



Poverty Reduction Coalition

Calgary Immigrant & Refugee Housing Needs: A 'Hidden Homeless' Population

July 9, 2007

The Poverty Reduction Coalition is a community collaborative, supported by United Way of Calgary and Area, aimed at reducing poverty in Calgary. We work together in the belief that poverty *can* be reduced in Calgary and that we have the human and capital resources to do it.

In 2004, the Sustained Poverty Reduction Initiative was formed with the hope of instigating thoughtful social innovation in government policies, in the provision of social services, in systems reform and within the business community. Since that time, our name has changed, but not our intention.

The newly-coined Poverty Reduction Coalition works with all orders of government, the business community, social service organizations and community members to address the systemic barriers and policies that prevent low-income individuals and families from moving beyond the cycle of poverty.

We partner and collaborate with others to ensure sustained change.

EXECUTIVE SUMMARY

CALGARY IMMIGRANT & REFUGEE HOUSING NEEDS: A 'HIDDEN HOMELESS' POPULATION



Issue

For new immigrants, finding a suitable place to live in a good neighbourhood is an important first step towards successful settlement and integration. Homelessness and the lack of affordable housing are critical problems in Calgary. As we increasingly rely on immigration to fill labour shortages, ensuring affordable housing for this population segment is vital to our economic growth and prosperity.

As more immigrants arrive from abroad and inter-provincially, tailored strategies targeting policy barriers, culturally appropriate housing stock, services, and income supports should be in place to address the pitfalls they may experience in the new Calgary housing reality.

Key facts

Increasing arrivals. Calgary will continue to rely heavily on immigration for its growth.

- Census 2001 showed that approximately 20% of Calgarians were foreign born in 2000.
- Between 2000 and 2006, immigration to Calgary has increased by approximately 30% (Citizenship & Immigration Canada 2006, Online).
- China, India and the Philippines were top source countries accounting for half of the immigration to Calgary in 2005 (City of Calgary 2006a, 142-144).
- The number of private and government sponsored refugees increased by 27% in 2005
- 43% of all immigrants are not functional in either official language, a decrease for the first time in five years (City of Calgary 2006a, 142-144).

Housing stress. Immigrants and refugees experience high rates of poverty and core housing need, are more likely to live in larger families and rely on social networks to access housing.

- 21,380 immigrant households were spending more than 30% of their income on shelter; 8,300 were spending more than 50% (Census 2001 in Citizenship & Immigration Canada 2005, 62). This a significant proportion of the 58,555 households in need of affordable housing identified by the City of Calgary (2005, 120).¹
- 15% of recent immigrant households in Calgary live in crowded conditions; crowding is very rare among Canadian-born (2%) and earlier immigrant (3%) households (Citizenship & Immigration Canada 2005, 67).
- Visible minority homelessness accounted for 8.6% of Calgary's total homeless population in 2006 (City of Calgary 2006b, iv).
- Service providers are reporting more and more immigrant individuals accessing shelters.
- 19.4% of immigrants in Calgary were living below the poverty line in 2000, compared to 13.3% of the general population (Poverty Reduction Coalition 2007, 5).
- 37.3% of those who arrived in Calgary between 1996 and 2001 were poor in comparison to those who arrived before 1986 (13.2%) (Poverty Reduction Coalition 2007, 5).
- Recent immigrants to Calgary earned one-third less than Canadian-born workers between the ages of 25 and 54 (Citizenship & Immigration Canada 2005, 59).
- Recent immigrants to Calgary are more likely than the Canadian-born population to live with relatives in larger and extended families with more children and seniors (Citizenship & Immigration Canada 2005, 20).

¹ According to the City of Calgary, Calgarians whose gross annual household income is less than \$38,000 *and* whose housing costs exceed 30% of their gross household income face serious housing affordability challenges.

Possible implications for the 10 Year Plan to End Homelessness

The chart below outlines suggestions that will help incorporate the housing needs of immigrants and refugees into the broader affordable housing and homelessness strategies of the 10 Year Plan to End Homelessness. Upcoming research will significantly expand on this first attempt.

Housing First Essential	Suggestions to Ensure Appropriate Strategies for Immigrants and Refugees
<p>Plan: Ensure pro-active, appropriate planning for differing needs within broader strategies.</p>	<ul style="list-style-type: none"> • Account for differing needs and assets to ensure strategic interventions • Understand needs to ensure effective programming, appropriate affordable housing stock and location, and critical policy advocacy changes • Engage key players from government (i.e. Canadian Immigration and Citizenship), non-profit groups and communities working in the area of settlement in the planning process
<p>Data: Increase knowledge regarding the housing needs of immigrants and refugees in Calgary.</p>	<ul style="list-style-type: none"> • Address lack of knowledge about newcomers' use of the Calgary shelter system • Undertake systematic collection of data to assess demographics, pathways in and out of systems, gaps in the immigrant and refugee populations of absolute and relative homelessness • Capture secondary migration, immigrant class, and ethnicity during data collection to help future strategies better target sub-populations • Include "immigrant" and "refugee" as a categories of analysis in the City's Count of Homeless Persons • Develop an integrated data management system to support the 10 Year Plan that discerns self-reported ethnicity, immigrant class, whether the person is a secondary migrant, et cetera
<p>System Prevention: Housing as a critical element to successful settlement.</p>	<ul style="list-style-type: none"> • Ensure supports are in place to facilitate a seamless process from the time of arrival to a permanent housing situation • Identify gaps in the immigration system to understand where interventions are needed. E.g. there are reports of newcomers being released by Canadian Immigration & Citizenship into shelters • Facilitate better coordination between service providers and funders, and between government levels and departments in the affordable housing, homelessness, immigration and settlement systems • Identify and seek change to policies which exacerbate housing stress and poverty for newcomers through coordinated advocacy efforts
<p>Emergency Prevention: Effectively target those most in need.</p>	<ul style="list-style-type: none"> • Rent assistance is a measure that would benefit the more than 4,300 immigrant households who are spending more than 50% of their income on shelter. But, ethno-cultural groups are less likely to access mainstream programs and services due to a variety of barriers, including language • Cultural brokers can disseminate information and help facilitate access to ensure better uptake of resources. Information should also be made available in multiple languages • Tenant-landlord resolution programs that prevent eviction should also ensure linguistic and cultural appropriateness. Critical information about tenants' rights and responsibilities must be translated into other languages • Refugees should be targeted through strategies different than those employed when targeting economic immigrants, as refugees are at higher risk for homelessness, have lower education and language ability, and a higher incidence of poverty • Because immigrants and refugees are often considered 'hidden homeless,' they are living in unsafe, overcrowded and inappropriate conditions. In such cases, we should seek to improve their housing situations as opposed to "keeping them housed" in dire conditions

<p>Rapid Re-housing:</p> <p>Strengthen ethno-cultural social networks to exit homelessness.</p>	<ul style="list-style-type: none"> • Homeless services, especially shelters and drop-ins, are currently unequipped to meet the needs of this population. Address this through: better coordination of services between the shelter system and settlement agencies; ensuring shelter and homeless services have access to interpreter services; and train staff on diversity issues • Re-housing efforts would best employ targeted interventions, tailored to particular groups, through cultural brokers who can access ethno-cultural networks and facilitate access to housing. Knowledge regarding home ownership and home buying assistance can also be facilitated by these strategies
<p>Outreach and Services:</p> <p>Strengthen ethno-cultural social networks and improve culturally appropriate mainstream services.</p>	<ul style="list-style-type: none"> • Ensure coordinated outreach efforts have linguistically and culturally appropriate strategies • Use cultural broker model where community members are hired as outreach workers; as embedded and trusted participants, they share the cultural, linguistic and common immigration experience of those they serve • Improve ease of access to education, recreation, employment opportunities and health services as these are also critical to the settlement and well being of newcomer groups
<p>Permanent Housing:</p> <p>Increase the range of culturally appropriate housing options.</p>	<ul style="list-style-type: none"> • Build new affordable housing stock to accommodate the needs of newcomers, who have a greater tendency to live in larger family units • Ensure proximity to bus lines (as well as schools, shopping, recreational and community facilities) for new housing stock, as immigrants are more likely than Canadian-born individuals to use public transit • Consider means of ensuring immigrants and refugees have access to affordable housing units proportional to their needs • Provide families with the opportunity to choose their neighbourhoods, particularly considering the importance of social networks and ready access to religious and cultural centers • Offer culturally appropriate supports to permanent housing access, where services can be delivered in immigrants and refugees first language • Consider that supports to maintain housing need to address: unfamiliarity with Canadian mainstream institutions and cultures, English as a Second Language and upgrading opportunities to increase employability
<p>Income:</p> <p>Culturally appropriate assistance for a hidden homeless population.</p>	<ul style="list-style-type: none"> • As a large proportion of the 'hidden homeless', newcomers need income support in the form of portable shelter allowances. Culturally appropriate strategies to disseminate information and facilitate access are recommended • Many newcomers work toward homeownership, thus housing support might best aid this goal through assistance with down payments, access to mortgages and knowledge about the Canadian system • Secondary suites can facilitate the tendency of immigrant households to co-habit with relatives, have larger numbers of children, and senior dependents. This would also help immigrants afford to own their own homes if suite is rented

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INTRODUCTION

Issue

For new immigrants, finding a suitable place to live in a good quality, supportive neighbourhood is an important first step towards successful settlement and integration. Homelessness and the lack of affordable housing are critical problems in Calgary. As we increasingly rely on immigration to fill labour shortages, ensuring affordable, appropriate housing for this population segment is vital to our economic growth and prosperity.

Background

In the summer of 2006, a meeting was held among settlement agencies to address the increasing number of immigrants and refugees coming to Calgary from other parts of Canada. Like their non-immigrant counterparts, these newcomers arrive in search of employment and find themselves without a home. Greatly strained immigrant service agencies do not have the mandate or the capacity to address housing issues while homeless service providers have limited cultural and linguistic abilities to serve this population group.

A meeting of settlement and homeless service providers and funders was held in June 2007, in anticipation of another wave of inter-provincial migration and international arrivals of newcomers in the approaching summer months. As a result of the meeting, United Way and Service Canada have agreed to support a 'Summer Response' to address the unique needs of immigrant and refugees this year.

At the same time, the group identified the need for research to determine the extent of the issue in Calgary. Based on this knowledge and an analysis of policy barriers, planning and policy advocacy can be undertaken through existing structures such as the Immigrant Sector Council and the Calgary Committee to End Homelessness.

The Social Policy and Planning Division of The City of Calgary is writing a report on the housing needs of immigrants and refugees over the summer. Recognizing the need to move the issue forward without delay, the group agreed to begin research and formulate policy directions and recommendations immediately. The Poverty Reduction Coalition (a community coalition supported by United Way of Calgary and Area) has offered their assistance in developing a position paper by working collaboratively with The City of Calgary.

Purpose

The purpose of this report is to outline key trends relevant to the housing needs of immigrants and refugees and possible implications for the development of the Calgary 10 Year Plan to End Homelessness. In presenting available statistical information as an overview to the issue, it will outline preliminary directions for future research in this area.

Note: the situation, policy context and profiles of temporary foreign workers are very different from those of immigrants and refugees, therefore they will be addressed separately.

Next steps include incorporating findings from research to be completed over the summer by the Social Policy and Planning Division and policy analysis and recommendations from research by the Poverty Reduction Coalition.

The findings could be used to support advocacy efforts to ensure immigrants' and refugees' housing issues are addressed in the 10 Year Plan to End Homelessness; the first draft of which is scheduled for September 2007. Continued efforts will be necessary on all government levels.

KEY ISSUES

Calgary's housing crisis

Increasing migration, low mortgage rates and economic growth coupled with increased labour and construction costs are sharply increasing the cost of housing. In 2006, the average house price in Calgary was \$100,000 higher than the previous year, while the average income increased by less than \$2,000 per year (City of Calgary 2006a, 118). Further, the lack of supply is driving rents up and dramatically decreasing affordability. Average rent in April 2007 reached \$925 per month in Calgary for all units combined (CMHC Rental Market Report April 2007).

The erosion of housing affordability and inability of lower skilled workers' wages to keep up with skyrocketing costs has led to increasing homelessness. As aforementioned, over 58,500 Calgary households were identified as in need of affordable housing, based on 2001 Census figures, yet we can expect the aforementioned trends to have significantly increased this number. The 32% jump in homelessness from 2004 to 2006 is another indicator of the great pressure households face in this context (City of Calgary 2006b, iv). For more details on Calgary's affordable housing crisis, please see Appendix B.

Research based on the Longitudinal Survey of Immigrants to Canada and Census 2001 has demonstrated that the social networks of newcomers, and their greater tendency to live in larger family units, has helped groups' access housing despite the higher incidence of poverty and systematic barriers (Mendez et al 2006). While the resiliency of social networks has historically helped cushion market fluctuations, the current housing crisis in Calgary is adding immense pressure on newcomers' ability to obtain and maintain housing.

Immigrants & Refugees: A "Hidden Homeless" Population

- 25% of recent* immigrant households in Calgary spent more than 30% of their income on housing in 2000 in comparison to 20% of Canadian-born households (Citizenship & Immigration Canada 2005, 69).
- 9,340 recent immigrant households and 12,040 more who arrived before 1986 overspent on shelter in 2000. 4,300 spent more than 50% of their income on shelter (Citizenship & Immigration Canada 2005, 69).
- 15% of recent immigrant households in Calgary live in crowded conditions; crowding is very rare among Canadian-born households (2%) and earlier immigrants (3%) (Citizenship & Immigration Canada 2005, 67).
- 19.4% of Calgary immigrants were living below the poverty line in 2000, as compared to 13.3% of the general population. There were 129,105 immigrants living in poverty that year (Poverty Reduction Coalition 2007, 5).
- 37.3% of those who arrived to Calgary between 1996 and 2001 were poor in comparison to those who arrived before 1986 (13.2%) (Poverty Reduction Coalition 2007, 5).
- Recent immigrants to Calgary earned 1/3 less than Canadian-born workers aged 25 to 54 (Citizenship & Immigration Canada 2005).
- Recent immigrants to Calgary are more likely than the Canadian-born population to live with relatives, in larger and extended families, with more children and seniors (Citizenship & Immigration Canada 2005).
- Among Canadian-born seniors in Calgary, 7 in 10 live with relatives in comparison to 9 out of 10 recent immigrants aged 65 and over. The proportion of very recent immigrants in extended family situations is twice as large as that of Canadian-born households: 1 in 8 (Citizenship & Immigration Canada 2005, 20).

(Based on Census 2001 data)

* "recent immigrants" refers to those who arrived between 1986-2000

Increasing visibility of newcomers' housing stress

As more immigrants arrive from abroad and inter-provincially in search of a better future in Calgary, tailored strategies targeting policy barriers, culturally appropriate housing stock, services and income supports should be in place to address the pitfalls they may experience in the new Calgary housing reality. Visible minority homelessness made up 8.6% of the total population in 2006; up from 8.4% in 2004 (City of Calgary 2006b, iv). Service providers are also reporting more and more immigrant individuals accessing shelters.

Homeless agencies are dealing with immigrants and secondary migrants who do not speak English and are referring such clients to settlement agencies. The latter are ill-equipped to address such issues and are not funded to do so. The lack of affordable housing in Calgary is also resulting in immigrant agencies spending an inordinate amount of time trying to find housing for clients (City of Calgary 2006a, 144).

Recent immigrants experience significantly higher levels of poverty than the average Calgary population. Their "invisibility" in the homeless population (8.6% of total homeless enumerated in 2006) is likely a result of their ability to use cultural and social resources to access a place to stay. However, under the current housing context, the strains of social networks are becoming visible and we must proactively seek to understand this very diverse group's housing needs. We must plan to address these needs before they become a permanent part of our homeless landscape, as they have in other urban Canadian centers.

Census 2001 showed that 21,380 immigrants were spending more than 30% of their income on shelter; of this group 8,300 were spending more than 50% (Citizenship & Immigration Canada 2005, 69). Based on Census 2001 data, the City of Calgary estimated that 14,700 households are earning less than \$30,000 and spending over half of their income on housing, leaving them at very high risk for homelessness (City of Calgary 2006a, 120). Although we do not know how many of the 8,300 immigrant households who spent more than 50% of their income on shelter earned less than \$30,000, we can see that this group makes up a major proportion of the population at extremely high risk for homelessness in the city.

A diverse 'hidden homeless' population

As a significant proportion of the 'hidden homeless', newcomers are likely to live in unsafe and illegal housing. Settlement workers have informally reported that occupancy in basement suites in lower income communities has become a common solution to an immigrant's inability to afford accommodation in the city. Secondary suites are not necessarily a negative housing option but may be when they are occupied illegally. These housing forms may be overcrowded and unsafe if they do not meet provincial building and safety code standards. Further, when secondary suites are provided as illegal housing forms, tenants miss out on the benefits of legal tenure and therefore their rights vis-à-vis landlords. Newcomers are also less likely to have the language and cultural knowledge to be aware of their vulnerability in these situations and how to address it.

The lower income earning potential of newcomers, due to various systemic barriers (i.e. lack of language skills, Canadian experience, cultural knowledge, and recognition of foreign credentials; and discrimination based on ethnicity, 'race,' religion, accent, etc.), further contributes to their inability to keep up with the costs of housing in Calgary. Newcomers who encounter problems in finding housing report that the most significant issues were cost, the lack of a co-signer or credit history, and difficulties in finding the kind of housing needed (Mendez et al 2006, 87). Larger families exacerbate financial strain, and can be a barrier to securing housing that is suitable for the size and composition of the family (or any housing at all), although this can also be an opportunity to pool resources to access homeownership.

Given the current demand for labour, a failure to effectively integrate immigrants into the workforce with meaningful employment opportunities may result in out-migration that will be detrimental to the long-term sustainability of the local economy (City of Calgary 2006a, 144). As we know from other groups, the economic costs of poverty and homelessness to our community will be significant. Newcomers' abilities in the areas of health care access, education, and employment are likely to suffer, leading to a decreased quality of life for individuals, families and communities.

It is important to note that newcomers are not a homogenous group. Cohorts have vast differences in backgrounds (education, language ability, country of origin, immigration trajectory, immigration class, settlement pattern, etc.); and even within a cohort there is diversity. Thus, responses to newcomers' housing needs must take such differences into account. The unique needs of newcomers merit forward thinking within a comprehensive plan to address homelessness in Calgary. While not a stand-alone piece, a sub-strategy of a larger plan should include tailoring to meet the needs of this diverse population.

Certain emerging trends are also likely to present new issues and exacerbate current ones. The increasing numbers of newcomers who have limited education or transferable skills are more likely to obtain lower paying jobs and experience sustained poverty. Refugees are more likely to experience severe poverty than other classes of immigrants. And, while nowhere near American experiences of racial segregation, trends show higher than average poverty rates and immigrant status are more likely to coincide in certain Calgary neighbourhoods. These trends should be monitored.

Emerging Trends

- More than 20% of Calgarians were foreign born in 2000 (Census 2001).
- Approximately 70,000 permanent residents arrived in Calgary since 2000, 11,762 of whom arrived in 2006 alone. Between 2000 and 2006, immigration to Calgary has increased by approximately 30%.
- China, India and the Philippines were the top source countries and accounted for almost half of the immigration to Calgary.
- The number of private and government sponsored refugees increased by 27% in 2005.
- The number of immigrants who are not functional in either official language fell for the first time in 5 years, with less than half (43%) of all immigrants lacking official language ability, down from 51% in 2004.
- From 2004, in 2005, the proportion of immigrants without a high school education, or with no education, increased slightly from 48% to 49%.

Source: City of Calgary 2006, 142-144
Based on Citizenship & Immigration Canada 2006 data

IMPLICATIONS FOR THE 10 YEAR PLAN TO END HOMELESSNESS

This section will offer some suggestions for the incorporation of the housing needs of immigrants and refugees into THE broader affordable housing and homelessness strategies. However, forthcoming research will significantly expand on this first attempt.

Plan

Ensure pro-active, appropriate planning for differing needs within broader strategies

The purpose of outlining the particular situation of immigrants and refugees in Calgary is not to buttress the argument for their special treatment, but rather for their appropriate treatment, accounting for differing needs and assets to ensure strategic interventions that will demonstrate success. Understanding the needs of this population is crucial to ensuring effective programming, appropriate affordable housing stock and location and critical policy advocacy changes. Engaging key players from government departments (such as Canadian Immigration and Citizenship), non-profit groups and communities working in the area of settlement in the planning process is essential.

Data

Increase knowledge regarding the housing needs of Calgary immigrants and refugees

There is a significant lack of knowledge about the current experiences of newcomers within Calgary's shelter system; a systematic collection of data must be undertaken to assess their needs. A regular count of immigrant and refugee use of the shelter system should capture information about secondary migration, immigrant class and ethnicity to help future strategies better target sub-populations.

The City's Count of Homeless Persons in Calgary is based on *observed* data and does not capture "immigrant" and "refugee" as categories of analysis (it does identify homeless persons who are observed to belong to a visible minority). This limits our ability to assess needs and formulate strategies. We must also learn more about the extent to which secondary migration is impacting demographics and housing needs in our city. Any integrated data management system that is developed to support Calgary's 10 Year Plan to End Homelessness should discern self-reported ethnicity, immigrant class, and whether the person is a secondary migrant along with other socio-demographic data.

Based on methodologies used to assess the extent of immigrant hidden homelessness, Calgary should undertake a study to assess overcrowded, unsafe and inappropriate housing situations for this population.²

System prevention

Housing as a critical element to successful settlement

When newcomers arrive, many are likely to have made arrangements in advance for shelter with family, relatives or friends, though this may not be their permanent home. Others, particularly refugees, may not have such resources. It is critical that support is in place to facilitate a seamless process from the time of arrival to a permanent housing situation.

Gaps in the immigration system must be identified to understand where interventions are needed. This requires better coordination between service providers and funders, and government levels and departments in the affordable housing, homelessness, immigration and

² For an example from Vancouver, see Chan 2005.

settlement systems. Policies which exacerbate housing stress and poverty for newcomers must also be identified and addressed through coordinated advocacy efforts. For example, there are reports that newcomers are being released by Canadian Immigration and Citizenship into shelters; this is not acceptable.

Outreach and services

Strengthen ethno-cultural social networks and improve mainstream services

In a coordinated outreach effort, linguistically and culturally appropriate strategies are necessary to gain access to newcomer populations. As noted, certain newcomer groups are more likely to access social networks to obtain housing. The cultural broker model, which has been employed in the area of health, has shown excellent results in preventing a crisis and stabilizing clients. In this model, community members are hired as outreach workers; as embedded, and trusted participants, they share the cultural, linguistic and common immigration experiences of those they serve.

It is important to note that housing is only one of the needs of newcomer groups: access to education, recreation, employment opportunities and health services are also vital to settlement and well being. Outreach must be holistic - support must not be limited to the re-housing process but maintained over the long term to ensure newcomers' housing remains secure and they continue to have access to additional support services.

Accessing help greatly differs amongst the diverse ethno-cultural groups. Effective outreach will accommodate such diversity. Some groups are likely to access mainstream services, thus capacity building in institutions is critical as well.

Emergency prevention

Effectively target those most in need

As the majority of newcomers who are experiencing housing needs are 'hidden homeless,' we must consider how best to identify and target support services. Rent assistance is a measure that would particularly benefit the more than 4,300 households spending more than 50% of their income on shelter. However, ethno-cultural groups are less likely to access mainstream programs and services due to a variety of barriers, including language.

Culturally appropriate means of accessing such supports is needed; these strategies should be based on existing social networks. For example, ethno-cultural community associations and religious centres and their leaders would be effective means of dispersing information about income assistance programs. By training already existing and trusted community members as cultural brokers to disseminate information and help facilitate access, one can ensure better uptake of existing resources. Information should also be made available in multiple languages.

Tenant-landlord resolution programs that prevent eviction should ensure linguistic and cultural accessibility. Critical information about the rights and responsibilities of tenants must be translated into additional languages to ensure that multi-cultural communities can understand the content.

Although systems of reciprocity greatly facilitate many newcomers' access housing, these do not include everyone. While we have not identified all high-risk groups, research shows that refugee claimants, given the combination of their uncertain legal status, lack of language facility and lack of familiarity with Canadian society, are the most likely of all newcomers to "fall between the cracks" of *both* ethno-cultural communities *and* the welfare and housing provisions of the state (Chan 2005, 73).

Refugees should be targeted through strategies different than those employed when targeting economic immigrants, as refugees are at higher risk for homelessness, have lower education and language ability, and a higher incidence of poverty. As a high-risk group, rapid re-housing of this group should be a priority and seamless support should be in place from the time of arrival.

One example of an effective strategy is the "First Contact Project," planned and developed by the Toronto Region Canadian Red Cross and the City of Toronto's Refugee Housing Task Group (RHTG). The project presents a systematic approach to mitigate homelessness among refugee claimants. It identified the lack of knowledge of the refugee determination process and the limited services available to refugee claimants in the City of Toronto as a major problem. The second component is a new service designed to meet this ongoing information need. First Contact services include a 24-hour telephone hotline, and a First Contact Drop-in Centre operating from the Canadian Red Cross Downtown Community Office, which serves as a point of congregation and a place to connect with a variety of services (City of Toronto 2003, Online).

Because immigrants and refugees are often considered 'hidden homeless,' they frequently live in unsafe, overcrowded and inappropriate conditions. In such cases, we should seek to improve their housing situations as opposed to keeping them housed in dire conditions.

Shorten homelessness – rapid re-housing

Strengthen ethno-cultural social networks to exit homelessness

Homeless services, especially shelters and drop-ins, are poorly equipped to meet the needs of this population. Promising practices reviews from Toronto suggest the following tactics: consistent access to interpreter services to better meet the language needs of immigrants and refugees; training of shelter and drop-in staff on diversity issues and immigrant and refugee policy; and better coordination of services between the shelter system, settlement agencies, community legal clinics and community health centres (Access Alliance Multicultural Community Health Centre 2003).

Long-term relationship building between individuals, families and cultural brokers can facilitate navigation out of homelessness and access to the ethno-cultural community and mainstream services to prevent future crises. Certain minority groups are more likely to lack the social networks that would ease housing access; thus re-housing efforts would best employ targeted interventions, tailored to particular groups, through cultural brokers who can facilitate access to housing in a culturally appropriate way and in clients' first language. Disseminating knowledge regarding homeownership, home buying assistance, and the rights and responsibilities of tenants and homeowners can also be supported by these strategies.

Research shows that "Black" immigrants self report as more likely to *not* access social networks to find housing, but are more likely to seek out the support of a settlement organization (Mendez et al 2006, 89). Considering that from 2004 to 2005, Nigerian and Ethiopian immigrants increased by 32% and 27% respectively, we can expect that if these trends continue tailored interventions for these populations will need to be in place proactively to assist in the housing search (CIC 2006 data in City of Calgary 2006a, 142). Settlement organizations would benefit from additional resources and capacity building to accommodate these needs.

Permanent housing

Increase the range of culturally appropriate housing options

Given that newcomers have a greater tendency to live in larger family units, new affordable housing stock should be built to accommodate such needs. Immigrants are also more likely than Canadian-born individuals to use public transit, thus proximity to bus lines (as well as schools, shopping, recreational and community facilities) is recommended for new housing stock.

Immigrants and newcomers experience significant housing stress; because of this, means of ensuring proportional access to affordable housing units should be considered. While a balance between the negative and beneficial aspects of the congregation of ethno-cultural groups in particular communities should be considered, choice of community is critical. Families must have the ability to choose their neighbourhoods, particularly considering the importance of social networks and ready access to religious and cultural centers.

Permanent housing should also have culturally appropriate supports where services can be delivered in multiple languages for easier access by new immigrants. This group will need different supports than are needed by mainstream clients as many are unfamiliar with mainstream Canadian institutions and cultures, are likely to require English as a Second Language training, access to upgrading opportunities to increase employability, et cetera.

Income

Culturally appropriate assistance for a hidden homeless population

Clearly, the capacity of newcomers to have fewer and shorter experiences with homelessness is indicative of the strength of social networks; however, they are at high risk for homelessness as they overspend on shelter more than the average Canadian and are experiencing higher levels of poverty. As a large proportion of the hidden homeless, income support in the form of portable shelter allowances would be an effective means of alleviating financial stress for this group. As aforementioned, culturally appropriate strategies to disseminate information and facilitate access are recommended.

Research shows that there is a tendency for newcomers to work toward homeownership, thus housing support might best aid this goal by offering assistance with down payments, access to mortgages and sharing knowledge about the Canadian system (Mendez et al 2006, 91). South Asian homeownership rates are significant at 21.5%; based on analysis of the Longitudinal Survey of Immigrants to Canada from 2004 to 2005, immigration from India increased by 49% (Mendez et al 2006, 92). Secondary suites would also facilitate the tendency of immigrant households to co-habit with relatives, and to have larger numbers of children and senior dependents. The income generated by renting out secondary suites would also help immigrants towards homeownership.

APPENDIX A: Trends, Barriers and Demographics

Increasing arrivals

China, India and the Philippines are top source countries as Calgary continues to rely heavily on immigration for its growth

- According to Statistics Canada (2001) 197,410 Calgarians, or 20.9% of the total Calgary population (943,310), was foreign born (City of Calgary 2003, 1).
- In 2006, 19.7% of Alberta's population growth was a result of immigration (Alberta Employment, Immigration & Industry 2007, 1).
- On a per capita basis, Calgary is third only to Toronto and Montreal in regards to net international migration³, at 9.9 migrants per 1,000 people. The Calgary Census Metropolitan Area has experienced strong increases in net international migration since 2003, including an increase of 30.1% from 2005 to 2006, or 2,547 migrants (Calgary Economic Development 2007, 8).
- In 2005, immigration from China and India increased by 42% and by 49% respectively. China, India and the Philippines were the top source countries and accounted for almost half of the immigration to Calgary

Top immigrant source countries, Calgary: 2003 – 2005					
	2003	2004	2005	Percent Change (2004-2005)	Percent of immigrants (2005)
China	1,639	1,408	1,999	42.0%	18.1%
India	1,136	944	1,409	49.3%	12.8%
Philippines	918	987	1,352	37.0%	12.2%
Pakistan	669	799	799	0.0%	7.2%
England	327	370	377	1.9%	3.4%
U.S.A.	229	308	351	14.0%	3.2%
Colombia	321	213	287	34.7%	2.6%
Nigeria	118	174	230	32.2%	2.1%
Russia	182	213	230	8.0%	2.1%
South Korea	388	230	204	-11.3%	1.8%
Sudan	191	177	183	3.4%	1.7%
Ethiopia	126	136	172	26.5%	1.6%
Afghanistan	200	115	164	42.6%	1.5%
Vietnam	177	176	155	-11.9%	1.4%

Source: CIC 2006 data in City of Calgary 2006a, 142).

³International migrants to Canada and Calgary can be either Permanent Residents or temporary residents, such as Temporary Foreign Workers or Foreign Students.

Diverse immigrant classes

Increasing arrivals of skilled workers, business class and refugees

- Most new Permanent Residents come to Canada and Calgary as entrants in the Economic Immigrant Class. Of the 11,186 new Permanent Residents that came to Calgary in 2005, 6,719 of these were Economic Immigrants (CED 2007, 14).
- On average, Permanent Residents and Economic Immigrants are balanced in terms of gender, have high levels of education, and in the majority of cases, have the ability to communicate in at least one of Canada's official languages (CED 2007, 2).
- These averages mask large differences in the gender balance, educational attainments, and language ability of the principal applicant Economic Immigrants and their spouses and dependents. Significantly more principal applicants than spouses and dependents are male; speak one or both of Canada's official languages; and have completed post-secondary education. These differences mean that Economic Immigrants should not be treated as a homogenous group and this in turn has implications with respect to the ways in which we support these newcomers to Canada (CED 2007, 2-3).
- Skilled Worker immigrants increased their share of the immigrant population, accounting for 52.7% of immigrants, compared to 49.3% in 2005 (City of Calgary 2006a, 143).
- The percentage of Family Class immigrants declined in 2005 to 27.4%, from 29.1% in 2004 (City of Calgary 2006a, 143).
- The number of Business Class immigrants grew by 135% between 2004 and 2005, to 254 or 2.3% of the total immigrant arrivals (City of Calgary 2006a, 143).
- The number of private- and government-sponsored refugees increased by 27%, although the proportion remained stable at around 7% of landings (City of Calgary 2006a, 143).

Permanent Residents by Province or Territory and Urban Area, 1997-2006*										
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006*
Alberta	12,832	11,187	12,089	14,360	16,408	14,761	15,834	16,473	19,399	20,561
Calgary	6,957	6,008	6,838	8,494	10,182	9,067	9,266	9,443	11,185	11,762
Edmonton	4,458	3,795	3,843	4,301	4,583	4,226	4,819	5,056	6,013	6,305
Red Deer	201	169	210	213	230	163	204	254	322	290
Lethbridge	196	167	159	175	175	149	169	177	228	263
Other Alberta	1,020	1,048	1,039	1,177	1,238	1,156	1,376	1,543	1,651	1,941

* 2006 data are preliminary estimates and are subject to change. Source: CIC 2006, Online.

Education and language ability

Decreased knowledge of official languages; increased number without any education

- In 2005, less than half (43%) of all immigrants were not functional in either official language, down from 51% in 2004; this was the first decrease in 5 years (City of Calgary 2006a, 143).
- In 2005, the percentage of new immigrants with a university degree remained steady at just over one third (37%) (City of Calgary 2006a, 143).
- From 2004 to 2005, the proportion of new immigrants without a high school education, or with no education at all, increased slightly from 48% to 49% (City of Calgary 2006a, 143).

Poverty and immigrant status

Foreign born Calgarians are more likely to live in poverty; income status improves related to years in Canada

- 19.4% of Calgary immigrants were living below the Low Income Cut-Off⁴ in 2000, compared to 13.3% of the general population. There were 36,760 immigrants living in poverty that year (Poverty Reduction Coalition 2007, 5).
- Of this group, the most likely to be poor were immigrants who arrived between 1996 and 2001; 37.3% of them were poor in comparison to those who arrived before 1986 (13.2% were low income) (Poverty Reduction Coalition 2007, 5).
- There is an improvement in the income status of immigrants related to their years in Canada. Those who had been in Canada for less than 5 years in 2001 were almost twice as likely to be poor than those who had arrived between 1991 and 1995. In fact, the percentage of low-income immigrants who arrived prior to 1986 is 1.7% lower than for average Calgarians (Poverty Reduction Coalition 2007, 5).
- Non-permanent residents had a high incidence of poverty, 38.8%, which is similar to that of recent immigrants in 2001. There were 2,775 such individuals in 2000 (Poverty Reduction Coalition 2007, 5).

Earnings and employment

The earning ability of newcomers is lower than that of their Canadian-born counterparts

- In 2000, the average earnings of employed immigrant men between the ages of 25 and 54 who arrived in Calgary after 1991 was \$36,318 as compared to \$56,209 for their Canadian-born counterparts.
- That same year it was found that recent immigrant women earned an average of \$20,845, compared to \$33,037 for Canadian-born women.
- 35.5% of recent immigrant women and 14.9% of recent immigrant men aged 25 to 54, who worked full time, earned less than \$20,000 in 2000.
- 1 in 3 employed recent immigrant women work in sales and service jobs, compared to 2 in 10 Canadian-born women (Census 2001 data in Citizenship & Immigration Canada 2005, 57-64).

⁴ In Calgary, many households have incomes low enough to be considered as living in 'poverty'. In Canada, official examinations of poverty tend to use the Low Income Cut-Off (LICO) measurement, commonly referred to (but not officially identified as) as the "poverty line", calculated by Statistics Canada. According to this definition of poverty, a household is poor if it spends at least 20% more than the average Canadian household on the basic necessities of food, clothing and shelter. Statistics Canada has determined that the average Canadian household spends 34.7% of its income on these basic necessities. Therefore, a family is 'poor' if it spends 54.7% or more of their average income on these basic necessities (City of Calgary 2005b).

APPENDIX B: Immigrants' Housing Needs

Family composition and housing needs

Recent immigrants to Calgary live in larger households than Canadian-born individuals and are more likely to have numerous children, seniors and extended family members co-habiting

- Recent immigrants are more likely than the Canadian-born population to live with relatives. This difference is seen in all age groups, but it is most notable among people aged 65 and over
- Among Canadian-born seniors in Calgary, 7 in 10 live with relatives, while 3 in 10 live alone. By comparison, 9 in 10 very recent immigrants aged 65 and over live with relatives, while only 1 in 10 live alone
- Unlike the Canadian-born population, recent immigrants are more likely to live in extended family situations. Of the Canadian-born population living with one or more relatives, only 6% are part of an extended family. The proportion of very recent immigrants in that kind of arrangement is twice as large: 1 in 8 (or 12.5%)
- Recent immigrant families with children are more likely to have 3 or more children in the home than Canadian-born families with children. As many as 19% of recent immigrant families with children have 3 or more children, compared to 17% of Canadian born families
- The large majority of recent immigrant households are families, compared to just 2 out of 3 Canadian-born households
- Recent immigrant households are more likely to be large in size than Canadian-born. 50% of recent immigrant households have 1 to 3 members, compared to 75% of Canadian-born households. The proportion of households with 4 or more members is twice as large among recent immigrant households as among Canadian-born households (Census 2001 data in Citizenship & Immigration Canada 2005, 67-72).

Table 1. Difficulties in Housing Search and Sources of Assistance

		<i>Percentages</i>	
Immigrants who looked for housing after arrival in Canada		125,050	
Without difficulties, or did not provide information		77,910	62.3
With difficulties		47,140	37.7
Total		125,050	100.0
Most serious barrier	Cost	14,750	31.3
	No guarantor or co-signer	10,670	22.6
	No adequate housing	5,050	10.7
	Other, or did not provide information	16,670	35.4
	Total	47,140	100.0
With difficulties, but who did not get help needed		11,580	24.6
With difficulties, but did not seek help or did not provide further information		16,440	34.9
With difficulties, sought and received help		19,120	40.6
Total		47,140	100.0
With difficulties, sought and received help	Source of help		
	Friends	11,970	62.6
	Relatives or household members	4,140	21.7
	Settlement organizations*	2,170	11.3
	Other, or did not provide information	840	4.4
Total		19,120	100.0

*Includes ethnic or cultural groups, religious groups, immigrant or refugee serving agencies, and com-

Social networks facilitate access to housing

Most immigrants acquire housing remarkably quickly; their success in the housing market hinges on the strength and quality of their social ties

- Four out of five immigrants had made arrangements for housing prior to arriving in Canada
- Among those who did search for housing after their arrival, more than three-fifths reported no difficulties in finding housing
- For those who did encounter problems, the most significant issues were cost, the lack of a co-signer or credit history, and difficulties in finding the kind of housing they needed

Table 2. Getting Help in the Housing Search from Friends, by Visible Minority Group

Visible Minority Group	Immigrants with Housing Search Difficulties who Sought and Received Assistance	Percentage Receiving Help from Friend
East Asian	5,350	80
Arab	1,510	64
Non-Visible Minority	4,280	59
Latin American	790	57
South Asian	3,630	55
Southeast Asian or Filipino	1,420	51
West Asian	1,210	47
Black	800	43
Total*	18,990	63

*Note: Totals from different tables may not match due to rounding and non-response. All cell entries reporting numbers of immigrants denote weighted estimates rounded to the nearest 10.

- For those who received help with their housing search (two-fifths of all who reported problems), social networks proved crucial. More than three-fifths of those receiving help obtained it from friends; another one-fifth received assistance from relatives or household members; and one in eleven reported help from settlement a organization

Table 3. Getting Help in the Housing Search from Settlement Service Organizations

Visible Minority Group	Immigrants with Housing Search Difficulties who Sought and Received Assistance	Percentage Receiving help from Settlement Service Organization
Black	790	19
West Asian	1,210	12
All other Visible Minorities	12,700	4
Non-Visible Minorities	4,270	4
Total*	18,970	5

*Note: Totals from different tables may not match due to rounding and non-response. All cell entries reporting numbers of immigrants denote weighted estimates rounded to the nearest 10.

- The extent of social networks varies among different ethno-cultural groups. For example, "Blacks" who had difficulties in their housing search were almost five times as likely as non-visible minorities to seek and receive help from a settlement service organization (Mendez 2006 et al based on Longitudinal Survey of Immigrants to Canada (LSIC)⁵ data: see Tables 1, 2, 3 for further information).
- Accessing help greatly differs amongst the diverse ethno-cultural groups. For example, 80% of East Asian immigrants, in comparison to 43% of "Black" immigrants, reported receiving help from friends to address housing difficulties (Mendez et al 2006, 89).
- Accessing the help of a settlement organization with a housing search from also differs amongst various ethno-cultural communities. 19% of "Blacks" in comparison to 4% of all other visible minorities and 4% of non-visible minorities reported receiving help from such organizations (Mendez et al 2006, 89).

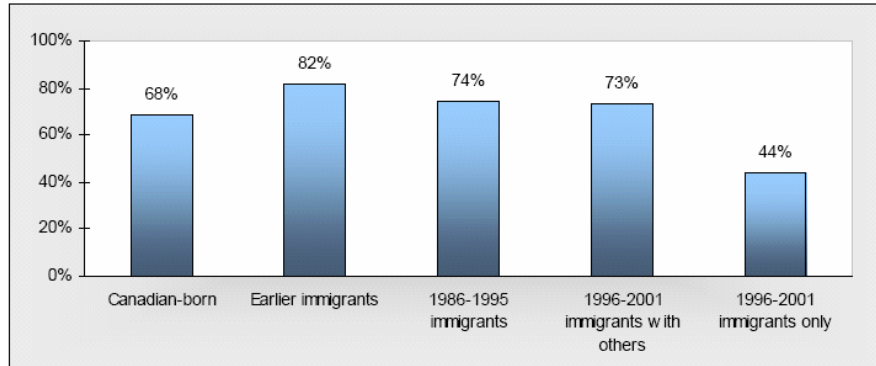
⁵ The [in full] LSIC panel is based on a target population of approximately 164,200 people who: a) are aged 15 and over, b) were officially landed in Canada from abroad between October 2000 and September 2001, and c) who had lived in Canada for at least six months at the time of the survey. The 12,040 respondents included in the weighted sample were interviewed six months and 24 months after their arrival, will be interviewed again on the fourth anniversary of entry, and possibly at a later time as well.

Housing tenure

Despite more significant financial distress, recent immigrant households living in Calgary are much more likely to own their homes than recent immigrant households in all of Canada

- Less than 50% of the households consisting exclusively of immigrants who landed during the 1996-2001 period own their homes (Citizenship & Immigration Calgary 2005, 71 – see Figure F-1 below).

Figure F-1: Immigrant households (by period of immigration) and Canadian-born households—home ownership by household type, Calgary Census Metropolitan Area, 2001 (percentage)



- Among other recent immigrant households, nearly three-quarters own their homes, in comparison to more than two-thirds of Canadian-born households (Citizenship & Immigration Calgary 2005, 71).
- 37% of immigrants who arrived between 1996 and 2001 were living in rented housing in Calgary (Muride 2005, 2).

Housing Tenure, by Visible Minority Group					
Visible Minority Group	Owners	%	Tenants	Other	Total
East Asian	7,560	17.3	33,250	2,850	43,660
South Asian	8,930	21.5	28,200	4,330	41,460
Filipino	1,900	18.3	7,130	1,350	10,380
Arab	520	5.4	8,650	490	9,660
Black	940	11.4	6,500	790	8,230
West Asian	860	11.5	6,230	380	7,470
Latin American	770	17.2	3,360	350	4,480
Southeast Asian	510	24.2	1,270	330	2,110
Non-Visible Minority	7,230	21.9	24,210	1,500	32,940
Total	29,220	18.2	118,800	12,370	160,390

Source: Mendez et al 2006, 92.

- Immigrants and their families entering under the Family and Other Economic categories are more likely to live in owner-occupied homes than those admitted under the Skilled Worker and Refugee categories (Mendez et al 2006, 93-94).

Overspending and overcrowding

While the high rate of home-ownership among immigrants is encouraging, overspending on housing remains a critical issue for this group

- 1 in every 4 recent immigrant Calgary households spent more than 30% of their income on housing in 2000. For 20% of the latter households the cost of accommodations exceeded 50% of their income. By comparison, only 1 in 5 Canadian-born households had housing costs in excess of 30% of their income (Citizenship & Immigration Canada 2005, 69 – see Table F-3 below as well).
- Danso and Grant (2000) interviewed 103 African immigrants in Calgary and found affordability was the most difficult problem faced by the respondents; more than 50% spent more than 30% of their income on rent.

Table F-3: Immigrant households (by period of immigration) and Canadian-born households—cost of accommodations as a share of household income, Calgary Census Metropolitan Area, 2000 (number and percentage distribution)

Households	Cost of accommodations					
	Less than 30%		30% to 50%		50% or more	
Canadian-born	192,750	78%	33,400	13%	20,910	8%
Earlier immigrants	54,010	81%	7,750	12%	4,290	6%
Recent immigrants	25,270	73%	5,330	15%	4,010	12%
1986-1995 immigrants	17,520	74%	3,460	15%	2,560	11%
1996-1999 immigrants with others	4,300	78%	770	14%	390	7%
1996-1999 immigrants only	3,450	61%	1,100	20%	1,060	19%
All households	275,440	77%	47,540	13%	30,890	9%

- As many as 15% of recent immigrant households live in crowded conditions (that is, there are more persons than rooms in the home) (Citizenship & Immigration Canada 2005, 67 – see Table F-1 as well).
- The incidence of crowding is even higher among households consisting only of very recent immigrants. By contrast, crowding is very rare among households of the Canadian-born and earlier immigrants (Citizenship & Immigration Canada 2005, 67).
- Crowding is related to size of household, and age and gender of occupants. Immigrant households tend to be larger, hence the greater the chance that there are more persons than rooms in the dwelling (Citizenship & Immigration Canada 2005, 67-68).
- David Ley (1999) has suggested that this form of crowding may actually be a household strategy adopted by newcomers to speed up homeownership attainment.

Table F-1: Immigrant households (by period of immigration) and Canadian-born households—persons per room, Calgary Census Metropolitan Area, 2001 (number and percentage distribution)

Households	Fewer than 0.5	0.5 to 0.74	0.75 to 0.99	1 or more	Total
	persons	persons	persons	persons	
Canadian-born	172,650	62,600	8,600	4,730	248,580
Earlier immigrants	44,110	17,390	3,070	1,770	66,330
Recent immigrants	13,410	15,220	5,220	5,870	39,700
1986-1995 immigrants	8,830	9,300	2,910	2,580	23,620
1996-2001 immigrants with others	2,430	3,190	1,210	1,600	8,420
1996-2001 immigrants only	2,140	2,740	1,110	1,690	7,670
All households	231,080	95,700	17,000	12,600	356,380

Households	Fewer than 0.5	0.5 to 0.74	0.75 to 0.99	1 or more	Total
	persons	persons	persons	persons	
Canadian-born	69%	25%	3%	2%	100%
Earlier immigrants	66%	26%	5%	3%	100%
Recent immigrants	34%	38%	13%	15%	100%
1986-1995 immigrants	37%	39%	12%	11%	100%
1996-2001 immigrants with others	29%	38%	14%	19%	100%
1996-2001 immigrants only	28%	36%	14%	22%	100%
All households	65%	27%	5%	4%	100%

Note: The total "All households" includes households of non-permanent residents not shown in the table. For definitions of household, crowding and related concepts, see the Glossary.

APPENDIX C:



BY THE NUMBERS: 2007 CALGARY HOUSING FACTS

DID YOU KNOW?

In 2006, a single person needed to earn a minimum of \$15 per hour to be able to afford a one-bedroom apartment in Calgary. Yet 103,500 Calgarians 25 years old or older were earning \$15 per hour or less in July of that year.

*Sources:
Calgary Housing and Rental Authority
Minimum Housing Wage 2006;
Statistics Canada,
Labour Force Survey 2006*

It's a public interest issue!

In 2005 and 2006, there were 1,900 print articles in Calgary papers alone covering the affordable housing and homelessness crises!

The Issue

Homelessness and a lack of affordable housing are increasing problems. Calgary is a national leader in terms of economic growth, yet our prosperity is being threatened by an affordable housing shortage.

Erosion of Affordable Housing

Increasing migration, low mortgage rates and economic growth coupled with rising labour and construction costs are sharply increasing the cost of housing

- In 2006, 25,794 more people moved into Calgary than moved out of Calgary; almost twice the growth rate of the previous year (CMHC Rental Market Report 2006).
- The average price of housing in December 2006 reached \$361,600 and has since continued to climb at a rate of approximately \$500 per day (Calgary Real Estate Board 2007 Housing Statistics).
- Despite skyrocketing prices, incomes only grew by 5% in 2006 (RBC Economics Housing Affordability Index December 2006).

Depleting Rental Stock

Lack of supply is driving up rents and dramatically decreasing affordability

- Calgary's apartment vacancy rate dropped from 1.6% in October 2005 to 0.5% in October 2006 (CMHC Rental Market Report 2006).
- Approximately 645 apartment units were available for rent in October 2006 (CMHC Rental Market Report 2006).
- As result of condo conversions, Calgary's rental apartment stock decreased by 1,083 units in 2006, reducing apartment stock availability by 2.6% from one year prior to 40,333 units (CMHC Rental Market Report 2006).
- New rental construction in 2006 has only amounted to two projects totaling 148 units (CMHC Rental Market Report 2006).

Increasing Homelessness

The erosion of housing affordability and the inability of lower-skilled wages to keep up with skyrocketing costs has led to increasing homelessness

- Approximately 58,555 households need affordable housing. 25% of these households are earning less than \$30,000 annually and are spending more than half of that income on housing. These families are considered to be at high risk for homelessness (Calgary Socio-Economic Outlook 2006).
- Almost 2,500 people are on Calgary Housing Company's waiting list for subsidized rent. Some will wait as long as 2 years (City of Calgary 2005).
- The City of Calgary's 2006 Count of Homeless Persons enumerated 3,436 homeless people – an increase of 32% from the 2004 count. Also:
 - the number of homeless families increased by 39%; and
 - the number of homeless children increased by 40%.
- A 2002 Calgary Homeless Foundation study found that 50.2% of the absolute homeless were working full time, part time or occasionally.

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