

# Chapter 5.3

# At Risk in Canada's Outer Suburbs: A Pilot Study of Immigrants and Homelessness in York Region

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The suburbanization of immigrant settlement means that immigrants must look for housing in submarkets that offer mainly single-family, detached, owner-occupied housing. In York Region, rental housing and social housing are especially scarce, as are social services, including settlement services to help newcomers secure affordable, adequate housing. Immigrants in York Region may face precarious and overcrowded housing arrangements, as households double up, move into unlicensed rental units, or try to maintain homeownership without a stable income stream. The resulting stress may delay successful settlement.

In York Region, a region known for its affluence, homelessness among immigrants is a hidden issue, as immigrants double up with friends and family and tend not to use the shelter system. Alternatively, some immigrants in York Region are forced to take on the burden of homeownership before the household has a stable and adequate income.

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These households cling to their housing, but the face increased financial and person stress.

These findings represent a challenge to the conventional assumption that homeownership is evidence of a progressive housing career, in which the quality, size, and location of housing improve over time.

The findings also underscore the variable geography of homelessness within a single metropolitan area. Information about housing issues at the level of the metropolitan area must be disaggregated if we are to understand the dynamics of homelessness in the suburbs where population and employment growth are concentrated.

#### **Methods**

This research draws on both primary and secondary sources:

- a comprehensive review of policy documents and academic literature about immigrants' housing circumstances and their vulnerability to homelessness;
- an analysis of 2001 and 2006 census information on household composition of immigrants in York Region, residential tenure, housing costs, and affordability;
- 13 key informant interviews with key actors in the immigrant settlement, housing, and social service sectors;
- 9 focus groups with 62 immigrants in the area experiencing challenges finding and keeping suitable, affordable, and adequate housing.

### York Region: an affluent suburb

York Region is one of Canada's fastest-growing suburban areas and an important destination for immigrants. Its current population is about 1,000,000. Between 2001 and 2006, the population of York grew by 22.4 percent, largely as a result of immigration.

In 2006, approximately 43 percent of the region's population was foreign-born. In some municipalities within the region, such as Markham, the proportion of foreign-born residents is higher than 50 percent.

The housing market in York Region is dominated by owner-occupied, single-family houses. Single-detached dwellings account for 72



percent of the housing stock, semi-detached and row houses make up 16 percent of the stock, and the remaining 12 percent are apartments. More than 86 percent of all dwelling units in York Region are owner-occupied.

Housing is expensive in York Region. In June 2005, the average sales price for a single detached dwelling in York Region was \$477,000. Within the rental stock, rents are very close to those in the City of Toronto. The region has approximately 11,000 units of subsidized housing, made up of municipal housing, non-profit housing, and cooperative housing and housing where tenants pay only 30 percent of total income for housing. r capita for social services in York Region is lower than in any other part of the metropolitan area.

To put the numbers in perspective, it may be helpful to compare York Region to Peel Region, the suburban region to the west of Toronto, which has a slightly larger population (1.16 million). Single, detached housing is cheaper in Peel, rental units account for about 20 percent of the housing stock, there are more than twice as many social housing units, and more than twice as many households receive housing subsidies.

# Immigrants need affordable housing

Affordable housing is a prerequisite for successful settlement. Suitable and affordable housing in a comfortable neighbourhood represents a base from which immigrants can address the challenges of settling successfully in Canada.

There is, however, growing evidence that newcomers are more likely than their Canadian-born counterparts to suffer housing affordability problems. And although affordability problems tend to decrease over time for immigrants, data from the Longitudinal Survey of Immigrants to Canada show that housing affordability persists as an important issue for almost four out of ten immigrant households after four years of residence in Canada.

Affordability problems also differ according to ethnic origins. A Toronto study found that the proportion of Latin American, Arab, West Asian, and Black immigrant households spending at least 30 percent of income on housing are higher than for the population as a whole. By contrast, the percentages of Chinese, South Asian, and Italian immi-



grants that spend 30 percent or more of their incomes on housing are below the metropolitan percentage (Hiebert et al., 2006).

# The hidden homelessness of immigrants

Homelessness describes a continuum that ranges from those who are living in shelters or on the street, to the hidden homeless who stay with friends and family, to those who are vulnerable to homelessness because they spend a high proportion of their income on shelter.

Very few immigrants are living rough, and few use shelters or social services. Immigrants are more likely to be hidden homeless. They stay with friends and family, sometimes sending their children to different households to reduce the inconvenience for the families with whom they stay. Even this option may be difficult, as many immigrants are isolated with small social networks of friends and family members.

#### What we can learn from the census

An analysis of census data from 2001 and 2006 indicates three important characteristics of immigrants in York Region.

First, in York Region, recent immigrants are more likely to live as couples with children than people born in Canada and less likely to live alone or in lone-parent families. The preponderance of couples with children among recent immigrants is a direct result of immigration selection policies that favour people aged between 25 and 45 – the prime years for child-rearing.

Second, immigrant households in York Region are more likely to be multiple-family households than Canadian-born households. In 2006, 31 percent of recent immigrants' households included more than one household. Many immigrant households double up so they can afford to pay the rent or make homeownership affordable.

Third (and this point can be inferred from the other two), average household size is substantially larger for recent immigrants than for the Canadian-born residents in York Region. Households headed by a person born in Canada have an average of 2.9 persons, while the average household size for households headed by immigrants who arrived between 1996 and 2001 is 3.7 people.



The large size of immigrant households and the predominance of couples and multifamily households in York Region represent a housing challenge. Housing must be large enough to accommodate large families. Yet large dwelling units tend to be expensive, often costing more than many immigrants can afford, particularly during the initial years of settlement.

# Large households in a region of homeowners

Given the housing stock available in York Region, homeownership is of necessity the predominant form of housing tenure for immigrants. In any case, the monthly costs of renting are much closer to the monthly cost of ownership in York Region than they are in the City of Toronto, so immigrants have an extra reason to own.

At the same time, with lower household incomes than their Canadian-born neighbours, higher proportions of immigrant households spend at least 30 percent of their incomes on housing than the Canadian-born. In some cases, the proportion is as high as 50 percent.

In 2006, while slightly more than one-quarter of all households in York Region were spending at least 30 percent of monthly income on housing, this is true of almost one-third of all immigrants and close to half of all recent immigrants. These numbers are higher than the corresponding numbers for the City of Toronto.

The situation varies according to the municipality within York Region. It is most acute in six census tracts in York Region (in southwestern Markham, and central Richmond Hill), where 26 percent to 34 percent of immigrant households are at risk of homelessness because they are spending more than half the household income on housing.

#### Behind the numbers: the effects of housing shortages

Our interviews with non-profit and municipal housing managers, as well as representatives of settlement agencies, non-profit agencies providing housing support, and social agencies serving homeless and marginalized groups in York Region shed light on the lived experiences of immigrants in the area.



The interviewees confirmed the lack of affordable housing in York Region and pointed to two typical outcomes of the gap between available housing and the low incomes of immigrants.

First, many recent immigrants live in unlicensed secondary suites, usually basement apartments. These units seldom satisfy the requirements of the building code, and many are unsafe, badly maintained, or in poor condition. Secondary suites in some neighbourhoods are isolated, located far from routes served by public transit.

Second, the shortage of rental housing often contributes to overcrowding that increases the risk of homelessness. Overcrowding occurs when a large family tries to fit into a small apartment, when families sublet space so that they can afford mortgage or rent, or when families try to help each other by sharing accommodation with relatives.

Overcrowding can lead to family stress and conflict. The worst-off are often seniors, who have the fewest alternatives and the fewest social connections. However, youth may also be at risk; young people in conflict with their parents may end up leaving the family home. These situations are by no means unique to York Region, but the shortage of affordable housing, shelter beds, housing services, and settlement services heightens the vulnerability of these elderly and young immigrants, either to homelessness if they leave, or to abuse if they stay.

### Few places to turn

The limited availability of all types of social services in the region adds to immigrants' difficulties. Housing information may not be available in all immigrants' languages. Newcomers may not know anyone who can write the letters of reference (in English) that are often requested by landlords as part of the application.

Many recent immigrants rely on friends, relatives, and religious institutions for negotiations with landlords, but those they turn to may not fully understand landlord and tenant laws and regulations. At the Landlord and Tenant Tribunal, immigrants often rely on interpretation offered by strangers, since interpretation services are limited.

Services available in Toronto, such as housing counselling, financial assistance with first and last months' rent, and a worker to accompany newcomers to hearings when they face eviction are not available in York



Region. Funding for settlement services in York mainly supports employment information and job training. Settlement workers usually refer clients to the York Region Housing Access Unit and offer housing support only when time permits.

Immigration status affects access to social housing. Social housing is available only to immigrants who are legal residents. Refugee claimants who are denied refugee status can remain on the waiting list for social housing for as long as their claims are being appealed. If the appeal fails, the household is no longer eligible for social housing. Services such as the Homelessness Prevention Program and the rent bank, which offers assistance to households facing eviction, are available only to the working poor.

# The pros and cons of social capital

Key informants had different views about the social capital available to immigrants and its merits. Several key informants suggested that immigrants were isolated from friends, relatives, and services. Others suggested that recent immigrants often relied on family members, friends, and religious institutions to secure housing.

However, newcomers who rely on members of their own community for information and advice often try to resolve housing issues without accurate or complete knowledge of their rights as tenants. And newcomers who rent from members of the same ethnic community may be reluctant to exercise their rights during instances of conflict if the landlord is a member of the same community. Immigrants may leave housing units rather than argue with the landlord. Given the shortage of affordable housing in York Region, they may then become homeless.

#### Discrimination

Although many key informants agreed that immigrants experience discrimination in their neighbourhoods or from landlords, no one mentioned discrimination on the part of realtors, mortgage lenders, or home sellers. The grounds for discrimination include household size, source of income, immigration status, ethnoracial identity, and age.



Landlords often do not want to rent to large households, regardless of whether or not they are immigrant households. In response, immigrants may lie about the size of their families and then move into toosmall dwellings that become overcrowded. Overcrowding becomes even more acute when immigrants sublet rooms so they can afford the rent.

Single mothers, youths, and seniors who rely on government transfers are particularly vulnerable to discrimination on the part of landlords who do not want to rent to recipients of social assistance or small public pensions. Immigrants who earn the minimum wage or who have a bad credit history may also be subject to discrimination.

Many small landlords are immigrants themselves with limited knowledge of landlord-tenant legislation and regulations. In some cases, the arrangement is made orally, with nothing in writing. Key informants knew of cases in which immigrants who are long-time residents and are now small landlords have taken advantage of newcomers from their home country, financially, emotionally, or even physically. When things go wrong, such tenants flee their housing, unaware of their rights, and may end up homeless.

# The vulnerability of caregivers and spouses

Newcomers who arrive in Canada under the federal Live-in Caregiver program are particularly vulnerable to hidden homelessness. This program recruits caregivers (most of them women, and mostly from the Philippines) to live in an employer's household. The caregiver may apply for citizenship after two years of live-in service. Although the caregiver is usually well housed, she is in an extremely vulnerable situation. Caregivers tend to stay silent if they experience physical, emotional or sexual abuse to avoid losing their residence, employment, and means to stay in the country.

Some newcomers arrive intending to marry a Canadian citizen; others marry Canadian citizens overseas and plan to apply for citizenship when they arrive. If women who endure physical and emotional abuse after arrival leave the housing of their sponsor, they may relinquish their right to residency in Canada and thereby lose access to all public assistance, including transitional housing and affordable social housing.



Therefore some women stay with abusive spouses to avoid homelessness.

# Listening to the voices of immigrants

We conducted 9 focus groups in which 62 immigrants participated. They came from the following immigrant communities: Farsi- or Arabic-speaking, Russian-speaking, Filipina caregivers, South Asian groups, Cantonese-speaking, and Korean-speaking. Within certain communities there was considerable socio-cultural diversity. For example, the South Asians came from India, Sri Lanka, the Middle East, and Eastern African countries.

Two immigrant groups described themselves as well housed – the Hong Kong Chinese and Koreans. Responses from South Asians varied: some described serious housing deficiencies and difficulties paying for housing, while others have obtained affordable, adequate, and suitable housing. The Russian-speaking, Farsi- and Arabic-speaking immigrants, and live-in caregivers from the Philippines were at greater risk of homelessness, largely as a result of the high cost of housing relative to their low incomes.

Filipina live-in caregivers emerged as the group most vulnerable to homelessness. People admitted to Canada as refugees – those from Iraq, Iran, and Sri Lanka in our study – also struggle for a long time to obtain adequate and affordable housing.

Among the South Asians, a very diverse group, there was generally steady improvement in housing conditions over time. But the Arab and West Asian immigrants and those who spoke Farsi, Arabic, or Russian struggled in the housing market even after long periods of residence in Canada.

Immigrants told us they had moved to York Region for housing that they considered less expensive than that available in other parts of the Toronto area. Five or six years ago, new houses spacious enough to accommodate large immigrant households were available at lower prices in York Region than in the City of Toronto. Immigrants were also attracted by York Region's quiet neighbourhoods and good schools. Many immigrants also moved to York Region because they had friends and family living there.



# Struggling to pay for housing

A common refrain among focus group participants was the stress and strain of living in housing they could not afford. We heard comments such as:

We bought this house because we didn't have any choice [but] I know that I have to sell it. It is quite depressing. I'd like to sell it if housing market is okay. If I sell it now, I will lose so much money. That's why I can't sell right away. I am stuck. (Korean participant)

Our current place is newly built, there is no asphalt, and there are no parks or services at all. There is nothing we can do right now, we have to live there. In the summer it is possible to handle a mortgage, but in the winter it is harder because there is less work and there is not enough money. (Iranian participant)

The lack of rental accommodation and the problems of large families came through clearly.

When we started to look for housing, we found that we have no choice. There is no rental housing whatsoever. It is very hard to rent in Richmond Hill. You have no option but buying a house here. (Korean participant)

I couldn't and cannot find a proper housing that meets my family needs. The apartments reject us because we have too many children. I have no money to buy a house. The option is so limited. That's why I had to rent this house. But... it is too expensive. I have no proper job. I am so worried about my financial situation. (Korean participant)

We also heard about immigrant families living in substandard basement apartments, and about homeowners who had no money for maintenance or repair on the houses they had bought.

I have had this leaking water problem so long in my house. But I can't fix it, because I can't afford the cost. I don't know when it is going to collapse over my head. My insurance doesn't cover [it]. My mortgage is full and I can't get any more loans from the bank. (Korean participant)

Overcrowding was often mentioned.

I have even seen 16 people sharing a basement. It is so crowded that they set a house rule on bathroom use on certain time. You can't use a bath-



room if your time is up. This is not a joke. That is a reality and it is ongoing situation in our community. (South Asian participant)

Overcrowding accelerates the deterioration of housing units and increases the risk of homelessness for tenants. In overcrowded dwellings, tensions rise. In a tight rental market such as York Region, immigrant tenants may find themselves without shelter when conflicts occur.

#### Lack of information and landlord discrimination

Focus group participants emphasized the need for more and better information about the housing and labour markets. They suggested that detailed information would have helped them make more informed housing decisions. Rather than purchasing housing, many would have looked for rental accommodation in other locations.

Immigrants also confirmed that they need more information about their rights and responsibilities in the housing market, and described conflicts with landlords (some of them also immigrants) over problems such as pre-existing damage to rental units.

Many had experienced discrimination because of immigration status, ethnocultural background, and household size, or a combination of factors.

Sometimes they don't give you because you are Iraqi or Indian. I know they do this. And ... most of the immigrants have kids, at least two. So when they see that those people have kids, they refuse... My brother ... found so many places, but they say, "Oh you have five [children]? No, we want four." (Arabic-speaking participant)

# The future isn't what it used to be

Immigrants used to relocate to the outer suburbs as part of a progressive housing career in which the move to the suburbs was evidence of economic and social upward mobility. In York Region today, however, homeownership is a risky housing strategy for many immigrants.

Some observers question the significance of this financial risk. They suggest that immigrant homeowners are just like many other homeowners who stretched financially to purchase their first house. But the recent housing and economic crises in the United States, and their conse-



quences for Canada, have left all households so financially stretched that illness, job loss, or even a moderate increase in interest rates could threaten their access to secure housing.

In today's economic climate, researchers may need to reconsider the conceptualization of a "progressive housing career" in which ownership is viewed as the ultimate goal.

The research also calls into question assumptions about immigrants' reliance on social networks – many who did so found those resources limited, or experienced different forms of discrimination or exploitation at the hands of more well-established immigrants.

# Hidden homelessness, hidden patterns

In York Region, homelessness among immigrants is a hidden issue. The spacious single-family detached houses that predominate in the region mask pockets of poverty in which recent newcomers may be at risk of losing their shelter.

Furthermore, our findings would not have emerged from a study of homelessness in the Greater Toronto Area as a whole. Information about housing issues at the level of the metropolitan area must be disaggregated if we are to understand the dynamics of homelessness in the suburbs, where population and employment growth are concentrated.

Finally, the affordability challenges that immigrant homeowners encounter in York Region force us to reconsider the meaning of homeownership. For some immigrants in York Region, homeownership is thrust upon them or assumed before the household has a stable and adequate income. These households cling to their housing with all of the attendant stress that delays successful settlement.

#### Recommendations

1. Secondary suites should be legalized in every York Region municipality.

Regulating secondary suites makes them subject to regulation and inspection that will improve the safety and quality of the secondary suites. It provides tenants and landlords with more secure rights and access to



legal protections. Secondary suites may also assist homeowners struggling with housing that they cannot afford. Finally, secondary suites can be legalized at relatively low cost.

2. Information about housing should be distributed more widely to immigrants, ideally prior to arrival in Canada.

Recent immigrants want accurate and detailed information about housing costs, the incomes that immigrants can expect during the first years of settlement in York Region, and the availability of rental housing, ideally before moving to Canada.

3. Additional housing supports and interpretation services need to be made available to recent immigrants.

Immigrants often need housing information in their own languages, interpretation and translation of legal documents, assistance with first and last month rent, and workers to accompany them to legal proceedings when they face eviction or foreclosure. All agencies that serve immigrants should be funded to provide housing supports or to refer immigrants to these services at accessible locations in the region.

4. The supply of shelters and other forms of emergency and transitional housing in York Region should be expanded.

A small number of shelter beds are now available in the northern half of the region, but immigrants at risk of homelessness are concentrated in the southern half of the region. The number and location of shelter beds are inadequate, and policy needs to address both the total number of shelter beds and the spatial mismatch.

5. The supply of affordable housing in York Region should be expanded.

A national housing strategy that involves all three levels of government is needed, including policies that stimulate the production of private rental housing. If the supply of multi-family rental units expands, the number of rental subsidies in the region should be increased in response.



#### Areas for future research

The pilot study raises four particular questions for future research.

First, additional research is needed to explore the housing situations of newcomers in other outer suburbs and determine how immigrants negotiate diverse environments of risk outside the centre of metropolitan areas.

Second, future research should include information about the growing numbers of immigrants from China and Afro-Caribbean immigrants in York Region, as well as the housing experiences of immigrant women who are victims of violence.

Third, by detailing the housing trajectories of individual immigrant households, researchers can better understand affordability problems. In some cases, affordability problems decrease over time for immigrants, but in others they increase. Researchers need to know how and why different households experience different trajectories.

Finally, additional research exploring the significance of homeownership is called for. The findings raise questions about the conventional notion that the attainment of homeownership indicates success in the housing market. For some immigrants in York Region, homeownership is a precarious status that threatens their ability to settle successfully.

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