting a lack of technical training to address the crisis. Other respondents said they were moved to communicate crucial information online about the pandemic to their clients in their languages of origin, based on their clients' expressed needs. Interestingly, the survey found that more leadership respondents reported following IRCC directives (72.41%), and 0% of leadership respondents indicated that fewer services were offered, or that their organization did not provide any guidance (North York Community House et al., 2020, 54). This may be due to directive communication errors or a lack of instruction, however the exact cause is unclear.

The results of this survey highlight several areas of focus for the settlement sector to improve their preparations for remote service delivery. While some organizations adapted seamlessly to remote work with continued quality service provision, others struggled without clear remote work policies, a lack of technological infrastructure, training, and adequate knowledge dissemination or assistance from superiors. The information gathered from front-line workers conflicted with information reported from those in leadership positions in some cases. In analyzing this data, we can see that areas of focus should be: ensuring a sector-wide framework for remote work policy; addressing and focusing on the digital divide, digital accessibility and literacy, increased information sharing among agencies, the implementation of a strong 'critical services' framework; and, improving client confidentiality policies for remote workers.

COVID-19 Impacts on Newcomers

Many newcomers' experiences in Canada during the pandemic have proven to be very challenging. Increasing recognition of economic and social inequity in the country has intensified calls to action for continued improvement within the settlement sector. Evidence supports the disproportionate social, health and economic implications of the pandemic on low-income, racialized, female Canadians and newcomers alike (Atlin 2020, 41). Studies have shown that certain groups have been affected disproportionately, have had their lives upended, and have experienced higher mortality rates than others (Bindu et al., 2020).

During the Metropolis webinar entitled *The Impact of COVID-19 on immigrants and Service*Delivery in the Settlement Sector, the speakers discuss the notion of a 'silent pandemic' occurring alongside the physical one. This silent pandemic refers to the intersectional social inequalities which have contributed to higher rates of contagion amongst Canada's most vulnerable. The silent pandemic of interdependent systems of privilege and oppression existed long before the pandemic. These intersecting social inequalities involve racial inequalities, immigration status, gender, age, and health



(Bindu et al., 2020). When these inequalities intersect, individuals face overlapping systems of disadvantage, stigmatization and a lack of social supports. For example, temporary foreign workers, largely constituted of racialized immigrants, faced some of the highest rates of COVID-19 due to inadequate housing and working conditions (Government of Canada, October 2020). Racialized women also make up the majority of care workers, who similarly experienced some of the highest rates of infection due to the nature of their work alike (Atlin 2020, 41).

Immigration status affects newcomers' ability to access healthcare, leaving them unable to seek essential medical care (Bindu et al., 2020). According to the 2016 Canadian census, prior to the pandemic 20.8% of racialized people in Canada were categorized as low-income compared to 12.2% of non-racialized people, and the income gap between Indigenous people and non-Indigenous people was 33% (Bindu et al., 2020). More than 11 million Canadian households suffered from food insecurity. 19.6% of all recent Canadian immigrants fell under that category (Bindu et al., 2020). Given that these underlying problems already existed in Canadian society, we can see how they would escalate during the pandemic. As outlined in the Metropolis webinar (2020), COVID-19 has resulted in the increase of these "silent" pandemics.

Income inequality has increased with more than 3.1 million Canadians losing employment or facing income reduction, while the richest Canadians increased their wealth by 15-20% (Bindu et al., 2020). Gender-based violence has increased disproportionately within racialized communities, immigrant racialized women are overrepresented in the percentage of COVID-19 mortality rates in long-term care homes, and immigrant racialized men have overrepresented percentage COVID-19 deaths in the meat-packing industry (Bindu et al., 2020). The physical pandemic has illuminated the crisis of the long-ignored silent one.

To aggravate this issue, the non-profit and immigrant-serving sector as a whole has received decreased funding and resources due to the pandemic creating need for funding elsewhere. In Internationally Educated Health Professionals and COVID-19: Turning Crisis into Opportunity? Atlin asserts that while there are immigrant-serving programs across Canada, the reality is that there is not enough funding from provinces, the federal government, or universities (Atlin & Clarke, 2020). Adequate funding is a prevailing issue for the sector (Diversity Institute 2020, 32). The federal government predominantly allocates short-term funding with extensive reporting requirements, inhibiting longer-term innovation and strategic planning (Diversity Institute 2020, 32). This funding model influences the sector to place immigrants in low-quality employment positions which underutilize their skills to fulfill employment quotas, ultimately increasing the expanding wage gap between newcomers and those who are Canadian-born (Diversity Institute 2020, 32).

Overall, immigrant workers constitute a large population of health care aids, orderlies, and patient service associates, as well as work in precarious employment earning lower incomes, making them subject to greater prospect of layoffs and unemployment (Fitz-Gerald 2020, 7). Regarding the intersection of racialization, immigrant status and precarious employment, the annual report of the Chief Public Health Officer of Canada (CPHO) on these themes reveals that 41% of meat processing



workers are members of racialized groups, compared to a total of 21% of the workforce in general (Government of Canada, October 2020). For example, in Toronto, 80% of COVID-19 cases were among racialized groups, while just over half of cases were reported among lower-income households (Government of Canada, October 2020). In Montreal, public health data found a positive correlation between neighbourhoods with a predominantly Black population and COVID-19 cases per 100,000 (Government of Canada, October 2020). Similarly, positive correlations between cases and residents who work in healthcare, earn lower incomes, and live in unsuitable housing were found (Government of Canada, October 2020). There is a clear correlation between wealth accumulation and being Canadian-born versus being a Canadian immigrant. From 2000-2004, immigrants earned only 61 cents on the dollar to Canadian-born individuals (Alexander, Burleton & Fong, 2012; Diversity Institute 2020, 4).

The 2016 Canadian census reports that one third of nurse aids, orderlies and patient service associates are immigrants, and 86% of those in these positions are women (Atlin 2020, 41). Furthermore, racialized women comprise 86% of workers in nursing homes, 33% of nursing aids, orderlies, and patient service workers, as well as 38% of home support workers, house keepers, and other similar roles (Atlin 2020, 41). Due to the in-person care nature of these occupations, this leaves racialized women, largely those of immigrant status, more susceptible to becoming infected with COVID-19. While such large numbers of racialized, immigrant women occupy caretaker roles in the medical and health sector, many international medical graduates are not licensed in Canada, regardless of previous experience.

COVID-19 Impacts on Refugees and Asylum Seekers

While Shields and Alrob (2020) highlighted many of the decisions made by the Canadian government in regards to newcomer policy and supports during the pandemic, they also highlighted the many shortcomings. To begin with, the impacts of border closures resulted in the return of asylum seekers to the U.S., withdrawing refugee protections and potentially resulting in deportation to life threatening circumstances in countries of origin (Harris, 2020; Shields & Alrob 2020, 8). Furthermore, the collective Caring for Social Justice deemed Canada's restrictions on asylum seekers to be inciting of xenophobic ideology, as border closures to migrants frame them in the public eye as being transmitters of disease (Macklin, 2020; Shields & Alrob 2020, 8). This type of rhetoric has historically been used to tighten migration policies and reaffirm stigmatizing beliefs. This is particularly troublesome during a crucial time that calls for global solidarity. The suspension of resettlement also resulted in displaced refugees seeking shelter in refugee camps, which pose health and safety risks aside from a pandemic. Confined spaces, lack of hygiene and sanitation, and lack of medical care increase the risk of contracting COVID-19 tenfold. Migrants are among the most high-risk populations for contracting the virus for this reason, as camps sustain an environment for easy transmission (Pelders & Nelson 2018, 1-18; Fitz-Gerald 2020, 6).



Implications for International Students

International students in Canada also face an array of difficulties exacerbated by the pandemic. On average, international students pay three times the amount in tuition fees than Canadian-born students (Statistics Canada, September 2019; Shields & Alrob 2020, 12). Following the onset of the pandemic, many international students were not eligible for the Canada Emergency Response Benefit for financial assistance, due to the benefit only being available to individuals who earned a minimum of \$5,000 before taxes in the previous 12 months. International students in Canada are not able to work more than 20 hours a week, leaving them unlikely to meet eligibility criteria (Quinn, 2020; Shields & Alrob 2020, 12). Non-permanent resident and non-citizen status also exempt international students from access to the Canada Emergency Student benefit, as well as provincial student loan programs. This has left many students with the only option to return to their country of origin without completing their education (Wong, 2020; Shields & Alrob 2020, 12). Evidently, adequate supports for international students, who are key contributors to tuition revenue, must be reviewed and revised.

COVID-19 Impacts on Immigrant Entrepreneurship and Businesses

Similarly, the report Supporting Immigrant and Newcomer Entrepreneurs in Canada during the COVID-19 Pandemic outlines the necessity of additional support and services for immigrant businesses due to intersecting issues which evolve into systemic barriers. As mentioned, these include racialization, immigrant status, low income, less technological infrastructure, inadequate language skills, and a lack of Canadian system knowledge (Cukier, et al. 2020, 23-24). On average, immigrant owned businesses are smaller than Canadian-born businesses, as well as having less connection with mainstream organizations such as the Canadian Chamber of Commerce, Entrepreneurs' Organization, and Futurpreneur Canada, and financial institutions which oversee the distribution of resources and supports (Cukier et al. 2020, 24). A higher percentage of immigrant owned businesses being smaller than Canadian-born owned businesses is in part due to immigrant entrepreneurs facing more difficulty in securing financing. An example of such is greater credit constraints on immigrant entrepreneurs than Canadian-born ones, as immigrants have shorter Canadian credit histories as foreign credit histories are not recognized financial lending institutions (Desiderio 2014; Cukier et al., 2020, 24). Due to the pandemic, an overwhelming 77% of small businesses were partially or fully closed (CFIB, 2020a; Cukier et al., 2020, 24). While many financial assistance programs were introduced by the Canadian government, many self-employed immigrant Canadians were ineligible (CFIB, 2020a; Cukier et al., 2020, 24). Micro businesses faced higher rates of job losses and business closures (Statistics Canada, May 2020; Cukier et al., 2020, 24). As immigrants are over represented within the small business sector, they have been disproportionately affected.



Impacts on Racism and Stigmatization Towards Asian Canadians

Statistics Canada published a 2020 report entitled *Experiences of discrimination during the COVID-19 pandemic*, which concluded that recent immigrants were more likely to belong to a group designated as a visible minority and were more likely than established immigrants and Canadian-born participants to report experiences of discrimination throughout the pandemic (Statistics Canada, September 2020). **Xenophobic rhetoric and blaming Chinese descendants for the virus has spread not only across Canada, but globally** (Serwer, 2020; Fitz-Gerald 2020, 7). Generally, immigrants in Canada have also reported higher rates of stigmatization and discrimination following the pandemic. A recent survey study on the social impacts of COVID-19 across Canada revealed that **East Asian Canadians have suffered significantly worse mental health than white Canadians during the pandemic due to increased experiences of discrimination** (Wu et al., 2020, 61-63). The study found that **East Asians have experienced a higher rate of racist attacks, unprovoked violence, discrimination and general anti-Asian sentiment** following the outset of the pandemic, leaving Asian-Canadians not only to deal with the impacts of the pandemic experienced globally, but with racial hate attacks as well (Wu et al., 2020, 63).

Since the outbreak of COVID-19/Coronavirus, have you been treated unfairly on the basis of any of the following?

Experienced discrimination on the basis	CANADIAN-BORN			IMMIGRANT				
of:	East Asian	White	Other	Total	East Asian	White	Other	Total
Gender	3.9%	2.7%	5.3%	3.1%	1.1%	3.8%	1.0%	2.1%
Age	5.3%	6.0%	7.2%	6.2%	4.5%	4.8%	3.8%	4.3%
Visible Minority Status	28.9%	1.3%	11.3%	3.5%	18.0%	2.4%	12.8%	9.9%
Language	2.6%	1.3%	3.0%	1.5%	1.1%	4.8%	3.1%	3.4%
Religion	1.3%	2.0%	3.0%	2.1%	0.0%	5.3%	3.8%	3.8%
Sexual Orientation	2.6%	1.7%	2.3%	1.8%	1.1%	2.9%	1.0%	1.7%

(Association for Canadian Studies. (November 2020). *COVID-19's Differential Impact on Indigenous Peoples and Newcomers: A Socioeconomic Analysis of Canada, US and Mexico*. ACS-Leger survey funded by the Canadian Institutes of Health Research (CIHR).

The above table depicts research conducted from the ACS-Leger Survey for the Canadian Institutes of Health Research. The survey confirms that East Asian (Chinese, Japanese, Korean) Canadian-born and immigrant populations suffered the highest rates of discrimination and unfair treatment based on visible minority status compared to white and other populations following the outbreak of the pandemic.

Recognizing how immigrants and racialized peoples were affected at a higher rate by the pandemic, the Ottawa Local Immigration Partnership (OLIP) Health & Wellbeing Sector Table was created "as a platform for building an equity lens in Ottawa's response to the COVID-19 pandemic" (OLIP, 2020). In October 2020, OLIP hosted a Community Dialogue called *The Impact of COVID-19 on Immigrants & Racialized Communities in Ottawa*, to address the disproportionate impact of the pandemic on the affected communities. Over 70 participants representing several sectors were present



for discussion, including service providers, health representatives, school board representatives, community-based organizers and more. The aim of the discussion was to uncover the reasons behind the higher rate of infections in these communities, how could these be mitigated, and what protective measures exist. The report following this discussion summarizes the key takeaways. The first question asked was "Based on your knowledge of immigrants and racialized communities, what do you think is behind the disproportionate impact of COVID-19? And how is this being experienced?" (8).

The first issue identified is that of "precarious employment"—due to several factors, such as discrimination and systemic barriers, immigrants do not have the same opportunities, requiring many to take on front-line work, exposing them to higher rates of infection. Examples of such jobs are personal support workers, caregivers, etc. In addition, "Absence of paid sick leave might mean that people would fear losing their jobs if they stay home despite feeling sick, or if they need to go for testing" (8). Immigrants are more likely to depend upon public transportation, increasing risk of exposure. Transportation issues are also linked to food insecurity, issues of isolation, and difficulty in accessing COVID-19 testing. Crowded housing conditions are another risk factor, where physical distancing may be nearly impossible if someone in the household becomes infected. This is related to "access to space" (11)—during lockdown, immigrants and/or racialized communities are disproportionately affected. Another concern is the lack of access to key information. Language barriers, not knowing where to seek help, lack of access to technology to seek information are all barriers to information.

With regards to access to information, many immigrants do not have access to technology such as the internet and computers, which is especially difficult for those with children in school. These individuals are not receiving information on the different types of governmental or community support available to them, as well as clinical guidelines. For those with mental health problems, which may be worsened by the crisis, the lack of access to online counselling (as well as a reduction in available counselling) is all-the-more worrying.

There are various challenges related to immigrant status. Those with temporary statues include temporary foreign workers, international students and refugee claimants—the pandemic further exacerbates the insecurity. A troubling point that came out of the discussion is that some temporary foreign workers may fear losing their jobs if they complain that their working conditions are unsafe due to COVID-19, and this may even limit their motivation to seek testing: "Many do not know their right to ask for safe workplaces." (9)

Immigrants are more likely to experience difficulties in accessing healthcare in some cases due to restrictions related to their status. Many are without a family doctor, use walk-in clinics and are unaware of the health care support available to them. There is a lot of confusion, especially for recent immigrants, in this area. In addition, they have many questions when schools reopen—they worry about how to safely transport them to school, safely test their children when they exhibit any flu-related symptoms, etc. For immigrants with children attending school, lockdown causes a lot of stress for those



without access to technology. Also, large families may only possess a single computer that cannot meet the educational needs of all their children (returning to the issue of the "digital divide" (9).)

Impact of COVID-19 on Migrant Workers

Temporary Foreign Workers (TFWs), seasonal agricultural workers and other migrant workers have experienced considerable negative impacts of the pandemic. While TFWs were exempt from travel restrictions due to being essential to Canada's agricultural sector and supply chain, their unsafe and inadequate working and living conditions left them particularly vulnerable to COVID-19. Major spikes in infection rates endangered the lives of many workers and called attention to the unfit conditions of Canada's TFW system. While there are intergovernmental organizations such as the United Nations International Organization for Migration (IOM) who provide guidelines and encourage employers to protect their employees, these guidelines are not enforceable and employers are expected to comply voluntarily.

Employers for most TWFs and seasonal agricultural workers are required to facilitate their mandatory fourteen-day quarantines, while ensuring the workers have access to vital necessities such as food, medicine, etc. Part of the requirement is that workers are housed safely during quarantine, ensuring that they are not overcrowded and that conditions are sanitary. In April 2020, the government announced the Mandatory Isolation Support for Temporary Workers Program, where employers could face fines of up to \$1,500 for each worker if conditions were found to be unsafe (HillNotes, 2021). Nonetheless, deadly outbreaks occurred—notably in Alberta amongst meat-plant workers, where physical distancing was not enforced, due to overcrowded housing, unsafe working conditions and carpooling. As of May 2020, two plants accounted for over 1,400 COVID-19 cases, making up thirty-percent of all cases in the province (Mosleh, O., 2020).

"In essence, the work performed by such temporary workers is deemed essential but the workers themselves are not" (Macklin, 2020; Shields & Alrob 2020, 15-16). Migrant workers are also more susceptible to COVID-19 not only due to living and working conditions, but (as mentioned above) due to challenges accessing health care, as well as fear of financial loss causing greater reluctance to be tested (Government of Canada, October 2020).

Underutilized, Internationally Educated Health Professionals (IEHPs)

This also raises the troubling issue of internationally educated health professionals (IEHPs) working in jobs they are under-qualified for due to institutional and certification barriers, particularly in the midst of a pandemic where it would have been crucial to make use of their specializations. COVID-19 has called attention to the need for IEHPs to have equitable access to licensure and certification pathways in Canada. In 2019, 40,000 health care positions in Canada went unfilled, with only 40% of IEHPs working in specified health professions (Atlin 2020, 42). The same statistics also reveal that there



is a higher rate of IEHP underutilization in women and among visible minorities compared to white populations (Atlin 2020, 42). While there have been initiatives to make pathways more accessible, including the National Task Force on Licensure of International Medical Graduates, bridging programs, support in preparing for licensure exams, and support entering the labour market, the predicament is far from solved. A systemic shift in barriers to Canadian certification access would immensely benefit immigrants and native-born Canadians alike during this time, and in the future.

Bridging programs have sought to fill these gaps and have been successful in the past, however there are numerous issues within the process. A study conducted by The Higher Education Quality Control of Ontario (HEQCO) of seven bridging programs for IEHPs in Ontario and Alberta found that bridging programs increase diversity, create greater opportunities for newcomers, respond to the needs of the immigrant community, and provide flexible programs with effective assessment (HEQCO, 2015; Diversity Institute 2020, 9). However; numerous challenges to renewable practices exist, including securing clinical placement sites, difficulty in obtaining continued (rather than piloted) funding and developing curriculum which addresses potential knowledge gaps within foreign education, inconsistent program/class length, as well as engaging the appropriate stakeholders in program development and delivery (HEQCO, 2015; Diversity Institute 2020, 10).

The underutilization of IEHPs serves as a striking illustration of gaps within the immigrant-serving sector with regards to employment bridging. The Diversity institute reports that Canadian Labour market research concludes chronic under-employment and "brain waste" of newcomers, resulting in chronic low-income, increased rates of poverty, and requiring new immigrants to engage in precarious work to provide for their families (Diversity Institute 2020, 4). It is also reported that this phenomenon is tied to devaluation of foreign credentials and a lack of skill utilization (Diversity Institute 2020, 4). Similarly, there is a largely underutilized population of internationally educated teachers (IETs) who face a multitude of barriers to practice in Canada, as the majority of Canadian educators are still white and middle class (Walsh & Brigham 2014). . A common theme between the underutilization of IEHPs and the underutilization of IETs is the devaluation of credentials acquired outside of Canada (Brigham, 1995, 1997; Brigham & Bernadino, 2003; Man, 2004; Phillion, 2003; Mojab, 1999; Walsh & Brigham, 2014).

Barriers to adequate employment are disputed among employers and job-seekers. In 2015, a study was conducted with over 300 employers and 300 job seeking newcomers in Ontario. 95% of employers reported communications and language skills as the most significant barrier, followed by qualifications (89%) and a lack of sector-specific technical skills (79%) (ALLIES, 2015; Diversity Institute 2020, 5). However, the greatest barrier to employment according to newcomers was lack of Canadian work experience (64%), followed by unrecognition of foreign credentials (43%) and lastly, a lack of Canadian industry networks (37%) (ALLIES, 2015; Diversity Institute 2020, 5). Alarmingly, 27% of participants also reported racism, stigmatization and/or prejudice as a barrier to adequate employment, and many felt as though lack of Canadian specific work experience was used as an excuse for rejection of employment (ALLIES, 2015; Diversity Institute 2020, 5).



Challenges with Integrating Immigrants into the Tech Sector: British Columbia

In the IEC-BC's report on the state of immigrant employment in the tech sector, it is reported that the fastest-growing sector will require 47,000 tech workers by 2021, however only 16,500 will be filled by current growth employment rates and available workers in the province, leaving 30,500 unfilled tech-related jobs (BC Tech Association, 2016; IEC-BC 2018, 2). The sector is facing a mass talent shortage that will undoubtedly need to be filled by increased immigration quotas. Based on the 2016 TechTalentBC Report, the sector will require 8,500 more immigrants, 12,500 more new graduates from B.C. post-secondary institutions, as well as 9,500 more 'career transitioners' who upskill their talents into tech sector employment (BC Tech Association, 2016; IEC-BC 2018, 3). However, as immigration to B.C. has failed to grow in recent years, the tech sector will face critical challenges (Statistics Canada 2016; IEC-BC 2018, 4).

Employer Challenges in Attracting and Integrating Immigrant Talent into BC's Tech Sector conducted a research study to identify challenges faced by employers in attracting and integrating immigrant workers in the tech sector through three methods: A literature review scan to determine the needs of BC's tech industry to identify key challenges face employers, three focus groups with 10 participants per group, and lastly five one-on-one interviews with employers in BC's tech industry (IEC-BC 2018, 6). These focus groups and interviews were conducted with employers in the regions of Vancouver, Victoria, and Surrey/Fraser Valley between January 2018 and March 2018. Key findings of the study were separated into five themes with recommendations based on these themes.

The first theme was "Experience with Government Programs/Initiatives" to determine BC employers' knowledge and awareness of government programs which assist in sourcing talent. Employers were asked specifically about the following programs: The federal skilled worker program express-entry program; BC's provincial nominee program; the temporary foreign worker program; post-graduate work permits; global skills visa program; and lastly, co-op programs (IEC-BC 2018, 7). While there is an array of available federal and provincial programs to assist employees with obtaining international talent, many issues were raised by employers. An overview of some of these challenges are listed below:

- Heavy amounts of taxing paperwork
- Lengthy applicant processing time
- Requirement to prove that equivalent Canadian talent is not available to fill role (BC provincial nominee program)
- Constantly changing guidelines/requirements of programs
- Access of post-graduate work permits for private institutions
- Growth of tech industry exceeds available programs and government application process time

Theme two centered around "Aligning Immigrant Talent and Employer Needs". Participants felt as though hard and soft skills are important for hiring new employees, and one of the greatest discrepancies involved soft skills; notably communication, perceived accents, and cultural differences (IEC-BC 2018, 8). Unemployment and underemployment in previous fields of work due to Canadian (un)recognition of foreign educational degrees and certifications was another identified challenge.



Lastly, employers reported that the resumes/CVs of foreign applicants were often formatted differently or did not present information employers were looking for, causing them to reject a potential candidate (IEC-BC 2018, 9).

Theme three centered around "Push and Pull Factors". Unsurprisingly, a prevalent push factor is Vancouver housing (IEC-BC 2018, 9). Living in more affordable suburban or remote areas results in longer commute times which is unattractive for many candidates. Vancouver also has a smaller employer base, which may deter candidates from migrating to BC with less potential opportunities. Pull factors for immigrant tech sector workers in BC involve promoting the lifestyle and beauty of BC, as well as the "Canadian Experience". While there is some competition between sectors in BC, notably Victoria and Vancouver, each has their redeeming qualities: While Vancouver has a larger cultural community, Victoria is known for being friendly and welcoming to newcomers (IEC-BC 2018, 10).

Theme four, "Best Practices for the Tech Sector", focused on uncovering newcomer hiring best practices. Some mentioned best practices included:

- Formal mentorship programs, including IEC-BC's two-month MentorConnect program
- Informal mentorship/buddy programs
- Networking activities, including karaoke nights, lunches, sports, team building activities
- Flex hours/work at home models

However, resource and time challenges were mentioned in these programs. One participant noted that their 'buddy system' had not worked well due to the mentor being unable to commit enough time to invest in new employees' development (IEC-BC 2018, 11). It was also mentioned that it had not always been cost-effective for tech organizations to provide supports and services for retention increase, as supplying one employee with supports would require all new employees to be accorded the same supports (IEC-BC 2018, 11).

Lastly, theme five centered around "Settlement Services and Supports". These supports included relocation assistance packages, a support desk for housing, travel and relocation assistance, as well as English-language training. However, issues with settlement services and supports included:

- Costly relocation costs
- Issues with integration of employees' family members
- Dissatisfactory language training programs (IEC-BC 2018, 12).

The gig economy: Considerations and implications for migrant populations

A research study published by Statistics Canada defines the 'gig economy' as short-term contract workers, including independent contractors, freelancers, as well as on-demand workers hired through online platforms, such as Uber, Lyft, or Airbnb. (Jeon, Liu & Ostrovsky, 2019). Workers in the gig economy accept various contracted work to complete an assignment or work for a specified period of time with a negotiated sum of pay. In Canada, the percentage of gig workers rose from 5.5% to 8.2%



from 2005- 2016 for both men and women, and was largely pushed through unsalaried work (Jeon, Liu & Ostrovsky, 2019). Un-established immigrants comprise the largest percentage of gig workers in Canada. In 2016, 10.8% of male immigrant workers who had been in the country for less than five years fell under this category while only 6.1% of workers in the gig economy were Canadian-born (Jeon, Liu & Ostrovsky, 2019). The proportion of male immigrants (including non-permanent residents) working in the gig economy was 49%, compared to 6.1% of male Canadian-born workers. The proportion of female immigrants working in the gig economy was 47.7% compared to 8.8% of female Canadian-born workers (Jeon, Liu & Ostrovsky, 2019). The study also concluded that the average annual income of gig workers was quite low: In 2016, the median net income was \$4,303 (Jeon, Liu & Ostrovsky, 2019).

The nature of the gig economy spurs many concerns, particularly with over-representation of migrants in such precarious work. Many migrants choose gig work over professional employment due to lack of other opportunities, a need to gain Canadian work experience, as well as financial pressures that lead to working several flexible jobs (Inclan, 2019). While migrant workers often face racial discrimination while searching for employment, the gig economy provides online platforms for securing employment without racial bias (van Doorn, Ferrari & Graham, 2020). However; employment in the gig economy typically involves limited labour rights, unstable working conditions, as well as working jobs unrelated to previous education or experience (Inclan, 2019). Most gig economy work also does not provide any social benefits, is low-waged, and does not provide the opportunity for upward mobility (Inclan, 2019). Immigrants are exploited in the gig economy due to their need for work, compounded by intersecting issues of racialized immigrant and labour market policies (van Doorn, Ferrari & Graham, 2020). While evidence supports the notion that gig workers in Canada need assistance to improve working conditions, Canadian labour policy has done little to protect predominantly migrant gig workers.

A Way Forward

The following section provides some examples of best/and or novel practices implemented during this time.

Provincial Examples - British Columbia

In their annual report, Immigrant Services Society of BC (ISSofBC) outlined the services they made available in response to the challenges that came with 2020. Funding by the Law Foundation of BC allowed ISSofBC to launch the Immigration and Refugee Legal Clinic (ILRC) to further aid new immigrants with legal assistance (ISSofBC, 2020). They created several new programs, including a settlement-informed trauma support program, three new online career services programs, as well as developed a Digital Literary Resource for newcomers developed by IRCC. ISSofBC was able to adapt their response to COVID-19 swiftly through investing in expanding IT infrastructure, as well as monitoring and



implementing cost-control strategies. **ISSofBC staff report that the pandemic allowed them to revise** and strengthen current practices, leaving them with a strong foundation for the coming year.

The City of Vancouver reports that a network of non-profit organizations around **Vancouver and Metro-Vancouver have responded to the pandemic through adapting online services to support newcomers with language training, literacy, finances, as well as other services (City of Vancouver, 2020).** The use of video conferencing platforms to host virtual meetings and activity sessions have also been employed. Other services for newcomer support during the pandemic involve a pilot program which matches long-term residents with newcomers to connect them to services, funded by the City of Vancouver, The United Way, and MOSAIC.

Organizations around Vancouver who are participating in this program include the South Vancouver Neighbourhood House, MOSAIC, and S.U.C.C.E.S.S. B.C. (City of Vancouver, 2020). Family Services of Greater Vancouver also launched the COVID-19 Money Navigator Program, which provides multilingual financial advice to newcomers via telephone, online chat, video and email. Immigrant Settlement Services of B.C. also created a Digital Literacy Curriculum Resource, which provides useful resources and learning materials for immigrants who are unfamiliar with digital platform use (City of Vancouver, 2020).

Provincial Examples - Alberta

In Alberta, the Calgary Catholic Immigration Society (CCIS) is another noteworthy example of pandemic response and recovery. CCIS had already begun putting provisions into place to prepare for the pandemic back in January, before the spread to Canada. They collaborated with their community partnerships, including MOSAIC refugee clinic, to plan protocol for the reception of refugees in the airport. This involved temperature-taking and as well as developing health questionnaires prior to bringing new arrivals to the refugee reception house (Bindu et al., 2020). CCIS was also sure to preemptively limit in-house clients to outside exposure. Furthermore, CCIS gathered knowledge of who was most vulnerable within the client pool, ensured they had access to adequate information and resources, and prepared for issues the lockdown would inevitably cause such as social isolation and mental health triggers (Bindu et al., 2020).

The CCIS ensured that their clients could continue language training, skill enhancement, and employment search through moving all employment programs, training, settlement services and community development programs online (Birjandian & O'Leary 2020, 66-68). CCIS also identified a list of 500 'higher-risk' newcomer families, such as refugees and single-parent homes, which were most adversely affected by the pandemic. CCIS then developed a crisis response team which conducted individualized needs assessments for these families to ensure they had adequate access to vital information, resources, and culturally-sensitive supports (Birjandian & O'Leary 2020, 66-68).

Their areas of focus included resettlement, family violence, mental wellness, health, housing, finances, and food security (Bindu et al., 2020). The crisis response team was composed of six steps: first, a referral process, wherein community partners could refer clients to the crisis response team via



email, or clients could refer themselves (Bindu et al., 2020). A triage process was then conducted, in which three individuals from different backgrounds would assess whether the newcomer individual/family was in crisis, or the issue was a settlement or resettlement need (Bindu et al., 2020). Based on the outcome of the triage assessment, a needs assessment was conducted and an individual response plan was formulated and implemented through coordination with community partners. Lastly, a follow-up with internal and external connections was administered ensuring that clients would receive ongoing help as needed (Bindu et al., 2020).

The organization also cultivated new community partnerships to assist with pandemic-related issues, including creating a food bank community depot, mobilizing volunteer groups, and moving multilingual staff members across divisions (Birjandian & O'Leary 2020, 66-68). The program resulted in the direct support of 2,163 households who were able to avert crisis (Bindu et al., 2020). All in all, CCIS was able to successfully adapt and evolve to service delivery nuances while establishing new emergency and safety protocols, engaging in new community partnerships, and setting an example for replicable protocol within other immigrant-serving initiatives.

Immigrant Services Calgary's effort is another example of effective adaptation in response to the pandemic, which consisted of launching an exemplary approach to assist newcomers with access to support. The Gateway project, Immigrant Services Calgary's new settlement model, utilizes one single point of access for all streamlined immigrant services. This solves the issues newcomers in Canada often face with regards to misinformation or inconsistent information. Research shows that only four in ten newcomers utilize settlement support services in Canada, and only half are aware that support is available (Immigrant Services Calgary, 2020). Around Canada, it is largely up to individuals to locate services offered by diverse agencies.

To address this gap, the Gateway project has created a single point of intake so that newcomers may be assessed for specific needs, and referred to an array of settlement services offered across southern Alberta. The program conducts standardized needs assessments for each family or individual to identify prioritized support services. Aggregated data on those who use the program is stored and analyzed, to then be used by researchers and policy advisors, in order to assess settlement program effectiveness as well as make improvements to programs offered (Immigrant Services Calgary, 2020). Gateway leverages cross-sectoral partnerships and data to enhance the effectiveness of services offered, improve outcome measurement accuracy and a more positive newcomer experience.

National Examples - Non-Profit Organizations

LIFT Philanthropy Partners provide support and assistance for newcomer integration under their 'Better beginnings, Bigger Impact' initiative. Funded by IRCC, LIFT began working with selected organizations in January of 2019 to expand service delivery capacity and growth, assist with strategic and innovative initiatives, as well as strengthen organizational infrastructure (LIFT Philanthropy Partners, n.d.).



LIFT also intends to build an impact measurement system which allows for organizations to communicate the positive impact of creating a welcoming place for immigrants to settle and establish communities. LIFT has partnered with organizations including (but not limited to) the Toronto Furniture Bank, the Global Gathering Place, the Immigrant and Refugee Community Organization of Manitoba, the Immigrant Employment Council of British Columbia, as well as the Immigrants Working Centre (LIFT Philanthropy Partners, n.d.).

Solutions for Systemic Barriers Related to IEHPs

The Metropolis webinar on the economic and social impact of COVID-19 on immigration, integration and settlement in Canada, entitled *Internationally Educated Health Professionals and COVID-19: Turning Crisis into Opportunity?* provides several other staggering statistics. 25.5% of health care and social assistance sector employees in Canada are immigrants (Atlin & Clarke, 2020). 47% of immigrants with international health education are unemployed or underemployed (Atlin & Clarke, 2020). In Toronto, Vancouver and Calgary, immigrants make up over 70% of nurse aids, orderlies, and patient service associates (Atlin & Clarke, 2020). 25% of these nurse aids, orderlies and patient service associates in Canada hold a bachelor's degree at minimum, compared to 5% of non-immigrants (Atlin & Clarke, 2020). Due to current institutional barriers in the licensure and certification process, Atlin discusses the possibility of alternative career paths.

By virtue of the process being so time consuming and costly, it may be unrealistic for many IEHPs to undergo recertification in their initial profession. Alternative career paths may be sought wherein immigrants' skills and experiences are still utilized. (Atlin & Clarke, 2020). Canada should be looking towards other countries to ascertain how they license their practitioners rather than having IEHPs go through unnecessary hoops and obstacles (Atlin & Clarke, 2020).

In general, this incongruent understanding of newcomer's barriers to employment impedes progress towards alleviating any barriers, as well as indicates communication discrepancies. **Diversity Institute identifies the potential issue of language training, as basic French/English language courses may not provide technical language necessary for certain occupations** (Drolet et al., 2014; ALLIES, 2015, Diversity Institute 2020, 6).

Efforts to Minimize Increased Rates of Racism and Xenophobia

The Chief Public Health Officer's Report on the State of Public Health in Canada includes an Action Framework for Building an Inclusive Health System, which outlines examples of stigma practices in Canadian society and provides interventions. While this report was designed in 2019, the framework is suitable for combatting the surge of racism in 2020. These interventions are aimed at:

- Reducing internalized stigma
- Improving the psychological health of individuals who experience stigma
- Increasing education about stigmatized health conditions
- Reducing stereotyping; creating a more inclusive institutional environment



- Reducing discriminatory practices
- Reducing overall stigmatizing beliefs, attitudes and intended behaviour among the public (Government of Canada, December 2019).

The framework includes how individual, interpersonal, institutional, and population levels of stigma operate (Government of Canada, December 2019).

Interventions to reduce these experiences of stigma and discriminatory actions at all levels include:

- Organizing group-based supports to change stigmatizing beliefs and build social supports
- Educational interventions
- Contact interventions (such as sharing personal stories) to decrease stigmatizing beliefs
- Implicit bias training in health system organizations, social service organizations, and other institutions
- Workforce diversity initiatives
- Accountability and monitoring frameworks
- Media campaigns to challenge prejudice
- Protective laws and policies
- Addressing existing laws and policies which perpetuate discrimination and/or stigmatization (Government of Canada, December 2019).

Possible Ways Forward for Immigrant Entrepreneurship and Businesses

To combat the effects upon immigrant business owners, targeted approaches to address gaps in support systems are recommended, as well as providing 'wrap-around' services to deal with underlying conditions (Cukier et al. 2020, 25). Ensuring that financial institutions are not reinforcing historic credit loaning practices which work to further marginalize immigrant entrepreneurs as well as designing programs to assist with financing and accessing support are other recommendations to be considered (Cukier et al., 2020, 25). Some regional programs have designed supports which would combat these issues if implemented nation-wide, such as the Newcomer Entrepreneurship Hub (NEH) who require participants take over 40 hours of training from industry professionals, led primarily by newcomers (Newcomer Entrepreneurship Hub, 2019; Cukier et al., 2020, 25). This program is an example of 'wrap-around' services, as they not only provide extensive knowledge training, but mentorship, coaching, language training and digital transition assistance (Cukier et al., 2020, 25-26).

An example of this is the Immigrant Women Startup Challenge in Halifax, who provide entrepreneurship training as well as the opportunity to win \$5,000 to aid their start-up through a business pitch (Cukier et al., 2020, 25-26). Another 'wrap-around' service provider, they also supply child-care services, one-on-one mentoring, and networking opportunities (Cukier et al., 2020, 26). Several more recommendations are provided, including working with ethnic community organizers to provide tailored multi-lingual supports to immigrant owned businesses, creating programs which develop digitization and marketing skills, providing services that not only supply training but offer



childcare support and transportation, and building networks across organizations through mentorship and sponsorship (Cukier et al., 2020, 26).

Internationally Educated Teachers - Supports

In terms of current practices in Canadian teacher education programs that are applicable to IETs, the study *Internationally Educated Teachers and Teacher Educated Programs in Canada: Current Practices* identified the fact that only the University of British Columbia provides a teacher recertification program in which a pre-practicum, an academic term of curriculum and instruction courses, as well as a 6-8-week practicum are completed (Walsh & Brigham 2014). This program is available to IETs, teachers from other provinces, as well as teachers within B.C. who need to update their credentials (Walsh & Brigham 2014).

Advocators and stakeholders should work collaboratively to revise current protocols and practices concerning IETs, including "settlement agencies, provincial and federal immigration officials, provincial education ministries, teachers' unions/ associations, and teacher qualifications/credentialing authorities" (Walsh & Brigham 2014).

Some recommendations for improving systemic inequities that IETs face include but are not limited to:

- Accessible, accurate information for IETs at universities
- Designated faculty members and staff for IET information, guidance, networking
- Clear available provincial information on the process of becoming a certified teacher, as well as links to teacher education programs and IET associations
- Immigrant settlement organizations with programs for IETs (Walsh & Brigham 2014).

IET's previous teaching experiences should be acknowledged, and differences in IET's experience and credentials should be recognized and assessed while considering the recertification process in Canada (Walsh & Brigham 2014). Furthermore, initiatives which aim at recruiting and retaining marginalized groups should prioritize IETs, teacher education programs should include equity practices as well as anti-racist curriculum, and sector-specific language training should be a requisite of education programs. Lastly, internationally educated health professionals should be seen as assets to Canadian education systems, as they bring diverse world-views, experiences, knowledge and linguistic capacity.

Gig Economy - Recommendations

In the Greater Toronto Area (GTA), organizers called "Gig Workers United" launched a campaign to allow for unionization of app-based delivery jobs to incite legislative change in the gig economy



(Nguyen, 2021). The organizers contend that labour laws must be changed to stop worker misclassification which allow for the exploitation of gig workers, as they are currently classified as independent contractors and thus do not have the right to unionize (Nguyen, 2021). Gig Workers United notes that COVID-19 has increased the need for better protections, as food couriers have become frontline workers and are at increased risk of contracting the virus (Nguyen, 2021). While this is a massive leap for gig workers in Ontario, federal labour laws need to be updated with the evolving landscape of the gig economy. Continued efforts (outside of grassroots organizations) should be made to guarantee predominantly migrant gig workers livable wages, benefits and the ability to unionize. This also requires expanding policy definitions of 'workers' versus 'employees', and 'dependent' versus 'independent' contractors, and the rights each is entitled to. A suggestion proposed by Stewart & Stanford (2017) is to "clarify or expand definitions of employment" (Stewart & Stanford 2017, 10). Broadening the concept of employment to include a more expansive set of work activities under contract which are organized and supervised by a digital platform should result in workers having the same rights as 'employees' (Stewart & Stanford 2017, 11).

Recommendations for Integrating Immigrants into the Tech Sector: British Columbia

- The Canadian Government should develop an easily accessible primer and interactive website detailing all available immigration programs and initiatives for sourcing talent
- Canadian Government should reduce the amount of paperwork required for employers
- Expand co-op and experiential learning opportunities for young students with a focus on interpersonal, communication and team working skills through investment (BC Tech Association, 2016; IEC-BC 2018, 2)
- Federal government focus on university initiative building for work in the tech sector
- Greater advertising of the available programs/services
- Provide tech employers with access to a centralized database of newcomers' skills and qualifications
- Programs which acclimatize newcomers to Canadian culture & employer requirements
- Portraying both push and pull factors when strategizing recruitment practices
- Investing more time and resources into developing formal mentorship programs with mechanisms for tracking progress and barriers
- Promote awareness of services and resources for newcomers and employers hiring in the BC tech sector through the community and the settlement sector (IEC-BC 2018, 13-16).

This issue is pertinent not only to BC's tech sector and employers, but also to immigrants who are looking to transfer skills or upskill into the tech sector. The underutilization of educated immigrants is prominent throughout all employment sectors in Canada, however is particularly prominent within a sector which seeks to attract and retain foreign skilled workers for unfilled positions. As with aforementioned barriers to employment of immigrants in several sectors, federal, provincial, settlement



service and sector support is required to improve the conditions of unemployed and underemployed newcomers.

Other recommendations

In general, there is a need to analyze how programs and supports can better assist newcomers through targeted supports, enabling pathways, and the utilization of newcomers' diverse experience, worldviews and linguistic capacity (Francis & Henriksson, 2020, 33). Francis and Henriksson provide many actionable recommendations for combating the systemic barriers to success for immigrants, including the following:

- Allocating resources through a concept of equity, as more advantaged communities and demographic groups should not dictate budgets or resource allocation for less advantaged groups
- Increased inter-organizational and cross-sectoral collaboration among governments, nonprofits, unions, organizations and educational institutions to analyze and address the intersecting issues which affect newcomers' transition to Canada
- Fulfilling the aspirations of the Employment Equity Act in relation to immigrants and newcomers through addressing systemic barriers, racialization and employment exclusion
- Decentralize traditional power structures which silence the voices, needs and concerns of newcomers and immigrants, and instead place power in the hands of those who are excluded from this dialogue and whom are most affected by it (Francis & Henriksson, 2020, 33).

In COVID-19 and International Migration: Avenues to be Explored, Piché outlines several other models for mitigating negative impacts of the pandemic on immigrants in Canada. These suggestions seek to address systemic barriers which complicate migrant populations due to higher levels of vulnerability, as identified above. Suggestions include granting temporary residence to all migrants and asylum seekers with full access to health care and social services, releasing detained immigrants, as well as making employment insurance available to everyone (Piché 2020, 11). Asylum seekers and children of asylum seekers who are in precarious living conditions should be provided with hygiene kits, virtual psychological support as well as financial assistance (Piché 2020, 11).

To assist with Canada's labour needs, a suggestion is to grant asylum seekers temporary residence visas so they can obtain employment, as well as remove the institutional barriers that prevent immigrants from practicing their previous profession (Piché 2020, 11). In summary, these new models suggest increasing the ability to obtain permanent residency and employment through reworking barriers to access, albeit an obvious goal for newcomers and the immigrant-serving sector. COVID-19 has far reaching implications on migration patterns globally, affecting potential newcomers, refugees, and Canadian citizens.

Dr. David Mowat and Saäd Rafi outline a recovery and rebuilding strategy aimed at revitalizing the city of Toronto, post-pandemic. Among other community development and policy suggestions, the authors provide intergovernmental approaches for mitigating the effects of COVID-19 on the most



vulnerable Torontonians, including immigrants. Not only has the pandemic resulted in increased unemployment levels among the most vulnerable, but also ample increases in debt levels, housing instability, food insecurity and mental health issues (Mowat & Rafi 2020, 106). In order to generate longer term post-pandemic rebuilding results, city staff will be using an intergovernmental approach to identify socioeconomic supports needed by the city's most vulnerable (Mowat & Rafi 2020, 107).

Ongoing support for employment and income are necessary through aligned intergovernmental programs with removal of barriers to participation. **Recommendations to support the suggestions above involve:**

- Delivering income support payments through the CRA federal tax system to ensure that lowincome and vulnerable Canadians benefit from tax credits and benefits they are entitled to but not accessing
- Moving to a standard flat benefit rate for social assistance in the region
- Focus greater resources towards integrated social and health services
- Administer financial program requirements which assist low-income residents so they can adequately pursue and sustain employment (Mowat & Rafi 2020, 107).

Implications of the pandemic have the ability to change the future of the international migration regime (Fitz-Gerald 2020, 6). Containment and virus transmission mitigation have restricted migrant mobility, resulted in stricter border controls, and trapped migrant workers outside of their country of origin (Fitz-Gerald 2020, 6). Unfortunately, the implications of the pandemic are likely to result in tightened border controls rather than the pre-pandemic global policy allowing free movement (Fitz-Gerald 2020, 7). This has longstanding implications as immigration to Canada, as well as international student and temporary foreign worker migration are expected to plummet, impacting economic recovery (Fitz-Gerald 2020, 7).

In Dr. Hiebert's webinar on the impact of COVID-19 on migration globally and in Canada, he discusses how within the settlement sector, this is an opportunity to open the dialogue about expanding migrant eligibility for resources to all temporary residents, as many are planning to be in Canada long-term. The *Guardian Angels Program* is a program which seeks to upgrade temporary residents who work in healthcare or related fields to permanent resident status, as the pandemic has displayed our need for workers in these fields (Hiebert, 2020). This program is expanding to argue for the inclusion of all temporary residents who are working to be eligible for permanent residency, which also opens the discussion surrounding regularization of undocumented immigrants who have found work (Hiebert, 2020).

In Bindu et al.'s webinar on the impact of COVID-19 on immigrants and service delivery in the settlement sector, the speakers also discuss lessons from the pandemic we can utilize to improve the sector moving forward. The pandemic has highlighted the hazardous nature of temporary foreign workers' living and working conditions, as well as newcomers' lack of social capital and support



networks to rely on during a crisis (Bindu et al., 2020). The speakers suggest that **local response** protocols should be developed in areas where TFWs are engaged in high-risk employment, and that pandemic updates and guidelines should be available and communicated in multiple languages using different medias (Bindu et al., 2020). The pandemic has also opened the door for a broader dialogue on systemic racism, as we can see such greater impact on racialized (largely immigrant) communities (Bindu et al., 2020).

From the 2020 North York Community House COVID & Canada's Settlement Sector: Survey Results which examined new policies and procedures created in the wake of remote pandemic working, respondents recommended that detailed policies and procedures for remote working should be disseminated sector-wide in the future.

Participants from 2020 OLIP event *Health & Wellbeing Sector Table's Dialogue on Challenges Facing Immigrants* recommended that funding be allocated towards "resource channels" of information, such as religious institutions and community networks. At-risk communities must be informed that they may receive information in their preferred language or language of origin—they must be made aware that information is out there in the first place.

Innovative and Collaborative Settlement Sector Ideas & Practices

March 2020 PeaceGeeks Report

PeaceGeeks developed a report of recommendations to IRCC in March of 2020 entitled *Settlement 2.0 Project: Innovation is in our DNA.* This report seeks to solve gaps in the settlement sector across Canada, seeking to create more innovative and collaborative settlement sector practices. (PeaceGeeks 2020, 2). Their main project objective is to "develop a vision and action plan for exploring how technology and innovation can best facilitate settlement outcomes for supporting newcomers" (PeaceGeeks 2020, 4). The Settlement 2.0 project aspires to empower newcomers to be active participants in their settlement journey. Through recognizing the pre-conditions necessary for effective change, PeaceGeeks explores how the Canadian settlement sector can embrace technology and innovation in service delivery and within strategic principles.

The project was completed in two phases. Phase 1 included a situational analysis of the effectiveness of current service delivery models, as well as challenges with open and collaborative innovation within the settlement sector. Building on the findings of the situational analysis, Phase 2 involved the design and coordination of community consultations between settlement sector stakeholders across British Columbia's Lower Mainland. The objective of these consultations was to collect data on how effective collaboration and innovative responses could address the challenges identified in the first phase (PeaceGeeks 2020, 4). Phase 1, the situational analysis, included a literature and 36 qualitative interviews with various settlement sector stakeholders. The analysis centered on internal perceptions of current service delivery methods, challenges with collaborative innovation in the sector, current assets within the sector, as well as what supports are needed to achieve improved outcomes (PeaceGeeks 2020, 5).



The analysis confirmed that the settlement sector is in a constant state of instability due to a lack of resources and capacity to shift and adapt (PeaceGeeks 2020, 5). The general consensus of the immigrant serving sector is that while they are having a positive impact on the lives of newcomers, there is far greater work that can be done to become more effective, efficient and accessible (PeaceGeeks 2020, 5). While the sector is defined by resilient stakeholders, building collaboration; continuing to build trust; implementing formalized knowledge mobilization efforts; investing in training and hardware to increase technology access, literacy and infrastructure; as well as a sector-wide capacity-building approach will continue to be fundamental priorities of the settlement sector (PeaceGeeks 2020, 6). The final recommendations in the Settlement 2.0 report are thoroughly linked to IRCC's 2019 five-year call for proposals "CORE" principles: Client- centered; Outcomes driven; Responsive to need; and lastly, effective use of resources (Government of Canada, April 2019; PeaceGeeks 2020, 8).

Grounding a client-centered approach in community connections allows clients' settlement needs to be met through cross-sectoral community collaboration and consultation. An example of such was the Surrey School District's Settlement Workers in Schools and English Language Learner Welcome Centre, which began as a regional project and scaled across Canada. The program connects newcomer youth and their families with settlement resources through their school within their community, helping newcomer youths and families make friends, build social networks, and become familiar in their new environment (PeaceGeeks 2020, 10). This community-oriented approach involves reaching out to small-scale partnerships such as community actors and local non-profits (PeaceGeeks 2020, 10).

Creating a more expansive settlement approach also involves incorporating asset-based approaches, rather than needs-based approaches (PeaceGeeks 2020, 11). A community-based client-centered approach focuses on what positive experiences, opportunities and assets newcomers bring to their new environment, rather than focussing on what they lack. Through focussing on an asset-based service model, we can shift the broader Canadian community's view of newcomers so that the public accepts immigrants and refugees more readily, rather than the historical framing of newcomers as job-stealers and economy drains (PeaceGeeks 2020, 11). An example is through framing newcomers as a solution to labour gaps in Canada, as an estimated 250,000 Canadians are expected to retire every year in the coming decade leaving massive gaps in the labour market ("Improving Settlement Services Across Canada: Report of the Standing Committee on Citizenship and Immigration," June 2019; PeaceGeeks 2020, 11;). Shifting this terminology and service-delivery model can change employers and the general public's view of newcomers to assets, rather than hindrances, within their organizations and communities.

The final recommendations to further the client-centered approach include:

- Bringing the broader community into the conversation about settlement and integration for a community-based approach to newcomer Canadian settlement
- Utilizing asset-based service models and language
- Engaging the Canadian community as a whole into the broader conversation about newcomer settlement (PeaceGeeks 2020, 12).



Defined by IRCC, "outcomes-driven" refers to programming that is "driven by evidence, ensuring the best outcomes for clients" (PeaceGeeks 2020, 15; Government of Canada, 2019). Outcomes- driven frameworks centre around the ability to "collect, evaluate, analyze, secure and act on data" (PeaceGeeks 2020, 15). PeaceGeeks' situational analysis determined that the non-profit sector as a whole is less efficient in evaluating effectiveness and impact than other sectors (PeaceGeeks 2020, 15). Greater agency capacity concerning data collection and information management, as well as collecting and utilizing client feedback, is key for progress within the settlement sector. This requires updating technology, software, and information management systems to adequately measure client data and outcomes. The final recommendations to IRCC include greater investment in settlement service providing organizations to build technological capacity to improve client-centered outcomes and improve efficiency, as well as formalizing and implementing knowledge mobilization (PeaceGeeks 2020, 15).

Supporting collaboration between the sector, the community, other non-profits and stakeholders will result in greater "responsiveness to need". PeaceGeeks also recommends assessing partnership and funding options from the private sector, including non-settlement service providers. The key recommendations for improving programming "responsive to need" includes sector-wide capacity building efforts within and outside of the sector, as well as ground settlement work in communities to support newcomers' integration in Canada (PeaceGeeks 2020, 9).

PeaceGeeks reports that the settlement sector urges IRCC to "change the funding model" for effective use of resources through restructuring the funding process (PeaceGeeks 2020, 13). The current funding structure operates on a five-year rotation, requiring previously successful settlement organizations to re-apply after the five-year term in the same regard as novel, untested initiatives (PeaceGeeks 2020, 13). This requirement expends considerable cost, time, resources and energy on the application and agreement process, reducing the cost, time, resources and energy spent on settlement work. Stakeholders have suggested a new process in which successful organizations with adequate performance history be "fast-tracked" through the funding process (PeaceGeeks 2020, 13).

Furthermore, funding models should be more mindful of the resource and time that ongoing innovation consumes. The key recommendation towards more effective use of resources is to "engage in conversation with the settlement sector about how funding structures might shift to better encourage, support, and incentivize innovative and collaborative practices and processes, to continue to make effective use of resources, and further build trust between funders and funded agencies" (PeaceGeeks 2020, 14).

The key propositions from the Settlement 2.0 project are as follows:

- Implementation of national, rather than regional, changes in the sector within a national-set standard
- A re-evaluation of what the sector needs from IRCC involving guidance, support, and resources
- Operationalization of the CORE principles



- A national dialogue between IRCC, the settlement sector, as well as other actors, funders and stakeholders
- A national capacity-building approach
- Mapping out structured approaches towards meeting the CORE principles
- Development of a Theory of Change by IRCC to establish concrete correlations between each CORE principle
- Creating a new dialogue surrounding innovation and the SDI framework (PeaceGeeks 2020, 16-17).

PeaceGeeks advises continued communication between IRCC and the sector, two-way collaboration, nation-wide knowledge sharing, greater focus on outcomes-driven results and meeting clients' needs, as well as building greater trust between funders and the immigrant serving sector (PeaceGeeks 2020, 17).

Technology and Digitization: Resources for the Settlement Sector

All of the challenges exposed by the pandemic offer the opportunity to mobilize and demonstrate resilience in the face of a crisis. Factors that contribute to resiliency in settlement sector organizations include digitizing services, adapting the program delivery framework to be flexible and responsive to the evolving needs of clients, as well as a resilient mindset in both leadership and program delivery (Wong et al., 2020). Prior to the outset of the pandemic, the Canadian senate had already addressed the "slowly intensifying crisis" within the non-profit sector (Wong et al., 2020). The non-profit sector is featured by "lean operations", as they have become expert at doing more with less (Wong et al., 2020). Short term financing, precarious working arrangements, underfunding of operational costs, lack of funder investment and infrastructure issues have made an already challenging environment exacerbated by the implications of the pandemic (Wong et al., 2020). The sector is expected to fill gaps and expand needs caused by the pandemic during a time in which capacity is most challenged. In the Metropolis webinar entitled Contributing factors to resilience: Digitization, responsive program models webinar, Wong et al., refer to the pandemic's "triple threat" to the settlement sector: Revenue loss, office closures and service cancellations, as well as human resource challenges (Wong et al., 2020). During this time of added pressure and adaptation, the settlement sector is pushed to mobilize resilience and shift to virtual service delivery. The future of the sector is likely to continue to grow its digital capacity and service delivery, calling for increased technology investment and support (Wong et al., 2020).

It is clear that Innovation in technology will continue to be a key contributor to problem solving and outcome improvement within the settlement sector. In *A chronology of technology and innovation research in the Canadian immigrant and refugee-serving sector*, Campana discusses the past and future of technological innovation to assist positive client outcomes in the immigrant serving sector. In 2002, a recommendation to funders on future computerization priorities was made from executive directors and senior managers of agencies part of the Computerization project. "If the agencies are to manage technology efficiently in support of CIC-funded programs, their funding agreements must account for all of their technology expenses." This includes management time, a new level of administration, and



new human resource requirements throughout the agency" (OCASI, 2002; Campana, 2020). This recommendation still holds true today.

As outlined in the PeaceGeeks report, the sector and IRCC need to continue dialogue about funding technological innovation, capacity building, and technology training. It is important to maintain the "human touch" aspect of the settlement sector, however in-person services coupled with electronic forms of service delivery will result in greater efficiency as well as greater reach to newcomers in more remote areas, ultimately decreasing barriers to accessibility (Campana, 2020). Campana notes that digital capacity has been a long-standing issue in the settlement sector (Open North, 2017; Campana, 2020). In a 2017 national survey of settlement organizations, only 40% of organizations reported that they had a digital strategy, while 92% of organizations rated digital capacity tools, including infrastructure, training, processes, etc., as important to achieving outcomes (Open North, 2017; Campana, 2020). Campana reports that it is felt among the sector that funders do not do enough to support technology enhancement through funding resources (Campana, 2020).

Furthermore, another recent report found that a lack of information sharing and transfer of best practices within the sector concerning digital service delivery a lack of evaluation, monitoring and management of technology uses in the sector and a lack of policies and guidelines for technology client service use are areas of concern for service providing organizations (Campana, unpublished; Campana, 2020). Overall, a common theme appears to be a lack of infrastructure, policies, and capacity for technology use and innovation.

The Metropolis webinar featured ACCES Employment as a model for digitalization and capacity building in the sector during the pandemic. An employment service program focussed on newcomer jobseeker and employer needs, ACCES Employment looked towards finding ways to adapt to online service delivery effectively as the first wave of COVID-19 hit. All in-person services were shifted fully online, a virtual call centre was built, and staff were trained to use multiple technological service delivery platforms (Wong et al., 2020). These platforms included online job fairs, workshop modules, webinars, e-learning modules, as well as remote interview preparation (Wong et al., 2020). Highlights during the first few months of the pandemic were staggering: compared to pre-pandemic rates in 2019, 10% more workshops were held during the pandemic, participation in workshops increased by 49%, overall employment rates increased by 3.7%, and there was an increase of 16% in total visits (Wong et al., 2020).

Notably, steps to accomplish these results did not only begin during the pandemic. In 2016, ACCES Employment received a technology grant from Accenture, which assisted Access to begin developing online services and expanding to a wider international audience (Wong et al., 2020). Their online service model included an e-learning hub, a client database to track client data and success, as well as various virtual services (Wong et al., 2020). This resulted in doubling impact from in-person alone delivery to in-person and online delivery from 16,000 in 2016 to 34,000 in 2018 (Wong et al., 2020). In 2019, a second technology grant was received from Accenture, which assisted in enhancing the virtual service delivery model, as well as developing an Al chatbot to provide information on service delivery



online (Wong et al., 2020). The AI chatbot VERA (virtual employment and resource assistant) is available 24/7 for general questions and information, as well as holds a repository of all resources and curriculum materials (Wong et al., 2020).

ACCES Employment looked at four points of digitalization: connecting and communication between clients and staff through using organizational tools such as webinar and conferencing tools; cultivating online service delivery and learning environment, such as the online learning management system with a library of learning modules; the learning materials, including the e-learning curriculum; and lastly building technological capacity of staff and clients to use technology comfortably and with as much effectiveness of human interaction with ongoing support and coaching (Wong et al., 2020). This digitalization process was transformative for the organization throughout the pandemic and will continue to be in the future. The organization's success serves as a model for other sector organizations' transfer to digitalized service delivery.

The Settlement Sector and Technology Task Group Preliminary report takes a look into the future of the immigrant and refugee-serving sector's service delivery model for newcomers and communities. The Task Group intends to identify, analyze and learn about the needs of the settlement sector in order to move towards the successful implementation of digital and hybrid service provision models (Liu & Campana, 2020). The main components of the Task Group's inquiry involve looking at technological infrastructure, privacy issues, professional development and training for staff, as well as examining the digital divide and digital literacy of newcomers within our communities (Liu & Campana, 2020). To conduct the study, researchers sent out two national surveys in French and English to the sector: One for front-line settlement workers, and one for management/leadership workers. The survey received 366 responses, with higher response rates from English speaking settlement workers. An online form with seven high-level questions was also created for other sector workers to share experiences and ideas (Liu & Campana, 2020). 16 interviews were also conducted involving 25 participants, one group interview with over 12, and another focus group with 20 participants (Liu & Campana, 2020).

The findings concluded that integrating a digital service framework was received positively by agencies who reported COVID-19 expanding and expediting their discovery of digitalized service delivery; however, agencies who were less positive about the future of digital/hybrid service delivery indicated that determining which programs should be delivered online through restricting and evaluating was uncertain. While there are many technologically innovative organizations, some struggle to adapt to a technological service delivery model (Liu & Campana, 2020).

Major themes presented through the study:

- Determining a concrete definition of "digital and hybrid service model"
- Examining infrastructure, operations, privacy and security
- Implementing a change-management model sector-wide
- Improving sector-wide digital literacy, upskilling, creation of new and expanded roles
- Increasing options of choice for newcomers to decide how they access services
- Addressing digital divide & literacy
- Data system improvement



- Better understanding newcomers' technology and communications use and preferences and ensuring their voices are at the centre of decision-making
- Creating systems to measure and define success with digitalized service provision
- Ensuring collaboration within stakeholders and funders with intergovernmental cooperation (Liu & Campana, 2020).

Generally speaking, settlement sector organizations reported wanting to learn from one another to learn about digitized and hybrid service delivery, as well as how this impacts job roles, professional competencies, and how to measure success and outcomes (Liu & Campana, 2020).

Campana also put together a list of projects, surveys, reports, and settlement-sector specific professional development opportunities around Canada. This list broadly covers the future of settlement work in regards to digitalization, capacity building, knowledge sharing, and collaboration. Campana asserts that this is an initial snapshot of current projects/work in the settlement sector, but there is more to come (Campana, October 2020). Some of the projects include:

- The aforementioned Settlement Sector and Technology Task Group
- NSIC learning exchange, which focussed on facilitating conversation centering on the development of a vision and work plan for the health of the settlement sector, including jobs and those working within the sector (Campana, October 2020).
- Advisory Committee on Social Innovation
- Future Skills Centre, which works towards helping Canadians gain labour market skills through research and funding innovation projects, including Career Advancement for Immigrant Professionals, FAST, Defining Digital Competencies

With regards to professional development programs and projects to assist workers in the settlement sector:

- AMSSA's repository of webinar and e-symposia recordings
- OCASI's online learning site, which provides Learn At Work courses for settlement workers
- AAISA's professional development training and certification program
- Recordings of Pathways to Prosperity's conference presentations
- Maytree's Five Good Ideas program for dialogue between industry and issue experts on key management issues
- Cities of Migration's Learning Exchange, which provides a series of webinars for discussion on immigration issues
- CAMH's immigrant and refugee mental health project, which provides a toolkit of resources (Campana, October 2020)

Other resources for the settlement sector include AMSSA's lecture on digital access and digital literacy, which opened a dialogue centering around innovations within the settlement sector for service delivery, successes and difficulties of moving services online, as well as what those implications mean for equity and justice among the most vulnerable (AMSSA, 2020; Campana, October 2020). These resources provide extra guidelines for workers in the settlement sector to gather information on recent/ongoing studies to continue adaption to the new environment of remote service provision.



New Funding Models to Assist Newcomers with Economic Integration: Social Finance Models

Currently, Canada's competitive funding system for settlement and integration (S&I) is considered unique, utilizing fee-for-service contracts with public and private institutions, including non-profits, along with different levels of government involvement (Richmond and Shields, 2005). Yet, there are inconsistencies with the ability of these services to meet the correct nature of the demand. For example, the needs related to increasing ethnic diversity of immigrants are not adequately met (Simich et al, 2005; Guo, 2006). Neither has the need for reallocation of services been met, as immigrants tend to settle in suburban areas while the funding regime tends to support larger service providers in urban areas [Mukhtar et al, 2005]. It is possible that new funding regimes can address many issues such as these, and have a positive impact on economic integration for newcomers.

Utilizing social finance as a novel approach in other sectors has been on the rise in the world. There are a range of models that showcase the possibilities that these could be used successfully to address growing social and environmental concerns, and applied effectively to the settlement and integration sector. In Canada, the market has grown at a slower, experiential pace in comparison and while there is movement in this area, it will require more deliberate effort for systematic change (Harji and Hebb, 2014). It is therefore useful to take cues from countries with "more experienced markets" (Hebb, Harji and Hachigian, 2016, 8).

In Canada, challenges may exist surrounding the supply of capital (related to attracting investors), and demand for capital (related to building organizational capacity, as well as a lack of a regulatory system surrounding revenue-generating activities for non-profits). Canada's non-profit sector currently relies heavily on grants, a trend that has started to shift (Hebb and Thaker, 2014). Intermediaries (such as investment funds) are very important in order to facilitate this sort of systemic change in Canada. Investment culture in Canada has significant regional differences related to funding decisions, and is considered risk-averse (Harji and Hebb, 2014). Following this, while the intermediaries tend to be fragmented and regional in Canada, there is nonetheless progress being made in the regarding their engagement (Harji and Reynold, 2014).

Another important item is the complexity of social finance being applied to specific sectors of S&I. "Like gender, S&I for immigrants and refugees could be understood as a lens to be applied across impact sectors, rather than an impact sector in its own right" (Hebb, Harji and Hachigian, 2016, 9). S&I is broadly applied to many sectors—health, finance, employment and many more. This is in contrast to sectors such as housing, food and agriculture, have seen more growth and interest in new models (Harji and Reynolds, 2014).

While Canada is still in the relative beginning stages of exploring social finance for the S&I sector, the following areas of potential, and benefits, have been identified (Hebb, Harji and Hachigian, 2016):

Utilizing new sources of funding within organizations, networks and for individuals



- Improving impact and sustainability for service provider organizations (SPOs)
- Creating important partnerships within the private sector and encouraging these new actors to become involved in the interests of newcomers.

Elaborating on these possible benefits, social finance could allow for novel capital sources to fill demand for the growing needs within the sector, (and it would be important to connect this to new needs in light of COVID-19.) It is important to note that social finance would not entirely replace public funding; it would remain complimentary to it (ASCI 2014; HUMA 2015). Other benefits of social finance would be to dismantle or reassess the fortitude of certain "structural barriers inherent in a traditional government funding approach" (Hebb, Harji and Hachigian, 2016, 10.) Newer models can fill gaps, increase sustainability and help achieve goals. For example, in the current system, a SPO may be more accountable to the funder as opposed to their own clients due to systemic pressure (demanding expectations of outputs (Shields et al, 2014). "A performance-based structure that aligns financial payments with demonstrated outcomes (rather than activities or outputs) can strengthen the impact of SPOs". (Hebb, Harji and Hachigian, 2016, 11). Traditional funding regimes may be short-term and cyclical—while new funding models could lengthen programs and increase sustainability, shifting to demands of clients in most need. Revenue may be generated through private employers and/or through universities in order to aid with sustainability over the longer term. (Galley and Shirey, 2014; Flynn and Bauder, 2015)

Generating partnerships (such as new investors) is a great benefit to the system. While traditionally, government funding in Canada is very competitive amongst SPOs, in part to ensure accountability, this may actually lead to the breakdown of successful partnerships. In contrast, social finance would transfer some of the risk to the private sector, inspiring innovation. "Investors often provide SPOs with the autonomy they need to establish complex and more integrated programs that can meet diverse and changing S&I needs." (Hebb, Harji and Hachigian, 2016, 11).

Social finance may be suited to individuals, for-profit small and medium enterprises (SMEs), entrepreneurs and other types of organizations within the S&I sector. Individuals may be suited to "character-based micro loans" (Hebb, Harji and Hachigian, 2016, 11); entrepreneurs may be suited to SME loan programs; and non-profit SPOs and newcomer coops could receive quasi-equity and loans. Incentives for employers could possibly include education reimbursement for those they invest in, or social finance investments related to employment outcomes. These models may also be extended to SPO's networks.

The following is a further list of mechanisms and areas of exploration for social finance delivery:

- Social investment funds (SIF)s, which tend to be involved in social issues (NMF, 2014)
- Social impact bonds
- Services provided by financial organizations like credit unions or banks which have "wide and deep distribution channels that are necessary to reach the target beneficiaries through existing or adapted mechanisms" (Hebb, Harji and Hachigian, 2016, 12). (Best practices from the United



Kingdom have shown that in order to achieve impactful change, the scale of the intervention is important, while being mindful of the different cultures within the financial institutions.)

"When designing new social finance mechanisms, best practice drawn from successful social finance initiatives suggests that relevant actors should work collaboratively and design solutions that are directly linked to social needs, by working backwards from these needs to identify the ways in which financial or social capital could address these needs, as opposed to using the social finance model to inform the approach to a specific social issue" (Hebb, Harji and Hachigian, 2016, 12).

For capacity building, in addition to applying social finance for the achievement of meaningful systemic change and meeting stated objectives, it is necessary to invest in technical support, training, physical space, and the sharing of resources (partnerships), as well as enabling and supportive policy measures. Other important enabling factors are grant support for scale and capacity, as well as guarantees and tax credits.

Hebb, Harji and Hachigian seek to apply the possibility of social finance on the areas of S&I that would be highly relevant to IRCC, and identify distinct phases for newcomers, while acknowledging that the stages or phases are not always linear, and that newcomers do not all move through these phases at the same rate. The following stages are identified: "Early Stage Newcomer Settlement (0 to 3 years)"; the "Second stage of newcomer integration (3-5 years)"; and the "Third Stage Newcomer Integration (5 years or more)" (Hebb, Harji and Hachigian, 2016).

During the key first phase, aid in settlement is necessary, including access to essential services, housing, health care, childcare, language aid, networking, employment training and access services, etc. (Hebb, Harji and Hachigian, 2016) **The recommendation is that the federal government continues to play a vital role of supporting and funding this first stage of settlement and the many necessities it covers.** Social finance models would have to address the various needs of these newcomers; priorities would be employment, certification (bridging) training and education.

Two types of social finance may be applicable for this phase—micro-lending programs and funds, and pay-for-performance contracts. Social finance in this case is often applied to individuals, for a maximum of \$15,000—these individuals are referred from settlement agencies based on character references as opposed to credit history and current hard assets. These loans can be essential in providing talented individuals with a base to begin their career trajectory and start building credit. This is contrary to the practices of mainstream financial institutions which require good credit and hard assets in order to provide loans (Hebb, Harji and Hachigian, 2016).

In Canada, micro-loans are offered by credit unions in partnerships with community organizations, such as Vancity credit union and the Immigrant Access Fund (IAF), which has become a national program, and has inspired Manitoba's SEED fund (Recognition Counts!) . Loans can cover other pressing needs of newcomers, easing access to employment training and education, costs related to childcare, shelter, etc. This type of social finance geared to the individual may be especially successful if combined with long-term mentorship (Hebb, Harji and Hachigian, 2016).



With regards to financial literacy and inclusion, social finance may also play a role for during the first phase of newcomer settlement, helping settlement agencies and other actors work directly with newcomers in order to educate them in these areas. For example, Vancity's "front line branch staff" (Hebb, Harji and Hachigian, 2016, 14) have been trained to respond specifically to newcomers' needs related to financial inclusion and financial literacy through help from social finance.

A second model for the early phase of immigration are pay-for-performance contracts, where the government pays service providers, or intermediaries, based on pre-approved performance targets. This is results-dependent, and the onus of failure, or risk, is then placed upon private actors. The major benefit from this model is the opportunity for innovation and encouragement of new thinking in terms of service delivery. However, some newcomers in the early stages of settlement may not be ready for such a program for SMEs if they are still in the process of acquiring language skills, housing, etc. (Hebb, Harji and Hachigian, 2016). A good example of the pay-for-performance model is that of the Community Employment Loan Program in Ontario. SMEs are offered financial incentives to hire newcomers such as a reduction in the interest rates of such loans. In this case, the Government of Ontario is involved in scaling the program with cost savings in other support programs, with the help of a partner (Hebb, Harji and Hachigian, 2016).

Other mechanisms under the pay-for-performance model are called "social impact bonds" (SIB)s, which may address social issues such as youth unemployment, foster care, etc. as well as many applications for the S&I sector. One such model is the Career Impact Bond program where underserved students, including immigrants, are able to access training without paying any upfront costs. This is accomplished through capital from impact investors. Once the student successfully passes the training/courses and gains meaningful work as a direct result, they repay costs (both to the investors and training providers) at predetermined dollar amount. Otherwise, no repayment is necessary (Social Finance, 2020). This initiative was established post-pandemic, as the need for accessibility in gaining skills and ongoing education is more pressing than ever. This program provides solutions for those disproportionately affected by systemic barriers, such as women of colour, and wraparound services, such as childcare. The organization's general mission is in part to "bring uncommon partners together around a common purpose: to measurably improve the lives of those in need. Through a set of outcomes-based financing strategies called Pay for Success, [they] work to disrupt the status quo, shifting mindsets to align resources with impact" (Social Finance, 2020). There are, however, concerns related to the appropriateness of this model, as uncovered through the MaRS Centre for Impact Investing, regarding expectations of returns. It may also be difficult to measure challenges related to "feelings of social inclusion and enhanced self-confidence" (Hebb, Harji and Hachigian, 2016, 16).

During the "second stage of newcomer integration (3-5 years)" integration becomes paramount (Hebb, Harji and Hachigian, 2016). At this stage, social finance models would concern themselves with helping entrepreneurial newcomers access capital for SME start-ups. Less about the individual's merit, social finance during this stage would enable the growth of enterprises and SPOs. Should the enterprises meet the models' criteria, there would be no barriers in accessing funds.



For entrepreneurs and settlement agencies, the following social finance models are recommended: social investment funds (SIFs) and SME loan programs. The first are unique depending on the context, and involve intermediaries, gathering capital from various sources, such as foundations, and then investing in the social sector. Repayment over time is often but not always associated with SIFs. An example is the Nova Scotia Community Economic Development Investment Fund (CEDIF) and the Futurebuilders Fund in the UK. The Ontario Social Enterprise Fund mobilizes the government to match funds leveraged by intermediaries—up to a maximum of \$500,000 per initiative (see the Ottawa Community Loan Fund, the Toronto Enterprise Fund and the PARO Centre for special focus on immigrants and refugees). Some Funds provide support in the form of capacity building and financial coaching services. SME loan programs are designed for entrepreneurs, an example being The Nova Scotia Loan Guarantee Fund (Hebb, Harji and Hachigian, 2016).

Finally, the "Third Stage Newcomer Integration (5 years or more)" (Hebb, Harji and Hachigian, 2016) assumes that the immigrants are integrated into Canadian society, though this is not always the case and this may be difficult to measure. "The overall objective in this third stage is for integration to become a two-way street. This means that it is not only foreign-born individuals that must integrate into Canadian society, but also Canadian employers and social service providers (including hospitals, schools and libraries) that must adapt in order to remove barriers for newcomers and to realize the economic and social benefits of immigration." (Hebb, Harji and Hachigian, 2016, 19).

Market building initiatives applicable to all identified stages of integration may be wholesale funds, social incubator funds, funds catalysing public development banks and social impact bonds. Comparatively, when analysing the model across the outlined stages, it becomes apparent that a diversity of models is needed to address policy objectives due to different strengths and weaknesses depending on context. As for success indicators, it is noted that "ability to scale is a key success indicator for many social finance models" (Hebb, Harji and Hachigian, 2016, 22).

The following insight should be noted—the "federal government should not try to become intermediaries themselves but should 'catalyze' social finance intermediaries through de-risking (through providing first loss capital), partnering, and providing 'wholesale' access to capital for the sector" (Hebb, Harji and Hachigian, 2016, 23). Ways that the federal government could facilitate social finance would be altering investment rules, "enabling corporate structures", as well as providing subsidies, return enhancements and de-risking the culture. IRCC is also suggested to be made aware of the possibility of more direct involvement such as continuing to provide funds to build capacity, engaging in pay-for-performance models and/or co-investing such as through a SIF. (Social finance is not inherently riskier than traditional models, and this might require a change of perception amongst stakeholders.)

Pay-for-performance

Specific to the S&I industry, MaRS released a report called "How Pay-for-Performance Can Improve Employment Outcomes for Syrian Refugees" in 2017, providing a case study of research and



recommendations. IRCC requested that MaRS look into how they could pay service providers based on outcomes, and both IRCC and the provider would decide upon payment plans, targets and outcomes in advance. With IRCC agreeing to loosen requirements related to timelines, activities schedules and expenditure reports, the provider would then have more freedom to grow and adjust to meet outcomes—the model allows for programs to prove their value, thus receive more funding, and create partnerships with employers. MaRS proposed three projects based on this model: a business incentives projects, a pay-for-success project, and a top-up project where all of these models would be run through the service provider. These projects were conceived after interviewing refugees to uncover employment challenges related to language acquisition, digital literacy, work culture, a lack of networking opportunities, and accreditation issues.

The idea for a business incentives project would be to match the Syrian refugee's skill set with an employer seeking that skill set, which could be facilitated through an employment-matching service such as Magnet out of Ryerson University. The employer would then hire the individual, agree to some form of language training, and if they remain employed after a year with demonstrable language acquisition, IRCC would pay the employer. Criteria for this model would include refugees' existing skills and qualifications, the ability to measure outcomes indicating transferrable skills like English-language acquisition (skills cannot only suit a unique employer) and the ability to design viable and credible ways to measures these outcomes. In justifying English-language acquisition as the transferrable skill, it is necessarily to remember the two-way street of integration: "Tying English improvement to an employer incentive will leverage employer capacity to help refugees on the most important determinant of integration" (Jaymin, K. & Farthing-Nichol, D., MaRS, 2017, 14). Currently, IRCC is not mandated to pay premiums for programs' costs under their terms and conditions, however it is recommended that IRCC look into modifying this, as the "premium will represent the risk that government avoids by agreeing to pay (in whole or part) only if the program succeeds" (MaRS, 2017, 15). Otherwise, the risk of failure could be too daunting for service providers.

The idea for a pay-for-success-project would be for a Syrian refugee to sign up with an occupational skills program where they would have the opportunity to learn the language, skillset and culture of the industry. They would also be connected to employers, and IRCC would pay the service provider for every individual who remains employed. Criteria includes augmentation to existing services through the project, evidence linking the program to outcomes, and the ability to measure outcomes. Releasing providers from having to deliver arguably stringent reporting would also for better results as well as flexibility when dealing with a diverse population (MaRs, 2017). The role of social finance would be as an intermediary in order to assess the occupational skills program and whether, overall, it is meaningful and measurable. It would advise IRCC and provider as to structuring payments, contracts, and make the link to investors if necessary.

Finally, the top-up project would see a Syrian refugee connect with a recertification loan program which would lend the individual funds for recertification as well as housing, in order to allow them to study, pass exams, and begin a work search. In part, IRCC would pay the provider for the Syrian



refugee's difference in income before and after the loan is taken. Criteria would include the following: service providers would be required to pay project costs upfront and handle risk of failure (this may be a deterrent); the project must produce augmented services; they must provide evidence that the program may be linked to specific outcomes, and as mentioned for the other two models, provide credible ways of measuring outcomes.

Premiums the from IRCC would also encourage project uptake from service providers, though this is not necessary. In addition, IRCC would still pay most of its contributions based on activities and a small(er) amount based on outcomes. (This type of project could be implemented in a quicker fashion than a pay-for-success project because premiums and an IRCC systems-change would be less pressing.) The social finance sector would aid in assessing the possibility of "paying for a loan certification program through PFP" (MaRS, 2017, 14), aid with the agreement, structure payments and help with the contract(s).

A key point to remember, related to the PFP model, is that "ultimately, it is the outcomes—regardless of the activities or the outputs—that matter to the people who the service providers are trying to help" (MaRS, 2017, 11). The MaRS report states that it would even be possible to tie 100% of funding to outcomes to allow for the most flexibility and in such a case, risk of failure would be transferred to investors. (Investors would agree to only earn interest should the provider meet the outcomes. However, this is not essential to a PFP model being successful.)

Stakeholder engagement is paramount—employers must be aware of the benefits, and not just the risks, of hiring Syrian refugees, for example. In addition, providing incentives to employers such as wage subsidies would encourage them to engage this population, as it is proven that incentives mobilize employers. These types of novel projects must be promoted amongst employment service providers as well, as they are perceived to be risky (especially if they are commonly not-for-profit, they cannot afford to absorb the risk). IRCC would also have to prioritize building capacity for data collection (MaRS, 2017). As noted, partners are important in ensuring success. The report names the following social research organizations with experience in measuring social finance models: HUB Health Research Solutions; Social Research and Demonstration Corporation; Toronto Health Economics; and Technology Assessment Collaborative. Organizations such as these would be important in validating outcomes, and could be targeted though the launch of an RFP. In addition, it is noted that "Relatively new financial structures [...] usually require an expert to intermediate between stakeholders. Social finance intermediaries help stakeholders to understand the PFP design and to work together towards the outcomes" (MaRS, 2017, 25).

Moving forward, in order to implement/prioritize pilots the following questions are useful to ask: What are the most pressing barriers to address? Are short-term outcomes a priority over longer-term, sustainable ones ("larger, riskier project that may help more Syrian refugees?" MaRS, 2017, 25) Is it wiser for IRCC to pair with an established provider or take the chance on one which may have newer ideas? If IRCC chooses a project for which it would have to alter its terms and conditions, how long would that process take?



Upcoming Program of Interest

An article by the MaRS Centre for Impact Investing entitled "Is there a better way to fund social change?" from November, 2020, reiterates this sentiment that innovation should be made (though not necessarily specific to the S&I sector). The co-founder and executive lead of MaRS, Adam Jagelewski believes that attention should be paid to outcomes as opposed to outputs, encouraging innovation to improve outcomes and proving accountability for public funds.

"Simply put, this model helps organizations that provide social programs to focus on delivering concrete results. Service providers agree to meet certain targets with a funder like a government or charitable foundation, and receives payment when it hits those goals. Real-time data collection throughout the program enables providers to make rapid course corrections if needed" (Hague, Matthew, MaRS, 2020).

In 2021, MaRS is set to launch the National Outcomes Fund (of \$200 million). Government actors and philanthropists may contribute to this fund in order to address several pressing issues in the social sphere; public health, climate change, poverty, etc. Importantly, by emphasizing the need for trackable, tangible outcomes, this will encourage new sources of capital. This approach is evidence-based, as successful Funds have operated in the UK. Results are still in the process of being measured, however it is clear that it encourages new partnerships between governments, agencies, and others. Andrea Anastasiu from the University of Oxford's Government Outcomes Lab has commented in part, "[...] Often, they can push sometimes siloed groups to collaborate, agree on the outcomes, agree on the strategies to reach those outcomes. And that can lead to innovation, better cooperation" (MaRS, 2020).

Conditions to ensure best outcomes include having a "clear variable like a recidivism rate that can be easily and routinely measured" (MaRS, 2020). It is also key to have results that may be measured over the short-term as well—a challenge is that many programs may not have easily captured metrics. While there are several risks and unknowns, having a robustly-set target along with great partnerships can inspire major innovation.

Conclusion

The immigrant-serving sector is in a period of transition which requires a multifaceted approach. While the pandemic highlighted and exacerbated underlying previous conditions which disproportionately affect the most vulnerable immigrant populations, COVID-19 has also displayed the sector's resiliency and prompt response in the face of these challenges. IRCC also assisted SPOs with many factors of the digital transition, strategizing for continued service provision, as well as ongoing communication and support for policy reforms. Many organizations emerged as leaders in adapting crisis response through collaboration and coordination with community partnerships and other SPOs, prioritizing clients who were most adversely affected by the pandemic, as well as creating new intake and response models.



With Canada experiencing the lowest immigration levels in over 20 years, IRCC commits to increasing levels over the next three years in part to assist with post-pandemic economic recovery. The immigrant-serving sector must prepare for this intake of immigrants in the wake of recovery and transition. Lessons learned from the pandemic can assist with shaping a better future for the sector through digitization, collaboration, and capacity-building. While the sector displayed great resiliency, many agencies struggled with and were ill-prepared for remote work and service delivery transition. This experience calls for improved sector-wide policies for remote service delivery as well as increased funding for technological innovation. Detailed policies and procedures for remote work should be disseminated sector-wide.

Despite federal, provincial and service provider efforts, many newcomers struggled through the impacts of COVID-19. The pandemic disproportionately affected low-income, racialized and female immigrants not only socially and economically, but through higher infection and mortality rates as well. Intersecting pre-existing social inequities, including lack of access to health care, precarious employment, and unhygienic living conditions among immigrant populations left newcomers at higher risk for contracting the virus. Widely immigrant-held jobs, such as care work, factory and agriculture work experienced massive outbreaks due to a lack of health and safety monitoring. The advent of the pandemic also rose income inequality, leaving 3.1 million Canadians with loss of income and/or employment while increasing the wealth of the richest Canadians (Bindu at al., 2020). A pre-existing wage gap between immigrants and Canadian-born populations was further increased. Furthermore, race-based attacks, xenophobia, discrimination and stigmatization of visible minority populations, particularly Asian Canadians, has heightened. Recognizing how racialized populations have been affected by the pandemic at a higher rate calls for an examination of the systemic issues that underpin Canadian society. Experiences of the pandemic have shed light on the need to improve the working conditions of migrant workers, ensure that newcomers are given adequate information through every stage of integration, as well as revise Canadian credential re-certification processes which disable newcomers from utilizing international education and experience.

Another issue points to the duplication of services, a general lack of collaboration within service providing organizations in the sector, as well as a "competition over collaboration" mindset. The lack of knowledge dissemination and competition among the non-profit sector is largely due to funding structures and a lack of resources which forces SPOs to compete for funding. Reshaping funding structures away from short-term financing and introducing social finance models may alleviate some of these stresses and contribute to a more collaborative sector. Furthermore, adequate funding needs to be allocated towards digitization and technological innovation within the sector.

As outlined throughout this literature, there multitudes of recommendations, such as through social finance, for re-shaping the sector to better serve newcomers, increase integration, and ultimately support newcomers in achieving economic outcomes. Addressing all of the challenges and systemic issues summarized above and increasing responsivity to the needs of newcomers will improve quality of life, advance the Canadian labour market, and improve migrant economic mobility.



Glossary

Client-centered: Defined by IRCC, this refers to programming that is "tailored to meet specific clients' profiles, with a focus on clients who are vulnerable, marginalized, or face barriers" (Government of Canada, April 2019; PeaceGeeks 2020, 10).

Digital divide: From TechTarget, "Digital divide is a term that refers to the gap between demographics and regions that have access to modern information and communications technology, and those that don't or have restricted access. This technology can include the telephone, television, personal computers and the Internet." (TechTarget, n.d.)

Effective use of resources: Defined by IRCC, "effective use of resources" refers to programming that "uses the most effective means of reaching outcomes, including the use of innovative approaches and pilot testing" (PeaceGeeks 2020, 9; Government of Canada, 2019).

Responsive to need: Defined by IRCC, refers to programming that "meets the needs of clients as well as society, to ensure newcomers are fully integrated in their communities" (PeaceGeeks 2020, 9; Government of Canada, 2019). This refers to the needs of newcomers as well as the services, supports, and stakeholders involved in the settlement sector to ensure the greatest level of success for newcomers.

Social finance: "An approach to mobilizing private capital that delivers a social dividend and an economic return to achieve social and environmental goals (Hebb, Harji and Hachigian, 2016, 4)."

Social Investment Fund (SIF): "Entities with an established pool of capital often drawn from a variety of investors, and that invest in primarily non-publicly traded enterprises to generate market-based or concessionary financial returns and measurable social and/or environmental returns" (Hebb, Harji and Hachigian, 2016, 4).

First-loss Capital: A tool within the capital structure of an investment, involves an investor taking the first loss on an investment up to a determined threshold in the form of "a guarantee, subordinated debt or junior equity" (Hebb, Harji and Hachigian, 2016, 4).



Guarantees: "A type of first-loss capital that is used to improve the risk-return profile of an investment for other investors by guaranteeing the principle investment, up to a predetermined amount, in the event of a loss" (Hebb, Harji and Hachigian, 2016, 4). A guarantee protects the investor against a large capital loss.

Micro-loan: Micro-financing for disadvantaged individuals or groups to give them the opportunity to increase their capital and become self-sufficient (Hebb, Harji and Hachigian, 2016, 4).

Wholesale Funds: "Investment funds that deploy capital through social finance intermediaries, such as social investment funds, regional governments and organizations providing market infrastructure" (Hebb, Harji and Hachigian, 2016, 4).

Wraparound Services: A service delivery model which provides comprehensive, holistic services that address solutions to multiple challenges. An example of such would be providing knowledge training as well as mentorship, coaching, language training and digital transition assistance (Cukier et al., 2020, 25-26).

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