# CANADIAN JOURNAL of URBAN RESEARCH

REVUE CANADIENNE de RECHERCHE URBAINE

# Homelessness and housing insecurity among im/migrants in Canada: A scoping review

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#### Abstract

While housing insecurity has been a concern for im/migrant households for decades, it is only relatively recent that im/migrant homelessness has emerged as a growing problem. This article presents the results of a scoping review of 52 published Canadian studies on housing insecurity and homelessness among im/migrants. Findings confirm that im/migrant experiences of housing insecurity must be understood intersectionally, with social location, discrimination, health, cultural and family considerations playing into housing outcomes. In terms of homelessness, economic challenges were unsurprisingly paramount, but family dynamics, health crises and language barriers all played important roles. We conclude with a discussion of how recent shifts in migration patterns, particularly the increase in numbers of im/migrants within a context of housing crisis, have brought the risk of im/migrant homelessness to the fore with underscoring the urgent need for further research on the topic.

Keywords: homelessness;, housing insecurity, immigrants, refugees, migrants

#### Résumé

Alors que l'insécurité du logement est une préoccupation pour les ménages im/migrants depuis des décennies, il est relativement récent que l'itinérance des im/migrant.e.s soit devenue un problème croissant. Cet article présente les résultats d'un examen de la portée de 52 études canadiennes publiées sur l'insécurité du logement et l'itinérance chez les im/immigrant.e.s. Les résultats confirment que les expériences d'insécurité du logement des im/immigrant.e.s doivent être comprises de manière intersectionnelle, la situation sociale, la discrimination, la santé, les considérations culturelles et familiales jouant un rôle dans les résultats en matière de logement. En termes de sans-abrisme, les défis économiques étaient sans surprise primordiaux, mais la dynamique familiale, les crises sanitaires et les barrières linguistiques ont toutes joué un rôle important. Nous concluons par une discussion sur la façon dont les changements récents dans les schémas migratoires, en particulier l'augmentation du nombre d'im/migrant.e.s dans un contexte de crise du logement, ont mis au premier plan le risque de sans-abrisme des im/migrant.e.s et soulignent le besoin urgent de recherches plus approfondies sur le sujet.

Mots-clés: itinérance /précarité du logement; immigrants, /réfugiés, migrants

Canadian Journal of Urban Research, Summer 2024, Volume 33, Issue 1, pages 43–59.

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ISSN: 2371-0292

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#### Introduction

Homelessness and housing insecurity are issues of growing importance within Canada, despite decades of effort to respond via both government and community interventions. In recent years, heavily influenced by the COVID-19 pandemic, Canada has seen extreme inflation of both rents and housing prices, with dramatic consequences for the most vulnerable sections of the population. As with all social phenomena, however, a person's experience of homelessness and housing insecurity is shaped by their social location. In this paper we offer an analysis of the state of knowledge about the ways that homelessness and housing insecurity are experienced by im/migrants.<sup>1</sup>

It is well documented that im/migrants in Canada are disproportionately at risk of poverty (Jones and Ley 2016), making securing and maintaining adequate housing a challenge (Francis and Hiebert 2014). They may experience discrimination on the housing market on the grounds of being an im/migrant per se but also disproportionately face housing discrimination due to factors such as language/accent, religion, race or ethnicity (Francis and Hiebert 2014; Jones and Ley 2016). Such difficulties are especially grave given the recognition of the central role that decent housing—housing that is adequate (not in need of major repairs); suitable (with enough bedrooms for the size of the household) and affordable (costs less than 30% of before-tax household income) (CMHC 2024)—plays in successful settlement and socioeconomic integration<sup>2</sup> (Jones 2023; Bhattacharyya et al. 2020). This being said, there is surprisingly little documented about im/migrants' experiences with homelessness.

The scoping review offered in this article emerged from the Quebec Homelessness Prevention and Policy (QHP-PC), a provincial community-university initiative that seeks to eliminate homelessness, taking into consideration the particular needs of specific groups: people with mental health problems; the formerly incarcerated; indigenous people; im/migrants; youth; women (particularly those fleeing violence) and the LGBTQ2S+ community. As leading members of the QHPPC Im/migration Working Group, we conducted this scoping review to form the foundation of the development of policy recommendations and advocacy that would address homelessness and housing security issues specific to im/migrants.

We begin the article with a description of the conceptual framework and method we used for the scoping review, before presenting the results in two sections: im/migrant housing insecurity and im/migrant homelessness. We then discuss the implications of this accumulated knowledge for policy and propose direction for action.

## Conceptual framework

In our meta-synthesis of the literature, we guided our analysis with an intersectional framework, a conceptual tool that has often been mobilized by critical homelessness scholars (Otiniano et al. 2023; Bullock et al. 2020; Zufferey and Horsell 2024). In identifying common individual and household characteristics frequently mentioned across articles focusing on housing insecurity, we were aware of how these characteristics may significantly increase vulnerability to housing insecurity and thus considered how the interplay between these factors may heightened or reduce the risk of housing insecurity and homelessness (Zufferey and Horsell 2024). Although several studies have researched these factors in isolation, using an intersectional analysis of pathways to housing insecurity and homelessness gave us a more nuanced understanding of these issues as we know that individual, group and, system-level factors do not operate alone in this context. The combinations of individual and household factors, in fact, create unique contexts of inequality and privilege in the housing market, impacting many aspects of a person's life such as health, education, and access to employment opportunities (Bullock et al. 2020). A good example of intersectionality on the individual level is gender and migrant status (Hanley et al. 2019). Migrant women, for instance, may experience similar vulnerabilities to Canadian-born women such as domestic violence, absolute poverty mental or physical health problems, exploitative relationships, housing discrimination and loss of employment. However, a unique experience emerges when migrant status exacerbates issues on top of being a woman. Due to their migrant status, newcomer women may experience specific structural barriers to housing access such as discrimination, and ineligibility for services, while general newcomer challenges suchy as insufficient funds to afford safe housing, and lack of knowledge about their rights and with how to find appropriate housing and lack of a guarantor or references and further complicates access to secure housing (Hanley et al. 2019, 92).

#### Methods

Inspired by Grenier et al.'s 2020 scoping review on precarity and aging, a scoping review was selected as an appropriate strategy to help us answer the question: "What is the current state of knowledge about homelessness<sup>3</sup> and housing insecurity<sup>4</sup> among im/migrants in Canada?" After defining our research question, with, we identified relevant studies, selected studies to be charted, and then proceeded to collate, summarize and report the results. Finally, we presented our results at a workshop and in several meetings with community partners to obtain their feedback on our analysis.

With the guidance of a McGill librarian, Nikki Tummon, we selected appropriate databases and designed our search strategy. We employed the following terms and Boolean operators in the three major databases of Web of Science, Social Services Abstracts and Cumulative Index to Nursing and Allied Health Literature (CINAHL):

[Immigra\* OR migra\* OR refugee\* OR undocumented OR "international student\*" OR "foreign work\*" OR asylum]

**AND** 

[Homeless\* OR Houseless\* OR Shelter\* OR "Housing Insecur\*" OR Detain\* OR Housing]

**AND** 

[Canada OR Canadian OR "british columbia" OR Alberta OR Saskatchewan OR Manitoba OR Ontario OR Quebec OR "nova scotia" OR "new brunswick" OR "prince edward island" OR newfoundland OR "northwest territories" OR Yukon or Nunavut].

We limited our search to English and French articles, excluding books, book reviews, dissertations and theses. Our inclusion criteria for relevant articles were: a) studies conducted in Canada, b) focused significantly on im/migrants, c) focused on homelessness or housing insecurity and lastly, d) published between 2012–2023. Altogether, our initial search result was 423 articles; 62 from CINAHL, 52 from Social Services Abstracts and 309 from Web of Sciences. After removing 83 duplicates, our final sample came down to 340 articles.

We then drew upon the PRISMA protocol (Moher et al. 2009) to screen our 340 articles in Zotero, first according to the title and abstracts and then second, according to the full-text. Zotero, a reference management software, allowed us to import and organize bibliographic data from academic databases, making it simple to keep track of the numbers of total articles in different thematic categories. Additionally it was especially helpful in calculating excluded, included, and duplicated articles during our screening.

In our first screening, we excluded 139 articles whose abstracts had no relevance to our research question. In our second screening, we excluded, based on full-text assessment, 149 articles where we found (n=130) were not focused on homelessness or housing insecurity; (n=13) were not focused on im/migrants; (n=1) was not focused in Canada; (n=1) not a scholarly article and (n=4) could not be accessed. At the end of our screening, we remained with a total of (n=52) articles relevant to our research question.

We organized these 52 articles in a Google Sheets file with a description of each article that included the author(s), publication date, title, province in which the study took place, the study design and the target immigrant participants of the study (immigration status, gender, ethnicity, or race). Our second analysis allowed us to divide the articles according to their principal theme, with (n=41) directly relevant to housing insecurity and (n=11) directly related to homelessness. We present them here according to the PRISMA approach suggested by Moher et al. (2009) (see Figure 1).

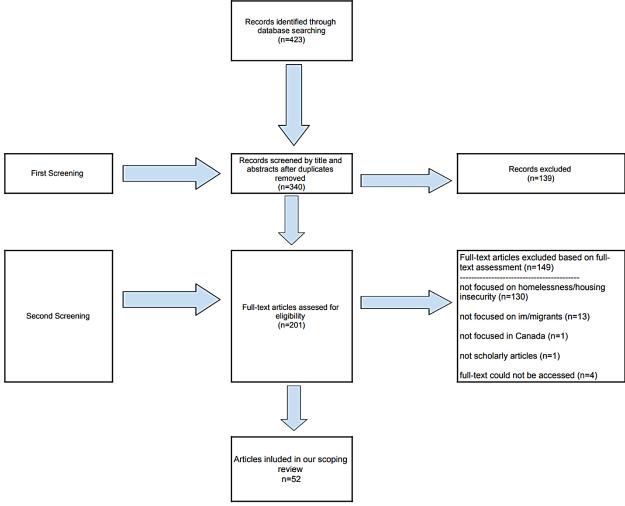


Figure 1
PRISMA summary of scoping results

## **Findings**

#### Characteristics of the included studies.

Regarding geography, Ontario was the predominant focus, with (n=17) studies examining this province. However, a considerable number of studies, (n=12) in total, were carried out on a national level. In terms of methodology, qualitative research was the most prevalent (n=21) in total with nearly half of the studies relying primarily on interviews for data collection. In contrast, (n=13) studies used a quantitative approach, with most of them utilizing secondary data sources. The remaining research consisted of mixed-methods studies (n=16) and a scoping review (n=1). It is worth noting that most studies did not focus on a specific immigration status, nor on an ethnic or racial group. Instead, they most often employed general terms like "immigrant" or "newcomer." When immigration status was mentioned, the focus was frequently on refugee claimants, government assisted refugees, and private sponsored refugees. Lastly, the majority of the articles were not gender focused, among those that did not specify, samples were mostly mixed. Notably, however, (n=7) studies focused on immigrant women's experiences of housing insecurity and homelessness.

## Im/migrant housing insecurities studies

The first body of literature we report upon relates to immigrant vulnerability to housing insecurity. We found a total of (n=41) articles with this focus, covering a broad range of issues that we have grouped into two overarching themes: individual and household characteristics among immigrants and structural forces in the housing market.

#### Individual and household characteristics

Individual and household characteristics were at the core of most of the articles about housing insecurity. Francis and Hiebert (2014) published an article that provides a succinct summary of the factors that negatively influence the housing outcomes of refugees, factors echoed in the literature we cite in this section. Drawing on a survey of 194 newcomer refugees in the Vancouver area and focus groups with both service providers and refugees, they identified "insufficient proficiency in English, a lack of references and credit rating, family size, and financial constraints as... key challenges in securing appropriate housing" (2014, 72). Although the literature indicates that immigrant households' housing situation generally improves over time (Simpson 2017; Haan et al. 2023), there is also strong indication that, in the short term, newcomers' "most common 'solution' to deal with these challenges is to pay a high price for inadequate, unaffordable, and often overcrowded housing while making do with less for other needs such as clothing, phone, food, transportation, and so forth" (Francis and Hiebert 2014, 76). Here we provide an overview of the most salient characteristics that emerge from the literature as influencing immigrants' exposure to housing insecurity.

# Age and gender

Housing insecurity varies across the lifespan for immigrants. Among adults, housing burden, meaning the ratio of housing cost to income, is reported to be most severe among young adults—aged 18–19, continuing to strain those aged 20 to 44, before beginning to decline after age 59 (Singh 2022, 716–718). Several studies also report gender to play a role in housing insecurity. Income disparities between men and women result in women facing greater housing unaffordability than men (Singh 2022; Haan et al. 2023; Zhu et al. 2021). In the context of housing unaffordability, an example contributing to this disparity is remittance behaviors (Ives et al. 2014). For instance, one article found that Filipino women remit substantially higher portions of their income than men, despite often earning less, and having to work unconventional jobs in domestic—service—and the sales industry, compared to Canadian-born women (Shooshtari et al. 2014).

#### Education

Education was often depicted in the literature to be linked with housing access and unaffordability. Education is closely associated with im/migrants' ability to gather housing information, or search for accommodation in their host country. For instance, language ability and computer skills associated with a person's level of education, are crucial in gathering information, searching for accommodation and speaking with their landlords (Francis and Hiebert 2014). Furthermore, educational attainment, particularly with advanced skill levels, was associated with lower probability of experiencing housing unaffordability (Singh 2022). The advantage of education may be evident among economic and family class immigrants as they are known to have higher rates of home ownership than other immigrant classes (Hiebert 2017). Economic and family class immigrants with higher levels of education are also more likely to possess more effective language and computer skills that can help them with integration. In comparison, government assisted refugees (GARs) are shown to arrive with lower literacy and educational levels (Francis and Hiebert 2014) which may be reflected in lower home ownership rates among refugees in general (Jones 2023).

## **Employment** and income

Employment rates were shown to have a strong correlation with positive settlement outcomes (Simpson 2017). Morover, full-time employment is shown to have a correlation with housing affordability; as the rate of full-time employment increases, housing unaffordability decreases (Singh 2022). Conversely, unemployment is linked with higher house unaffordability and greater odds of housing precariousness (Singh 2022; Shier et al. 2016). Finding a good full-time job can be challenging for certain im/migrants. In their early years after arriving, they frequently end up jobless or are forced to take part-time jobs. In general, the factors that contribute to persisting lack of employment among immigrants include lack of social and human capital, lack of social networks, foreign-earned credentials not being recognized and lack of Canadian educational qualifications (Shier et al.2016; Edmonston and Lee 2018, 40; Forchuk 2022, 31). Specifically, the challenges related to overseas qualifications/credentials may stem from a regulatory system around their recognition (Shier et al. 2016, 178). Evidently, there appears to be a demand for "Canadian experience"; a demand contributing to unemployment or underemployment among im/migrants (Walsh et al. 2016). While im/migrants face issues regarding the credibility of their work experience, even the absence of proof of education and work references was a barrier to employment, this issue may be particularly common as there

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are many im/migrants who had to leave their country quickly, and therefore many did not have time to gather the necessary documents (Walsh et al. 2016). Silvius (2020) highlights how the housing market pressures many refugees to urgently find employment after arrival, thereby entering the labor market sooner than they might have otherwise, forcing them to forgo important preparations such as language classes or employment training which could offer them better employment in the long run. Lastly, employment also indirectly influences housing outcomes because of how immigrants use their work relationships to acquire housing information, recommendations and direct assistance in securing accommodation (Brown 2017).

## Immigration status

Several studies demonstrated differences in income, homeownership and housing affordability over time in Canada among different immigration classes. Generally, recent immigrants consistently tend to face greater unaffordability (Zhu et al. 2021). Family class and economic class immigrants tend to demonstrate the lowest rates of low income and higher homeownership rates in comparison to refugees (Hiebert 2017). In the short term, refugees are more likely to inhabit poor quality, overcrowded and unaffordable housing units. They are also more at risk of homelessness as they lack the resources needed to access adequate and affordable housing (Francis and Hiebert 2014). Resettled refugees, particularly GARs, have long faced housing challenges due to the gap between government shelter allowances and rising housing prices (Silvius 2016). The COVID-19 pandemic particularly exacerbated refugees' already existing housing challenges, notably in terms of housing stability (Schneider and Newbold 2022). Moreover, among Syrian refugees, the pandemic interrupted resettlement, contributed to their job loss, insecure employment, social isolation and had worsened their housing affordability (Rabiah-Mohammed 2022).

In general, immigrants and refugees tend to improve their overall housing conditions over time, particularly improvement in suitability (not overcrowded) and affordability. However, when comparing statuses and better housing conditions, economic immigrants tend to experience the most improvements, while refugees experience the least improvement (Simone and Newbold 2014, 1111; Francis and Hiebert 2014)

Compared to immigrants and refugees, there is little information on international students and temporary foreign workers, a rapidly growing demographic. International students are known to have challenges in securing and maintaining affordable, adequate, and suitable housing related to low income, high costs, lack of eligibility for housing support and lack of university housing (Calder et al. 2016). For temporary foreign workers, issues arise from employer-provided housing as it reinforces unfree labor, community resistance to sharing residential space with migrant workers, and gendered and racist tropes creating housing discrimination (Smith 2015).

#### Race and ethnicity

Some studies in the literature documented race and ethnicity differences in housing affordability, homeownership, and income. In comparison to white Canadian-born individuals, racial minorities in general experience lower homeownership rates, greater housing affordability challenges, higher financial pressure and lower income rates, however, these factors may vary depending on the city (Haan et al. 2023; Hiebert 2017; Maroto and Severson 2020).

Overall, European immigrants tend to have better outcomes than non-European immigrants in terms of housing affordability, with immigrants from Germany being least likely to experience housing unaffordability and immigrants from Pakistan being most likely (Singh 2022). This outcome most likely reflects discrimination barriers that non-white immigrants face in the housing, rental and labor market (Singh 2022; Haan et al. 2023).

In Montreal, Toronto and Vancouver, Chinese, Koreans, West Asians and Arab groups show consistent higher rates of low-income. However, Chinese, South Asians and Southeast Asians show the highest rates of homeownership while Arab, Black and Latin American groups are less likely to own homes, especially for those who arrived as refugees (Hiebert 2017). Singh's study (2022) presents a similar picture that immigrants, especially those from the Middle East, Asia, and Africa, continue to struggle with significant and ongoing housing insecurity, particularly in the rental market.

Second-generation Canadians of immigrants typically have better housing outcomes than their parents rearding determinants of housing success. For example, Pendakur (2021) reported that children of Afghan heritage tend to be better than their immigrant parents and better than immigrants in general due to acquisition of Canadian credentials and being able to speak Canada's official language.

## Health challenges

Health challenges contribute to housing insecurity in many ways and can also become the tipping point that leads to homelessness (Hanley et al. 2019). Most significantly, major health problems make it difficult to hold full-time employment, leading to financial insecurity and housing unaffordability. This can be particularly problematic for im/migrants who are ineligible for public health insurance, as it can serve as barriers medical consultation and certain medical coverages which can furthe worsen health conditions (Hanley et al. 2019). Additionally, if socially isolated, which is particularly likely for im/migrants living in rural areas (Patel et al. 2019), a health crisis can be even more difficult to handle, contributing further to housing insecurity.

## Cultural elements of housing

Apart from the affordability, adequacy and suitability aspects of housing acceptability, 5 cultural elements of housing have been shown to greatly impact housing satisfaction, shape the settlement decision-making settlement, and influence housing expectations and needs (Bhattacharyya et al. 2020; Brown 2017). For example, in Canada, children are expected to have their own bedrooms, separated by gender, yet this is not the case in all cultures (Calder et al. 2016). For immigrants, an appreciation for having neighbors from the same ethnic or national origin is often a common desire in meeting housing needs (Calder et al. 2016; Jones and Ley 2016; Firang 2019; Kataure and Walton-Roberts 2013). Kuuire et al. (2016b) documented this preference among Ghanaian immigrants who chose to live in a less desirable neighborhood for housing (according to their own criteria for desirability) due to the presence of a large social network (Kuuire et al. 2016b). Co-ethnic communities can offer increased feelings of acceptance and respect from the larger neighborhood, in comparison with more mixed environments (Jones and Ley 2016). Having spaces where one can practice spirituality, experience nature, celebrate culture and where communities can come together are other cultural aspects which further contribute to housing satisfaction (Logan and Murdie 2014). Other positive aspects of these ethnic enclaves are the capacity to support socio-cultural institutions, minority-owned businesses and offering defense against racial discrimination (Mensah and Tucker-Simmons 2021). This value for connectedness can be difficult to find in Canadian neighborhoods. For example, Ghanaians in one study reported that when they were unfamiliar with the people around them, it was more difficult for them to form relationships. Many expressed that they felt unwelcomed among different ethnic groups (Firang 2019).

## Family considerations

Family considerations played heavily in immigrant housing decisions, but the reverse also occurs. For example, it was documented that the high cost of housing influenced migrant decisions around family separation, with some family members staying behind in their country of origin until the main earners in Canada were able to afford suitable housing for the whole family (Calder 2016).

When the whole family is together in Canada, a large family size can make it difficult to find affordable and adequate housing (Bhattacharyya et al. 2020; Jones 2023; Oudshoorn, Benbow and Meyer 2020). Just finding housing, which requires transport and visits at different times of the day and evening, can be difficult for newcomer families lacking childcare (Jones 2023).

Transnational family considerations also affect homeownership. For instance, im/migrants that feel obligated to send remittances to their families or pay down migration-related debts in their countries of origin can impact their ability to balance household expenses and eventually their own homes in Canada (Ives et al. 2014; Kuuire et al. 2016a). However, in a specific case for transnational split-households (one parent living in-their host country while the other parent works in their country of origin), a study by Ptashnick and Zuberi (2018) on Chinese women residing in Vancouver with their children while their husbands work abroad showed that these households have a higher chance of homeownership than dual-parent households.

The high cost of housing in Canada also leads some groups of migrants to prioritize investing in housing in their country of origin, which has been documented among immigrants from Nigeria, Ghana, and Pakistan (Kuuire et al. 2016a). Moreover, another motivation for investing in housing in their country of origin is achieving high social status. For example, it is highly valued among Ghanians because homeownership is a symbol of success and achievement (Firang 2022). Consequently, financial commitments to housing in their country of origin unfortunately impact Ghanaians progressive housing trajectories in Canada (Firang 2022; Mensah and Williams 2013).

## Structural elements of the housing market

Independent of the characteristics of individual immigrant households, there are several more structural factors that greatly contribute to immigrant housing insecurity. Newcomers find themselves facing the same housing crisis facing all Canadians, but issues of housing affordability and housing discrimination affect immigrants in specific ways, leading them to adopt unique household strategies. Because affordability and discrimination have been raised to some degree in the previous section, we provide a quicker overview here.

## Housing affordability

At the moment, housing affordability is of great public concern (CMHC 2022), due to the great disparity between rising housing prices and stagnant household income. As housing costs continue to rise, households will need to allocate a bigger percentage of their income to housing, thus creating pressure to spend most of one's income on housing costs. As a result, they may have less to spend on other necessities such as food, clothes, healthcare, transportation and childcare (Singh 2021; Chen and Haan 2022).

Newcomers—the most recent on the market and therefore needing to sign new leases in a context of rapidly rising costs and household urgency—face some of the toughest conditions. Despite most newcomers reporting an upward trend in their housing quality over time, those in rental housing continue to struggle with affordability over the long term (Francis and Hiebert 2014; Jones 2023). Refugees, whether sponsored or claimants, face affordability challenges given their lower-than-average incomes, their ineligibility for many housing subsidies and the long waitlists for social housing (Francis and Hiebert 2014, 74). The lack of housing affordability also helps explain the persistence of multi-generational households among immigrants (Chen and Haan 2023), challenging the usual explanation of cultural preference. Overall, it is demonstrated that tenants are more financially vulnerable than homeowners when it comes to housing. Over 40% of tenants spend more than 30% of their income on housing (Hiebert 2017), a situation that has likely intensified in the current housing crisis.

## Discrimination in the housing market

Newcomers face discrimination on the housing market along several axes. First, immigrant households are sometimes denied housing because of their larger than average family size, whether due to multi-generational living or high number of children (Jones 2023). There can be a reluctance to rent to such families out of assumptions of excess noise, mess, or wear on the property. The source of income is another source of discrimination, as it is for Canadians in general. For newly arrived refugee claimants, with no option but to rely on social assistance while they wait for a work permit to be issued, this can be a significant barrier as social assistance is typically an indicator of temporary status in which employers and landlords tend to avoid (Francis and Hiebert 2014).

Finally, racial discrimination is a factor that most immigrants experience in the Canadian housing market (Mensah and Tucker-Simmons 2021). As described by López Salinas and Teixeira, racial discrimination can sometimes combine with discrimination based on immigration status. In their Vancouver study, their findings revealed that "Mexican immigrants experienced housing discrimination related to suspicions about undocumented immigration" (López Salinas and Teixeira 2022, 377). Moreover, screening practices are a significant barrier to housing as it may be hard to identify due to its covert nature (Schneider and Newbold 2022). Having a social insurance number beginning with '9'—another marker of being a temporary resident—is another way landlords identify people as being a migrant with precarious status, serving as a reason for discrimination (Francis and Hiebert 2014). In the rental market, landlords' express hesitance in accepting minority tenants and immigrants reported landlords breaking promises and neglecting property maintenance (Brown 2017). In a study exploring the experiences of newcomer women in Montreal, women reported discrimination due to ethnicity, language, immigration status, source of income and having children and reported their applications being rejected due to accents, skin tone or country of origin (Walsh et al. 2016, 875).

Mensah and Williams (2013) describe how Ghanaians in Toronto attempt to mitigate racial discrimination when searching for housing such as relying on other people to make phone calls on their behalf to hide their identities, being specifically concerned with hiding their accent. When having to do their calls on their own, Ghanians also tried to change their accent when speaking to potential landlords. Additionally, they also found that when searching for housing in person, Somalis reported avoiding wearing traditional clothes or anything that they thought was

"inappropriate", to not look like a "gangster" (131). Another strategy reported by Simpson (2017) that immigrants use to reduce discrimination during the housing search is to seek housing in ethnic enclaves or neighborhoods with a high proportion of immigrants. This approach allows them to easily build social capital by developing social relations with neighbors.

## Household strategies

The recent housing crisis has underscored the lack of housing affordability for a huge number of Canadians, but this has been identified for a long time among newcomers. In López Salinas and Teixeira's survey of 129 Mexican immigrants in the greater Vancouver area, nearly half spent more than 30% of their income on housing. To reduce the financial burden, renters reported "sharing housing with relatives and co-ethnic friends (sometimes in overcrowded conditions), and for those who were homeowners, they reported subletting rooms or renting out basement suites" (López Salinas and Teixeira 2022, 377). Thomas (2013) noted a similar situation among Filipino migrants, noting that earlier generations of Filipino immigrants were able to secure large homes in good condition, while recent arrivals often faced shared accommodations that were small, crowded, poorly maintained or located in the basement. International students report similar concerns and strategies related to affordability, reporting lack of access to information and housing supports as factors that exacerbate their situation. Moreover, students report having to turn to food banks to manage rent or having to turn to hostels and shelters if they were unable to maintain their housing (Calder 2016). In a study in British Columbia, Teixeira and Drolet (2018) noted that immigrants initially rely on family and friends for housing information and help in their housing search, but note that their participants shared that they would have appreciated having access to housing information and support coming directly from settlement and housing services, findings which are echoed in a study by Hanley et al. (2018) with resettled Syrian refugees.

## **Immigration homeless studies**

The second body of literature is concerned specifically with immigrant homelessness. Notably, we only found (n=11) articles published with this focus since 2012. We provide a more in-depth summary of these articles, given the rising current concerns about homelessness among immigrants, particularly among those with precarious status. Im/migrants who face challenges during their migration trajectory, for example those who experienced forced migration, often encounter hurdles in their host country and are especially vulnerable to homelessness. Im/migrants experiencing homelessness share many characteristics with Canadian-born homeless people. For example, Sylvestre et al. (2017) reported that many newcomer shelter residents have medical conditions, mental health issues, family dysfunction and similar challenges of lack of income, inability to pay rent, and unemployment which were considered the major barriers to accessing housing. What is particularly interesting, however, are the ways in which these challenges manifest differently when they intersect with an im/migration trajectory (Walsh et al. 2016). This section explores the journeys of im/migrants who are homeless, shedding light on the factors contributing to their housing instability. Our scoping review revealed two principal themes in the immigrant homelessness literature: contributing factors and potential supports or solutions.

# Factors Contributing to im/migrant homelessness

#### Economic and financial barriers

Housing insecurity and homelessness among im/migrants often stem from economic challenges and limited employment opportunities. As mentioned in the previous section, Forchuk et al. (2022) highlight that im/migrant groups grapple with economic disparities, modest incomes, and a lack of affordable housing, which impede stable housing attainment. Moreover, economic struggles influence immigrants' housing situations and their ability to access essential support services. Polillo and Sylvestre (2021) argue that economic challenges, especially those related to income stability, amplify the risk of homelessness for both foreign-born and Canadian-born families. Such financial strains render housing and other essentials like food or daycare unaffordable. Ultimately, unemployment can make it difficult to secure housing or make one vulnerable to eviction.

## Family dynamics and domestic violence

Research indicates that im/migrants often grapple with homelessness due to challenging family dynamics and domestic abuse. Gender-based violence stands out as a significant precursor to housing insecurity and homelessness. Im/migrant women seeking escape from violent relationships may find themselves without a home, with refugee women being particularly vulnerable to homelessness due to gender-based violence (Thurston et al. 2013). Thurston et al. (2013) noted that while some women encountered domestic abuse before their relocation, others faced it only after settling in Canada. In Canada, domestic violence encompasses physical harm and psychological, social, spiritual, and economic abuse. While numerous resources are in place to support both victims and perpetrators, many immigrant women remain unaware of the nuanced definition of domestic violence and the available avenues of assistance. Additionally, the dissolution of family ties, internal family conflicts, and cultural expectations can magnify the risk of homelessness for im/migrants. For example, cultural understandings of honour and shame, compounded by language barriers, may deter individuals from seeking help or escaping harmful situations (Thurston et al. 2013). Furthermore, although family violence from relatives other than the spouse is uncommon in Canada, cultural norms make it difficult for women to escape violence perpetrated by their in-laws. Additionally, Canadian violence shelters or social workers are often unprepared to deal with this form of family violence (Walsh et al. 2016). Overall, the prolonged trauma from such experiences takes a toll on mental well-being, further predisposing individuals to homelessness.

## Health challenges, particularly mental health

Health challenges were discussed frequently in the articles on im/migrant homelessness, particularly highlighting mental health challenges, such as depression, anxiety, and PTSD. Some newcomer mothers, for instance, report having suffered from trauma from interpersonal violence and persecution in their country of origin (Milaney et al. 2020). Furthermore, on the institutional level, factors such as long waiting times for services, being detained upon irregular crossings to Canada, difficulties in navigating the immigration system, inadequate services and children being taken away by their spouses, contribute to the ongoing struggle with trauma experienced by some newcomer mothers (Milaney et al. 2020).

Among refugee youth, factors contributing to the risk of homelessness echo those reported among newcomer mothers. Immigration procedures, housing insecurity, poverty, difficult access to education, language barriers and adjusting to new social and cultural norms negatively impact the mental health of refugee youth.

These factors bring about anxiety and stress about: fear of deportation, long waiting times for refugee claimants, separation from family, living in shelters, general unaffordability (medical expenses, housing, school, food, clothes), and delays in applying for citizenship (Khan et al. 2022). Shame and stigma associated with racism are shown to induce self-isolation, deepening poverty and homelessness due to diminished interaction with support services and increased distrust (Zerger et al. 2014, 5). Furthermore, to maintain emotional stability, some immigrants employ self-isolation to maintain self-respect and avoid stigma (Zerger et al. 2014). Polillo et al. (2018) suggests that stigma around mental health problems in many im/migrant communities is a likely contributing factor to Canadian-born homeless families reporting poorer mental health conditions than im/migrant homeless families in the shelter system. This was also observed in Polillo and Sylvestre's 2021 study where no foreign-born individuals reported mental health or substance abuse issues. On the other hand, im/migrant homeless families in shelters commonly face physical health conditions which include chronic back problems, dental problems, migraine headaches and anemia (Polillo 2018; Sylvestre et al. 2017). Similar to mental health, foreign-born individuals report fewer or better physical health than Canadian-born individuals (Polillo 2018; Polillo and Sylvestre 2021; Sylvestre et al. 2017). However Hanley et al. (2019) documented how major health crises, particularly for precarious status migrants who were medically uninsured, can contribute to becoming homeless despite their overall report of positive health.

#### Language and education

Thurston et al. (2013, 291) highlighted the significant role of language barriers' in contributing to homelessness. They underscored how limited English proficiency hinders many im/migrants in securing optimal employment. Sjollema et al. (2012), also identified language barriers as significant obstacles for migrant women seeking emergency or temporary shelters, thereby affecting their pursuit of stable housing. Furthermore, Alberta et al. (2019) highlighted the unique hurdles refugees face. They highlighted how linguistic challenges prevent refugees from obtaining local work experience, handling employers' disregard for international educational credentials, and grappling with racial

and discriminatory undertones during job hunts.

Furthermore, weak English proficiency complicates reading rental contracts, negotiating with landlords and navigating the housing system, resulting in unstable housing scenarios. Moreover, Forchuk et al. (2022) traced the connection between elevated unemployment rates among immigrants and their lack of foundational Canadian education. Such gaps, they argue, impede their employment opportunities. In tandem, Thurston et al. (2013, 291) flagged overlooked education and linguistic barriers as paramount causes behind housing insecurity among immigrant women. Lastly, shedding light on the reliance on emergency family shelters, Milaney et al. (2020) found that these individuals need to be more familiar with local protocols and language impediments. This was particularly evident in their struggles with administrative paperwork and understanding the local housing landscape.

# Potential supports and solutions

#### Social networks

Polillo and Sylvestre (2021) underscored the pivotal role of community and social networks in ensuring housing security. Their research indicates that absent family connections and social support can significantly contribute to housing vulnerability and elevate the risk of homelessness. This holds true for both foreign-born and Canadian-born families, especially those with mental health challenges such as substance abuse, stress, and loneliness. Although having social networks to rely on is significant in housing outcomes, Sjollema et al. (2012) capture how women newcomers who often rely on acquaintances with shared linguistic and cultural background can contribute to overcrowded housing, personality conflicts and in the worst cases, being subjected to abuse and betrayal (also Ives et al. 2014). Overall, social connections and active community participation give families and individuals essential housing resources, critical information, and supportive services. Supporting im/migrant households to develop positive networks, therefore, is paramount.

## Accessibility and availability of housing and support services

The journey to stable housing is filled with challenges, encompassing limited housing options and inadequate community support services. Polillo et al. (2018) highlighted that limited services, language barriers and a lack of cultural tailored care further worsen the struggles faced by foreign-born homeless families within shelter systems. On the other hand, shelters as a support service have proven instrumental and tailor-made to support newcomer families facing homelessness due to familial discord and domestic violence. These shelters provide a safe haven and extend essential support (Milaney et al. 2020).

#### Community housing advocates

Delving into the journeys of refugees escaping homelessness, St. Arnault and Merali (2019b) examined the transformative power of advocacy. For im/migrants, often unfamiliar with housing services and their access points, advocates can play a pivotal role in helping them. In their study, they highlighted how community advocates actively helped refugees secure housing, navigate administrative hurdles, and even sourced translators to clarify local housing practices. Similarly, service providers were shown to play a significant role in acquiring housing for immigrant women through direct advocacy (Thurston et al. 2013, 292). These situations highlight the importance of advocacy for counselling and navigational services to guide homeless families toward suitable resources, highlighting the indispensable value of robust social support structures (Polillo and Sylvestre 2021). Furthermore, Walsh et al. (2016) detail the importance of shelter and housing services that consider diverse language abilities; eligibility for those with precarious immigration status; discrimination in the employment and housing market; eligibility for healthcare; and transnational responsibilities of care.

#### Discussion and conclusion

The results from the 52 studies identified in this scoping review revealed many of the problems im/migrants face in securing and maintaining acceptable housing in Canada. The findings from articles that focused mainly on housing insecurity highlight how individual, group and system-level factors intersect to contribute to challenges in housing, further exacerbating the challenges to a socioeconomic integration of im/migrants. To look for solutions and

interventions, it is important to take an intersectional perspective to the challenges of housing security among this population. Certainly, one aspect or characteristic of im/migrants cannot explain the entire picture. The analysis of factors such as age, gender, race and ethnicity, immigration status, cultural elements and household characteristics reveal disparities in income, employment, homeownership, education and health. Regarding these factors, the literature shows that im/migrants in different situations have differentiating levels of success in integration in Canada. Ultimately, the literature shows not only a generalized issue among im/migrants but how im/migrants of different statuses, race, ethnicity, gender, education background, financial background and culture have unique housing trajectories, providing a holistic perspective of immigrant housing insecurity.

The findings from the homelessness articles present similar evidence, despite being comparatively sparse. Factors that affect im/migrant housing insecurity are directly connected to vulnerability to im/migrant homelessness. Factors such as economic and financial exclusions, shifting family dynamics, mental health challenges, language and education barriers, housing discrimination and community and social support strongly determine homelessness among im/migrants.

In situations of both housing insecurity and homelessness, having social capital was mentioned frequently in the literature, perhaps being a defining factor in terms of which im/migrants end up in the most precarious situations. Having trustworthy people to rely on when coming to an unfamiliar place is significantly important in integration in Canada, just as falling in with those with bad intentions can lead to dramatic exploitation in housing scenarios (Ives et al. 2014). Being able to rely on fellow immigrants can provide information, support and material resources in which newcomers are able sign important documents, navigate the labor and housing market, share accommodation and accompaniment while also providing a sense of belonging and resilience. Providing resources for newcomers to connect and form social bonds with the community and organizations would be an important agenda to push.

The literature contends that culture plays a significant role in influencing im/migrant housing decisions. Immigrants' cultural preferences may impact their decision to reside in co-ethnic neighborhoods, or near places of worship. A dwelling's capacity to house a multi-generational family can also be important in many im/migrant communities. In sum, cultural practices and preferences may contribute to a sense of pride and belonging which may be more heavily considered over other aspects of housing.

Finally, the significance of discrimination based on race, accent and immigration status must not be overlooked. Most of the literature on discrimination in the housing market focused on landlord interactions. However, one unique issue of discrimination involves immigrants being rejected for jobs due to the lack of recognition of foreign credentials and not having Canadian experience. Certainly, developing policies and interventions that can reduce discrimination would also be another important endeavor in improving immigrants' effort to acquire permanent housing.

## Limitation of the existing literature on im/migrant housing insecurity and homelessness

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Our review of the body of literature related to im/migrants and housing reveals several important gaps. To begin, while the literature offers a comprehensive analysis of how im/migrants are disproportionately in situations of housing insecurity, there were only 11 out of the 52 articles we retained that specifically focused on im/migrant homelessness. It would seem that, until very recently, researchers—whether those focused-on homelessness or those focused on im/migrant settlement—found im/migrant homelessness to be a rarity. Recent changes to the Canadian context, particularly the intensification of the housing crisis since the COVID pandemic (both in terms of affordability and availability) and the exponential growth in numbers of precarious status migrants, have intersected to challenge our understanding of im/migrant homelessness. For example, major cities such as Montreal and Toronto have reported high numbers of refugee claimants accessing their homelessness shelters (Kazak and Reesor-McDowell 2024), international students are sometimes unable to secure housing upon their arrival (Danis and Herlick 2023), and migrant workers can lose their employer-supplied housing if they become ill or are fired (Caxaj et al. 2020).

There were two specific sub-populations of im/migrants that we feel are neglected within the literature on housing insecurity and homelessness. First, our scoping review identified only 1 article on rural housing and 2 on small cities that fit our criteria. The remaining studies were overwhelmingly focused on the metropolitan regions of Vancouver, Toronto and Montreal, plus a handful of other large cities such as Ottawa, Calgary, Edmonton and Winnipeg. Therefore, our understanding of im/migrant housing experiences outside of big cities is very limited. Second, very few studies were specific in their identification of immigration status beyond permanent residency and resettled

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refugees. Given the current concern about international students (2 articles), refugee claimants (2 articles specific to them), and migrant workers (1 article) as being vulnerable to homelessness, it seems their housing experiences warrant more attention, rather than being included together with a variety of statuses.

There was also relatively little research focused on positive coping strategies among im/migrant households to lessen housing insecurity and avoid or exit homelessness. As cited above, several articles noted strategies such as: sharing accommodations with extended family, friends, or roommates to lower costs; intergenerational pooling of savings (or among adult siblings) to purchase property and seeking information and support from community organizations for housing search or to demand repairs. However, amore in-depth investigation of the ways that public or community benefits, programs or services can support im/migrants in lessening housing insecurity and avoiding or exiting homelessness is lacking. Many articles conclude with calls for more access to services, yet none studied the effectiveness or mechanisms of existing services.

# Limitations of our scoping review

Given our specific interest in the prevention of homelessness, we excluded from this analysis three bodies of research that are related to our topic without being directly applicable: the dynamics of home ownership among im/migrants; the impact of im/migration on the housing market; and transnational housing investment strategies among im/migrants (i.e., purchasing a house in the country of origin). The volume of published research on these topics was beyond our capacity for the current analysis. We recognize that all three of these areas of research influence im/migrant housing insecurity and homelessness, but we decided to focus on the literature describing the situation of im/migrants already experiencing housing challenges.

A second possible limitation is that our search did not generate many French-language publications that fit our inclusion criteria, despite our translation of the search terms and being fluently bilingual and able to assess French publications. We made special efforts to identify literature in French; our low return remains surprising to us.

# Implications of the results for practice and policy

While im/migrants share many of the vulnerabilities to housing insecurity and homelessness experienced by other Canadians—i.e., poverty, health crises, addictions—our results confirm that they also experience forms of housing insecurity and homelessness that are specific to their im/migration trajectories. The unique characteristics of im/ migrants as they navigate the housing market—lack of familiarity with the housing market and their housing rights; discrimination in housing and employment; language barriers in seeking information and applying for housing; ineligibility for certain housing, income or health benefits based on immigration status—all suggest a need for practice and policy intervention. In terms of community practice, investment in greater support for the housing search process for newcomers is necessary. Currently, funding for such services limits most organizations for 'how-to' workshops with no possibility of individual accompaniment, accompaniment that is much needed for more vulnerable migrants who may have severe language barriers, disabilities or large families. Accompaniment in the housing search by a community organization can also help to diminish landlord discrimination. Tenants' rights organizations would benefit from access to training on the intersection of im/migration and housing experiences—intersections that may influence tenants' willingness to file complaints – as well as access to interpretation resources to be able to better serve im/migrants with limited language ability. In the public sector, tenants' rights tribunals also need increased capacity to understand and serve the needs of im/migrant populations who fear immigration repercussions for engaging in formal complaint procedures. Finally, immigration status is too often a barrier to eligibility for the benefits meant to mitigate the challenges of housing on the private market, including rental allowances, rent subsidies and social housing.

#### **Recommendation for future research**

Our analysis of the existing literature lead us to suggest an urgent need for research in the following areas: (1) experiences of housing insecurity and homelessness of im/migrants in rural, northern and small towns in Canada; (2) housing insecurity and homelessness specifically among refugee claimants, international students, migrant workers and the undocumented; (3) a national survey of im/migrants experiencing homelessness to better understand

incidence and specific factors; (4) evaluation of existing services and programs meant to counter im/migrant housing insecurity and homelessness in order to propose promising practices; and lastly, (5) a study on the mechanisms of discrimination in the private housing market.

#### Conclusion

In conclusion, existing Canadian literature has long documented the challenges of im/migrants in terms of housing insecurity but has only recently begun to consider im/migration trajectory as a factor in homelessness. A better understanding of longstanding housing insecurity and barriers for im/migrants in the rental market is an important basis to begin to tackle today's emerging crisis of im/migrant homelessness. In addition, it is imperative to take into account immigration status as a contributing factor in the unfortunate growth in the numbers of newcomers among the homeless. We offer this scoping review, the only one we know of since 2012, as a tool in the ongoing efforts to address housing insecurity and homelessness of im/migrants.

## Acknowledgements

This research was supported by a SSHRC Connection Grant for the Quebec Homelessness Prevention and Policy Collaborative (QHPPC: https://www.qhppc.ca/), led by the Old Brewery Mission and McGill Institute for Health and Social Policy, as well as by a RIIPEN grant.

#### **End notes**

- <sup>1</sup>We use the term 'immigrant' to indicate international migrants who have settled in Canada as Permanent Residents according to the Immigration and Refugee Protection Act (IRPA). We use 'migrant' to indicate those who have been accorded a temporary status by Immigration, Refugees and Citizenship Canada (IRCC), using the specific category (ex. 'Refugee claimant') if we are referring to a specific group. If we are talking about all of these groups combined (i.e., any person born outside of Canada, regardless of their current status), we use "im/migrant".
- <sup>2</sup> Socioeconomic integration implies being able to build social relationships, participate in social activities and foster a sense of belonging, being able to adapt to Canadian culture, being able to maintain one's own cultural identity and being able to achieve economic stability.
- <sup>3</sup> The state of being without stable housing, whether living in a shelter, on the streets or staying temporarily with friends or family.
- <sup>4</sup> The state of having independent housing but being at risk of losing this housing whether due to lack of affordability, disrepair, health or social problems.
- <sup>5</sup> Housing indicator thresholds for "housing acceptability" are defined by the Canadian Mortgage and Housing Corporation (CMHC) as follows: "Adequate housing is reported by their residents as not requiring any major repairs; Affordable housing has shelter costs less than 30% of total before-tax household income; Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives." https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/az/Definition-eng.cfm?ID=households-menage040.

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