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Putting *Home* at the Heart of Refugee Resettlement



Full-length Report

By: Ray Silvius,
Emily Halldorson and
Hani Ataan Al-Ubeady



**Immigration
Partnership
Winnipeg**



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CCPA

CANADIAN CENTRE
for POLICY ALTERNATIVES
MANITOBA OFFICE

Unit 301-583 Ellice Ave., Winnipeg, MB R3B 1Z7
tel 204-927-3200

email ccpamb@policyalternatives.ca

ABOUT THE AUTHORS

Ray Silvius is Associate Professor in the Department of Political Science at the University of Winnipeg. His research interests include refugee settlement and community-engaged research. He is the lead of the Community Engaged Research on Immigration Network (CERI Network).

Emily Halldorson is a community planner and researcher. Her diverse research interests arise from her community development work and include housing, education, criminal justice, immigration and settlement, and the environment. The common thread is a commitment to research which supports the hard work of non-profits and activists advocating for social change.

Hani Ataan Al-Ubeady is the project director for Immigration Partnership Winnipeg whose mandate and vision is to create a welcoming and inclusive community where Indigenous and newcomers can fully participate. Hani has been a community activist for nearly 20 years. His goal is to remove barriers on the path of creating a welcoming community for all, and deconstruct negative narratives around newcomers and Indigenous communities. He is Cross Cultural Mental Health Specialist, and community-based research director.



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[Ray Silvius] I would also like to thank my wife, Jill, for being a constant sounding board and source of brilliant insights over the years; my son, Henry, for filling our home with joy; and my mother, Debra, for having always created a home for us.

Key Concepts and Terms

- **The Deluge of Resettlement:** refers to the large and often overwhelming number of fundamental needs that must be tended to immediately upon resettlement for former refugees. It may include, but is not limited to: securing housing, attaining employment and/or income supports, enrolment in language or other training, securing childcare, tending to the needs of family members overseas (including seeking family reunification), and learning and habituating to a new city, culture, and society.
- **The Resettlement Conundrum:** amid a scarcity of resources, the conundrum is that the pursuit of one core need (housing, employment, language training, childcare, etc) often leads to compromises in other core needs.
- **Impossible Tradeoffs:** the difficult decisions that former refugees make when they are put in the position of having to choose which fundamental need to pursue, and which to go without. These decisions can compromise long-term settlement situations.
- **Resettling or Former Refugees:** Resettlement can refer to the series of legal responsibilities that a third country (such as Canada) accepts to resettle refugees from a country in which they have sought protection. It can also refer to the basic act of becoming resettled after a period of displacement. We use the term resettling to reflect an ongoing process that former refugees face, which consists of a larger bundle of social and economic processes through which former refugees strive to tend to their needs in a new home, with the goal of becoming more settled.

The larger goal of becoming more settled in a new physical home and wider community can be understood as feeling comfortable and secure in having attained life's necessities and being on a trajectory that reflects goals, aspirations and choices.

We also use ‘former’ refugees to emphasize that upon receiving permanent residence status in Canada, these individuals and families cease being refugees in a legal sense.

- **Government Assisted Refugee (GAR):** GARs are referred to Canada by the United Nations High Commissioner for Refugees (UNHCR), generally after having lived in refugee situations, including refugee camps, for prolonged periods. Through Immigration, Refugees and Citizenship Canada (IRCC)’s Resettlement Assistance Program (RAP), GARs are entitled to a maximum of one year’s worth of income support, which roughly corresponds to provincial social assistance rates (see Alboim & Cohl, 2012, pp. 36–37).
- **Privately Sponsored Refugee (PSR):** Refugee sponsored privately by sponsorship agreement holders (SAHs), their affiliates, Groups of Five (5+ Canadian citizens or permanent residents), or community sponsors, some of which are community organizations (Alboim & Cohl, 2012, pp. 37–38).

As a condition of sponsorship set forth by the Canadian government, sponsors of PSRs are obligated to meet the needs of the PSR whom they sponsor for their first year in Canada, or until they achieve self-sufficiency (whichever comes first). The privately sponsored stream allows private sponsors to forward the name of the refugee(s) they wish to sponsor.

- **Resettlement Assistance Program (RAP):** Administered by IRCC, the RAP entitles GARs to receive one year’s worth of income support, which roughly corresponds to provincial social assistance rates. Moreover, the RAP provides GARS with access to a limited number of weeks in temporary, transitional housing upon arrival.

TABLE 1 Resettlement Assistance Program (RAP)

Basic Monthly Rates in MB (\$)	Single Adult	Couple with 2 children	Couple with 5 children	Adult with 2 children	Adult with 5 children
Basic Needs	220	596 – 740	947 – 1,308	527 – 640	860 – 1,163
Shelter	495	664	793	664	770
Communication	30	30	30	30	30
Transportation	75 min.	150 min.	150 min.	75 min.	75 min.
Total	820	1,440 – 1,584	1,920 – 2,281	1,296 – 1,409	1,735 – 2,038

Note Monthly RAP Rates, Manitoba, current as of November 2019 (Refugee Sponsorship Training Program 2019a)

- **Rent Assist:** Rent Assist is an income-tested housing benefit available to the working poor and people on social assistance across Manitoba. Rent Assist puts a portable subsidy in the hands of renters, giving them the ability to select suitable housing in an otherwise unaffordable private market. Benefits are tied to 75 percent of median market rent, rather than the actual amount of rent paid in a particular unit (Brandon & Hajer 2019).
- **Public Housing, Social Housing, Socially-Supported Housing:** Public housing is subsidized housing which is both funded and operated by government (ie. Manitoba Housing). Social housing is a broader term used to refer to housing funded and operated by both government and non-profit organizations in myriad ways and that is generally offered to renters at below-market rates and from which the pursuit of profit is removed. In this study, we use the term socially-supported housing to refer to housing in privately-owned buildings that is supported by subsidies, including Manitoba's Rent Assist and Rent Supplement Programs.
- **Core Housing Need, Acceptable Housing:** Canada Mortgage and Housing Corporation (CMHC 2020a) suggests that a household is deemed to be in core housing need if it demonstrates one of the following (and is therefore not *acceptable* housing):
 - it costs more than 30 percent of a family's income (it is not *affordable*)
 - it requires major repairs (it is not *adequate*),
 - it does not have enough bedrooms in accordance with National Occupancy Standard requirements¹ (it is not *suitable*);

This definition offers a useful metric for housing organizations and government bodies to determine measurable levels of housing need. Indeed, many households in our study may be said to be in core housing need. Our study reflects an expansion of this basic notion of core housing to include a subjective element – what former refugees themselves deem to be acceptable housing for their purposes.

Section 1

Introduction

THIS IS THE concluding report of a project that we began in 2015, the primary intention of which was to chart the housing trajectories of former refugees — both Government Assisted Refugees (GARs) and Privately Sponsored Refugees (PSRs) — over the course of approximately three years. Three major objectives have animated this project, and they are the main focus of this report.

First, we sought to learn about both the challenges and successes that former or resettling refugees (terms that we describe below) had in obtaining adequate and affordable housing after arriving in Winnipeg.

Second, we sought to map out the relationships between the cost and availability of housing, the prevalence of social supports, or lack thereof, and resettling refugees' economic realities in the context of resettlement. We posit that resettling refugees' housing situations, including the pursuit of housing, can lead to additional positive or negative effects on other key aspects of resettlement. Furthermore, these additional key aspects of resettlement can have positive or negative effects on an individual's or family's housing situation. We wanted to determine, therefore, when positive housing experiences co-evolve with other positive markers of settlement. Also, importantly, we wanted to know when negative housing experiences co-evolve with other negative markers of resettlement.

These relationships are expressed in this report through three key concepts. The first is the **resettlement conundrum**, which can be understood as the following: in resettlement contexts, amid a scarcity of resources, pursuing one core need (housing, employment, language training, childcare and so on) leads to compromises vis-à-vis other core needs and/or settlement objectives and uncertainty about which of these to prioritize. As it applies to the subject matter at hand, the fundamental need to locate, secure, and pay for a home, whatever that home's quality, led many of our interviewees to make difficult decisions which then compromised their long term settlement situation. We refer to these difficult decisions in the context of resettlement, and the repercussions stemming therefrom, as **impossible tradeoffs**. Former refugees are put in the position of having to choose which fundamental need to pursue and which to go without. In important ways, such tradeoffs are similar to those faced by all low-income people. Where they differ for former refugees is that they take place in the context of resettlement. Together, the ideas of the resettlement conundrum and impossible tradeoffs, as applied to the matter of housing, direct us to think about housing as a prerequisite to resettling in a new city and country, labour market, social system, and cultural system, but the pursuit and attainment of which can have either positive or negative effects on other aspects of resettlement.

The third concept is the **deluge of resettlement**: the large, and often overwhelming number of fundamental needs that must be tended to immediately upon arriving in Canada or, specifically in our case, Winnipeg. We can think of the deluge of resettlement as the context within which the resettlement conundrum and impossible tradeoffs occur. It may include, but is not limited to: securing housing, attaining employment and/or income supports, enrolment in language or other training, securing childcare, tending to the needs of family members overseas including seeking family reunification, learning and habituating to a new city, culture, and society, and so on. Securing housing is central amidst the deluge of resettlement, and the success or challenges in so doing will produce complex relations with the other needs and aspirations a former refugee may have.

Our third and related objective was to demonstrate how social, public, or otherwise 'supported' housing can positively affect the lives of resettling refugees. In other words, we wanted to determine how buffering against the forces of private housing markets could assist former refugees in their efforts to resettle. In the case of Winnipeg, as in most Canadian cities, housing markets have made for a dearth of adequate and affordable housing for *all* residents. The prospects of attaining affordable and adequate housing have

diminished for low- and even middle-income families. As such, to the extent that housing supports of various types are available for resettling refugees, we wanted to know how they could assist our participants in achieving their additional settlement objectives. Conversely, we wanted to know how the absence of such supports, and, relatedly, the need to move into inadequate, unsuitable, and/or unaffordable housing, affected settlement outcomes.

Many of our participants expressed an interest in obtaining public housing, which is conventionally understood as housing that is both funded and operated by government and is not run for speculative or for profit-making purposes, such as Manitoba Housing. Many participants, it can be said, had access to some form of social housing, which may include public housing but also includes other housing that is not for speculative or profit-making purposes. Furthermore, if we go beyond our definition of social housing to include housing in privately-owned buildings that is otherwise supported by subsidies, a greater number of our participants will be included. Manitoba's Rent Assist Program and its Rent Supplement Program, both of which we describe below, pertain to this category. We refer to this category in our research as 'socially-supported housing.' In subsequent parts of this report, we capture some of the ways in which our participants' housing situations — fully private and not subsidized, social housing, or socially-supported housing — contributed to their resettlement situations.

The central argument in this study is that a former refugee's housing situation in the months and years following arrival directly impacts resettlement, both positively and negatively. Additionally, this housing situation is affected by the degree of adequate, affordable and suitable housing available to individuals and families in contexts of resettlement. The need to secure a home of any kind forces former refugees to make impossible tradeoffs between paying for a home and meeting other settlement needs. Settlement challenges are exacerbated when private housing markets are characterized by being unaffordable and having low availability — a norm in most Canadian urban centers for some time. Such a situation is worsened during the initial period of resettlement, as available allowances and supports are increasingly insufficient in light of trends in Winnipeg's rental housing market over time. While many former refugees exhibit admirable resilience and ingenuity in their attempts to pay for and establish a home in their context of resettlement, it is here argued that public supports can enable them to better secure adequate and affordable housing.

The structure of this report proceeds as follows. Section 2 – *Refugees and Housing: Project Parameters, Method and Theory* describes the gestation of

the study and the methods utilized before situating the research within a theoretical and empirical context. In Section 3 – *Tight Budgets, Poor Housing, Tough Decisions*, we turn to the experiences of our project participants to describe the relationship between resettlement and housing. In Section 4 – *Socially-Supported Housing: Enhancing the Settlement Experience of Former Refugees*, we consider how social support for housing can improve the housing situations of former refugees. Section 5 offers conclusions and recommendations.

Section 2

Refugees and Housing: Project Parameters, Method and Theory

THE PROJECT ON which this report is based began as a collaboration between the research team and Welcome Place, the housing arm of the Manitoba Interfaith Immigration Council (MIIC). Welcome Place provides housing, legal and settlement supports for newly arriving refugees in Winnipeg, and at the time of this project's beginning it was responsible for providing temporary housing for Government Assisted Refugees (GARs) upon their arrival in Winnipeg. This project evolved from findings in a previous study (Silvius et al. 2015), for which we employed an institutional ethnography and expert interview format to document the expert knowledge collected by MIIC community-based employees over time on the matter of refugee housing outcomes and organizational strategies within a context of retrenchment to social housing supports. We undertook illustrative data analysis using MIIC's database to demonstrate the gap between housing allowance/budget, and the price of housing for select cohorts of GARs. Our initial project augmented MIIC's work to find workable housing solutions for their clientele.

Elaborating on the premises contained in this initial project, we developed a research proposal and submitted it to the Manitoba Research Alliance (MRA). This project was approved for funding by the MRA in the fall of 2014, and proceeded from two basic but powerful understandings derived from our earlier project and our larger research team's experience in the field of service provision for former refugees. The first was that inadequate, unaffordable and unsuitable housing, and/or the gap between housing budget/allowance and price of housing, negatively impacts refugee families in their settlement trajectory. The second was that adequate housing, including that obtained through a myriad of social supports, positively impacts refugee families in their resettlement trajectories.

A refined version of our research goals is as follows. First, we sought to collect representative data of resettling refugees' housing experiences over time, from soon after arrival and moving forward 2.5–3 years thereafter. Second, we sought to collect finely-grained data of the day-to-day housing challenges, experiences and successes of a recently-arrived refugee cohort. This study reflects these two research goals in an attempt to substantiate our claims.

Our work developed from two additional research goals, which will be more fully elaborated upon in subsequent research. First, we sought to reconstruct the individual housing trajectories of resettling refugees. Second, we sought to demonstrate the 'community-global nexus' in the case of Winnipeg's resettled refugee population, including the relationship between a given former refugee's or refugee family's transnational family situation, and their desire to establish a home in Winnipeg (see also Silviu, 2020b).

Our working understanding and research goals informed the key research questions to be found in this study:

1. What are the day-to-day challenges and successes experienced by refugees in finding and securing adequate housing?
2. How do inadequate, unaffordable and unsuitable housing, the gap between housing budget/allowance and the price of available housing affect refugee families in their resettlement trajectory?
3. How can social supports pertaining to housing improve the resettlement trajectory of newly arrived refugees?

From the onset, this project has been community participatory in nature. Co-author Ataan Al-Ubeady, then a housing counsellor at Welcome Place, was active in research design and administration from the onset. Additional staff

at Welcome Place provided critical commentary and input at early stages of the project. Their knowledge of Winnipeg's refugee resettlement landscape and ethnocultural community organizations facilitated interviewee recruitment. Most of our interview interpreters were employees of Welcome Place at the beginning of our project. The present project has expanded beyond the context of this initial partnership as we have sought to understand the broad terrain upon which former refugees seek to improve their housing situations during their initial years in Winnipeg. This terrain includes a host of settlement service and housing organizations, social and public housing providers, government agencies, private sponsors, community groups and more.

We had intended to identify a second cohort of interviewees who had established housing histories in Winnipeg of several years in order to conduct comparative research between two groups: 1) those who have obtained housing supports (including those who had secured long term transitional housing, those who had secured social housing units, and/or those who had secured rent supplements or other housing subsidies and supports); and 2) those who had not received such supports. Moreover, we had intended to conduct deeper analysis on the differences between available housing and resettlement supports and rental unit price. As the primary data collection unfolded, we became aware that such analysis on a second cohort would require a separate research project unto itself. There remains a need to conduct such research via an intensive engagement with organization-level data.

After having successfully obtained permission to conduct the research from the University of Winnipeg's Research Ethics Board, we initiated interviewee recruitment and interviewing. We recruited 21 individuals who were resettling refugees, or families comprised of resettling refugees, who had been in Winnipeg for between three and 24 months. Our intention was to understand how this immediate period after arrival could influence their ability to settle in Winnipeg over a longer period of time. Recruitment of interviewees took place via Welcome Place, as well as a number of ethnocultural communities who represented substantial numbers of recently arrived refugees. Project participants represent diverse countries of origin, religious backgrounds, gender, marital status and family² size, with roughly equal numbers of Government Assisted Refugees (GARS) and Privately-Sponsored Refugees (PSRs).

First round interviews began in summer 2015. Our initial intention was to interview each interviewee six times over a period of three years. Some interviews proved difficult to secure given some combination of the

interviewees' availability (many worked long hours or irregular shifts or had childcare obligations), the interviewers' availability and the interpreters' availability. Some proved impossible to secure, as we lost contact with the interviewee, including instances in which we learned that they had left the city. As a result, it took longer to complete each round of interviews in the amount of time we had anticipated. Additionally, we learned that in some cases our original time between interviews for a given interviewee did not yield sufficient changes to their housing situation to warrant continuing to interview at that rate. In the end, we held a maximum of 5 interviews per participant. The number of participants providing interviews in each of the rounds is as follows: Round one: 21; Round two: 19; Round three: 17; Round four: 16; Round Five: 11. Our first interview was held in July 2015, and our last in December 2018. A standardized first interview was given to each interviewee to establish consistent baseline information (See Appendix A). Subsequent interviews were semi-structured and designed to suit two purposes. The first was to track fundamental changes to each participant's housing situation over time. The second was to capture and expand upon unique characteristics in each participant's housing and settlement situation. Moreover, subsequent interviews contained prompts derived from previous interviews to encourage our interviewees to expand upon aspects of their housing, familial, education and employment situations.

We had originally chosen 20 interviewees, feeling this to be a number that was both sufficient to yield a rich amount of data and manageable for charting over three years. The number of participants became twenty-one when one enthusiastically recruited an acquaintance to participate without our knowledge! Our study exhibits other methodological stances regarding what sort of plausible inferences can be made from a qualitative study with a relatively small number of individual and family experiences.³

First, each case of refugee displacement and resettlement is simultaneously unique and similar. The former quality makes it impossible to assert that a given refugee's experience is typical or representative of that of others. Differing 'variables' such as country of origin, the precise circumstances which lead to displacement, class status, religious affiliation, gender, race and ethnicity and so on make 'perfect' comparison of a sample of resettled refugees impossible. As a result, there is a need to 'disaggregate' the category of 'the refugee' and demonstrate how individuals and families express differing degrees of agency, ability and social and economic power amid resettlement. Such differences are best demonstrated in the careful reconstruction of interviewees' individual accounts, a task that is performed elsewhere.⁴

The latter quality, however, enables us to claim that a qualitative study with a relatively small number of interviewees is reflective of broader social phenomena that structure the lives of people in similar ways (see Delmar, 2010; Payne and Williams, 2005). In other words, the experiences common to resettling refugees — displacement from home communities and countries and resettling in new communities and countries — structure life courses in persistent ways.

Second, resettling refugees are the targets of social policy. This confers upon them the categorical similarities intrinsic to bureaucratic processes. Our interviewees' situations are *comparable* because they are treated as 'like' social subjects by, in this case, the Canadian federal government. As either GARs or PSRs, our interviewees are *categorically* similar insofar as they can receive particular amounts of social supports in the process of resettlement on the basis of the refugee class to which they belong. Moreover, they are legally and customarily entitled to a range of government funded resettlement supports — assistance in finding a rental unit, translation services, and English or French language classes. On this basis, despite differences in family situation, class position, gendered divisions of labour and resettlement responsibilities in the household, religion, country of origin, race and ethnicity, religious affiliation, politics within their original countries of displacement and so on, we can reasonably anticipate that they will encounter many similarities in their resettlement trajectories.

Third, former refugees seek out housing in housing markets with similar opportunities and constraints, often with similar information and financial constraints as other former refugees and in patterns reminiscent of those experienced by other racialized groups. In Winnipeg, a deep socio-economic divide exists between inner city and suburban neighbourhoods. This, and the concentrated racialized poverty in the inner city, have been well-documented (see Silver 2010a, 2010b, 2015). Indeed, as Carter and Osborne demonstrate in their 2009 longitudinal study of former refugees, the majority lived in the inner city; over 75 percent in year one and over 60 percent in year three (p. 314). Carter and Osborne explain that while rents are lower in the inner city, "accessing this cheaper accommodation [...] means many households end up in older, smaller units of poorer quality, and live in crowded circumstances" (pg. 314).

Neighbourhood characteristics, which include safety and security, proximity to services, friends and ethnocultural community affect resettlement outcomes, and are closely linked to housing issues (Carter and Osborne, 2009, pg. 318). In a previous study, we found that many former refugees enjoy the

proximity to services that comes with living in, or near, downtown (Silvius et al. 2015). In another Winnipeg-based study, in which resettled refugees of African descent were surveyed, many expressed that a lack of affordable housing of sufficient size forced them to settle in poorer areas of the city, putting their children at-risk of gang involvement and limiting opportunities for social integration for the whole family (Garang 2012, p.8).

In her report on the resettlement of Syrian refugees across Canada, Rose (2019) highlights three factors which affect where refugees choose to live: housing affordability, above-average family sizes, and proximity to services, friends and ethnocultural community (pg. 13–14). In Winnipeg, these factors mean that inner city communities are sometimes the neighbourhoods of choice, and often the only option, for resettled refugees.

As we demonstrate in this study, former refugees are often relegated to poor neighbourhoods with poor housing stock, in which a disproportionately high number of households demonstrate core housing needs. In other words, despite differences in each individual’s or family’s personal situation and resettlement trajectory, many former refugees end up treading similar paths with respect to their housing.

Resettlement and Settlement – From Legal Obligation to Social Process?

Some remarks on key terms that animate this study are required here. The first is resettlement, which is a concept that has many connotations. In its most generic sense, according to the United Nations High Commissioner for Refugees (the UNHCR), ‘Resettlement is the transfer of refugees from an asylum country to another State that has agreed to admit them and ultimately grant them permanent settlement.’⁵ (see also Labman, 2019, p.2). Resettlement in this regard refers to Canada’s participation in international refugee resettlement as a ‘third country.’ It therefore bears legal connotations and calls to mind the legal obligations that Canada accepts to ‘resettle’ refugees from a country in which they have sought protection after having been displaced from their original home. While Canada is near the top of third countries that resettle refugees in this manner, the number of refugees it resettles is significantly fewer than the number of refugees who seek protection in various countries that are adjacent or near to those countries from which they are displaced (see Labman, 2019). Refugee resettlement occurs in Canada through three classifications: Government Assisted Refugees (GARs); Privately

Sponsored Refugees (PSRs); and Blended Visa Office Referred (BVORs). The first two categories are investigated in this study, and, as a relatively new phenomenon, BVORs are beyond its scope.

In this work we use the term *resettling* refugee quite purposefully. We generally avoid using *resettled* for two reasons. The first is that it calls to mind the legal obligations of the Canadian state, aspects that are beyond the scope of this research. The second has to do with social, economic and familiar aspects of creating a new home – in the physical, social, economic and emotional sense. To say that a refugee is *resettled* is to suggest a process that is completed. We wish to avoid this and instead demonstrate that to *resettle* is an ongoing process. Keeping the ‘re’ prefix acknowledges the act of displacement – former refugees are *re*-settling after having their previously settled lives upended in some fashion. Using the –ing ending demonstrates that ‘settlement’ – creating a home, becoming acquainted with some combination of a new language, economy, labour market, social norms, bus routes, educational opportunities, childcare provision and so forth – is an uneven and potentially never-ending process for former refugees. It may even persist across generations. This is despite the fact that *legally*, refugees cease being refugees upon receiving permanent resident status in the country in which they are resettled.

Keeping the ‘re’ prefix is somewhat contrary to the way in which Canadian social services that are organized to assist former refugees are understood. Conventionally referred to as ‘the settlement sector’, such service providers aid former refugees with their ‘settlement and integration’ needs upon arrival. We demonstrate this idea in greater detail below. Attempts to become ‘settled’ follow acts of displacement and the traversing of international borders under conditions that are not of former refugees’ choosing, warranting the emphasis on processes of *resettling* and *resettlement*. It also differentiates the ‘home-making’ efforts of former refugees from historical processes of colonialism and settlement. Nonetheless, ‘settlement’ appears throughout this document in a manner that will be recognizable to the refugee and newcomer settlement sector, as we elaborate below.

There is both a correlation and a discrepancy between *resettlement* as a legal process and *resettling* as a larger bundle of social and economic processes through which former refugees strive to tend to needs in a new home, with the goal of becoming more settled. The larger goal of becoming more settled in a new physical home and wider community can be understood as feeling comfortable and secure in having attained life’s necessities and being on a trajectory that reflects goals, aspirations and choices. The central

need of providing for a physical home within (re)settlement trajectories, and the relationship between private responsibility and government support in so doing, are the focus of this report. Therefore, while a former refugee may have legally ‘resettled’ in Canada, the act of resettling will persist for several years.

Moreover, resettling refugees are ‘former’ refugees in that such individuals are no longer legal refugees. They become permanent residents and then, often but not always, citizens. Emphasizing the ‘former’ aspect is to emphasize the legal right to resettle to and reside in countries such as Canada. This is a useful reminder in an age of increased stigmatization of refugees. However, retaining ‘refugee’ in the title, despite their no longer being *legal* refugees, serves to demonstrate that such individuals will continue to encounter difficult adjustments to (in this case) Canadian society, and possess a relationship to their original homelands that long ‘settled’ Canadians will not (see also Silvius, Halldorson and Ataan Al-Ubeady, 2019a; 2019b).

In this report, we use resettling and former refugees somewhat interchangeably. Our interviewees are former refugees who have the right to reside in Canada. However, they remain in the act of resettling in a broad social and economic sense – attempting to create new homes, both literally and figuratively in Winnipeg.

Settlement as a term has a precise meaning in Canada to refer to newcomers, including former refugees, acculturating and becoming ‘settled’ in Canada and the broader range of organizations that exist to facilitate this process. Moreover, it refers to the federally-funded Settlement Program housed in Immigration, Refugees, and Citizenship Canada (IRCC; formerly Citizenship and Immigration Canada). This program funds a broad range of support services required to facilitate newcomer settlement, including direct services, services that enable connections to the community and indirect services.⁶

However, settlement is a contested concept. As it pertains to former refugees, it can reflect differing expectations as to how long a former refugee requires to become ‘settled’ and integrated into a new society. In terms of its economic, social, cultural, emotional and identity dimensions, it may take a former refugee a lifetime to become settled in many aspects of their lives. Indeed, the effects of displacement are often intergenerational in nature. As a social category recognized by the Government of Canada, however, the term is to be applied for a short period of time.⁷ This category is undoubtedly tied to eligibility to receive services from the federal government. Settlement itself is not a straightforward notion or process. However, the Government

of Canada defines it in a manner that is in accordance with its Settlement Program and the settlement supports offered therein. Notably, there is an explicit expectation that settlement will be short term in nature.

Settlement refers to *a short period of mutual adaptation* (emphasis added) between the newcomers and the host society, during which the government provides support and services to newcomers. Integration is a two-way process that involves commitment on the part of immigrants to adapt to life in Canada and on the part of Canada to welcome and adapt to new peoples and cultures (Government of Canada, 2019b).

In other words, to have former refugees become settled in a relatively short period of time remains an objective of Canadian federal social policy. The government-funded social and economic resources that are at a former refugee's disposal correspond to the relatively small window in which the state would like to see settlement and integration occur, both as the positive marker of successful adaptation to Canadian society, and the alleviation of its financial responsibility. Indeed, the desire and ability to work and 'pay one's own way' and to not be a 'burden' on family members, community members, sponsors or the government were frequently cited by our interviewees as important goals. However, gaining entry into racialized labour markets in general, and in accordance with one's training, abilities and chosen profession more specifically, remains difficult for former refugees. Hence, there is a need to support former refugees during this uneven period of adaptation.

Moreover, the expectation that settlement becomes a private matter — that is, one for which the onus remains on the individual or the uncompensated work of 'the community' and for which public funding and support is not required — is the pernicious side of this desire for dignity and independence. We may refer to such an expectation as 'the neo-liberalization of refugee well-being' (see Silviu 2016). In this report, settlement and resettlement refer to the various social, economic, cultural and emotional needs experienced by former refugees in their efforts to create a home in Canada. However, we argue that fulfilling these needs is the responsibility of Canadian society as a whole.

In this report, the focus is on how a former refugee's pursuit of the needs of resettlement often clash with the imperative to secure housing. Such a clash is exacerbated by many factors. The first is the high cost associated with securing a rental home on the private rental market in Winnipeg. The second, which is intimately related to the first, is the lack of social housing, socially-supported housing and affordable housing options for former

refugees. Indeed, these two factors affect all low-income Winnipeggers. However, where former refugees differ is expressed in the third factor: that such pressures are felt amid their ongoing attempts at resettling following profoundly disruptive and traumatic experiences of displacement.

We demonstrate these three factors in this report. The corresponding argument is that expanding government-funded housing provisions can hasten the achievement of other settlement objectives. Such an argument is made counter to the tendency to be found in Canada and elsewhere whereby reactionary and xenophobic forces are stigmatizing refugees as ‘bogus’ (Molnar Diop, 2014). This tendency is accompanied by processes of ‘Welfare Chauvinism’, wherein citizens of welfare states argue that having created the welfare state over generations, they reserve the right to deny the extension of its provisions to newcomer populations (see Keskinen, 2016). In response, we offer a contrary argument: that former refugees, having fled persecution, warfare, or acute attacks on their security and who are confronted with myriad challenges amid resettlement, are deserving recipients of collective social resources. Nowhere is this more apparent than in the need to secure a home — both as a place of residence and a general environment of belonging — in a new country. We might refer to this imperative as ‘beyond humanitarianism’, whereby the humanitarian impulse to resettle displaced peoples is met with sufficient social provisions to ensure well-being in the new country.

At present, such social provisions are clearly inadequate, a situation which leads us to a unique finding within our study and a concept that is central to this report — the prevalence of what we refer to as ‘the resettlement conundrum.’ This can be understood as the following: in resettlement contexts, amid a scarcity of resources, pursuing one core need (housing, employment, language training, childcare and so on) leads to compromises vis-à-vis other core needs and/or settlement objectives. Such compromises may be both immediate and longer-term in nature, and they are almost always compounding and reciprocal. One prominent example can be illustrative for our purposes. When a resettling refugee must take a survival job to pay for an apartment, for example, it can come at the expense of undertaking language training, taking steps to certification or credential recognition, or pursuing additional education. This in turn limits their ability to escape the survival job and attain better employment, which in turn limits their ability to improve their housing situation.

In short, the fundamental need to locate, secure and pay for a home, whatever that home’s quality, led many of our interviewees to make difficult

decisions which then comprised their long-term settlement situation. We refer to these difficult decisions in the context of resettlement as ‘impossible tradeoffs’, whereby former refugees are put in the position of having to choose which fundamental need to pursue, and which to go without. While such tradeoffs resemble those faced by poor people who are not former refugees, they differ insofar as they occur within the context of resettlement, which is unique to displaced peoples. In this sense, housing is to be thought of as an integral part of an organic whole in terms of the requirements of resettling in a new city and country, labour market, social system and cultural system. The resettlement conundrums and impossible tradeoffs that our interviewees experienced are elaborated upon in Section 3 of this report.

The resettlement conundrum and impossible tradeoffs may be understood in the context of a third concept we develop in this research: the deluge of resettlement. This concept refers to the large – and often overwhelming – number of fundamental needs that must be tended to immediately upon former refugees’ arrival in a new country. It may include, but is not limited to: securing housing, attaining employment and/or income supports, enrolment in language or other training, securing childcare, tending to the needs of family members overseas (including seeking family reunification), learning and habituating to a new city, culture, and society, and so on. The period in which a former refugee must establish a life amidst the deluge of resettlement is a compressed one. As our participants demonstrate, the deluge can be overwhelming and involve high stakes.

Categories Matter: GARs, PSRs, and Housing⁸

Former refugees receive different levels of social supports upon resettlement in Canada depending on the category to which they belong. The two largest categories of refugee admission classes in Canada are Government Assisted Refugees (GARs) and Privately Sponsored Refugees (PSRs) (for a review see Garcea, 2017). In this section, we consider how GARs and PSRs relate to housing markets in Canada through the main economic mechanism by which former refugees in each category are expected to sustain their household during the first year in Canada. In the case of GARs, the mechanism in question is the Resettlement Assistance Program (RAP). In the case of PSRs, it is the obligation held by sponsors. The argument in this section is that both mechanisms are predicated on assumptions that make securing adequate and affordable housing difficult for former refugees during the crucial first year of resettlement.

Recalling Carter and Osborne's (2009) longitudinal study, a majority of former refugees surveyed lived in the inner city; 75 percent lived in the inner city during their first year in Winnipeg and over 60 percent lived in the inner city in year three (Carter and Osborne, 2009, p. 314). While there are no comprehensive statistics that disaggregate where GARs or PSRs live during the initial phases of resettlement, experience in the settlement sector, including that of one of this report's authors, suggests that they overwhelmingly live in Winnipeg's core and in poorer neighbourhoods following their initial short stay in agency-provided temporary housing or with a sponsor. This is particularly the case for singles and small families — both are overwhelmingly housed in Winnipeg's central neighbourhoods after their first transitional housing experience.

Moreover, our study reveals similar patterns. Of the 21 initial participants in our study, which include both GARs and PSRs, sixteen (76 percent) lived in Winnipeg's five poorest neighbourhoods (in terms of median household income before taxes; see Appendix B) for their first move after transitional housing or living with their sponsor. These neighbourhoods are also the top five in terms of the highest percentage of core housing need (a term that we describe below; see Appendix C). These five neighbourhoods — Spence, West Broadway, Point Douglas, Downtown and West Alexander/Centennial — may all be characterized as being in the inner city. So too is the West End, a neighbourhood that does not fall into the five listed above, but into which three of our interviewees moved after transitional housing/living with their sponsor (and in which all three remained for the duration of their time in our project). When we include the poorest/highest core housing need neighbourhoods and the West End, the figures become 19/21 or 90 percent. Of those 15 who remained in our project after four years upon arrival in Winnipeg, eight lived in Winnipeg's five poorest neighbourhoods (and those with highest core housing need), a total of 53 percent of remaining participants. However, when including the West End, this number becomes 11/15 — 73 percent. In short, a high number of our participants remained in poor neighbourhoods with a high demonstration of core housing need. This is not surprising, as many of our participants may be characterized as having been poor and in core housing need over the course of this study.

In addition to having the city's cheapest rental housing,⁹ the lowest income amongst inhabitants and the highest core housing needs amongst inhabitants (See Appendices B, C, D), these neighbourhoods offer close proximity to settlement and related services. As we demonstrate below, GARs will have difficulty leaving these neighbourhoods using their RAP (Resettle-

TABLE 2 Neighbourhood Location

Interviewee Code	1st Move after Sponsor/ Welcome Place	Move Within 2 Years of Resettlement*	Move Between 2–3 Years of Resettlement*	Move Between 3–4 Years of Resettlement*
A	West Alexander/ Centennial	No Move	No Move	No Move
B	Norwood	No Move	No Move	No Move
C	Spence	West Alexander/ Centennial	Spence	No Move
D	West End	No Move	No Move	No Move
E	Spence	Point Douglas	No Move	Point Douglas
F	West End	No Move	No Move	No Longer in Project
G	Spence	Spence	No Move	No Move
H	West End	No Move	No Move	No Move
I	Downtown	No Move	No Move	No Move
J	Downtown	No Move	No Longer in Project	No Longer in Project
K	West Broadway	No Move	No Longer in Project	No Longer in Project
L	Spence	No Move	No Move	Downtown
M	Downtown	Downtown	Downtown	No Move
N	West Alexander/ Centennial	Out of province	No Move	No Move
O	Downtown	Downtown	No Move	Downtown
P	River-Osborne	South St. Vital	No Move	No Move
Q	Downtown	Downtown	No Longer in Project	No Longer in Project
R	Spence	West Alexander/ Centennial, Downtown (2 moves)	No Longer in Project	No Longer in Project
S	Downtown	St. Boniface	East St. Boniface	No Move
T	Spence	No Longer in Project	No Longer in Project	No Longer in Project
U	Downtown	St. Boniface	No Move	No Move
U	Downtown	St. Boniface	No Move	No Move
Living in 5 poorest neighbourhoods	16/21 76 percent	12/20 60 percent	8/16 50 percent	8/15 53 percent
Living in 5 neighbourhoods with highest % of core housing need	16/21 76 percent	12/20 60 percent	8/16 50 percent	8/15 53 percent

* Denotes Approximation based on best available information

ment Assistance Program) provisions alone. And we postulate that many PSRs will experience challenges that relegate them to poor neighbourhoods and poor housing as well, in spite of the intention behind Canada's private sponsorship program.

Privately Sponsored Refugees

Sponsorship agreement holders (SAHs), their affiliates, Groups of Five (5+ Canadian citizens or permanent residents), and community sponsors, some of which are community organizations, can privately sponsor refugees (Alboim & Cohl, 2012, pp. 37–38). As a condition of sponsorship set forth by the Canadian government, sponsors of Privately Sponsored Refugees (PSRs) are obligated to meet the needs of the PSR whom they sponsor for the latter’s first year in Canada, or until they achieve self-sufficiency (whichever comes first). The privately sponsored stream allows private sponsors to forward the name of the refugee(s) they wish to sponsor. As a result, the Private Sponsorship Refugee Program (PSRP) has enabled de facto family reunification — a phenomenon that has been lauded by refugee advocates but criticized by various Canadian governments as contrary to the intentions of the program (Labman & Pearlman, 2018; Hyndman, Payne & Jimenez, 2017).

While the growth of the PSRP provides a degree of agency on the part of sponsors to select refugees, the corresponding expectation that private sponsors financially support PSRs represents a shifting of responsibility of refugee care from the state to individuals and groups. We can assess the degree of this shift by considering the relative significance of the PSRP and GARs over time. Since 1979, Canada’s PSRP has been guided by the principles of additionality (the program is to serve *in addition to* the government’s commitments to GARs) and naming (private sponsors may choose whom to sponsor).¹⁰ However, in certain jurisdictions, private sponsorship has come alongside reductions to, or stagnation in, annual levels of GARs (see Silvius, 2016; Labman, 2016). As PSRs are not entitled to access the federally supported RAP supports, any relative shift in favour of PSRs vis-à-vis GARs suggests an offloading of the financial responsibilities associated with resettlement from the state to citizens. As Labman (2016) writes, the sustained allocation of resettlement spaces to PSRs over time constitutes ‘an intentional and significant reallocation of resettlement numbers from government to private citizens’ (Labman, 2016, p. 71) and a failure to uphold the principle of additionality.

PSRs theoretically enjoy a support network via their sponsors. However, they may be subject to ‘sponsorship failure’, whereby sponsors do not adequately meet their needs, including housing (Hyndman et al. 2016: 16). In a Winnipeg-based study, Carter (2009) demonstrated that 30 percent of sponsored households experienced problems with their sponsor and that 14 percent of sponsorships ‘failed’ due to one or more factors. Moreover, as we

demonstrate through the accounts of project participants, privately sponsored refugees, both during the period of their sponsors' legal obligations to support them and after, experienced problems associated with poor housing. In short, private sponsorship in and of itself is not sufficient to ensure that resettling PSRs can avoid the trap of poor housing and the corresponding challenges that this has on achieving settlement goals.

Government Assisted Refugees

Government Assisted Refugees (GARs) are referred to Canada by the United Nations High Commissioner for Refugees (UNHCR), generally after having lived in refugee situations, including refugee camps, for prolonged periods. Through Immigration, Refugees and Citizenship Canada (IRCC)'s Resettlement Assistance Program (RAP), GARs are entitled to a maximum of one year's worth of income support, which roughly corresponds to provincial social assistance rates (Alboim & Cohl, 2012, pp. 36–37). Moreover, they are entitled to a start-up allowance to assist them in obtaining basic household items. Income supports are comprised of a shelter allowance — a monthly amount for rent and utilities corresponding to provincial rates — and a basic allowance — which is determined by family size and age and roughly corresponds with provincial Employment and Income Assistance (EIA; or provincial equivalent) rates, and includes a monthly food and incidentals allowance, as well as additional amounts. The extent of this support is detailed below.

As part of the RAP, GARs have access to a limited number of weeks of temporary, transitional housing upon arrival in the city in which they resettle. For the duration of our research, in Winnipeg, this took place at Welcome Place's on-site housing complex, where GARs were able to stay for a maximum of 21 days upon arrival in Winnipeg. The intention behind such transitional housing is to enable GARs to find their own home with the assistance of housing counsellors (for further explanation, see Silvius et al 2015). In 2019, changes to the federal government's funding of RAP supports meant that Welcome Place is no longer to provide transitional housing services, although this role is now being served by Accueil Francophone.¹¹

As we have demonstrated elsewhere (Silvius et al., 2015; Silvius, 2016), however, and as we outline below, RAP supports received by GARs have dwindled in relation to the price of housing on private housing markets in Canada for some time. This means that over time, GARs are seeing the core social provisions for which they are eligible upon re-settlement become

increasingly inadequate to attain affordable and suitable homes in given labour markets. This reality is not lost on IRCC. In its 2016 evaluation of the RAP, IRCC noted the following:

Since GARs and BVOR [a category described below] refugees are selected based on resettlement need and supported by the Government of Canada, it is expected that the level of support provided should allow GARs to meet their essential needs and enable them to meet the UNHCR stated goal of allowing refugees to rebuild their lives in dignity. Several lines of evidence showed that the RAP income support levels are inadequate to meet these expectations. RAP income support is insufficient to meet the basic necessities and housing needs of GARs. Most notably, the cost of housing is significantly higher than what RAP income support allocates for housing (IRCC, 2016).

Also, as we demonstrate below, in the case of Winnipeg, RAP shelter allowances are unable to pay for even the lowest cost rental housing in Winnipeg.

By design, RAP income support is not to exceed prevailing social assistance rates, which are set by provinces. Indeed, social assistance rates have served as the unofficial benchmark for RAP rates in the recent past. Matching social assistance rates does not ensure that former refugees can meet their needs for adequate and affordable housing. As Putko (2013) demonstrates, such rates had remained largely unchanged since the early 1990s, amid the entrenchment of neoliberal social policy in Canada. IRCC has acknowledged that lags occur in matching RAP income support to provincial levels. Furthermore, they have acknowledged that ‘RAP income support is substantially lower than the Low-Income Cut Off rate for all major cities in Canada’ (IRCC, 2016). In short, RAP income support ensures that resettling GARs live beneath the poverty line in Canadian cities.

Rental housing options for all low-income Canadians, including but certainly not limited to resettling refugees, have decreased and become more expensive over time. Canada’s social housing stock is too small to suit the needs of low-income renters. Most renters in Canada live in homes in the private housing sector, and this sector is characterized by low availability of affordable rental stock for a variety of complex reasons. A full analysis of these reasons is beyond the scope of this report, but includes a building focus on condominium development, the general incentivization of home ownership, and the corresponding lack of new purpose-built rental housing and maintenance of existing stock (Federation of Canadian Municipalities, 2012; Pomeroy, 2012).

In an earlier work, we demonstrated the effects of this wider phenomenon by retelling the experiences of settlement workers who had seen the housing options available to their refugee clients diminish in number and quality over the course of their careers (Silvius et al, 2015). Housing options for former GARs in particular, and former refugees in general, in their first years in Canada are becoming more expensive, of poorer quality and harder to obtain. It is also questionable whether the RAP provides them the economic resources to pay the rent.

The Resettlement Assistance Program

The RAP includes provisions to enable community organizations in some cities, including Winnipeg, to provide settlement-related services to GARs during their first year in Canada. These organizations meet new arrivals at the airport and provide orientation programming and one-on-one support to help GARs connect with relevant services. They also provide services that have direct bearing on a GAR's ability to find housing, including offering temporary housing for a period of one to two months upon arrival and assisting them in locating permanent rental housing. Until recently, two organizations held this funding in Winnipeg, Accueil Francophone and Manitoba Interfaith Immigration Council (MIIC) – Welcome Place.

Available supports for RAP-eligible individuals and families are determined in accordance with family size. Funding includes a start-up payment designed to cover the initial costs of resettlement in Canada, including purchases of food, clothing, toiletries, household goods, furniture, and linens, and the installation of utilities (Refugee Sponsorship Training Program 2019b). *Table 3* below provides examples from the current rate structure.

In addition to the above, each school-age child is allocated a school supply allowance of \$150 for each school year which coincides with their period of eligibility under the program.

Monthly RAP rates vary between provinces but are generally intended to be set at a level which is comparable to provincial social assistance rates (IRCC, 2019). *Table 4* below provides examples from the current rate structure for Manitoba (Refugee Sponsorship Training Program 2019a). The rates provided for the basic needs of families vary based on the number and age of children in the household. Transportation costs are provided at a minimum of \$75 per adult, but in cities with public transit, are generally equivalent to the cost of a monthly transit pass.

TABLE 3 Start-Up Rap Rates in MB (Nov. 2019)

	Single Adult	Couple with 2 children	Couple with 5 children	Single parent with 2 children	Single parent with 5 children
Staples	\$210	\$480	\$750	\$390	\$660
Basic Clothing	\$375	\$1,250	\$2,000	\$875	\$1,625
Winter Clothing	\$175	\$600	\$975	\$425	\$800
Household Items	\$600	\$750	\$900	\$700	\$850
Furniture	\$1,550	\$3,185	\$4,725	\$2,880	\$4,140
Linens	\$80	\$320	\$560	\$240	\$480
Utility Installation	\$75	\$75	\$75	\$75	\$75
Total	\$3,065	\$6,660	\$9,985	\$5,585	\$8,630

Note Start-up RAP Rates, in effect as of October 2017 (Refugee Sponsorship Training Program 2019b).

TABLE 4 Basic Monthly Rates in MB (Nov. 2019)

	Single Adult	Couple with 2 children	Couple with 5 children	Single parent with 2 children	Single parent with 5 children
Basic Needs	\$220	\$596–\$740	\$947–\$1,308	\$527–\$640	\$860–\$1,163
Shelter	\$495	\$664	\$793	\$664	\$770
Communication	\$30	\$30	\$30	\$30	\$30
Transportation	\$75 min.	\$150 min.	\$150 min.	\$75 min.	\$75 min.
Total	\$820	\$1,440–\$1584	\$1,920–\$2281	\$1,296–\$1,409	\$1,735–\$2,038

Note Monthly RAP Rates, Manitoba, current as of November 2019 (Refugee Sponsorship Training Program 2019a)

Recognizing that average rents in many Canadian communities are higher than the rate at which shelter benefits are set under provincial social assistance, RAP may also include a discretionary housing supplement of up to \$200 which can be provided to families who are paying rents higher than the shelter benefit they receive. Other special allowances which can be made to RAP recipients are: \$75 per month to pregnant women for dietary needs, a one-time \$200 allowance for maternity clothing, a one-time \$750 allowance after the birth of a child, \$75 per month for individuals with special dietary needs, \$20 per month for seniors, and \$105 per month for individuals living with a disability. It is expected that GARs will attain employment or transition onto provincial social assistance programs before their RAP coverage ends, one year after arrival in Canada.

The RAP is necessary to assist GARs to resettle in Canada and represents the Canadian Government's, and, indeed, Canadian society's commitment

to refugee resettlement. It is particularly important to defend this program in an era in which social provisions to former refugees of any kind have come under increased political scrutiny. The Winnipeg case provides us with an example as to why the RAP provisions may fail to meet their intended purpose. In other words, an examination of the relationship between RAP provisions and the Winnipeg rental market demonstrates why there are grounds for augmenting and extending RAP supports. Specifically, the gap between the RAP shelter allowance and the price of rental housing in Winnipeg leads to housing situations that have a detrimental impact on the settlement outcomes of former (Government Assisted) refugees.

The Resettlement Assistance Program and Winnipeg's Rental Market

In *Table 5*, we compare the RAP monthly shelter allowance in Manitoba and the monthly rental price¹² of a unit in Winnipeg on the whole, as well as in select neighbourhoods in Winnipeg. Each scenario matches up a type of unit with a RAP allowance scenario that belongs to an appropriate family size. While a perfect fit is not always possible, this pairing does give us a sense of what an appropriately sized rental unit will cost a given GAR individual or family.

These neighbourhoods — Downtown, Spence, West Alexander/Centennial, West End, West Broadway, and Point Douglas — have been chosen for illustrative purposes. As demonstrated above, our participants settled disproportionately in poor, often inner city neighbourhoods. The intention here is to demonstrate the rental dynamics of core Winnipeg neighbourhoods in relation to RAP supports that GARs receive during the first year of resettlement. In doing so it becomes clear that even living in some of Winnipeg's poorest neighbourhoods, which contain much of Winnipeg's cheapest rental properties and demonstrate some of the city's most acute core housing needs (see Appendices B, C, D), becomes an expensive endeavor for GARs, and we can posit that they are similarly expensive for low-income PSRs who have moved from their sponsors' homes.

The results are telling. Of the 27 instances for which we are able to make a comparison between the RAP Monthly Shelter Allowance and the most appropriate unit in the selected neighbourhood (or all of Winnipeg), only in one did the RAP Monthly Shelter Allowance can cover the average rental cost. In 26 of the 27 cases, the RAP Monthly Shelter Allowance is incapable

TABLE 5 Comparing RAP Monthly Shelter Allowance and Monthly Price of Unit in Winnipeg, and Select Neighbourhoods

	* RAP Shelter Allowance		Winnipeg	Downtown	Spence	West Alexander/Centennial	Point Douglas	West Broadway	West End
Single person; Bachelor suite	\$495	Average Rent	\$733	\$745	\$702	**	**	\$677	\$596
		Difference	\$(238)	\$(250)	\$(207)	**	**	\$(182)	\$(101)
Single person; One bedroom suite	\$495	Average Rent	\$957	\$959	\$719	\$602	\$648	\$866	\$728
		Difference	\$(462)	\$(464)	\$(224)	\$(107)	\$(153)	\$(371)	\$(233)
Couple with two children OR single parent with two children; Two bedroom suite	\$664	Average Rent	\$1,223	\$1,223	\$830	\$760	\$681	\$1,035	\$876
		Difference	\$(559)	\$(559)	\$(166)	\$(96)	\$(17)	\$(371)	\$(212)
Couple with two children OR single parent with two children; Three+ bedroom suite	\$664	Average Rent	\$1,543	\$1,461	**	**	**	\$1,456	\$787
		Difference	\$(879)	\$(817)	**	**	**	\$(792)	\$(123)
Couple with five children; Three+ bedroom suite	\$793	Average Rent	\$1,543	\$1,481	**	**	**	\$1,456	\$787
		Difference	\$(750)	\$(688)	**	**	**	\$(663)	\$(6)

Sources Refugee Sponsorship Training Program, 2019a; Canada Mortgage and Housing Corporation, 2020;

Notes Rental estimates are from October 2019; RAP shelter allowances are from November 2019; all figures are monthly.

* Does not include the discretionary supplement, which is valued at up to \$200 and which some GARs will be eligible to receive, though it is variable in value and unevenly accessed. Also, the RAP shelter allowance correspondence with the individual or size of family, not the type of unit.

** = insufficient data

Green highlight indicates that the Monthly Housing Allowance is sufficient to pay the average rent in that neighbourhood.

Grey highlight indicates that the Monthly Housing Allowance is insufficient to pay the average rent in that neighbourhood

Orange indicating the greatest differences between the RAP shelter allowance and average rent.

of covering the average rental cost. The shortfall ranges from -\$17 to a staggering \$879. While the housing supplement, which is a maximum of \$200/month, could theoretically assist some families and individuals to cover part or all of this difference, it is offered only on a discretionary basis.

Unable to rent a home that meets their needs using the RAP shelter allowance alone, GARs that resettle in Winnipeg have a number of undesirable options at their disposal, and may employ one of these, or many of them simultaneously in order to pay the rent. Some of these possibilities are as follows. The first is to draw from savings. The second is to draw from other sources of income, should they have them, or supports such as the Child Tax Benefit. The third is to share a unit with additional people and families. The fourth is to find a home in Winnipeg's poorest neighbourhoods. The fifth is to move into a home that is clearly inadequate for their needs.

It should be restated here that the intention of the RAP is to enable GARs to tend to their many needs during their first year in Canada with a guaranteed source of income. One aspect of this arrangement is to alleviate a financial burden that may compel GARs into employment before they are ready or capable, or to draw from resources that would leave them in precarious economic situations. As these figures might suggest, it is extremely difficult, if not impossible, to secure an adequate and suitable rental unit on Winnipeg's private rental market solely through the corresponding RAP supports. Tough decisions, each of which can have a detrimental impact on settlement, must be made under these circumstances.

Unaffordable, Inadequate, and Unsuitable Housing: Core Housing Need and Acceptable Housing

Since the 1990s, CMHC has used the concepts of **core housing need** and **acceptable housing** to measure housing affordability, adequacy and suitability across Canada (CMHC 2020a). A household is deemed to be in core housing need if their unit does not meet one or more of the conditions of acceptable housing: i) costs more than 30 percent of their income (shelter cost-income ratio; unaffordable), ii) requires major repairs (inadequate), or iii) is not big enough for their family size (unsuitable).¹³

We demonstrate aspects of core housing need amongst many of our interviewees in the subsequent section. At present, for illustrative purposes and to consider the *structural* conditions facing former refugees who are resettling in Winnipeg, we demonstrate the cost of shelter as a percentage of *total* RAP income in select neighbourhoods. This rate is chosen as it roughly corresponds to a GAR's 'total income.' Again, this is an imperfect measure, as a family may receive child tax benefit or have other sources of income, even during the first year of resettlement.

Nonetheless, if we assume that there are cases for which RAP income represents an individual GAR's, or GAR family's, total income during the first year in Canada, the unaffordability of housing options *in Winnipeg's poorest neighbourhoods* becomes apparent. The results are staggering. In all but two cases, the chosen average shelter cost meets or exceeds 50 percent of total RAP income, which is well beyond the threshold of 30 percent included in the definition of core housing need. In other words, there is a *structural* core housing need for RAP-eligible former refugees given the discrepancy between RAP income and average housing costs in Winnipeg's poorest

TABLE 6 Comparing Total RAP monthly rate (Basic Needs, Shelter, Communication, Transportation) and Monthly Price of Unit in Winnipeg, and Select Neighbourhoods

	Total RAP 'Income'		Winnipeg	Downtown	Spence	West Alexander/Centennial	Point Douglas	West Broadway	West End
Single person; Bachelor suite	\$820	Average Rent	\$733	\$745	\$702	**	**	\$677	\$596
		Rent as % of RAP income	89%	91%	86%	**	**	83%	73%
Single person; One bedroom suite	\$820	Average Rent	\$957	\$959	\$719	\$602	\$648	\$866	\$728
		Rent as % of RAP income	117%	117%	88%	73%	79%	107%	89%
Single person with two children; Two bedroom suite	\$1,296	Average Rent	\$1,223	\$1,223	\$830	\$760	\$681	\$1,035	\$876
		Rent as % of RAP income	94%	94%	64%	59%	53%	80%	68%
Single person with two children; Two bedroom suite	\$1,296	Average Rent	\$1,543	\$1,461	**	**	**	\$1,456	\$787
		Rent as % of RAP income	119%	114%	**	**	**	112%	61%
Single person with two children; Three+ bedroom suite	\$1,440	Average Rent	\$1,223	\$1,223	\$830	\$760	\$681	\$1,035	\$876
		Rent as % of RAP income	85%	85%	58%	53%	47%	72%	61%
Couple with two children; Two bedroom suite	\$1,440	Average Rent	\$1,543	\$1,461	**	**	**	\$1,456	\$787
		Rent as % of RAP income	107%	103%	**	**	**	101%	55%
Couple with five children; Three+ bedroom suite	\$1,920	Average Rent	\$1,543	\$1,481	**	**	**	\$1,456	\$787
		Rent as % of RAP income	80%	77%	**	**	**	76%	41%

Sources Refugee Sponsorship Training Program, 2019a; Canada Mortgage and Housing Corporation, 2020;

Notes Rental estimates are from October 2019; RAP rates are from November 2019; all figures are monthly.

* Does not include the discretionary supplement, which is valued at up to \$200 and which some GARs will be eligible to receive. This baseline figure is the most consistent measure for those receiving RAP, as the discretionary supplement is variable in value and unevenly accessed.

** = insufficient data

Green highlight indicates lowest shelter expense as % of RAP income for all neighbourhoods, still above 30% threshold for affordability.

Orange highlight indicates the greatest shelter expense as % of RAP income; nearly 4X the 30% threshold for affordability.

neighbourhoods, as displayed in *Table 6*. Moreover, as we demonstrate in the subsequent section, life after RAP, when they are no longer eligible for RAP supports, may find former refugees in comparable, if not worse, financial situations.

Section 3

Tight Budgets, Poor Housing, Tough Decisions

Introduction

THIS SECTION EMPHASIZES the accounts provided by project participants, and through them demonstrates relationships between resettling refugees' housing situations, their economic realities and their ability to resettle. Poor housing — that which is inadequate in terms of space, comfort, condition, neighbourhood or price — can exacerbate the stresses and strains that resettling refugees face as they attempt to build lives in their new communities. As indicated in Section 2 of this report, we posit that a resettling refugee's housing situation, including the pursuit of housing, can lead to positive or negative effects on other key aspects of resettlement. Furthermore, these additional key aspects of resettlement can have positive or negative effects on an individual's or family's housing situation. Many former refugees, particularly those who are low-income, will experience housing challenges that are comparable to those faced by other low-income residents in the city, particularly Indigenous and other racialized groups. However, that they are doing so amidst complex processes of resettlement gives an added dimension to their search for affordable, adequate and suitable housing.

It is difficult to disentangle the positive and negative aspects of former refugees' housing situations to determine what 'variables' cause other 'variables.' For example, does poor housing 'cause' poor settlement outcomes, or do aspects of settlement – employment, childcare, financial situation, developing language capabilities and so forth – 'cause' former refugees to live in poor housing? Moreover, it is difficult to 'measure' such phenomena. Therefore, rather than isolate discrete phenomena like housing, education, employment and the like, this report will situate former refugees' housing situations as interrelated with many aspects of their lives during resettlement – the post-displacement process whereby former refugees seek to become fully integrated into new societies, communities, and economies. Settlement and resettlement also encapsulate the more specific social, economic, cultural, educational and emotional needs that former refugees must satisfy during this time. This report demonstrates in considerable detail the difficulties and challenges experienced by resettling refugees in securing a home and the need to pay for and retain their home. These difficulties are worth documenting and understanding in their own right, as policy makers, refugee-serving organizations, and the Canadian public can benefit from having greater knowledge of them.

To bring greater analytical focus to these difficulties, we use three core concepts, which are explained on page 9: the resettlement conundrum, impossible tradeoffs and the deluge of resettlement. These three concepts are witnessed through the accounts of our project participants, and through them we can gauge how securing housing is a prerequisite to obtaining other needs and pursuing other goals amidst resettlement. The more affordable, adequate, suitable and dignified housing is, the more readily and confidently a former refugee can pursue other necessities, goals and dreams. However, when one's housing situation becomes difficult due to cost or other factors, such necessities, goals and dreams become more difficult to attain. Moreover, a former refugee's housing situation can be jeopardized by challenges stemming from other aspects of resettlement. Housing and resettlement are therefore locked in a reciprocal relationship as former refugees look to succeed in their new environments.

A Note on Method

In order to contextualize the effects of poor housing for refugees amid resettlement, this report draws extensively from the accounts offered by

interviewees as they discuss their homes and their new lives in Canada. In such a way, the subtlety and complexity of their housing stories can be captured. The accounts and words of our interviewees therefore form the backbone of this report. Limitations of space and design preclude us from charting the complete housing trajectory of individual interviewees. Instead, here we have sought to account for the situations of former refugees, in their own words, at different points in time. Elsewhere, Silvius (2020b) has argued for the benefits found in consulting a small number of research participants in a deeper and more revealing manner than that afforded by more widely applied research instruments such as surveys. In this report, this intention is augmented by a deeper engagement with the words of the former refugee interviewees themselves: while such accounts may be difficult to summarize, aggregate and measure, they reveal complex relationships and nuances that escape capture by quantitative research methods.

The value of intensive interviewing in the initial months and years after arrival is that it enables the researcher to capture the hardships and challenges of resettlement that go unnoticed. Tending to such hardships and challenges at each stage of resettlement should be the objective of public policy, regardless of whether resettling refugees improve their economic and social well-being over the course of their lives in Canada. Alleviating financial, familial, and emotional stresses and burdens as they arise can hasten positive aspects of resettlement. Having undertaken the legal obligation to resettle refugees, the objective of the Canadian government (and indeed, all of Canadian society) must then be to ensure the economic and social needs of former refugees can be met well when they make their homes in Canada.

‘I cannot pay for this one and that one. It will destroy my pocket’

Price may be the single most significant factor in determining where a former refugee lives. As many of our interviewees demonstrate through this report, affordable housing options are limited. Moreover, they are often confined to neighbourhoods in which the concentrated effects of social and economic distress are evident. Former refugees will often remain in an undesirable housing situation despite wanting to move for reasons of price.

Having fled his native Bhutan as a child and spent many years as a displaced person in Nepal, Jigme¹⁴ arrived in Winnipeg with his wife and two children as GARs. He had family living in the city, too. Following their arrival in Winnipeg, he and his family first lived in GAR temporary housing

at Welcome Place for two months, after which they moved to an apartment in Winnipeg's West Alexander/Centennial neighbourhood.

Jigme knew that his rent was low in the context of Winnipeg's housing markets, and that people he knew were paying more per month than he was. He said during his second interview, 'Right now I am paying \$638, but they are paying more amount. Nowadays, even for one bedroom, people are paying more than \$1000. When I compare this, I am satisfied with what I am paying.' Despite the relative affordability, he had considered moving from his apartment in Winnipeg's West Alexander/Centennial neighbourhood, where he felt unsafe. 'If you don't feel safe, you can't do anything in the right way. You can't work. You can't imagine anything.' He considered the safety concerns he had about his neighbourhood alongside the likely increase in rent that a move to a different neighbourhood would entail. He also considered the possibility that other neighbourhoods to which they may move held safety concerns for residents as well. He and his family decided to stay in the apartment.

Before I used to say that we should also move to other places where our relatives are living, and there are many incidents happening in this area, and in terms of safety, we are not feeling as safe. Everything that is happening, like stabbings and other things are taking place in the night, not during the day, and I was thinking we should also go, because our relatives are there, but now what we are thinking is that this is happening everywhere, like it depends upon the people, there might be those type of people there also, so we think about the rent also. We talked to many people and they told us that their rent is increasing by this much every month, and what I think is, it is OK for me here, because my rent is not high, but everything is included here within the rent. If I go to a new place, a new apartment, I might have to pay more. So for now, we haven't decided to move to other apartments.

In addition to his safety concerns, Jigme experienced problems with bed bugs and cockroaches in his apartment. 'I have heard people saying that in Winnipeg we have the problem of bugs, bed bugs and cockroaches. I didn't have that problem last year but this year, I have seen that bed bugs and cockroaches in my apartment also.' The bed bugs came first. While he acknowledged that his landlord responded quickly to remedy the situation, the experience of having bed bugs treated in his apartment was disruptive. '[I]t was a problem because we have to move everything and pack. If we didn't have our relatives or people near our apartment, that is really a problem, because we have to stay away for 6–8 hours. If our relatives were living far

away we would have to go to their house and come back. That is a problem with small kids. I went to my brother's apartment. For the day.'

Once the bed bug problem had been resolved, roaches came.

[Now], we have a roach problem. I talked to the caretaker and they sent people for the treatment and now we don't have roaches also, but still we see a few moving at night. I think it is not from this suite but they come from another suite. Sometimes we see some hole in our apartment and I think they come from that hole. What I have been doing is I have brought that sticky tape from Wal-Mart and I put that in the corner of the apartment at night and in the morning we see many roaches on the sticky tape.

Jigme's story is an example of a larger trend amongst our interviewees, in which they demonstrated a willingness to stay in poor, sub-par or in some way inadequate housing to save money. Daniel had a similar experience. He identifies as Fur and is originally from the Darfur region in Sudan but moved to Nigeria in the early 2000s. He came to Winnipeg as a GAR. After staying in Welcome Place's temporary housing briefly upon arrival, he moved to his one-bedroom West Broadway apartment, where we met him for the interview. He explained that he disliked sharing a small room with a stranger from a different country at Welcome Place. 'Even washing and praying is different [from your roommate].'

He was not working when we first met him, as he needed to prioritize improving his English before he could apply for work. On a fixed budget and preferring to live by himself limited his options considerably.

I like to stay by myself. By myself, I can keep control of myself. If I am a clean person, I can be clean. If I am a dirty person, I can be dirty. If I stay with people everything would be different. Plus and minus, negative and positive. If another place, I was to pay by myself, how would I do that? If you are working, then you can choose whatever you like because you are working and you know how much money you are getting every month and the type of house you can rent, you can do that. But you are not working and you don't have money, so you can't do that.

Daniel paid \$312 per month for his apartment, including heat and water. Its market price was about \$500 per month. His apartment was subsidized, and although he was unable to confirm the exact subsidy he received, it seemed to be Rent Assist. Others in the building were paying \$600 or \$700 for their apartments, he figured. He also knew that people sharing an apartment would often pay more for their individual share of rent than he did for an

entire apartment. ‘People are paying for an apartment like this with two or three rooms, two or three people, and the money one person is paying is more than what I am paying here.’ During his first year in Winnipeg, he received \$591 per month from the Resettlement Assistance Program, which included a housing budget of \$285. Even Daniel’s significantly subsidized apartment exceeded the amount provided by his RAP housing budget. He had difficulty meeting his needs with the amount of money he received.

Now, \$312 if you pay that, that means you don’t have anything for yourself and you cannot survive. You have to have schooling. Your life is still very hard. If you are trying to make economic [save money], and that economic you can make it, but you will affect yourself. That is a thing I understand and see is that renting costs and the life is not good.

Lacking funds and social connections to help him find a new place, Daniel felt that he had few rental options. ‘This one, if you like it or don’t like it, where can you go? There is nowhere for you. Unless when you move from here you go to the street. You don’t know anybody so whether you like or don’t like, you will say God help me.’

Soon after arriving in Winnipeg, Daniel found his apartment to be too far from school. He refrained from using the bus because the fare was too expensive. He preferred to live closer to his language classes but knew that this would be difficult to do.

The apartment, I don’t like to be here. This place is too far from the school and maybe I cannot get work here, maybe I will get work down there. It will be very difficult. The phone I have to share it, while paying rent and feeding myself, and transport, and this, maybe it will be a problem for me. I cannot do that one now, unless when I work, I will rent a place near the school and near work.

He was fearful that come winter he would not be able to walk anymore due to the weather conditions. He would have no choice but to take the bus because walking would be dangerous. The winter weather would force him to take public transit, but he was uncertain as to how he would afford it.

Daniel’s situation underscores the need for former refugees to live close to essential settlement services — like settlement counselors in refugee-serving organizations, English classes or hospitals. It is particularly important for those whose mobility is constricted by not having access to a vehicle, or for whom public transport is prohibitively expensive. Nonetheless, finding an

affordable and adequate unit that is also close to necessary services often eludes former refugees.

Daniel was experiencing other challenges with his apartment.

I have these windows that are broken. I called the person who is in charge and I showed him. Until now, he has not done anything. Later on, I call him again. He gave me the number of the person who can repair it. He just checked and said that any Saturday I can come and do it. Until now, he hasn't come back. Now it is cold. This one I cannot pay because it broke before I enter here. If it broke while I am here, that is another problem.

His caretaker insists that he must pay to fix such things, even if he was not responsible for breaking them. Daniel was concerned about the changing weather and how he would be warm enough in the winter with the cracked windows and his heat unreliable.

[The caretaker] tells me he will do it, but more than one month and he didn't come back. Now the cold is falling and there will be a problem. I don't know if the heat will turn or not turn... My own problem is when the winter turns serious, it will affect me. When the heat is turning, what will I do? If the heat cannot warm me, but I am not fearing to stay here because I know that even if I fear or I don't like it, where will I go?

Daniel lived with a tight budget. He transitioned from the RAP to provincial Employment and Income Assistance (EIA) following his first year in Winnipeg. 'Now in the provincial side, I am receiving \$183 every two weeks' time, two times in the month, plus \$553 for the rent.' Even with a relatively cheap apartment by Winnipeg standards, Daniel had to save every penny, and the impossible tradeoffs he encountered were significant: afflicted with a serious health condition, he required a specific diet. 'All the money I am saving is for my food because I buy everything and I know how to manage.' Overall, Daniel felt that the level of support he received from EIA was significantly less than what he received under the RAP. He explained, 'I am managing the new system even though the welfare money [EIA] is less than the government [RAP]. I cancelled some things I am doing, [such as] a type of food you are taking or maybe something extra for your own body or your life.'

He had to find new ways to purchase and prepare food in the context of new budgetary restrictions. He elaborated:

I cannot change diet because if I change it, I would be dead. Vegetable I have it. The only thing would be to change it from raw to dry. Like if your

body needs protein, maybe meat costs too much money, you can change it to vegetables because all meat and vegetables have the same protein. Instead of meat, you can have vegetables and when you see you need meat seriously, one time you can take it.

He had to cut certain things from his diet as a result, which aggravated his health condition. Fortunately, he was able to access some food which is in line with his dietary needs through a local Food Bank chapter. He told us how personnel would record his health card number and monitor the amount of food he took to ensure that he was not taking more than his allotment. He also continues to receive a monthly stipend of \$138 because of his dietary needs. To acquire this, he needed a doctor to sign a paper and submit it to his EIA case worker.

Daniel stretched his budget to the fullest. 'I am trying to make it economic, to cook [by] myself because the money government is giving is not enough. Once you pay for the rent and pay for TV and internet, there is nothing left. Only 100 something, and with this you need to buy food. It is too small. It is not easy.' To save money, he decided to cancel his cable. He found out that he was unable to do so, having unknowingly signed a two year contract with the cable provider. 'I was trying to stop the TV and telephone, because I bought a cell phone. I cannot pay for this one and that one. It will destroy my pocket, so I wanted to stop this one and that one so I would have my computer and cell phone.'

He understood that to receive the full complement of supports from EIA, he would have to be enrolled full time in English classes. This means 9am-3pm each workday. He switched EAL programs in order to begin full time classes. By the time of our fourth interview, Daniel continued to attend full-time English classes, but was feeling pressured to look for work by personnel at EIA. He preferred to continue with his education.

I like full-time but government sometimes sends letter to look for a job and if you get the job, you could take part-time because you could go to school... If you are working full-time, the government would not, but if you are working part-time, the government will still support you. The government sometimes will tell you to continue studying and when you continue studying full-time, they will tell you no, look for job.

He saw a slight increase in the amount of income support he received from the government, while his rent remained the same – he received a little over \$900/month, which included stipends for his health-related dietary needs.

His margins were thin. ‘All the money I am saving is for my food because I am buying everything, and I know how to manage.’

Daniel remained in his West Broadway apartment over the course of our time with him. His subsidized apartment enabled him to be as economical as possible under the budgetary constraints of RAP support and then EIA while still being able to live by himself, which was his preference. He prioritized increasing his English capability while he sought work that he was able to do with his schedule and health condition. He was unable to move to be closer to his language classes despite wanting to initially. Daniel faced tough choices and impossible tradeoffs with regards to the food he could afford and his dietary needs.

‘I like living here. If I find a job it would be better but if I don’t find a job it will be difficult’

Ibrahim demonstrated a strong desire to be independent. He is originally from the Darfur area of Sudan and was displaced to a village outside of Khartoum in his early teens. He lived in another African country before coming to Canada by himself as a privately sponsored refugee. Like Daniel, he opted to forgo an interpreter for our interviews so he could practice his English.

Ibrahim was sponsored by someone he referred to as his brother, but it is unclear whether he means a blood relative or a good friend in the Darfur community, as he referred to people in his extended kinship and social circles as family members. His sponsor left the city for school, so he did not feel comfortable asking him for support. Ibrahim spent 7–8 months living with his brother and his brother’s family in the south end of the city. He wanted to move to have his own space but also to be closer to the temporary workforce agency with whom he was finding casual work. ‘I lived there at my brother’s house for seven or eight months. Then I tried to work at this work force agency... I worked there five months, something like that. I work sometimes work and sometimes no work.’ He had to stop working temporarily after getting frostbite on his hands while working. When resuming work, he realized that he needed to be closer to the temp agency. ‘I was thinking about moving because Pembina is too far when I come to [the temp agency]. It is not a stable job. If you don’t come early, you don’t get to work. That is why I moved here. So I can go at 6 in the morning to the office. Then they send me at 630 or 7 to work.’

He moved to an apartment in the Spence Neighbourhood. He liked the apartment—it was clean and quiet in a secure building. Permanent work eluded him, however.

I have no work. I have applied too much. I have applied at different places and nobody has called me. Very hard to find job. I have a lot of experience for different kinds of jobs but it is not Canadian experience. When we apply to work here, they say you need experience in Canada. I am just coming here for one year, how can I get experience in Canada? That problem.

The central downtown location was important for Ibrahim, as he could save a lot of money on buses while going to nearby grocery stores, the public library and his classes. During his first interview he said, 'I like living here. If I find a job it would be better but if I don't find a job it will be difficult. I can see if I can find a roommate, or I can move to another house... If I find work, it is good. No problem. This place, but only if I find work. If I find work it going to be better than now.'

Ibrahim was incapable of pursuing this work on days that he had classes in the morning and opted to prioritize his education instead. Some days he would begin working after school at 4 pm or so and work until almost 1 am. He would often go to the agency and wait for hours for work, and often not receive any on a given day. The lack of predictability negatively affected his finances and his schedule.

We don't know next week or tomorrow, [whether] we can go [to work] or no... because the agency owner doesn't know either. He just opens up his office and companies call him, I need three people or four people. Sometimes the office has 20 people waiting and some people came early like 530 or 6 in the morning. So he sends the first people who came. You have to wait and after 12 or something some companies don't need people. Sometimes whole months, you just wait, wait, wait. You don't know if you will work one day.

Ibrahim found it difficult to manage his time amidst the deluge of resettlement—waiting for work at the agency, going to English classes (and later high school classes), studying for class and finishing his homework, and cooking for himself, all while learning to navigate the city and wide array of agencies he needed to engage with. He further described the situation as follows:

I go to school and come back and go to agency and work three or four hours.
I collect weekly 20 hours or 15 hours weekly, just only when I buy [pay] the

rent, it's OK, I can do something. Just only for rent and food, you can't save something. Only if I got a job, I could save something. But agency is not like a stable job, it is a temporary job.

The precarious and uncertain work that Ibrahim received in his few years in Winnipeg put a strain on his budget, but it was the only work he could obtain that fit around his school schedule and that was attainable for him, despite having applied to numerous places. This combination of a need to find work to accommodate his school schedule and not receiving offers for more secure and predictable employment characterized Ibrahim's initial years in Winnipeg and his own resettlement conundrum: having to balance multiple obligations, needs and goals in the material circumstances of settlement.

By our second visit, Ibrahim's nephew had moved in with him. Ibrahim wanted to access Manitoba Housing. He was under the impression that Manitoba Housing has a policy which prohibits adult relatives and friends from living together.¹⁵ To him, living alone is lonely, and he would much rather have a roommate.

He began to develop a complex relationship with government assistance, particularly in the form of Rent Assist, the 'portable' housing subsidy that low-income Manitobans renting in the private market can apply for. When we first met him, he was receiving a \$200 Rent Assist subsidy on his \$650/month apartment. By the second interview his Rent Assist subsidy had been cancelled. He had applied for EIA and was told that he could not receive both EIA and Rent Assist, so he cancelled the latter. And then he did not receive EIA: he was told that he could not continue in school and receive EIA at the same time.

When I start Rent Assist, I applied for EIA. EIA said you have to stop Rent Assist because you are now going to receive from EIA. They know I have school at morning and they don't finish my application. They stop. When I go for next month, they send me Sorry we can't help you. I call and make an appointment and he says No we can't help you because you have school in the morning at high school. Why did they stop the Rent Assist? It was going OK for me. He said if you want to apply again you can apply. I never got EIA. Just Rent Assist, they pay me a little bit. It is not a lot but it was helpful. Now that stopped too. No Rent Assist and no EIA.

Without Rent Assist or EIA and receiving only occasional work from the work placement agency, Ibrahim was in a difficult financial situation. 'So just now I wait, I don't know what is going on. Eight or nine months now with no

Rent Assist or EIA or anything. Just when I work at the agency, it is helping ... because if not agency I don't know what we can do. Very bad situation... We try, we can do something, we have no way other than to go there, just we continue at agency.' He required additional information from the government to re-activate his Rent Assist application, and this was slow in coming. He anxiously awaited this information every day. 'I open the mailbox 3 times a day. Maybe today or tomorrow. I am going to see.'

Ibrahim would eventually get Rent Assist reinstated. However, this period of uncertainty, when he had to make impossible tradeoffs between seeking EIA and Rent Assist, and going to school and working, was quite taxing on him. We discuss Rent Assist in greater detail in the subsequent section.

By our third interview with Ibrahim, he had become quite comfortable in his apartment and his neighbourhood. However, his nephew had moved out, and he expressed his dissatisfaction with living alone. By our fourth interview, a friend had moved in. Unfortunately, this created conflict between Ibrahim and his landlord, as Ibrahim informed his landlord after the friend had already moved in. Rather than ask his friend to move, Ibrahim decided to find a new apartment nearby. He recalled the situation in his fifth interview.

I needed to help my friend. My friend was living with other people and they left to another city, and he was living himself. He was living at Manitoba Ave, and he did not like that area. And his job is very close, so he said it is better, if you have chance, I cannot move with you. I said, OK, come move with me. I called the owner and he didn't respond. I left him messages. After three days he said, he called me, and he said, you have a roommate? And I said, I called you and told you that I have a roommate, and you told me that if I have anything I should call you, and I called you and left you messages and you didn't respond. No, no, no, you don't have to have your friend until I give you the OK. You have to move. I said, I left messages, and he said, No that is not OK. He talked a lot. After one month, he said you have only two months, and I had already said I have to move. Because this guy is going to get terrible with me. If he didn't accept you, I also move. It does not matter. We can arrange another building. So we rent here. We pay deposit, we pay everything in October 2017.

The owner said, are you moving? And I said, yes. And he said, Why? You told me that you would not accept my roommate. And after that, he said, where are you living? Where do you want to move? I said, I am moving to [...] Street, don't move there. So what can I do? I got to live on the street or what? I said, I don't like to move there, but you don't understand me. I said,

I am understand you but you did not give chance to understand. So this is your apartment and this is your key. That's it. And I left.

Ibrahim did not receive his damage deposit of \$270 back, allegedly because he did not clean the oven. Also, he had voluntarily stopped receiving Rent Assist when his friend moved in. He did not want to take advantage of the system, and in any case he felt that it was unnecessary now that his friend was contributing to the rent. Such assistance was only to be accessed if one really needed it, and Ibrahim had always demonstrated how significant it was to him to live independently.

Shortly after moving to the new apartment, his roommate, for whom he left his previous apartment and moved to a new one that was less comfortable, moved out of the city to pursue work. Not only did Ibrahim feel lonely, he became responsible for paying for the apartment by himself. 'A friend or roommate is better because it is very sad to stay by yourself. You feel lonely. It is not good. Especially in our culture, it is not good to live by yourself. If you are not a criminal or nothing, why do you live by yourself?'

Meanwhile, Ibrahim had gotten married, although his wife remained elsewhere. He was considering moving from Winnipeg to secure work. His new apartment cost \$700/month, for which he was singularly responsible. His previous apartment had cost \$555/month, and he had been splitting rent and expenses with his roommate. He experienced other difficulties in his new apartment.

The neighbourhood around is not like [the old one]. In the summertime when you go out to throw your garbage out, you find three or five people sitting on the backside door. They drink. So it is a little bit noisy, but we are human. It is hard for human to say get out or stand up from here, it is not good. But all apartments from Edmonton to the corner are like that, and sometimes people are fighting, but wintertime is quieter because nobody is going to stay outside in the wintertime.

When we come, because we move in summertime, so it is a little bit noisy, and people walk around there, and you can't tell them to not talk or make noise. That is something because it is just temporary. It is not all the time or every day. Just sometimes. And also for me, I am not communicating like people who are doing drugs or on the street, nobody in this building does that. It is all families and they don't have any noise in here.

[The beer store down the block] is a big problem. Because in the summertime more people are gathering there, around the store. They sell their liquid,

and they walk around here. They don't want to drink on the street, because the place does not allow that, so they come here around the backside of the apartment. All building, this building, that one, and the corner. They are just hiding from the police. They drink and talk. That is the problem. The liquor store is here.

Ibrahim moved into what he determined to be an inferior, smaller apartment compared to his old one, in a neighbourhood that is more dangerous, where his neighbours fight more, and where, during the summer, he can find people drinking alcohol in the back lane as they try to escape detection by the police. In terms of cost, noise level, security and desirability, Ibrahim experienced a regression in his housing situation when he had to move from his apartment.

'The problem is the price of rent, maybe at one time I will not be able to afford it'

Margueritte is from a country in East Africa but came to Winnipeg as a GAR from the country into which she had been initially displaced. She was accompanied by some of her children, while two of her children and her husband remained in a refugee camp in East Africa. After staying in Welcome Place's temporary accommodation upon arrival in Winnipeg, she and the children who accompanied her to Canada moved into a home in Winnipeg's West End. It cost \$1500/month. She appreciated the proximity to the Health Sciences Centre, as some of her children had serious health issues that required frequent medical appointments. She was receiving approximately \$1600 month from the RAP during her first year. She reported receiving significantly less after transitioning to EIA after the RAP stopped.

Margueritte liked her home, but as a single mother on a fixed income, it was difficult for her to take care of her kids and maintain a home. Childcare responsibilities prevented her from pursuing work. Furthermore, it was difficult for her to devote time to finding a cheaper home.

The only thing is for me I do not have a job. I have to take care of my kids alone. That is the only thing which make me afraid, because to pay the rent, to take care of the kids and their schooling... For example, as a single mom, we struggle to get government subsidized housing because we hear those kind of housing has low prices but to get them is not an easy job... Regarding housing, I notice from my friends it was not easy. For someone like me who

takes care of kids alone, I want the whole family to be together, but it was not easy to get a house which can contain the whole family.

She had heard from friends that it was very difficult to find affordable housing in Winnipeg. One of her friends moved to a new home, but ‘it was a very high price so it was not easy for this person to manage her budget to get that new house.’

She wanted to stay in her home but was worried about how she would be able to afford it once one of her adult children moved out and was no longer able to contribute to the household budget.

If there could be a change in the rent, and they fix some problems with this house, I don’t have any problem, I can stay here. The problem is the price of rent, maybe at one time I will not be able to afford it. I pay \$1500 per month. He has not changed it. The only problem is that that person moved out and some money left our budget. The money I used to use to enjoy a different kind of life, I try to compensate the money which used to be in the budget.

She found it difficult to both pay the rent and meet her children’s needs.

We were afraid, for example, myself, when I see the money they give me and I think that I will be taking part of it to pay rent and your child tells you I saw a bicycle there, or another child says I saw another child wearing a nice dress, and I need the same dress, and we need to eat. So I am afraid. This month it almost created problems... They [one of her children] said I saw someone that was wearing a nice pants and shirt. Another child said I saw another dress in the store, by the time I was going to buy that last dress, I remembered that there was no other money that we would be getting. If I don’t pay the rent, do you accept to sleep outside if we don’t pay? And they said no mommy stop, we will buy it later.

‘Think about that, to be in the good area, or to go to the cheaper house, but a bad area.’

Originally from a Central African country, Destin resettled in Winnipeg in 2013 as a PSR via a different African country. She arrived in Winnipeg with two sons and two daughters, with one daughter remaining overseas. Two of her children moved out on their own shortly after arriving in Winnipeg. Destin was sponsored by a local faith group, and she reported having had positive relations with them. The group rented a three bedroom apartment for her, furnished it, and paid the family’s expenses in their first year in

Winnipeg. Initially, Destin wasn't aware of what the apartment cost – the sponsors simply took care of the rent for her. Renting was a new experience for Destin, as it was for many of our interviewees. 'I was a refugee... and at that moment I did not have a house, just someone let me have a small room to be there with my kids.'

Destin liked her apartment and the neighbourhood that it was in. By her third interview with us she was experiencing difficulties paying for her apartment. She had undergone the transition from being supported by private sponsorship for the first 12 months upon arrival to what is referred to as 'Month 13' – the first month after a sponsor's legal financial obligation has ceased and PSRs must now find a separate source of income. She reflected upon this earlier challenge in her fifth interview:

When we came, there was a lot of money and no problem, but when we went to welfare and working, the kids said we should go to a cheaper building because all of our money goes to bills. But I said, if we go to some other housing downtown somewhere, it will be cheaper but it is a bad area. Think about that, to be in the good area, or to go to the cheaper house, but a bad area.

Also, her adult son, who had been contributing to rent, was planning to move to another province to go to school. With him set to move out, she was anticipating having difficulty paying for the apartment.

At the time of her third interview, her rent was set to increase as well. Her caretaker informed her that rent was increasing because of renovations being made to the building itself and individual apartments. She reported that the rent had increased every year since they had lived there. 'Since [we] came here in this building, every year they [the management company] add some money. But years ago, they were just adding \$50 but for 2017 they add \$100. They told me if you don't want to pay \$1100, you can go out. If you want, you can stay here.' The management company had justified the rent increases, saying that they resulted from adding the balconies to individual apartments and for replacing the flooring in common areas. Destin was fine with this increase, provided that EIA assisted her in meeting it. 'My social worker, if they pay this house, I will be here. If they say they cannot pay it, I will go to find a cheaper one.' That said, she was very reluctant to leave the area, which she liked a lot. She also had a great relationship with the caretaker, and she had an EIA case worker that worked closely with her.

When I get that letter from my caretaker, I went to see my [Employment and Income Assistance] caseworker. I said I know they include some money but

it is not this money. It was in September. I told them my son wants to go back to school in Toronto and for me and my daughter we cannot pay it. The case worker said, just go home and I will come to visit you one day. She came. We sat down and talked, talked and talked, and she said, Do you guys like this house? And I said, Yes we like it a lot but because of this amount of money it is good for me to go maybe in downtown where I have a cheaper one. She said, Do you like this area? Or are you scared about money or anything? I said, I like this area and this building. I am OK to be here but the problem is money. She said, Don't worry about that. Even if your son is not here, even you are together with your daughter, I will pay it. Don't move.

Destin was deeply appreciative of this case worker's efforts on her behalf to assist her in remaining in her apartment despite the rent increase.

She was appointed a new caseworker, and this was a considerable stress for her. 'The problem is they changed the social worker. Before she was a woman and now it is a man. I am going to make an appointment to go and see him so I can let him know what was going on between me and the social worker, so I can know if he knows my case well. I don't want to be worried about money.' Between her third and fourth interviews, Destin again encountered challenges with paying for the apartment, as she had been informed that the rent would be raised from \$1000 to \$1500/month after a number of renovations.

One day, we got a letter from the owner of the house which said we had to pay \$1500. So I said what is going on here? I told him that next year we will not be here because it is so expensive. We don't have this money. The landlord said, just go and I will see what I can do. I came and told the kids about it. The kids were saying it is too much and we should move. After a few days, we received a letter from the caretaker saying we must be \$1080. We took it to EIA and they said what is going on? Now we will pay this money. They said this is not a lot. Do you still like your house? And I said, yes I like it. And they said it is not a lot of money. They asked me why they reduced the money? They told you \$1500 and now look? Why? I said I don't know why. The counsellor said, maybe it is because you pay on time and you pay the full amount. You don't have any problem with your caretaker.

Despite the situation being resolved due to actions of her caretaker and EIA case worker, these recurring periods of instability in her housing situation were extremely stressful for Destin, and affected her ability to focus on other aspects of her resettlement.

‘I used to support my daughter but now I cannot’ — Sacrifices made on tight budgets

Margueritte and Destin’s situations demonstrate how difficult it is to transition from government or private sponsorship supports to the next stage, which, for many former refugees still in the midst of settling in Winnipeg, involves receiving EIA.

Samira⁶⁶ was affected in this manner, too. Samira is originally from Somalia and she resettled to Winnipeg as a GAR, along with her young daughter, via an African country in which she had been living for several years. Her other daughter remained in an East African country, and she had not seen her in approximately a decade. Samira awaited reunification with her during her first years in Winnipeg. During the first year, when she received support from the RAP, her subsidized unit comprised almost 50 percent of her monthly budget. After the first year, she began receiving EIA, which she told us is less than what she received under RAP. At her first interview, she told us:

The government used to give me \$1018 a month. This month is the last month because I have been here a year, and now I have to go to the EIA. Actually, the rent, with the electricity, the internet and everything all together is \$487. Now that I am in EIA, I won’t be receiving that much money. They said that for my basic needs they are going to give me \$416 per month. The rent, they are going to give me, \$387. That is the budget from the EIA.

She said, ‘I really don’t know what to do next because the money won’t be enough. I am puzzled. I don’t know if I can find a job.’ In the second interview, she elaborated:

The budget is getting tight and I have to support my daughter overseas too. It is a big challenge but I don’t have any other option, I have to adapt to that. There have been a lot of changes because I used to support my daughter but now I cannot. That is the biggest sacrifice I have made. I am hoping to get a job. I go to English classes till June. I will see my result and begin looking for a job because the situation right now is very tight. It is not comfortable.

Between her second and third interview, her rent (inclusive of utilities) increased from \$487/month to \$680/month. As a result, and despite having a well-subsidized rental unit, Samira became unable to support her daughter overseas, which caused her considerable distress. Her scenario constituted an agonizing resettlement conundrum and associated impossible tradeoff—pay the rent and bills or support a daughter who remained overseas.

The moment I started taking EIA, that is when it changed and I realized this is not the way of life that I can support my daughter. I have to work. That is when I started thinking of working, and the main reason is the first two months after I started taking the EIA, my whole life fell apart. I became so stressed out because of the amount of money I am getting and how I cannot support my daughter. My daughter is with my mom who cannot work. She has physical disabilities and cannot work. That is when I started thinking about finishing school just this one year and then after that I can work.

Samira's household budget challenges were exacerbated by the fact that she had difficulty in conceiving how she would work given the childcare obligations she faced. Her situation demonstrates that even when former refugees have reasonably positive housing situations, budgets remain tight. Also, changes to the costs of household necessities could disrupt households' carefully calibrated budgets. In the early days of resettlement, an unexpected increase in his Shaw bill made it difficult for Neten, who will be introduced below, to manage monthly income. Margueritte reiterated how difficult it was to meet household needs like television (which was indispensable for her children to receive programming in both English and Kirundi, her native tongue) and a telephone. Not only are household budgets often tight for resettling refugees, there is a steep learning curve about various expectations in Canada. These include social norms to which long settled populations are accustomed, but to which former refugees are not. Destin mentioned how she would emphasize to newcomers how important it was to pay rent on time, an expectation that was new to her. Ignoring these norms can prove disastrous for former refugees' abilities to maintain their households.

Household budgeting is often a family affair for resettling refugees, particularly when adult children remain at home with their parent(s), as they contribute to household finances with employment income or financial support received from the government. Margueritte mentioned that

We sit down with me and my other two children and we set the budget. We share and set how to deal with it together. Two are adults. One is 24 and the other is 19. They help me in trying to manage. Regarding the money though, it is too little. For example this television and telephone, very soon they will be stopping the service because the money is not there.

Reconciling the financial needs of an individual household and the schooling and training aspirations of all family members was difficult for many of our interviewees. Early on, Destin was worried about what would happen when

her adult son would graduate grade 12, as he envisioned going to Ottawa to continue school, so he could access a wider job market and better training opportunities in French.

I am worried about the future because now we are three and we share to pay. Everyone pays \$300 something. But now my kids will graduate grade 12 in June. My son will go to Ottawa to continue his school. He will not be together with us. How am I going to pay \$950? And every year they add some money for the rent. 20 dollars. I am worried about that. I am very worried about how to pay in the future when my son goes to Ottawa. Just yesterday I took the decision to ask the coordinator for EIA, and I said, Now what will I do if my son goes to Ottawa to continue his school? Me and my daughter can't pay this house.

'It is expensive and I'm not happy living there but I am left with no choice.'

Sumaya was originally from Somalia and came to Winnipeg as a GAR after having lived many years in Asia. She brought several of her children with her, but three of her children remained overseas. She found the temporary housing she was put in upon arriving in Winnipeg difficult. 'I was so happy to come to Canada, but when I got to Winnipeg and came to Welcome Place, they put... us in a very small room so our happiness was gone from there.'

Housing counsellors found her a home. However, she had reservations about it from the beginning.

It was way expensive for the budget. It was supposed to be \$500 and something for the rent, and the house was \$1200. I took the Welcome Place employees to the residence to see it. Once the Welcome Place staff saw it, they told me I could pay the deposit. I paid \$600 for the deposit. Once I paid the deposit some friends informed me that the house did not have any laundry or a place to wash, and people said it wasn't a good house, so I changed my mind. The Welcome Place staff said you have to move. It was during wintertime and it was cold so I wanted a house with the laundry and everything, so once I informed them I couldn't move, I didn't have friends or speak any English, I didn't want to move to that house.

She was paying \$1200/month for a home when her housing budget was only \$500. A fire started in the home after she had been living there for two months — she told us that it was due to the old stove malfunctioning — ne-

cessitating that the family move out. The home was fixed, and housing counselors told her she had to move back, even though she did not want to. Unfamiliar with the process of searching for housing, she begrudgingly stayed in the home.

The reason is because I do not know how to look for another house. Although it is expensive, my budget from the government is \$550 and I pay \$1200. It is expensive and I'm not happy living there but I am left with no choice. I don't know how to look for another housing and even if I do find, I don't have a reference if they ask for one. The other thing is the transportation moving from one house to another, I don't know about it. I don't know the language well so I am stuck living there.

How did she make up the difference between the housing budget she received from the government, and the actual cost of the apartment? 'I don't have any choice. I usually add the money for the basic needs. We just divide whatever we get from the government, child tax benefit, we put it together. We pay the rent and the rest is for food.'

A single mother with small children, Sumaya was unfamiliar with the renting process in Canada, and this prevented her from seeking better and cheaper accommodations.

Once I was told that if I didn't move I would be kicked out, I got afraid and I moved and I still live in that apartment. I have something to say for new arrivals to Canada. From my experience I would like to share, from my point of view, a single mother with small children who doesn't speak English, to be told you have to go look for an apartment or house yourself, it is not right. You do not know the language and you do not know the rules and regulations of the place you are looking for. It is good for someone to guide them to look for a house, to check if everything is working, whatever is needed, and the rules and regulations of what you are looking for.

She remained in the same house by the time of our second interview, at which point she had been there for almost two years. She remained dissatisfied with her housing situation.

I am not happy with this house. I am still looking for another house. First of all, it is expensive. I am looking for cheaper. I applied for government housing like Manitoba Housing and Winnipeg Housing. I am still looking for private housing too, mainly cheaper. The main reason is because it doesn't

have a dining room or sitting room. I am looking for a family house that has a dining room and living room.

I had a rent increase of \$200, and I told the landlord I am not able to pay it, that I will have to move. Once I pay the rent, I only have \$600 left and that is for the food. There is no way I can pay for it. The landlord went and did not come back so I don't know what is going on with that. I just had the lease renewed for six months and I told the landlord after six months I will move. The landlord said I should move if I can't pay the \$200. He said the hydro and water have become expensive so he has to increase.

In her third interview, she said, 'I applied for the subsidized housing but I didn't get anything else. I don't have time to apply for the private housing because I leave in the morning and come back in the evening and even on Saturday I have an extra English class I take so it is only on Sunday that I am off. I just take care of the house that day and the shopping.'

Sumaya's resettlement deluge had her reconciling specific settlement needs like learning English with her desire for better housing amongst numerous day-to-day responsibilities for her family. Amidst her busy life, gaining knowledge of local housing markets and seeking a better housing situation within her budget proved elusive. Sumaya articulated the role that government can play in such circumstances during her first interview:

Since the government is the one sponsoring new people like me, the government should take the responsibility to make sure they get a good residence. When they are coming, they mostly don't have family or friends and don't know the language of where they are coming to, so they don't have any other help. The only family they do have is the government who sponsored them here. If the government doesn't give them the best assistance, they don't get good residences. Once you don't get a good residence, your life is stuck. You're not as happy as you would have expected once you reached there.

'That building, no one likes it... If someone wants to live cheap to support his family, he lives there.'

Hayat came to Winnipeg as a PSR, while his wife and children remained in his home country of Eritrea. He wanted to be independent from his sponsor and in order to have his own home, he needed work. He began working as a machine operator at an agricultural machinery manufacturer located outside of the city three weeks after arriving in Winnipeg. He applied for his own

(shared) rental unit immediately upon receiving his first pay cheque. With another Eritrean refugee whom he had met in a Ugandan refugee camp, he moved to the first floor of a downtown apartment building that was old, dilapidated and frequently contained bedbugs. He was aware of the shortcomings of the apartment but lived there to save money for his family. About the apartment he told us that it ‘is dilapidated. It is infested with bed bugs.’ He had decided to live there ‘because I put my family ahead of anything.’ The fact that the apartment was downtown was also important to Hayat and his roommate because it enabled them to save money on transportation. When living with their sponsors, paying for public transit fares to get around was a financial burden.

When his roommate lost his job and moved away from Winnipeg to secure employment, Hayat took the opportunity to find a different apartment. Soon after, he also got a new roommate. ‘We agreed to live together until we are well off in our current situation.’ They shared a one-bedroom apartment downtown, at \$465 per month including water and heat. The apartment’s rental cost was low by Winnipeg standards, but Hayat was conscious of every dollar in his budget.

I have to be very careful. For example I don’t think of going Saturday night out or Friday nights out. I don’t fancy that. It is not because of my budget to tell you the truth but know I am also constricted by the budget. That is why I am there [in his rental unit]. Otherwise I could have looked for a better house. At least new, clean and the like.

This apartment also had a reoccurring bed bug problem. Also, it would be insufficient for when his family arrived. ‘When my family come, I don’t know how to get the house for them. I don’t know how I am going to afford it, but I leave it to the Divine Providence.’

By our second interview with Hayat, he was living alone in the apartment. His roommate had gone overseas, and Hayat was uncertain whether he would return. He had been paying the entire rent of \$462/month by himself: ‘now for the last 2 months, I have been paying myself. I can see the financial hardship for the future, unless I get the position [that I applied for].’ Moreover, the rent was set to increase to \$562/month soon. His landlord had given notice that the rent would increase by \$100, prompting Hayat to file a complaint with the Residential Tenancies Branch.

A teacher by trade, Hayat was unable to have his credentials recognized in Manitoba without taking further courses, which he could not do due to the need to work as much as possible to save money for his family’s departure

from Eritrea. He worked a number of low-paid jobs that did not make full use of his professional abilities, including as a support worker for people with disabilities and for children in the child welfare system. His first job in the factory outside of Winnipeg made transportation challenging to coordinate. The night shifts were long and tiring, and at the same time, his family was in a dangerous situation back in Eritrea. All this made the job challenging and potentially dangerous. ‘The moment I quit was while my family had to pass through the difficult process. I was a machine operator and I was working in the night. I was thinking, I could hurt myself. Let me quit. In fact, I had an accident one day here.’

Over three years after his arrival in Winnipeg, he received a call from his wife informing him that she and their children would all be arriving in four days. His one-bedroom apartment would not be adequate. In early 2016, Hayat had gone to a hearing to determine the legality of raising his rents from \$462 to \$562 per month. The Residential Tenancies Branch ruled in favour of the increase. Such a raise in rental amount is only possible in the Province of Manitoba if sufficient repairs, improvements or renovations to the home are undertaken. Hayat told us that they simply put new carpets in the building but did not do any maintenance or repairs. The immediate application of the rent increase, and the binding of Hayat to a lease when the rental parameters had changed so significantly, was frustrating. Moreover, he reported having been advised to sign the lease that year, in spite of the fact that the hearing was forthcoming. After the rent increase, he was unable to break his lease. And yet with his wife and children coming, he had to find better accommodations.

Given four days’ notice of his family’s arrival, Hayat approached the property managers of the apartment he was renting at the time to see if he could break his lease given the circumstances. ‘I said I know I have signed for one year but my kids are coming now. I cannot put [so many] people in one bedroom so in any of your properties, if I could find a bigger room, would you be allowing me to move? They told me they don’t have any property with what I needed. Then I asked them, Can I leave it? And they said, No you cannot leave it.’ Fortunately, with the assistance of the building’s caretaker, an acquaintance, he was able to find sub-letters, getting him off the hook for the lease.

Hayat then found temporary accommodation in an apartment complex that allows month-to-month rental of furnished units. This unit cost \$1500/month – approximately three times his previous unit – which was prohibitively expensive given his tight budget.

Hayat recalls the phone call with his wife and his actions to secure a new home for his family in a short period of time thereafter:

You're coming? I said, OK come. Well I don't even have a house. I said OK come; you will sleep with me in one room. I hung the phone up. Then I could not get a house so I thought and I called [the temporary housing company]... You can just leave. Just like checking out of a hotel. So I called them and said I wanted to stay for at least one month there temporarily. I asked them for a two bedroom suite... They told me OK, we have two bedrooms. One is master bedroom where there is a big bed for me and my wife.

A two bedroom apartment remained insufficient for his needs. Fortunately, his stay here was limited, as he then found a three-bedroom apartment for \$897/month including utilities, on the same block as his previous apartment, and he and his family were there at the time of our third interview. He and his wife had taken the smallest bedroom in the place so as to ensure their children had as much comfort as possible. He explained the transition and his new accommodations :

The kitchen is very small. I am living like that... It is really nice. It has a very good caretaker. The only thing he talks of is cockroaches, not bed bugs. It is well-maintained. Maintenance comes every time unlike [in the old building]. [The three bedrooms] are very small but it is serving its purpose now. But that is my capacity. I cannot pay more than \$897 on housing.

'You yourself can see with your own sight, the conditions of this house, you can see yourself. I can't tell anyone that I am living in a place like this.'

Many of our interviewees settled in what may be characterized as poor, inner-city neighbourhoods that are socially and economically distressed. As the stories of Jigme, Sumaya, Daniel and Hayat demonstrate, former refugees are constrained in their choice of neighbourhood. In Jigme's case, he accepted the known difficulties of his neighbourhood and his relatively cheap apartment over the unknowns of other neighbourhoods and the possibility that apartments may be more expensive. Sumaya's lack of understanding of local rental markets ensured that she stayed in an expensive home that did not meet her needs. In order to save money, Hayat consciously chose to be downtown and stayed in a building known to the local Eritrean community to be inadequate and ridden with bedbugs. On thin economic margins, Daniel

remained in his West Broadway apartment, which he found quiet and secure, but which was located far away from his English classes.

The above reveal the paradoxes that former refugees face when settling into such neighbourhoods. While these neighbourhoods are distressed, they have the cheapest housing in the city. Moreover, they are often centrally located and close to services that newcomers, and former refugees in particular, deem essential for their well-being. This is particularly important given the restrained mobility that some former refugees face while resettling. Nonetheless, not all poor neighbourhoods in which former refugees settle offer the benefits of centrality and proximity to essential services. With their cheap housing, sometimes it is simply where they end up. It may also be where they stay.

Originally from Congo, Denis lived in a refugee camp in an African country for 10 years before resettling in Winnipeg as GARs with his wife Gloria and their children. An additional child was born here, and two school age children remained in Africa. Upon resettling in Winnipeg, the family stayed at Welcome Place, where they had a positive experience. From there, they moved into a two-bedroom apartment in Winnipeg's Spence Neighbourhood that was far too small for their family and their needs. It cost \$714/month, including water and heat. They were unhappy in this unit but unable to move into a larger and more expensive home on the private market. Denis told us that he was frustrated that his lack of employment limited his housing options. He desperately wanted to find work but felt that he lacked the connections to help him find a job. He told us, 'If I had my own money, I could move right away. [But] that is the problem, living on the budget of the government.' He also told us, 'You yourself can see with your own sight, the conditions of this house, you can see yourself. I can't tell anyone that I am living in a place like this.'

Later on, he recalled his stay in the family's first Winnipeg home:

I was expecting to get a better house than what I went to. What I was thinking was different than what I saw. [It] was very dirty and old and too much insects inside. All the time that we spent in that house were difficult times. The time of going to bed, the fire alarm get on, we have to take kids outside in the snow. We could eat very well but when it was time to go to bed that was very hard. That was the biggest problem, especially that first one.

We thought Canada was the best place. When we came everything was fine but since we came to this house, that is when we see the reality on the ground. In the house we find some bed bugs, it is very hot and it is very

small. Imagine Mom and her children have to sleep in the same bedroom. I don't see any difference between here and back home. I said it is better back home because back home the wife does not have to sleep in the same room as the kids. That is the problem I got regarding housing. It is not a good situation. If I get a job, I will move quickly.

According to Denis, his first home 'looked like a prison. I don't even like to remember about that house.'

Denis and his family moved into a home in Winnipeg's Point Douglas neighbourhood. It was subsidized and run by an unnamed agency. The home itself was a vast improvement over the family's too small apartment. 'It fits my family. The kids have a good place to sleep. In the former house, my wife was sleeping together with some kids and me with the other kids. It was very small. That is what I like about this house. If I get a visitor, they can get space to sleep. That is why I am happy with this house.' He elaborated:

This house, I can be happy about it because it fits my family. The kids can play around and they have somewhere to sleep. When you reach this house, you cannot see I have no food to eat. It is a spacious place. You cannot imagine that we do not have enough money. I am happy to sit in a house where the whole family is here together.

Denis was pleased to have found an affordable, larger home in which his children had more space to sleep and play. However, he was frustrated with violence that his family was exposed to in the neighbourhood, which included incidents that spilled over to their space. 'Sometimes there are people fighting close to our house. This is the only thing bad about this house. Sometimes they come inside our yard... We don't know if something will happen and they will come into our house.' He elaborated on one particular fight that originated elsewhere in the neighbourhood but carried over to his yard. 'They dropped a knife somewhere and the police took it.' Also, in our second interview, Denis mentioned experiencing vandalism, recalling that people 'wrote on my car bad words. It cost me too much money to take away the words from my car.' Gloria spoke with the housing's management company and asked if they could move from the home to one in another neighbourhood, but received no response.

Denis once again expressed his sense of frustration and helplessness about his housing situation, which was intimately related to the difficulties he experienced finding work and the corresponding budget challenges that his family faced. 'I can't plan to move because I don't have a job. If I had a

better financial situation, I could move to a better area. I can't plan to move because I don't have any means of getting a better place.' During his first year in Winnipeg, he tried to learn English but found that he could not go full time. 'I cannot know English if I only go two hours a day for classes. You leave school, you come home and speak Swahili. When you go to work, you are obliged to speak English'. Denis' resettlement conundrum had him seeking to reconcile between pursuing English language training and working, while his ability to find decent work was compromised by his English language skills. He felt immense pressure to find work and routinely came up unsuccessful in his pursuits, which was a source of great frustration.

The family had been in Winnipeg for over two years when Denis got his first position as a seasonal worker in another province. It was less than ideal being apart from his family, and the work was difficult, low-paying and risky due to the presence of wildlife. By our fourth interview with him, Denis had secured a full-time position as a labourer in a factory outside of Winnipeg. The work was difficult, the shifts long, and the commute added an extra two hours to each day, as the factory he worked at was located outside the city. At our fifth interview, five years after his arrival in Winnipeg, Denis lamented the fact that he still could not access adequate training to improve his language skills, and worried about whether he would ever meet the language requirement to apply for Canadian citizenship.

Sadly, Denis and his wife separated four years after their arrival in Winnipeg. Denis moved out of the family home to a home nearby, which enabled him to see his children regularly. He continued to dislike the general neighbourhood, feeling it to be unsafe and unfriendly. Indeed, during our fifth interview with him, we arrived to see the Winnipeg Police Service's armored vehicle parked on the street on which his home sat.

This neighbourhood is no good. You can come from your work and straight to your home. You cannot chat with neighbours. Because if you start chatting with them and getting a friendship, you are bringing a problem to your home. That is how the neighbourhood is. I can't know my neighbours because we cannot interact. It looks I am getting accustomed, because everywhere I resided, this is nothing new. Since five years ago, that is how I find life in Winnipeg.

‘What I don’t like is there is a bar here, people get drunk and are shouting. I don’t like this place.’

Originally from Eritrea, Asmeret arrived in Winnipeg with her husband and children as PSRs after having been displaced to another country in Africa. Another child was born in Canada. Asmeret had certain expectations about what sort of home she would have in Canada prior to coming. ‘I heard that I would live in a nice house or something like that.’ The family moved into an apartment in Winnipeg’s Downtown and lived there for five months before moving into a different unit in the same building. This second unit, a two-bedroom apartment, cost \$825/month, but the family was able to access Rent Assist. Nonetheless, money was tight: ‘Living is not as we wished. It is tight financially.’ Until her husband was able to work – the family was being supported not by their sponsor but by a brother that lived overseas. She had applied for a public housing unit with Manitoba Housing and was hopeful that finding a larger and cheaper home would enable her husband to have more time to take English classes and would make more room for her family. The growing family was squeezed into the two-bedroom unit.

Asmeret appreciated the central location of her apartment, but in addition to the apartment itself being inadequate, the neighbourhood was a problem: ‘This is not enough for us but we are looking for a better or bigger place. What I like is that this is in the central part of Winnipeg so the bus and many things are easy to access. What I don’t like is there is a bar here, people get drunk and are shouting.’ She elaborated, ‘Our main concern here is in summertime there are drunk people shouting and fighting and sometimes they hit somebody and my children can see them from here. This is my concern. I don’t want to leave my children here watching such kind of incidents. I think we need to move from this area.’ She also relayed that someone had thrown a bottle at one of the neighbourhood children who was playing with her children at the time, and someone had thrown a rock through their window.

Neten is a GAR originally from Bhutan, who came to Winnipeg via Nepal. He was joined by his father and two teenage family members. As an 18 year old, he had assumed care of these family members when they were three- and five-years-old. Upon arrival, Neten, his father and family members lived at Welcome Place for one month, after which they moved to a Spence Neighbourhood two-bedroom apartment.

In this apartment, Neten and his family were disturbed by the fire alarm, which went off consistently during the night. ‘In winter, I don’t know what

went wrong but 25 or 26 times we had to go out, and it was especially in the night time. Because of that problem I am moving out at the end of July.' The caretaker was unresponsive to his requests to address maintenance issues. Neten had to go to the property management company's office to pay rent, which he found strange, and he encountered a confusing situation in which numerous companies became responsible for the property. He described this situation.

The office was 10 to 15 minutes [away by] bus. In a year, there have been three changes in the company. In the beginning, I went to see the office [of the first company] for my own information, in case there was a problem. Later on there was another caretaker who I used to give the rent to. Later on, there was another company... and I had to go there to pay the rent. Now there is another company... and I have to go there to pay the rent. We are new to this society so we don't know laws and stuff, so we are scared and that is why we have to go and pay. [With the second management company], there was sometimes that my rent was missing and I had to pay late fees.

By our second interview with him, Neten had married. He and his family had moved from their apartment, to a new home in the West Alexander/Centennial neighbourhood that was better able to accommodate his family. The rental rate was a little over \$1,000, including heat and water. It was substantially more than their previous apartment, but much more suited to the family's needs. However, even though he started with positive relations with the landlord, these soon soured. Neten had thought that because he was trying to sell the property, he wanted them to move out. 'Whenever we called him for the maintenance, he never came, so maybe he just wanted us to move out and then he can sell it. We don't know because in the beginning he treated us well and as time passed, he stopped doing the maintenance. He ripped us off.' When they moved out, the landlord refused to return the damage deposit.

The family then moved into a new three-bedroom home in the Spence neighbourhood. His wife had recently given birth. Their home now contained six people. Neten had almost completed his first year-long lease at the home and was about to begin the second. The rent would not increase in the coming year, and Neten appreciated being able to make a small garden in front of his house. He and his wife shared one bedroom with their baby, with Neten often sleeping on the couch or the floor. The teenagers shared a room, and his father had his own room. His new house was a vast improvement over the previous one.

**‘He has to sleep in his bedroom with his asthma.
He does not want to sleep with three other people.
He needs fresh air when he has that.’**

Poor neighbourhoods beget poor housing. Affordable or not, many of our interviewees’ homes were inadequate for their needs. Some lacked fundamental amenities that families required. Margueritte, for example, was paying \$1500 a month for a home that lacked washing facilities. She had hoped for more money to enable her to take her family’s clothing to a laundromat. As demonstrated below, many additional problems afflicted former refugees’ homes: amenities, security, cleanliness, and attentive or responsive landlords, for example.

Moreover, poor housing, regardless of the neighbourhood, begets problems. Mariam was originally from Ethiopia but her family was from Eritrea. She and her family were deported from Ethiopia to Eritrea during the conflict. She, her husband and two children lived with their sponsor for one week before living with family members for two months. She noted that the family’s sponsor continued to provide ongoing financial support.

When Mariam and her family arrived in Winnipeg, she was pregnant with the couple’s third child. Wanting more privacy, the family then moved into a one-bedroom apartment in the River-Osborne neighbourhood. While she liked the neighbourhood, Mariam expressed her displeasure with the size of the family’s apartment:

I don’t really like it because we have four now, me and my husband and my kids... We have a very small bedroom and we are sleeping, four of us there... Sometimes I am sleeping here on the couch when my husband is tired or we don’t have enough space. So we have those problems... We just can’t afford to go to a two-bedroom right now.

Finding adequate housing remained Mariam’s priority, particularly for the sake of her children, feeling that they needed more space and privacy. Specifically, one of her children had asthma and the crowded living space exacerbated his condition. ‘He has to sleep in his bedroom with his asthma. He does not want to sleep with three other people. He needs fresh air when he has that.’ Fortunately, the family was able to secure a three-bedroom Manitoba Housing unit in a neighbourhood in the South end of the city.

U Maw came to Winnipeg in September 2014 with his wife and children.¹⁷ He is originally from Myanmar but was living in Malaysia before coming to Canada as a GAR. He and his family lived at Welcome Place for one month

before moving to the Spence Neighbourhood duplex where they lived at the time of our first interview. They had found the unit while walking around in the neighbourhood. 'If you rely on people it will take months to find a place. Finding a house is not easy, so you have to try to find it yourself too. Ask as many questions as possible and try to be brave.'

The rental rate for the four-bedroom unit was \$1,450 with all utilities included. U Maw and his family came to the unit with a completely different expectation of the type of living arrangement they would encounter.

Here, we have to walk slowly because we have other tenants downstairs. It is not good for kids. Also we have to go somewhere to do laundry. We cannot do laundry here. We cannot control the heat so only when they turn on the heat, sometimes it is too cold but we cannot turn it on, and sometimes it is too hot and we have to open the window. The other tenants have access to the thermostat, so when they are cold they will turn it on and when they are hot they will turn it off.

They did not ask the other tenants to change the thermostat, even when they wanted a different temperature. 'We don't want to bother.'

The family would eventually buy a house which was relatively close but in a better neighbourhood, in U Maw's opinion. He later reflected on the difficulties they had in the duplex: 'Back at the rental unit, when someone turned on music, we were not able to sleep. We were there almost two years.'

Like all renters, our interviewees endured the sorts of nuisances that come with not having autonomy over one's space, whether it be due to proximity to other renters or the decisions made by landlords and caretakers. Neten and his family were routinely disturbed in the middle of the night by the fire alarm going off in their apartment complex. Mariam was concerned about how tenants smoking in an adjacent apartment exacerbated her son's asthma. Our participants also routinely experienced problems in their neighbourhoods that made them feel insecure. Denis had his car stolen from his North End neighbourhood. Another interviewee, living in the West End, had their vehicle broken into. Many of our interviewees commented on the noise and public intoxication in their neighbourhoods, and some were particularly concerned about the effect that this would have on their children.

Denis later reflected on the housing problems he and his family encountered early on during their resettlement.

Even before we were coming from Africa, I knew I had a problem regarding shelter. Friends were telling me there is some government housing which

may be of help. In my mind we had no idea we would go through all this trouble regarding housing. I was expecting to get a better house than what I went to. What I was thinking was different than what I saw. Especially for the first house, it was very dirty and old and too much insects inside. All the time that we spent in that house were difficult times. The time of going to bed, the fire alarm get on, we have to take kids outside in the snow. We could eat very well but when it was time to go to bed that was very hard. That was the biggest problem, especially that first one. The other things it was OK. Housing was the problem. When I arrived in Canada, I was happy because I was living at Welcome Place in a very nice house. I was getting money, food and bed. They gave me chairs when I moved. When we went to the house, it was something else.

Asmeret had encountered problems with the family's apartment and was at a loss as to how to remedy them. 'I am doing my best to get better housing but for example as I told you there is moisture coming through the window and it is not good for our health. What do you do in such a thing?' The caretaker was giving her the run around. 'The caretaker told us if I am going to fix this one, I have to fix from top to bottom. I can't do it by myself this one. This building is old. It needs renovation. If you like to live here, you can. Otherwise you can just leave it anytime.' When told that the owner of the building had a responsibility to ensure that they had a safe and cared for apartment, Asmeret replied, 'We don't want to go to that level of argument. We just want to live in peace and look for other stuff.'

Several participants noted a lack of cleanliness in their apartments, including bed bugs and cockroaches. Landlords and caretakers exhibited varying levels of responsiveness to such problems. Even in situations when they responded, the bugs would often return. In other words, these issues were endemic to the poor housing inhabited by many of our interviewees regardless of attempts to remedy them.

Hayat spoke at length about the problems he faced in his apartment. The building was notorious in his community for its lack of cleanliness. 'That building, no one like it... If someone wants to live cheap to support his family, he lives there. It is dilapidated. It is infested with bed bugs. I took that advantage because I put my family ahead of anything.' The next home he lived in was not much better. 'I would say now they have made some maintenance. They have changed the carpet. It was infested. Every now and then someone would complain and they would come and spray. I didn't want to pass through the same experience.'

Some of our participants reported having positive relations with landlords or caretakers. Daniel was convinced that the owners of the building treated him well because he was quiet, he paid the rent, and he followed the rules. Destin also reported having good relations with the caretaker of the apartment complex:

The caretaker is also a good man. I like this house. It is like my home. For example, if something is broken, I can write a short notice and put it in his mailbox. The caretaker will come the same day, and they look to see what is going on. The same day or the next day it is fixed. If you find other buildings, the caretaker can take one month or one week to come and help.

She had been informed that her rent was to be raised to \$1500/month [from around \$1000]. She took the matter to her caretaker, who was responsive, and she believed that the caretaker was able to negotiate a reduced rent for her.

Other situations seemed mixed at best. Sumaya reported that her landlord would be responsive and fix things, but that she would have to pay for the repairs.

Recently the bathtub was plugged. I called the landlord and he called someone to repair it, but he said you have to pay \$150 for that. I told the landlord I didn't have that and I could pay it at the end of the month. He was OK with it and at the end I asked him if he would reduce it because it is too high and he said OK you can pay \$100.

Mariam recounted having challenges with the new caretaker of her building.

The first meeting when we came here, our landlord was very nice person. He was helping really. It is changing now. It is a lady now for three or four months. She is not like that. She says we need to fix something, like for the window. It was open and not closing... bedroom. She said I have to fill in the forms and then go to the office. It is not easy if the bedroom window is broken and this is [her children's] bedroom. Now I have to write a claim for the office. To send it and then hear in a week. This is an emergency. I got my husband to put something up, like a towel.

The caretaker is really rough. She doesn't give you time to talk. I lost my key let's say, and she was asking me, Where did you lose it? And I lost it in the main door. She said, you leaving the door open? I came from supermarket. I have a lot of stuff that I brought in and I forgot I had the key in the door and I left it. After two hours maybe, I looked and my key was not there. She was saying, that is your fault, and I said, I know. I am sorry.

‘It was far from ideal. Immediately we started discovering problems with the house. It became more and more complex.’

Dawit is originally from Eritrea and came to Winnipeg with his wife and two children by way of another African country. He is a middle-class professional who speaks English fluently and eloquently. He was able to challenge negative aspects of his rental situations until eventually becoming a homeowner himself. In the process, he made several observations about renting in Winnipeg.

He and his family lived with their sponsor for one month before moving into their first apartment, a building in which bed bugs and cockroaches were prevalent. The family moved again when he found a job and before his wife gave birth to a child, but he was shocked to find that one-year leases were required and one couldn’t simply give a month’s notice and leave. They signed a year contract before they realized that the dwelling ‘wasn’t ideal for us. It was far from ideal. Immediately we started discovering problems with the house,’ including smelling cigarette and marijuana smoke from other units. They couldn’t move because of the prohibitive cost of breaking the lease and because paying only \$750 for the unit, their rent would increase to \$1000+ in a better unit. They tolerated the situation and even renewed the lease for a second year.

The smoke and the general environment became intolerable for the family. The landlord was unresponsive to Dawit’s complaints, and the caretaker was not helpful. Dawit wrote the City of Winnipeg and the Residential Tenancies Branch and was told that they could only move before the end of their lease without penalty should the City dwelling be deemed unfit to live in. Dawit figured this to be a problem that many renters faced, but highlighted the particular difficulties facing refugees when such situations arose:

It is just a general problem not refugee-related, but it does become more difficult for refugees because of the language barriers and of course, when you are a refugee you are starting your life all over. You don’t have deposits. You don’t have connections with people who can look for a job for you there. You don’t have a house. You don’t have anywhere if anything happens to go. So basically, you don’t have time to concentrate on those issues.

They then moved to a duplex in St. Boniface, which cost \$750/month. New issues arose. Dawit was told that he was responsible for gas, hydro and water, when according to the lease the landlord was responsible. They were given the option of terminating the lease rather than paying for the gas, but they

could not move in the middle of winter. So Dawit paid for the gas, begrudgingly. He ended up paying \$700 for gas over the family's remaining time in the home. While he was persistent in pressing his case with the Residential Tenancies Branch, it was time-consuming and difficult. 'When [newcomers] have issues and they want to complain, they still need a translator and someone to accompany them to get all the information. It is not easy to get someone because everyone is busy.'

He and his family eventually bought a home having tired of the lack of control he had over his rental units. He elaborated on the problems they faced in the duplex:

If you go to any rental, they squeeze you in. Like the duplex in St. Boniface, upstairs there is somebody, when they have a fight water comes down, she hits the floor so hard when she fights with her boyfriend and screams so hard at night and TV and so on, we don't have a problem with sleeping whether there is noise or not, we are not very sensitive to it, but the water goes down on the bathroom and the kitchen, we had so many problems.

Renting, Thin Margins, and the \$300 Question

We asked our interviewees what they would do with an extra \$300 a month. Asking this question prompted them to reflect upon their budgetary situation and demonstrate needs that were currently being unmet. It also enabled us to postulate how cheaper rent would directly impact their personal finances.

Ibrahim was managing for himself with tight budgets, seeking work at a work placement agency when he needed a bit extra. But he was unable to support family overseas. Ibrahim told us that an extra \$300:

You going to help me... \$300, I can send \$200 [to someone]. \$200 is good. It is going to help him for six months or something. I don't care, myself I can go to agency and work for one week. I can fill my fridge. I can eat anything. But the people back [home], they need. That is going to help, even \$100 is going to help. That is why we worry about work. If your family is comfortable, you are comfortable.

Another interviewee who had elderly parents overseas told us, 'if possible we would want to send some money to our parents', and Samira, whose daughter had not yet joined her in Canada at the time said, 'for that \$300 I would support my daughter. I would try to minimize my whole budget to make it fit my daily life.' Daniel also expressed concern about his family in

Sudan: ‘When you think about the life your parents are living, you cannot be happy. If you have money, unless you send some money for your parents so they are OK, then your brain can rest.’

The ‘\$300 question’ revealed our interviewees’ needs, hopes and aspirations. The answer to the question often revealed just how thin the margins that they worked with in a given month were. Destin told us that with an extra \$300 a month she could ‘pay the transportation loan, buy food and also I have a Visa and I must pay that every month.’ Gloria told us, ‘It would be enough for one week. A four litre container of milk, we take one for one day. So that \$300 would be a big help for one week. If you compare the size of the family and the money coming in, the budget is very small. Comparing to the needs of the family regarding food, so that \$300 would be a big help.’ For Margueritte the first thing she would do with the \$300 is pay to use the washing machine at a laundromat. When her rent was raised by \$20/month early in her time in Winnipeg, it made paying for laundry difficult. She said,

The problem I have, for example they add \$20 on the rent, and I use outside laundry machines. If you give me that \$300, it would help me do laundry. That would be a good thing because I need to do cleaning. For example, look how many they are [her children]. Laundry takes a bunch of money so if I do laundry for everyone it may not be enough. I take it to the Laundromat. Because I had financial issues, I used to wash with my hands. The clothes that would be worn tomorrow. And then wash another day, just using my hands.

She also wanted to improve the quality of her furniture. ‘Like the couches are not good enough. I just hide the ripped part. You see? Many places you go, you see the living room is good. The first furniture I got was old so I got new. What I finished with shopping, I got a cheaper one and put it there. If I have any extra money, you can come back and see better looking.’

One of Margueritte’s adult children had moved out, and this placed a financial strain on the household as he was no longer able to contribute to the household budget. ‘The problem I have, when we enter this house we were [many] people. One [of my children] moved out. The rent stayed the same. One budget went out.’ An extra \$300 ‘would replace the person who moved out, so the money that moved out can be replaced by that extra support. It would just fill out that vacant pocket created by the move of the other person. I can’t do anything. I don’t have a job. I haven’t been going to school because of taking care of these two, so my job is to go to the hospital, medical appointments and to take care of the kids when they come from school.’

Several interviewees said they would save the extra funds for emergencies, or for their children's needs, especially post-secondary education. Jigme explained that he worried about job security and the potential that he may be laid off. 'If I am laid off and I have to stay home, I may not be getting the amount I used to get while working, so I am thinking I must save that one.' He also wanted to have more money to spend on his children. 'My two kids are growing up and day by day, I am knowing that their demands are also growing. I need to fulfill their demands. So I think I need to save that and use it in the time of emergency and the time when I need money. I am thinking that way.' For Neten, each time we discussed what he would do with an extra \$300 per month his response was the same. It was very important to him that he enable his younger family members to pursue post-secondary education. 'I always think about [them] because they are quite long and have a long time to go and they can have a good future but it depends right? If I have that extra money, I would save that money for them to go to postsecondary education. I want them to complete their high school and go to postsecondary education so I would save it for them.' Sumaya had similar concerns. 'All of the children need to go to university but I don't have the money. If I got extra money every month, I could save for their university. Some of them now if they start looking at university, there is no way I can get money to pay for the education.' Several people expressed dreams of homeownership and would use the extra \$300 per month to save for a down-payment.

Answers to the '\$300 question' demonstrate how a number of fundamental needs and goals for the future were elusive during the initial years of resettlement. An additional \$300/month would be a substantial sum for many if not all of our project participants.

Section 4

Public Housing, Social Housing, and Socially-Supported Housing: Enhancing the Settlement Experience of Former Refugees

Introduction

IN THE PREVIOUS section, we considered numerous ways in which poor housing situations can be detrimental to former refugees' attempts to resettle in Winnipeg. In this section, we demonstrate how public housing, social housing and socially-supported housing can play a positive role in resettlement efforts. De-commodifying housing – ensuring that renters are not subject to prevailing rental rates in private, for profit rental markets – is a crucial step to ensuring that low-income renters have better access to affordable, adequate and suitable housing. Efforts towards further decommodification of rental housing are therefore necessary for all low-income renters. Such efforts can assist former refugees begin their new lives in Canada from a

position of relative strength. Together, this section and the previous section demonstrate that an individual's or a family's new home can either be a further burden amidst resettlement or it can provide an oasis of stability that enables them to focus on other pressing matters.

Public, social and socially-supported housing situations are not the only positive housing situations that former refugees may find themselves in. In our study, two families were able to purchase a home of their own, while others found themselves in more or less acceptable private rental situations in terms of cost, desirability and adequacy. Nonetheless, public, social and socially-supported housing can be an important part of the resettlement puzzle, particularly in the initial months and years upon arrival when former refugees are adjusting to multiple aspects of Canadian society at once, all while attempting to find a home amidst historically tight and expensive housing markets.

The intention with the present section is to demonstrate the positive effects that social investments in housing — in the form of public housing/ social housing, housing subsidies and broadly-considered 'socially-supported housing' — can make for former refugees. As with the previous section, this is done through an in-depth portrayal of the experiences of our project participants.

Elsewhere, we have sketched some of the ways that social housing can be made more accessible and friendly to resettling refugees (Silvius, Halldorson & Ataan Al-Ubeady, 2019a and 2019b). In these works, social housing refers to dwellings subsidized by government bodies and/or other entities, including community-based organizations, and operated by both government and/or non-government entities. This includes, but is not limited to: public housing — buildings and units that are both funded directly and administered by government bodies; and social housing — a more expansive term that captures important housing options for resettling refugees in Winnipeg. As Cooper (2019) notes, in addition to generally being a more affordable option than housing found on the private market, the 'social' part of social housing is found in its being taken off the private market centered on private economic and speculative purposes.

In this report, we also consider housing that is supported by government expenditure or 'subsidies.' Specifically, we consider Manitoba's 'portable' rental subsidy, Rent Assist, which can be applied to rental units, including those that are privately-owned. We consider this form of housing 'socially-supported', whether by government subsidy or funding, or other mechanisms intended to de-commodify housing to various degrees. Nonetheless, housing

in the socially-supported category differs from social housing in that it (more often than not) applies to dwellings on the private market.

Together, social housing and ‘socially-supported’ housing constitute important options for resettling refugees, often making rent considerably more affordable. In their most robust formulations, they may have more comprehensive wrap-around supports intended to address the needs of a given population (see Bucklaschuk, 2016 and Klassen, 2018). However, as our interviewees demonstrate, accessing such housing is not easy, particularly during the initial months and years of resettlement.

Public and Social Housing: Eligibility, Advice, Uncertainty

In 2019, we considered how social housing, broadly considered, could be made more ‘friendly’ for resettling refugees (see Silvius, Halldorson and Ataan Al-Ubeady, 2019a and 2019b). Here we build on these studies with a deeper consideration of our interviewees’ experiences. Long wait lists for Manitoba’s public housing, for example, demonstrate that it remains a popular option for low-income renters: existing supply is considerably lower than demonstrated needs. As it pertains to former refugees, such waiting can take place during the initial years after resettlement, at precisely the time when it is most needed. The waiting required to receive public or social housing units was one aspect that interviewees consistently cited as challenging and surprising.

For many resettling refugees, there can be some confusion over eligibility, application processes and the potential benefits of public or social housing. Many aspects of Winnipeg’s and Canada’s rental system are unknown to former refugees. Neten was interested in applying for public housing shortly after arriving in Winnipeg. ‘In the beginning I really wanted to go to Manitoba Housing. I did not have enough income and I was going to school so I really wanted to go to Manitoba Housing.’ While he had heard from friends that it became more expensive as one’s income increased (the rent-geared-to-income feature), he believed it to be the best option for him in the beginning.

I heard about the rent and how when you live in Manitoba Housing, it is cheaper. From what I understand for newcomer family when you first come to Canada, it is better to live in Manitoba Housing because you don’t have to worry about rent that much. You can focus on your studies and go to school. That is why I think for newcomers, it is good. But if you live in

private housing from the beginning, you have to worry about paying rent. For example, we are paying almost \$1100 here. Some of my community members are paying \$1200 or \$1300 for a three-bedroom apartment, so in the beginning it is helpful.

However, he was dissuaded from applying for public housing soon after moving out of temporary housing by a member of his community. He wasn't sure why. He was informed that he would have to wait until he was out of transitional housing before he could apply for public housing. He was surprised and disappointed that he was not immediately eligible for public housing. 'I was surprised because I had an old dad and two young [relatives]. I believed I would be eligible for public housing but I never got that so I never understood that.' He was upset when he was told that when he did apply he would be put on a waiting list.

Destin was facing a problem when her adult son was moving out of the apartment. He would no longer be able to contribute to the rent, and this would make the apartment unaffordable. Both the thought of moving and the thought of being unable to afford her current apartment were stressful for Destin. She did not like the prospect of leaving the neighbourhood, and she wasn't sure if or how she could get out of the lease.

Destin's EIA counsellor had been encouraging her to find a cheaper apartment. One option to explore was Manitoba Housing. According to Destin, her counsellor told her, 'really you can't pay for your apartment in the future. It is good for you to take a decision to apply for Manitoba Housing. She said, go and think and if you think you can do that, come back and I will give you the form and we can fill it.' She elaborated:

The [EIA counsellor] told me it would be very hard to pay it [the rent] and it would be good to apply for Manitoba Housing. I said, Yes I can, but I don't want to go far, because I like this area. It is a quiet area and a nice area. They told me now you can apply and maybe you can find a nice area, but just apply. Also I have the contract with the owner from December to July. I don't know what will happen, if we will move or not, if we will find someone to cover that money or not, if we will find the Manitoba Housing or not.

Destin was uncertain about whether Manitoba Housing would be of benefit to her. Her friend was telling her that it would not. The contradictory information that she was getting from her friend and her counsellor left her confused as to whether Manitoba Housing was a viable option for her. She had contemplated applying for Manitoba Housing, but was informed that she

would not be able to live there with her adult children. She refrained from applying, opting instead to live with her children in what was a considerably more expensive apartment.

I just found out the information from someone who had heard about Manitoba Housing. He told me that if the kids are over 18, Manitoba Housing will give you your own house and Manitoba Housing will give them their own house. I am worried about that. I don't want to be alone. I will be in this house with my kids. My kids don't want to go far from me. They want to continue to be together. I have forgotten about applying for Manitoba Housing... If we went to Manitoba Housing and my kids couldn't live with me, why would I have that housing? It is a bad idea for Manitoba Housing. I said I will be with my kids even if the house is expensive, I will be together with my kids. For a long time I have had the form for Manitoba Housing but I don't want to apply.

Margueritte was considering seeking a public housing unit, but she had heard that it was difficult to secure a unit. It would be even more difficult with her given her family size. 'As a single mom, we struggle to get government subsidized housing because we hear those kind of housing has low prices but to get them is not an easy job.' Having secured a house that was adequate in size for her large family, the prospects of seeking another home, including a public housing unit, was daunting. 'For someone like me who takes care of kids alone, I want the whole family to be together, but it was not easy to get a house which can contain the whole family. That is what makes me a little bit afraid to go out and look for a house.' She elaborated, 'Moving from one place to another, I don't like it. Until the Manitoba Housing is available, I think I will stay here.' Margueritte stayed at this home for the duration of our time with her.

Denis had applied to Manitoba Housing shortly after arriving in Winnipeg. He felt that social housing was the only way he could afford a better home early on while he was growing accustomed to Winnipeg and seeking work. He later reported frustration about the lack of information he received about his application. Manitoba Housing 'didn't tell us anything about our application. Anytime they used to tell us they would respond to us but we never got any answer from them. I feel not able to do anything about it because it is up to them. I was a little bit angry because I saw people who arrived at the same as us and got apartments or houses.' He had to resubmit his application to keep it active. 'They brought another paper asking us if we could reapply. The paper was saying the application was getting expired and they wanted us to reapply. We didn't do anything about it because we

got this house. We still have interest in Manitoba Housing now because we have the problem here due to the neighbourhood. In Manitoba Housing, in many areas they have security services on their houses but there is nothing here like that.' Later on, he had not heard anything about his application, which frustrated him further:

I heard that the Government of Manitoba is trying to help people get a house, so I applied one year ago through MB Housing. I haven't got any, everyday I go to the office to press them to see if they can give me a house but still I have not got it. The only answer they tell me is that they haven't got a house which fits your family yet. I tell them I have children of different sexes.. They can't sleep in the same bedroom. I ask them if they can get me a three room, but they say they cannot.

A PSR originally from Ethiopia, Abraham, along with his wife Nyala and two children lived with their sponsor for a brief period before moving to a two-bedroom unit that was run by a faith-based ethnocultural organization. It cost \$939 per month, but it was not one of the subsidized units offered by the organization. Abraham was employed, and received the child tax benefit and \$280 in Rent Assist. He and his family enjoyed living in a social housing setting. His apartment was spacious and clean, he spoke highly of the management and owner of the building, and the fact that it was run by people from his own ethnocultural and faith communities made him and his family feel comfortable there. Nonetheless, the family continued to look for public housing, as they would be able to save more money on rent there. They had applied to Manitoba Housing and were on the waiting list. They had been offered a unit in a different neighbourhood, but, feeling that it was less safe than his then current home, turned it down.

Dawit, a middle class professional who had experienced numerous frustrations in private-market rental units before becoming a homeowner, felt that public housing could serve a limited and specific purpose for former refugees, assisting them upon arrival but being of less help once they had become more established. However, the waiting required to receive a unit did not enable former refugees to access public housing early after arrival, which is when they needed it the most.

People need help when they are new and are trying to settle down because the house is the most important thing. If those ones were accessible within three months, that would make them beneficial for newcomers... For me, it doesn't help you during the time when you need it.

Sumaya had applied to Manitoba Housing and Winnipeg Housing soon after coming to Winnipeg. She also applied to SAM Management. Her application to Winnipeg Housing had been returned. 'I filled it again and I plan to return it back. They told me they sent me a letter before to verify my income but I did not receive that letter. I did not reply to that so that is why they sent my application back.' Sumaya took the application to a housing counsellor at a local organization. 'It is frustrating but it is not something in my control. There is nothing I can do except accept it and move on. I keep on looking and finding other options. I still need a house because this one is not suitable for me.' She also applied to another housing corporation run by an ethnocultural organization. Sumaya was told that it would be difficult for her to have all of her children, including one who was approaching adulthood, live with her in Manitoba Housing.

Hayat had thin margins upon resettlement, working poorly-paid jobs that did not fully utilize his training and capabilities. Upon his arrival, he deliberately chose to live in cheap and poor housing in order to save money to enable his family to join him. Working long hours, investigating what it would take for him to have his credentials recognized in Winnipeg, and pre-occupied with facilitating the settlement of his newly-arrived family, including arranging for his children's education, left him with little time to devote to seeking a better housing situation. Manitoba Housing appealed to him given his tight margins. The thought of his rent increasing from \$887 to about \$910 per month, and his utilities increasing, made him worry about housing affordability. 'You know we are trying our best to make the needs met. We are eking out on what I am getting.'

He was interested in applying for Manitoba Housing, but unable to provide the materials required by Manitoba Housing in order to submit an application. 'I have not submitted it [the MB Housing application] yet because I asked them what is needed of me in order to submit the application. They told me certain criteria. I need to submit my two consecutive pay stubs. They asked me if I could get a support letter from a doctor.' All of this proved onerous for him, and he did not pursue the matter further.

Social Housing Makes a Difference

Some of our interviewees had success in obtaining social housing units. Asmeret's persistence in applying paid off. Originally from Eritrea, she came to Winnipeg with her husband and children as PSRs. An additional child

was born in Winnipeg. She had applied to Manitoba Housing and Winnipeg Housing three months after arriving. ‘Winnipeg Housing or Manitoba Housing, if the family size is smaller, they get it earlier. If the family is bigger in size, they wait for a longer time.’ Hers was big by Manitoba and Winnipeg Housing standards. ‘They keep telling us we are a big family so they do not have room for us. We have to wait for some time and when they get a unit for our family, they will give us a call,’ she said after they had been on waiting lists for over a year. ‘My husband went and asked about a month ago. They just keep telling us the same story. You have to wait.’

She and her family were displeased with their then current apartment, where moisture leaked in from under the window in the winter. They had resolved to move in the winter and were hopeful that they could attain subsidized housing. They had priced out a larger (three-bedroom) private market apartment at \$1100/month, but it was cost prohibitive.

She could envision subsidized housing positively affecting their lives. ‘First of all, if we get subsidized it is a bigger space so we have enough room for our children. Secondly, my husband never attends English classes so he might attend part time. I am going to school but my husband never attends. If we get subsidized housing, probably we can arrange for that, but right now he has to work hard.’ Asmeret recalled the process of applying for public housing and the wait that had ensued.

We applied three years ago. I was doing follow-ups also. I was calling and sometimes I would come and talk to her about my situation here, so finally we are approved and Winnipeg Housing called us. What happened was, this is not the first offer. They called and showed us for a viewing and it was very far from downtown so probably approximately one hour by bus, so it was just on hold so I started following up and talking to them, and finally they gave us this apartment. My children go to school around here and myself I am attending class in the Central Park area, so because of that I said I cannot come here every morning. We have no car by then and it was not good for me when I saw it that way.

She told us about the ‘three option’ principle in public housing, whereby it would take longer to receive subsequent offers after each offer you turned down, to a maximum of three options being given.

The first one and the second one, you never know when they will call you. It takes very long. When they say they will call you next time, it takes forever. But as a principle, they have three options. One, two and three. When I turned

down the first option, and it took a long time. I was calling and calling and even I came here. Finally, she called me and said there is one but you have to move as soon as possible. Just two weeks.

If they were unable to move in two weeks, they would not receive the unit. Fortunately, they were able to get out of their apartment in time without complication.

Her previous apartment, a two-bedroom unit, had increased to \$900/month, although they were paying about \$500/month after receiving Rent Assist. Her three-bedroom Winnipeg Housing unit was \$666/month. She was fine with paying a little bit more money for a vastly better situation. 'It is large. My children can play here outside and even here in the summer, they can go outside here... This is the front yard and here there is a room here.'

The old apartment was small. There, her children 'cannot play there inside and we did not have access like going outside to this yard. Compared to that, this is very very large and there is a play structure out there so they are very happy now.' Moreover, she said, 'Now we have three bedrooms. As you see, it is large. There is a lot of space here. It is clean also. Not in [the previous apartment], [which] was two-bedroom, small, and it is not as clean as this one.' She was very happy to have the extra bedroom. She was also able to add a large dining table that could accommodate six chairs. Also, the neighbourhood was better. 'I don't feel as safe in [the previous neighbourhood] because there is a lot of shouting and drunk people. There are police cars around all the time, but here it is quiet.'

Early during her time in Winnipeg, Mariam expressed her concern to a housing counsellor at a local organization. 'What is going on please? We are suffering in a one-bedroom. What can we do to get a new house? He told me to go to some housing place... I need subsidized housing, but I haven't applied. I heard that there is long waitlists.'

She elaborated at length:

For housing, the waiting lists are a problem. For newcomers, if you say to them to wait four years when they are coming to Canada today, he needs a house. But people respond to him, waiting lists. Where can he survive for four years or three years? We don't know. Usually when I ask people they say three years or four years to get a house. If you are waiting, the newcomers have a problem with stress. I am telling you a lot of people have stress and problems. Shelter is more important than everything. You have to survive and the house is the most important thing. After that you have to find a job, go to school, but if you don't have a house where can you stay... When I go

with my community and speak to them, everyone is complaining for the housing... Some of them say, We are just sleeping on the floor with the kids.

While Mariam expressed frustration at the lengthy waiting lists to access social housing, it remained a desirable option for them if it could be attained in a timely manner. Her experience and similar experiences of other participants demonstrate that the need for social housing exceeds current supply in Winnipeg. Rent Assist, which we explain below and which Mariam was able to access, is helpful, but it may not be enough to alleviate the financial burdens that resettling refugees face. The cost of daily necessities continued to stretch budgets. Mariam applied for Rent Assist after learning about it from a fellow Eritrean community member. Even with receiving Rent Assist, it was hard to make ends meet. When asked if she was managing financially she said, ‘No, as I told you I am just working but I am not working everyday. I have to pay the house rent and all the utilities are extra – gas, hydro, water. All those things I have to pay.’

Fortunately, the family was able to secure a three-bedroom Manitoba Housing unit in the south end of the city. She, her husband, and her two children were living in a too-small apartment, and when she explained to a social housing provider that she was also pregnant,

they tried to be urgent looking for the houses. They gave me chances, if we give you anywhere in the city anywhere, you are available? They ask me that. I told them I am OK because I need to go wherever it is because we need comfortable for two kids and my newborn. After two months, they gave me a call and told me, Are you interested [in the south end of the city]? I said, Let me see how it is comfortable for my kids and for school and daycare, for me for going to work, how far is it from downtown. I look here that it is not far from the bus station and the mall too for shopping. I say OK I am ready to accept this house.

Mariam was impressed that they cleaned, painted, and removed the carpet at her request. The latter was necessary on account of her child’s allergies. She was also impressed with how quickly she was able to receive an apartment. ‘I know most people have to wait for one year or two year. They told me too. In the first interview, remember I told you. When they found out the baby is on the way, then they gave me three bedroom.’ Moreover, having electricity and water included in the rental price and the overall lower cost of rent in the Manitoba Housing unit alleviated a huge financial stress for Mariam and her family.

Mariam's experience demonstrates that Manitoba Housing remains a desirable and helpful option for low-income people. Although moving into a Manitoba Housing unit created a sense of stability in Mariam's housing situation, she experienced other significant challenges in her resettlement. She experienced complex challenges securing childcare and had to delay her return to work after her maternity leave. By our fourth interview with Miriam, she and her husband had separated, and she had become a single mother to her three children. Although she struggled to meet the daily needs of her family, she continued to live in the same Manitoba Housing unit throughout the rest of our visits with her.

When Housing is Managed with Newcomer Women in Mind¹⁸

Samira is originally from Somalia, and she resettled to Winnipeg as a GAR along with an infant daughter via another African country. Her other daughter, whom she had not seen in a decade, remained in Africa. Seeking reunification with her daughter was a considerable source of stress. Being the care provider for her daughter who lived with her, responsible for maintaining her Winnipeg home, and preoccupied with the well-being of her daughter who remained overseas characterized her resettlement conundrum and made it difficult to seek and obtain work.

Samira's subsidized apartment unit, in a newly built apartment complex that explicitly served newcomer women, was a source of stability during her initial years of resettlement and serves as an example of the positive effects that rental subsidies and dedicated community supports can have. It came fully furnished, which Samira loved. 'The one thing I love about it is it is very safe. All the furniture was here, the government didn't give me anything. I found it like this. Most of the furniture and everything was here. The only thing I bought was the rug and the utensils to cook with and the decorations like flowers. Pillows and blankets and stuff like that.'

Samira appreciated having access to common areas, such as children's recreational areas and a communal kitchen and dining complex. She also felt a deep sense of community in the building, reporting having a positive relationship with the landlord and workers at the cooperative housing complex. The latter served as indispensable in helping Samira meet some of the crucial day-to-day needs that resettling refugees have. She elaborated:

I have a good relationship with the landlord. There are two ladies who work at the office. One works during the day and another works overnight. The one that works overnight, anything you need they can help you, or if you have any issue you can go to the office and tell them and they will help you. They are very nice people that listen and help. We are very good friends.

One particular employee was exemplary in the amount of support she offered the women in the building, a clear example of the positive difference that dedicated staff members can make in the lives of resettling refugees. In addition to facilitating activities within the building, the woman assisted Samira and other residents with other daily tasks.

Sometimes I make food and I give it her so we have a very good relationship. Sometimes she takes us out like anyone who wants to go, like her and daughter, they go to a basketball place, a gym. If you want to go for grocery, she can even help you, you just have to say ahead of time. She helps in so many ways. Like tomorrow, she told her if you need grocery at 12:30 I will take you for grocery. Sometimes I can even give her the list of all the things I need and she will go and get it.

...All the kids in the building and all the people who want to join, it is a big group. Sometimes she will bring snacks for the children. Sometimes she will ask everyone if they want to bring something and they will share it. There is a big TV there and sometimes she will bring popcorn and they will watch a movie there... She is a very lovely woman.

This employee went above and beyond for the residents, according to Samira, organizing activities but also assisting Samira in undertaking the process to bring her daughter from overseas. 'I can never forget her because she helped me with the process of my daughter coming here,' she said.

Despite the positives of the complex and her apartment, Samira's budget remained tight. In her first year, during a period in which was receiving RAP supports, her subsidized unit was almost 50 percent of her monthly budget. She then began receiving provincial EIA, which she informed us was approximately half of what she received under RAP. This decline in household income made it more difficult to support her daughter overseas, and this was a considerable source of stress. Also, during our time together, her rent (inclusive of utilities) increased from \$487/month to \$680/month.

Samira was unable to find suitable employment in Winnipeg because of the need to care for her daughter here. Her care obligations, which were exacerbated by her inability to secure affordable childcare, led her to decline

participating in a paid three-month employment training program, which would have resulted in a job placement. Meanwhile, she had prioritized learning English so as to help her navigate the city and enable her to undertake additional education with the longer-term goal of attaining stable employment. Again, the building and its supportive environment plays an important role: she was able to receive some childcare assistance from families living in the building from time to time. This enabled her to at least consider education or work opportunities that would otherwise conflict with her need to care for her youngest daughter. The wider community inside the building provided crucial emotional, social and care supports when Samira's social circles in Winnipeg outside of the building were limited.

Fortunately, by the end of our time with Samira, her eldest daughter had arrived from Africa. Samira was overjoyed; reunification with her eldest daughter alleviated both an emotional and economic burden. The presence of her daughter brought household benefits: she could look after her younger sibling, enabling Samira to better attend English classes, go shopping and tend to daily life. While Samira's budget remained tight even with a quality apartment that was affordable by Winnipeg standards, her apartment, the staff members in the complex and the wider community surrounding her were sources of stability amidst the initial deluge of resettlement. In our last interview with her, she told us, 'I have a sense of community here' and 'this apartment has had a huge impact on how my life turned out.' The building is also not transitional meaning no deadline to move crept closer as the years went on. Samira was happy and she told us 'I love Winnipeg.'

Rent Assist – A Step in the Right Direction

Rent Assist is an income-tested housing benefit available across Manitoba. Prior to 2014, only low-income Manitobans on EIA were eligible to receive a housing benefit, which was called RentAid. Responding to pressure from community advocates and overwhelming political support for increasing EIA shelter rates, the Province of Manitoba established Rent Assist in 2014. In contrast to the RentAid program, Rent Assist was designed to be accessible for all low-income Manitobans. It supports not only those on social assistance, but the working poor as well. Not only did Rent Assist expand eligibility, but it also increased the rate of the benefit provided to families. For those formerly served by the RentAid program, housing benefits greatly increased under the new program. As Brandon and Hajer (2019) note in their

recent analysis of the Rent Assist program, for some families this amounted to an increase in their shelter allowance of up to 69 percent (Brandon and Hajer, 2019, p. 1).

Unlike social housing, which attempts to deal with the lack of affordable housing from the supply side, Rent Assist is a demand-side solution, putting a portable subsidy in the hands of renters and giving them the ability to select suitable housing in an otherwise unaffordable private market. Benefits are tied to 75 percent of median market rent, rather than the actual amount of rent paid in a particular unit. This discourages landlords from raising rents in response to increases in the housing benefits their tenants receive, since renters can find a cheaper place and still retain the same level of financial support (Brandon & Hajer 2019, p. 8).

Since Rent Assist is not tied to EIA eligibility, it also supports transitions from welfare to work, and ensures that low-income Manitobans do not experience a sudden drop in benefits when entering the workforce (Brandon & Hajer 2019, p. 8). It recognizes that access to affordable housing is a problem for all low-income Manitobans, not just those on EIA, and that the province's stock of social and affordable housing cannot meet the demand for safe and affordable shelter.

In the 2016 provincial election, the incumbent NDP government was defeated by the Progressive Conservatives. Not long after, a review of the Rent Assist program was ordered, and auditing firm KPMG was hired to carry out the task. In their report, the firm recommended limiting benefits in three ways: by increasing the percentage of income deductible from 25 percent to 30 percent, by cancelling the indexing of benefits to inflation rates, and by capping the number of program recipients (Brandon & Hajer 2019, p. 13). Their report also positioned Rent Assist as a long-term alternative to government-owned social housing and suggested that the program could support the eventual exit by the provincial government from direct housing provision.

By late 2019, the Manitoba provincial government had partly implemented the KPMG recommendations. Unlike housing benefits in other provinces, indexing of Manitoba's Rent Assist is protected by legislation, making it difficult to change without broad political support (Brandon & Hajer 2019, p.14). Instead, the PC government has focused on implementing changes at the regulatory level, including raising the percentage of income deductible from 25 percent to 30 percent, and creating a two-tiered system in which the rates paid to single individuals and couples without children are based on the median market rent for bachelor units only. Previously, rates were

based on the average of median market rents for both bachelor and one-bedroom units. Except for these regulatory changes, the Rent Assist program remains largely intact in its provision of a universal housing benefit for all low-income Manitobans.

As demonstrated above, a number of our interviewees were able to access Rent Assist, without which already strained household budgets would have become even more so. As such, it is an indispensable tool in efforts to make housing more affordable for former refugees. Furthermore, housing counselors at organizations like Welcome Place were indispensable in informing our interviewees about the availability of Rent Assist and assisting them in applying for it. The specific needs of former refugees should be heeded as it pertains to Rent Assist to reduce interruptions or complications in receiving this benefit that are typical during the uncertainty of the first years of resettling in Manitoba.

To the best of our abilities, we have determined that in the following examples, participants are referring specifically to Rent Assist, and not a different subsidy. Despite our best intentions to relay that we were speaking about the provincial program so named, it is possible that participants interpreted this as simply ‘assistance for rent.’ Nonetheless, in the examples below, the parameters of the assistance that participants are referring to — namely, the amount of assistance they receive and that the subsidy is applied to private market dwellings — corresponds to Rent Assist.

Rent Assist helps and it is a program that is invaluable to former refugees in their quest for affordable housing. Alone, it is not sufficient to alleviate the financial stresses that some of our interviewees faced. Margueritte and her family moved to the first floor of a duplex in the West End neighbourhood after living at Welcome Place for three weeks. When we first met her, the rental rate for the four-bedroom house was \$1,500, with all utilities included. Margueritte received the child tax benefit, RAP and \$270 per month from Rent Assist. Despite the various benefits Margueritte received, she still found budgeting and providing for the daily needs of her children to be difficult, and her stress increased as she transitioned to EIA. Rent Assist cushioned the blow somewhat, but it was not enough to alleviate her financial concerns.

When we first met Mariam, she and her family were living in the River-Osborne apartment they moved to after living with their sponsor for a week and another family for two months. The apartment cost \$715 per month plus utilities, and they were receiving \$300 from Rent Assist. Even though she and her husband were both working, they were having trouble paying their rent. The one-bedroom apartment was also far too small for four people, and

Mariam was pregnant with their third child. By our second interview with Miriam, she and her family had moved to a 3-bedroom unit in a Manitoba Housing building in the south end of the city. The rental rate was \$400 with utilities included.

When we first met Asmeret, she and her family were living in their second apartment, a two-bedroom unit in downtown Winnipeg. Their first had been a one-bedroom unit in the same building that relatives had rented for them. Although the unit was slightly larger, Asmeret was not happy because it did not meet the needs of her family. She told us, ‘this is not enough for us but we are looking for a better or bigger place. [...] What I don’t like is there is a bar here, people get drunk and are shouting. I don’t like this place.’ The housing was also old and they experienced issues with mould and improper heating. The rental rate for the unit was \$825 per month, which included water and heat, and they received an undisclosed amount from Rent Assist. The family eventually secured a public housing unit, and its combination of size, location, and reduced monthly rent helped the family considerably.

Ibrahim’s situation, told earlier, demonstrates the difficulties experienced by former refugees when they attempt to access existing government supports. He wanted to apply for subsidized housing, but he was informed that social housing providers disallowed cohabitating ‘singles.’ Ibrahim could not continuously receive Rent Assist while applying for EIA, he was informed, and he was deemed ineligible for EIA while taking high school classes. He ended up with no Rent Assist and no EIA for several months despite having irregular employment, and he found reinstating his Rent Assist difficult, even when he was eligible. But when he did receive it, it was an enormous help to him.

Jigme’s situation likewise demonstrates an ‘on again off again’ relationship with Rent Assist. Jigme had received Rent Assist, and then stopped receiving it when he began working. Despite earning an income, the absence of Rent Assist was difficult for him. He had a hard time paying for groceries and medicine. Rent Assist was reinstated when his income was deemed low enough to make him eligible. In fact, the amount he received increased considerably. But the interim period when he stopped receiving it caused financial stress on the household.

It was challenging, because when I used to get Rent Assist I knew that I can do this much and that much with the amount that I have, but when the Rent Assist was stopped I thought that I should cut out some of my stuff. It was challenging in that way... In [terms of] household goods, for example

grocery items, when I was getting Rent Assist, we would buy whatever we want, more than that at sometimes, because we had enough money to buy that. When the Rent Assist was stopped, we cut that and bought limited only. We thought that this would be enough for this many days and we used to buy in that way. We managed and did it in that way.

Rent Supplement Program

The Rent Supplement Program (RSP), administered by Manitoba Housing, is a means by which private landlords and non-profit housing providers can access subsidies to offer affordable housing (Manitoba Housing, 2019). Unlike the Rent Assist program, where the subsidy is attached to the individual, under the RSP the subsidy is applied directly to the housing unit. The RSP pays the difference between the market rate rent and the rent-geared-to-income (RGI) rate paid by the tenant. Potential renters must submit a proof of income statement, on which the RGI rate is calculated. Many rent-supplemented units are offered by non-profit housing providers, but private landlords can also apply to the program. From what we can discern, the program is still in existence. However, our consultations with the settlement sector suggest that knowledge of the program remains low.

In *What does it take to house a Syrian refugee?* (Silvius et al., 2017) our research team documented how the Rent Supplement Program was used to support the resettlement of Syrian refugees to Manitoba in 2015-2016. This report focused on the experiences of MIIC – Welcome Place, one of the central agencies that welcomed and provided settlement services to government-assisted refugees over the course of this research. For many Syrian refugees, MIIC was their first home upon arrival to Winnipeg, and the organization opened two additional temporary housing facilities to deal with the influx. Although the RSP was not new, the program was given an enhanced role during this time: to increase the amount of affordable housing stock available and enable MIIC to move new arrivals more quickly into permanent accommodations. In comparison to Rent Assist, MIIC staff reported that the RSP could be accessed more quickly, had a more predictable rate structure and provided access to high-quality units in the private market (Silvius, Al-Ubeady, Chyz-Lund, Colorado and Halldorson, 2017, p. 17–18).

‘If I did not have this rent supplement, probably my situation would be the same as others and the money I am getting would not be enough’¹⁹

Mustafa and Lina²⁰ demonstrate the difference that a substantial rental supplement can make. Originally from Iraq, they were displaced to Syria before re-settling in Winnipeg with their children in 2014. Their situation is a unique one. They arrived as GARs and received one year of RAP assistance. They became aware of a single family house in a quiet, middle class neighbourhood, when a housing counselor at a local refugee serving organization contacted them. A man from Syria had been living there, but he was moving and sought someone else from the community to live there. The family eventually moved into the house, which is owned by a church, whose members routinely visit the family. This results in a de facto sponsorship situation, and, in fact, one that is as robust and lengthy as the best of private sponsorship relations we have seen. For example, the church has assisted the family in making renovations to the home to make it more accessible.

Upon moving to the home, they received a substantial subsidy for their home, paying approximately \$580/month, as opposed to its market rate of \$1500+/month. Mustafa’s RAP housing allowance of \$560/month almost covered the rent, a rare occurrence for a large family in a single family home. The family’s main source of income through our interviews was social assistance, but the rent subsidy enabled them to live in a good home in a desirable neighbourhood. ‘I am one of the lucky ones,’ he said. ‘I got this house and I do not have to pay more than my housing budget. The rest is covered by the rent supplement. It is paid like that. This house is not less than \$1500, but the rest is covered by the rent supplement.’ He was able to use his child tax benefit for extra groceries, whereas it is not uncommon for resettling refugees to apportion part of their child tax benefit for rent. ‘I save money. I am thinking of buying a car. In this city, you need a car. I have a special needs child [who requires] a lot of appointments. I don’t want to ask other people to give me a ride. Sometimes the church helps me to take [my child for appointments]. That is why I am saving for a car.’

The positive effects that the rental subsidy had on the household was not lost on Mustafa, and he knew that their family’s housing situation was better than that of other former refugees. He elaborated: ‘If I did not have this rent supplement, probably my situation would be the same as others and the money I am getting would not be enough.’ Mustafa was able to dedicate himself to learning English, with the intention of reaching the

level required to apply for his mechanic's license. Lina also took English classes while assuming considerable responsibility for the home. None of this would be possible if he had to secure the sort of work required to pay the full cost of his home. Moreover, Lina was also able to take English classes, despite taking on the majority of household responsibilities. This includes childcare, which, for the family, necessitates having to navigate, often with interpreters, the complex landscape of federal and provincial supports for children with disabilities. Nonetheless, she aspires to go into business for herself selling Iraqi food. The housing subsidy received by the family enables them a degree of security and predictability, with which they can tend to the immediate needs of settlement while also focusing on their future goals. In short, it lessens the challenges of the family's settlement conundrum and reduces the impossible tradeoffs between employment, English language training, certification and care for the children.

Section 5

Conclusion and Recommendations²¹

WHEN IT COMES to housing former refugees, there are exemplary cases that we can strive to emulate. The housing situations — both the homes themselves, and the supports received — of Mustafa and Lina and Samira demonstrate how affordable, dignified and quality housing can positively influence all aspects of resettlement for former refugees. These cases may be held as models that we in Canadian society aspire to recreate in our collective efforts toward resettling refugees.

Efforts to find better — more affordable, adequate, and suitable — homes for former refugees are constrained by the structural forces of private rental markets at a given time. When private rental markets yield expensive rental rates and low availability, all renters are subject to these conditions. Hence, on one level, recommendations for improving the housing outcomes of former refugees are recommendations for improving the housing outcomes for all renters. Moreover, insofar as many former refugees, particularly during the initial stages of resettlement in Manitoba and Canada, may be deemed low income, recommendations for improving their housing situations begin with improving the housing situations of all of those with low incomes. To the extent that former refugees experience racial discrimination in attaining

housing, their efforts at securing dignified, affordable and quality housing are similar to those of other racialized groups. Therefore, efforts to support former refugees in their quest to secure homes in Manitoba and Canada must be thought of in light of broad societal efforts towards securing a right to (dignified, affordable, and quality) housing for all, with particular emphasis on the mechanisms that will address structural impediments for low income and racialized individuals and groups. We elaborate on some of these efforts below.

In this report, we demonstrated the relationship between securing housing and processes of resettlement in a new country, processes which are intrinsic to former refugees and bring forth a host of specific considerations. We considered refugee resettlement according to the deluge of resettlement, by which we mean the large volume of immediate and significant needs confronting former refugees upon arrival in places like Winnipeg; the resettlement conundrum, which refers to the knowledge that former refugees have that not all resettlement needs and goals can be accomplished amidst a scarcity of resources; and impossible tradeoffs, which refer to the actual decisions made to do without some core needs in pursuit of others and the effects that extend therefrom. We know that housing can be a relative bastion of stability amidst resettlement journeys, or it can be a problem that amplifies resettlement challenges in the short and long term. If we in Manitoba and Canada are serious about humanitarian efforts to provide refuge to displaced people, so too must we be serious about supporting all social, economic and emotional aspects of their resettlement. In other words, all efforts must be made to ensure the well-being and full social inclusion of former refugees once they have arrived in Manitoba and Canada. The arc of resettlement should be viewed as much longer than, for example, the one year in which sponsors are mandated to assist former PSRs, or the one year that former GARs are eligible to receive RAP supports. Housing is undoubtedly central to this objective, and it is in the spirit of understanding the particular resettlement needs of former refugees that these recommendations are offered.

The first step towards achieving such ends is to reorient our thinking about former refugees and their relationship to the Canadian welfare state. Such a re-orientation entails reducing the stigma associated with former refugees accessing broad social supports amidst their efforts towards successful resettlement. This stigma has become prevalent in recent years as former refugees have been politicized and recast as bogus or fraudulent in their claims of seeking refuge and pitted against ‘deserving’ recipients of government funded programs.

The reduction of stigma is but the first step in re-orienting our thinking, however. The end goal is to consider efforts towards refugee resettlement in Canada in a manner ‘beyond humanitarianism.’ That is to say, lauding efforts at resettling refugees *out of* zones of conflict, refugee camps and temporary homes in transitional countries must be met with the corresponding resources for their resettlement once *in* Canada. For our purposes, this means considering access to dignified, affordable, and adequate housing as intrinsic to the humanitarian impulse to extricate displaced people from violent and uncertain environments.

Former refugees are constrained by the dynamics of existing rental markets. The first consideration in improving former refugees’ access to affordable, adequate, suitable and dignified rental spaces is the availability of these spaces. We know that quality rental housing options are constricted, with those available becoming more expensive over time for all Canadians, and in particular low income Canadians. There are complex reasons behind this phenomenon, including an overwhelming focus on condominium development, the general incentivization of home ownership, and the corresponding lack of new purpose-built rental housing and maintenance of existing stock (Federation of Canadian Municipalities, 2012; Pomeroy, 2012). Governments must act to reverse these generational trends to improve quality, access and affordability of rental options for all renters in Canada, including former refugees.

Most importantly, Canada’s social housing stock is insufficient to meet the needs of low-income renters. Others have ably demonstrated the relative decline in Canada’s social housing stock over time (Silver, 2011). Hence, while social housing is ‘great if you can get it’, the relatively low availability of social housing units makes this a difficult prospect. Social housing represents a key pillar of Canada’s affordable housing strategy, and this certainly applies to former refugees, many of whom are incapable of paying market rental rates. Indeed, as Brandon (2016) has demonstrated, even periodic increases in the number of dwellings on the private rental market do not ensure availability for low-income people. Therefore, this report echoes the sentiments of the Social Planning Council of Winnipeg, the Right to Housing Coalition and other housing advocates in calling for investments into local and national social housing stocks. Furthermore, when new social housing is built, it should be built with an eye to the specific needs of former refugees. This includes the need for units that accommodate large families and the possibilities of integrated social, recreational and family services on site.

Our study has reaffirmed the need for extended transitional housing for former refugees, particularly Government Assisted Refugees (GARs) upon their arrival in Canada. Currently, the amount of time that GARs may spend in transitional housing varies by province, and it is limited to a small number of days or weeks. The housing instability that many former refugees experience, coupled with the imperative to learn all aspects of life in a new city and country amidst the initial deluge of resettlement, suggest that stable and guaranteed transitional housing is required for a longer period upon arrival. Providing transitional housing for an extended period of time will enable former refugees to focus on the other critical resettlement imperatives and begin life in Canada on more secure footing. Investment in such early housing stability will accelerate former refugees' ability to tend to other aspects of resettlement, including short- and long-term education, training and employment plans.

Thankfully, there are models to emulate. The housing complex run by the Immigrant and Refugee Community Organization of Manitoba (IRCOM) includes both apartment units and wrap-around supports for low-income newcomers for a period of three years. It demonstrates what housing stability and integrated service models can do for newcomer families (Bucklaschuk, 2016 and 2019). The 'IRCOM model' may be reproduced with an explicit focus on the transitional housing needs of resettling refugees immediately upon their arrival.

Moreover, such models can complement the existing service landscape to ensure support is provided for former refugees moving from transitional housing into permanent accommodation. As our report demonstrates, supporting former refugees in the 'transition from transitional housing' is crucial, as this occurs at a time during which their knowledge of the city and rental housing markets is limited.

The building, support and maintenance of non-profit housing – including social housing, conventionally understood, and specific, newcomer-focused complexes – remains central to supporting former refugees. As our report has demonstrated, rental subsidies can also play a role; however, these must not be seen as the only solution.

That said, programs such as Rent Assist are accessed widely by former refugees. Rent Assist can be made a more robust solution for low-income renters. The amount paid by Rent Assist is calculated on the basis of the amount required for a household to afford a rental cost of up to 75 percent of the median market rent. In order to ensure recipients can access adequate

shelter in the tight Winnipeg housing market, this should be increased to 100 percent of the median market rent.

As we have demonstrated, accessing and *keeping* Rent Assist can be difficult amidst the challenges associated with resettlement — including navigating eligibility amongst securing provincial income supports, pursuing education, and seeking and obtaining employment, including unstable employment. We recommend that the Rent Assist application process and annual reporting requirements be simplified with an eye to reducing barriers therein and the likelihood of being cut off from receiving benefits. Moreover, including a grace period after deadlines for the submission of required documents, during which period benefits cannot not be taken away, will assist former refugees who are navigating the bureaucratic requirements amongst their own deluge of resettlement.

Continued education and outreach in refugee-serving organizations about the nature of the Rent Assist program, as well as the ongoing need to support former refugees in the application and reporting process, are required. We recommend an examination of Rent Assist program processes to ensure that all classes of former refugees have equal access to the same levels of compensation, and that recipients are not penalized through their income tax.

Moreover, we recommend rehabilitating, expanding and making more accessible Manitoba's Rent Supplement Program, a more robust rental subsidy that has the potential to provide former refugees with the ability to secure stable and affordable housing for a substantial period of time during their initial resettlement. This program was used with considerable success during the rapid response to resettle Syrian refugees (see Silvius et al., 2017).

We have demonstrated the structural imbalances between the Resettlement Assistance Program (RAP) shelter allowances and the average prices of rental units in Winnipeg, whereby the monthly cost of renting in Winnipeg, including in its poorest neighbourhoods, exceeds the amount available through the RAP. We therefore recommend raising the shelter allowance to accurately reflect the cost of rental housing, with periodic reviews to ensure that shelter allowance rates reflect increases in the cost of rental units. On the technical and administrative side, successfully administering the RAP necessitates continued collaboration and information-sharing between refugee-serving organizations so they can provide more coordinated services for each newly arrived refugee.

The RAP's relationship to housing costs is part of a broader low-income housing problem. As RAP shelter rates are roughly equivalent to those

provided to EIA recipients, to increase the RAP shelter provisions to reflect the true cost of rental housing is to first increase shelter rates for all low-income Manitobans. Hence, making the necessary changes to RAP shelter rates necessitates ongoing collaboration and coalition building with other low-income housing advocates and organizations.

Corresponding changes can be implemented, including providing free or low cost housing for newly arrived refugees, including GARs under the RAP, and others in need, for longer than the amounts currently offered. Furthermore, it is time to consider extending the duration of RAP supports for GARs from one year to a minimum of two years for those in need. Doing so will extend the window of stable federal support for resettlement while minimizing the complex transition onto provincial support systems, enabling low-income former refugees to execute their plans for education, training, employment and the myriad other needs associated with resettlement.

Improving the housing experiences of former refugees also requires improving their employment, income support and financial situations. The authors of this report echo the sentiments of numerous organizations and individuals in Canada for the federal government to cancel the transportation loan program and remove the requirement for former refugees to repay the travel costs associated with their resettlement to Canada. We have learned of the economic hardships and strain on the household budget created by the need to repay the transportation loan. It is an undue burden on newly arrived refugees during the first and most crucial years of their resettlement, and repaying it invariably comes at the expense of improvements to the standard of living of former refugees and even their ability to meet what may be considered basic and fundamental needs.

We also call on federal and provincial governments to examine any discrepancies that may exist between the RAP and EIA. Benefits in these two programs are intended to be equivalent, but some former refugees report receiving less after transitioning from RAP to EIA. In Manitoba, every effort should be made to ensure that EIA is extended to and readily available for adults pursuing a high school education. Expanding bursary programs for low-income people, including former refugees, to pursue postsecondary education would similarly aid in breaking the path of survival jobs and under-employment. Access to the Canada Child Benefit should be fast tracked so that recently arrived refugees can access this income support within four weeks of arrival. Finally, adopting a resettlement optic that acknowledges that former refugees may transition into and out of programs during initial years of resettlement, and providing sufficient supports, would help former

refugees navigate complex government systems without penalty and with reduced strain.

A number of services and practices can be offered or enhanced by refugee-serving organizations. Pre-arrival orientation sessions which explain what life is like in Winnipeg, including the realities of the housing markets, will better prepare refugees for their housing searches and situations following arrival. Organizations can continue to strive to provide housing resources in the first languages of former refugees and ensure the availability of translators and interpreters for housing and settlement matters. Multiple agencies can explore opportunities to collaborate in the creation of service hubs, where former refugees can access a range of supports under one roof including housing services, education, daycare, youth programming and language education. Developing capacity to offer housing and settlement-related services and supports to all former refugees regardless of place of residence is an important step to increasing the range of neighbourhood options available to former refugees. Similarly, supporting former refugees to access a range of transportation options through increased training programs (e.g. driver education, cycling safety and repair, public transit use) will expand the range of neighbourhoods in which it is possible to live.

While this report emphasizes the need for social and socially-supported housing, it also recognizes that a majority of former refugees live in homes attained on the private rental market, where the possibility of stigma, exclusion and a reluctance to rent to former refugees based on race, religion and ethnicity remain. Organizations can strive to build positive relationships with landlords and the Residential Tenancies Branch to combat stigma and exclusionary practices directed towards former refugees and expand the range of available private rental market dwellings. Similarly, this report calls on the Residential Tenancies Branch to incorporate a resettlement lens into their operations, considering the needs of former refugees when developing policy and mediating landlord-tenant disputes, and assist organizations and former refugees with outreach services and training on tenant and landlord rights and responsibilities. Applying a resettlement lens to the private rental market would also prompt the reconsideration around current expectations that make finding adequate housing in the private rental market impossible for some former refugees, particularly during their early months and years of resettlement. These expectations include asking for co-signers and multiple months of rent payments up front.

The ongoing work of relationship building between the refugee-serving sector, other housing service providers and advocacy groups (ie. End

Homelessness Winnipeg, Right to Housing Coalition, Make Poverty History) must continue, where both the particular housing needs of former refugees are acknowledged and the commonalities experienced by low-income, marginalized, and racialized. One crucial aspect of this is to continue the broad coalition work that is happening between Indigenous and newcomer communities to develop inter-cultural understanding and shared priorities for advocacy and community development, particularly as it pertains to low-income renters.

The following are recommendations focused on supporting the organizations that support former refugees in their search for affordable, adequate and suitable housing. It is not surprising to read that refugee-serving organizations that support former refugees in all areas of resettlement, including housing, would benefit from additional funding. However, the manner in which funds are allocated to such organizations is similarly crucial. Block funding rather than project-based funding would enable organizations both to offer the programs and services they know are needed, and to devote greater human resources to assisting former refugees.

Government-provided supports and services can be enhanced by expanding inclusive eligibility requirements, whereby supports and services should be available to those who need them regardless of immigration status or other criteria. In a related vein, such services can be improved with clearer and more easily accessible information about the availability and eligibility requirements for government-provided supports and services.

Striving towards consistent and comprehensive training for staff in refugee-serving organizations on matters pertaining to housing would assist staff and former refugee home seekers. This should include information about the full range of income and housing supports available and how to access them, and information about other key social services which can support former refugees in their resettlement. Similarly, this report recommends the development of a network/advocacy group for knowledge-sharing and coalition-building among refugee-serving organizations, and between the refugee-serving sector and other social service providers. Finally, organizations and former refugees alike can benefit from a language bank through which they can access the services of a translator or interpreter when required.

This report has demonstrated the barriers faced by former refugees during their efforts at building a new home in Winnipeg. We call on the Canadian government to fulfill its international obligations to resettle refugees, and we call on all levels of government to support former refugees once they have arrived: the humanitarian impulse must be met with funding and support

that recognizes that resettlement is long term in nature. During resettlement, housing can be an oasis of stability or an epicentre of further problems. At the levels of Winnipeg, Manitoba, and Canadian society, we must continue to make the case that improving access to affordable, quality and dignified housing benefits all.

Recommendations

Housing Systems and Housing Policy

- Call on governments to reverse generational trends that have made renting expensive and quality rental housing difficult to find in order to improve quality, access, and affordability of rental options for all renters in Canada, including former refugees.
- Invest into local and national social housing stocks to better meet the demonstrated needs of all low-income renters.
- Build new social housing with an eye to the specific needs of former refugees. This includes the need for units that accommodate large families and integrate social, recreational and family services on site.
- Expand the availability of transitional housing for all former refugees upon their arrival, including the duration of time for which transitional housing is available. Providing transitional housing for an extended period of time will enable former refugees to focus on the other critical resettlement imperatives and begin life in Canada on a more secure footing.
- Investigate the replicability and expansion of existing models like the ‘IRCOM model,’ with an explicit focus on transitional housing needs of former refugees. This includes readily available, on-site, wrap-around settlement supports and services.
- Realize the full potential of rental subsidies, however not at the expense of building, supporting and maintaining non-profit housing.
 - In Manitoba, this would include raising the amount paid by the province’s portable rental subsidy, Rent Assist, to 100 percent of the median rental market rate (from 75 percent).
- Reinvigorate and expand Manitoba’s Rent Supplement Program.

Funding, Supports and Services

- Coordinate and augment services available to former refugees for ‘transitioning out of transitional housing.’
- Simplify the application and reporting processes to ensure that former refugees do not lose their Rent Assist subsidies amidst the deluge of resettlement.
- Address the structural imbalances between the Resettlement Assistance Program (RAP) shelter allowances and the average prices of rental units in given cities, and raise the shelter allowance to accurately reflect the cost of rental housing, with periodic reviews to ensure that shelter allowance rates reflect increases in the cost of rental units.
- Given that RAP shelter rates are roughly equivalent to those provided to EIA recipients, increase the shelter rates for all low-income Manitobans, including for EIA recipients.
- Extend the window of guaranteed RAP support for GARs from one year to a minimum of two years for those in need.
- Cancel the transportation loan program and remove the requirement for former refugees to repay the Government of Canada for the travel costs associated with their resettlement to Canada. The transportation loan is an undue burden on newly arrived refugees during the first and most crucial years of their resettlement, and repaying it delays improvements to the standard of living of former refugees. This often includes their ability to meet fundamental needs.
- Call on federal and provincial governments to examine if there are any discrepancies between the RAP and Employment and Income Assistance (EIA), or its equivalent. Benefits in these two programs are intended to be equivalent, but some former refugees report receiving less after transitioning from RAP to EIA.
- Ensure that EIA or its equivalent is extended to, and readily available for, adults pursuing a high school education.
- Expand bursary programs for low-income people, including former refugees, to pursue postsecondary education in order to break the pattern of survival jobs and under-employment.

- Fast track access to the Canada Child Benefit so that recently arrived refugees can access this income support within four weeks of arrival.
- Support former refugees to access a range of transportation options through increased training programs (e.g. driver education, cycling safety and repair, public transit use) in order to expand the range of neighbourhoods in which it is possible to live.
- Increase funding to refugee-serving organizations and promote block funding rather than project based funding to reduce complex reporting, proposal, bureaucratic and administrative processes.
- Expand inclusive eligibility requirements for housing and settlement related services for newcomers so that supports and services are available to those who need them regardless of immigration status or other criteria.
- Strive towards consistent and comprehensive training for staff in refugee-serving organizations on matters pertaining to housing, including information about the full range of income and housing supports available and how to access them, and information about other key social services which can support former refugees in their resettlement.
- Develop accessible translation and interpretation services in the form of a language bank through which organizations and former refugees can access the services of a translator or interpreter when required.

Education and Outreach

- Reduce the stigma associated with former refugees accessing broad social supports and government funded programs.
- Provide continued education and outreach in refugee-serving organizations about the nature of the Rent Assist program, as well as the ongoing need to support former refugees in the application and reporting process.
- Strengthen ongoing collaboration and coalition building with other low-income housing advocates and organizations
- Adopt a resettlement optic, which acknowledges that former refugees may transition into and out of programs during initial years

of resettlement, and providing sufficient supports, to help former refugees navigate complex government systems without penalty and with reduced strain.

- Offer new or enhanced programming, including pre-arrival orientation sessions, which explain what life is like in destination cities, including the realities of the housing markets.
- Enhance organizations' abilities to provide housing resources in the first languages of former refugees and ensure the availability of translators and interpreters for housing and settlement matters.
- Foster collaboration in the creation of service hubs, where former refugees can access a range of supports under one roof including housing services, education, daycare, youth programming and language education.
- Develop the refugee-serving sector's capacity to offer housing and settlement-related services and supports to all former refugees regardless of place of residence
- Combat former refugees' experiences with stigma and exclusion in private rental markets, including the reluctance to rent to them on the basis of race, religion and ethnicity.
- Support organizations in their attempts to build positive relationships with landlords and the Residential Tenancies Branch (or provincial equivalent) to combat stigma and exclusionary practices directed towards former refugees, thereby expanding the range of available private rental market dwellings.
- Call on the Residential Tenancies Branch (or provincial equivalent) to incorporate a resettlement lens into their operations, considering the needs of former refugees when developing policy and mediating landlord-tenant disputes, and assist organizations and former refugees with outreach services and training on tenant and landlord rights and responsibilities.
- Apply a resettlement lens to the private rental market to eliminate barriers to renting faced by former refugees, including asking for co-signers and multiple months of rent payments up front.

- Promote and expand relationship building between the refugee-serving sector, other housing service providers and advocacy groups (in Manitoba, this may include End Homelessness Winnipeg, Right to Housing, Make Poverty History) to foster broad strategies and understanding of both the particular housing needs of former refugees and the commonalities experienced by all low-income, marginalized, and racialized groups.
- Continue and deepen the work that is happening between Indigenous and newcomer communities to develop intercultural understanding and shared priorities for advocacy and community development, particularly as it pertains to low-income renters.
- Develop a network/advocacy group for knowledge-sharing and coalition-building among refugee-serving organizations, and between the refugee-serving sector and other social service providers as it pertains to matters of housing.

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Appendices

Appendix A

Baseline Interview Guide

1. Baseline Interview Questions

The baseline interview questions are asked by the interviewer to establish baseline information for each interviewee.

1. What is your name?

2. When is your birth date?

3. What is your refugee status?

a. Government Assisted Refugee

b. Privately Sponsored Refugee

c. Refugee Claimant

i. If privately sponsored, who sponsored you?

4. Gender Identity: Male Female Other (If other, please describe)

5. Marital status

a. Married

If married, is your spouse in Winnipeg? _____

b. Not married couple (i.e. common-law)

Is your partner in Winnipeg? _____

c. Not married

6. Family Size/Supports
 - a. How many children do you have? _____
 - i. Do they live with you? _____
 - b. Do you have other people who depend on you financially?
 - i. If so, please explain _____
 - c. Does your family (including extended) financially support you to live in Winnipeg?
 - i. Yes (if so, please explain how)

 - ii. No
 - d. Do you financially support your family (including extended) to live in Winnipeg?
 - i. Yes (if so, please explain how)

 - ii. No
7. Country of birth _____
8. Last country lived in prior to arriving to Winnipeg

9. When did you arrive in Winnipeg? _____
10. How many places have you lived in since arriving in Winnipeg?

11. Have you lived in Welcome Place or similar 'transition housing' in Winnipeg? Y / N

If so, where? _____
12. How much rent does your current home cost per month?

13. How much of this amount do you pay yourself (i.e. through savings, income or through social assistance which you receive)?
How much of this amount (if any) is supported by someone else in your family?
How much of this amount (if any) is supported by someone outside of your family or by an agency?

14. What kind of home is it (house, apartment)?

15. What is your household income per month? _____

16. What sources contribute to it
(government assistance? Work? Other?)

17. What is your housing budget? (if applicable)

a. e.g. as provided by/determined by the Government of Canada if you are a Government Assisted Refugee _____

18. What percentage of your income (including income supports) goes towards paying for housing? _____

19. How many people do you currently live with? _____

20. How many bedrooms does your current home have? _____

21. What is your address?

Open-ended: Tell us about your experiences in finding a home in Winnipeg so far

Appendix B

APPENDIX B Median Household Income Before Taxes and Households in Core Housing Need in Winnipeg Neighbourhoods in 2016

Wpg. Neighbourhood	Average Income (\$)	Households in Core Housing Need (%)
Spence	29,293	40.5
West Broadway	32,238	32.5
Point Douglas	33,301	35.2
Downtown	37,195	27.7
West Alexander/Centennial	44,824	28.6
St. Boniface	49,730	19.7
River-Osborne	51,582	15.5
Elmwood	54,067	18.7
West End	57,361	18.6
Old St. Vital	58,719	12.9
Fort Garry North	60,034	12.6
Munroe	61,198	13.1
Norwood	62,051	13.5
Wolseley	62,464	14.8
Fort Rouge West	62,980	14
Inkster	65,696	15
St. James East	65,778	10.9
South Osborne	66,036	12.5
Seven Oaks	70,298	12.5
City of Winnipeg	70,750	12.1
Rossmere-Concordia	72,705	11.6
St. James West	73,293	9.2
Garden City	76,228	10.9
Transcona	78,311	6.7
South St. Vital	82,342	8.6
Fort Richmond	86,381	8.3
Charleswood	90,296	6.3
East St. Boniface	95,204	6.2
Tuxedo	95,996	7

Source CMHC Adapted from Statistics Canada (National Household Survey)

Appendix C

APPENDIX C Average Rent of Private Market Units by # of Bedrooms in Winnipeg Neighbourhoods in October 2019

Wpg. Neighbourhood	Bachelor (\$)	1 bedroom (\$)	2 bedroom (\$)	3+ bedroom (\$)
Tuxedo	1,268	1,266	2,343	2,343
Fort Richmond	N/A	1,145	1,415	1,566
South St. Vital	N/A	1,105	1,379	1,518
Garden City	N/A	1,089	1,217	1,365
Fort Garry North	783	1,015	1,157	1,492
Rossmere-Concordia	805	1,008	1,322	1,631
River-Osborne	799	1,004	1,292	1,607
St. James East	830	986	1,208	1,529
Charleswood	796	965	1,147	N/A
St. James West	797	963	1,157	1,496
Old St. Vital	777	960	1,153	N/A
Downtown	745	959	1,223	1,481
East St. Boniface	604	958	1,352	1,610
Fort Rouge West	723	958	1,203	1,487
City of Winnipeg	733	957	1,223	1,543
Munroe	744	917	969	N/A
Seven Oaks	637	908	1,184	N/A
St. Boniface	745	902	1,136	1,327
South Osborne	N/A	877	1,036	N/A
West Broadway	677	866	1,035	1,456
Transcona	N/A	863	1,023	N/A
Norwood	768	851	1,119	N/A
Wolseley	713	823	1,040	N/A
Elmwood	687	813	968	1,466
Inkster	562	746	942	N/A
West End	596	728	876	787
Spence	702	719	830	N/A
Point Douglas	N/A	648	681	N/A
West Alexander/Centennial	N/A	602	760	N/A

Source CMHC Rental Market Survey)

* This table is ranked by the 1-bedroom average rent.

Endnotes

1 ‘Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple; lone parent; unattached household member age 18 or older; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e., a unit with no bedroom).’ (CMHC 2020)

2 Family size was determined by the amount of people deemed to be family living in the same home upon resettlement in Winnipeg. This method was chosen as participants had various ways of determining who constituted a family member, including some counting extended kinship ties in ways that Euro-Canadian society may not, and some not. They also exhibited varying degrees of obligation to living with family members, both ‘nuclear’ and otherwise. Finally, many had family members – including children – who remained in protracted refugee situations and had not yet resettled to Winnipeg/Canada. Hence, for our purposes, a measure of the number of ‘family members’ for whom a Winnipeg home was sought is useful, as it has direct bearing on the type of home being sought.

3 The following paragraph is derived from Silvius 2019.

4 See Silvius 2019.

5 <https://www.unhcr.org/resettlement.html>

6 These may include support services that enable former refugees to access other services (childcare, translation and interpretation services, crisis counselling, transportation assistance, and provisions for disabilities); direct services (including needs assessments and referrals; information and orientation; language training; and employment-related services, namely ‘services that directly equip clients with employment-related skills and support in accessing the labour market,’ including those which assist resettled refugees to prepare for the credential assessment process; services which enable connection to the community, and indirect services (Government of Canada, 2019b).

7 The following explanation of IRCC’s settlement program is derived from Silvius, 2020a.

8 Some material in this section, including descriptions of the RAP and Private Sponsorship found herein, build upon material found in Silvius 2020a.

9 While Downtown and West Broadway are not amongst the neighbourhoods with the cheapest rental rates, they are characterized by areas with poor, aging housing stock (and cheaper rents), and those that are more gentrified. Our interviewees living in these neighbourhoods lived in the former.

10 See The Canadian Council for Refugees (2013). Important changes in Canada’s Private Sponsorship of Refugees Program. (<http://ccrweb.ca/en/changes-private-sponsorship-refugees>).

11 In August 2019, Manitoba Interfaith Immigration Council (MIIC) was notified that IRCC would not be renewing their contract to provide services to GARS, ending a program that MIIC had delivered for over 40 years (Carol Sanders, 2019). While MIIC will continue to serve refugee claimants and privately-sponsored refugees, their funding to deliver RAP services will end in March 2020. Accueil Francophone, however, had its application to continue to deliver RAP services approved. Historically, Accueil Francophone, which first received RAP funding in 2009, has served primarily Francophone GARS. However, in response to the federal government’s decision to resettle 25,000 refugees in 2015-2016, the agency expanded its mandate and was successful

in receiving funding to assist Syrian GARS in their resettlement (Accueil Francophone, 2019). In September 2019, the board of MIIC released a statement expressing their disappointment at the government's decision and their commitment to support other agencies which are successful in receiving grants to deliver RAP services (MIIC, 2019).

12 'Rent: The rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking, and hot water. For available and vacant units, the rent is the amount the owner is asking for the unit. It should be noted that the average rents reported in this publication provide a sound indication of the amounts paid by unit size and geographical sector. Utilities such as heating, electricity and hot water may or may not be included in the rent.' <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/RmsMethodology>

13 Recently (January 2020), CMHC introduced a metric called the Housing Hardship concept (CMHC 2020b). This new way of measuring housing affordability addresses the fact that the shelter cost-income ratio does not indicate if a household can afford basic non-housing expenses like food and transportation after paying for housing.

Housing Hardship is based on the Market Basket Measure (MBM) which is the official measure of poverty in Canada. The MBM tracks low-income based on a specific basket of goods and services developed by Employment and Social Development Canada. The MBM is useful for estimating the level of income individuals and families require to meet basic needs, based on the costs of goods and services in their geographic location.

Housing Hardship measures if each household has enough income to pay for housing and other necessities. It compares a household's net income after taxes and transfers, with all expenses related to housing including rents, utilities, mortgage payments, etc., and also factors in family size and location. A household that cannot afford a basic basket of non-housing goods and services (as determined by the MBM), after paying for their housing, is identified as being in housing hardship.

14 All participants have been given a pseudonym to protect their identity. In some cases, identifying characteristics have been omitted for this purpose, as well.

15 While it appears that MB Housing currently does not have an official policy of this nature, many of our interviewees believed it to exist, having been told by case workers or members of their community.

16 Samira's account in this section is partly derived from Silvius, 2020b.

17 Some details of this case are omitted to ensure anonymity.

18 Samira's account in this section is partly derived from Silvius, 2020b.

19 We believe the supplement that Mustafa and Lina received was from the Rent Supplement Program, given its size. However, even if not from the rent supplement program, the substantial subsidy they received was comparable to what was available under the program. It demonstrates the considerable difference that such a supplement can make in the case of one family.

20 Some details have been omitted to ensure anonymity.

21 This section was greatly influenced by a preliminary sharing of research findings and community consultation organized by the authors and Immigration Partnership Winnipeg in October 2020. Our sincere appreciation goes out to all who participated and offered feedback and recommendations during this event.



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