

The Housing Stories of Newcomers In Edmonton:

A SNAPSHOT OF THE LIVED EXPERIENCE – 2020



Overview

CONTEXT AND LIMITATIONS

This report captures the lived experiences of a convenience sample of 324 newcomers accessing services at one of four immigrant and refugee serving agencies in Edmonton. The results illustrate the complexities newcomer communities face as they settle in Canada. It does not replace research projects with large random samples, or longitudinal studies, and as such, should not be generalized to all newcomers.

Survey respondents completed the online survey with the assistance of a worker from one of the immigrant and refugee serving agencies (Catholic Social Services (CSS), Edmonton Immigrant Services Association (EISA), Edmonton Mennonite Centre for Newcomers (EMCN) or Multicultural Health Brokers (MHCB)). 324 surveys were completed in September 2020, then qualitative and quantitative analysis of the responses were done. After the analysis, the survey results were further interpreted in two consultations with workers in the immigrant and refugee serving agencies. Survey respondents completed the online survey with the assistance of a worker from one of the immigrant and refugee serving agencies (Catholic Social Services (CSS), Edmonton Immigrant Services Association (EISA), Edmonton Mennonite Centre for Newcomers (EMCN) or Multicultural Health Brokers (MHCB)).

Diverse survey participants

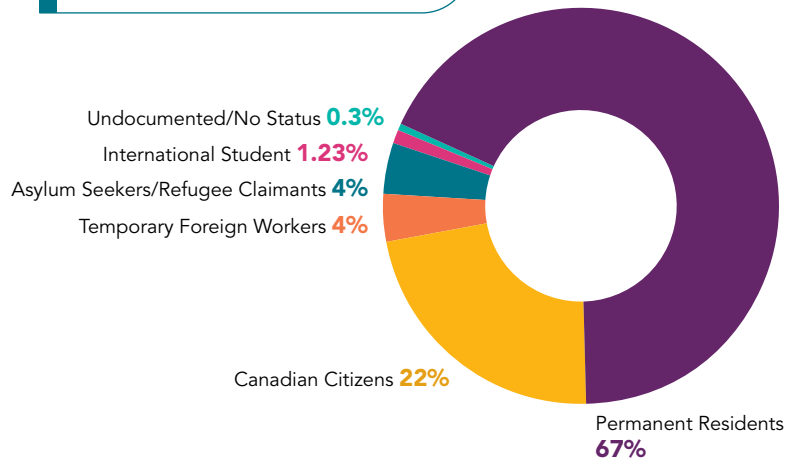
Ranged in age from **18 to 82 years**

From **54 different countries** of origin

Spoke 58 different languages

The majority **62% are spending more than half of their pre-tax income on rent or mortgage**

Current Immigration statuses of participants



“*I need support to get affordable housing because I am a single mother with two children and half of my income is spent on rent; and I have to use my children’s money to support myself and my children. It is sometimes difficult for me to save money for educational support for my children in the future.*”

- Community Member

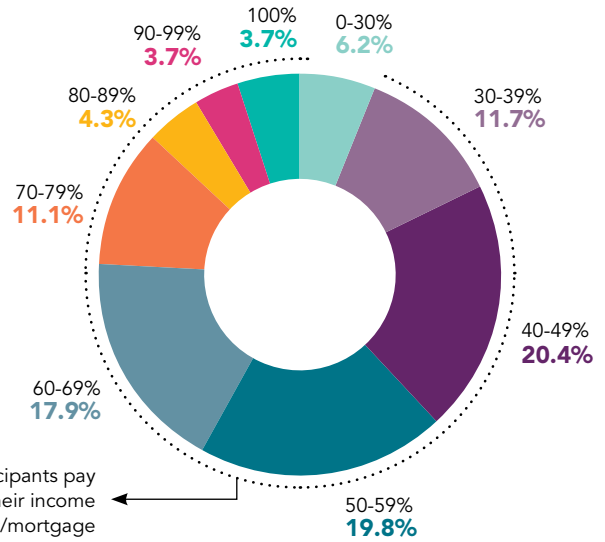
205 participants shared their exact household income before CCB*:

Average **\$2,183.37**

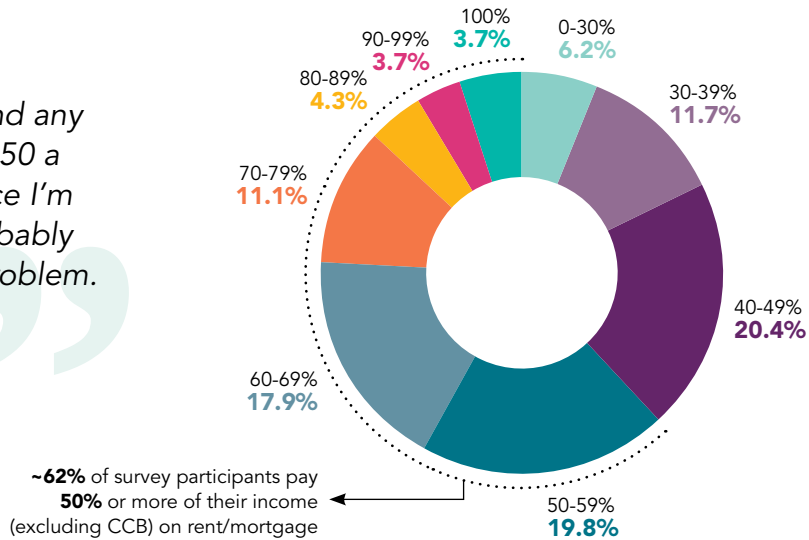
298 participants shared their exact rent or mortgage payments:

Ranged from **\$400 - \$2,500**

Average monthly rent/mortgage = **\$2,050**



As a family of five we couldn't find any 3 bed place to rent below \$1,250 a month, and the shelter allowance I'm getting is \$818 a month, so probably covering this gap will solve the problem.
- Community Member

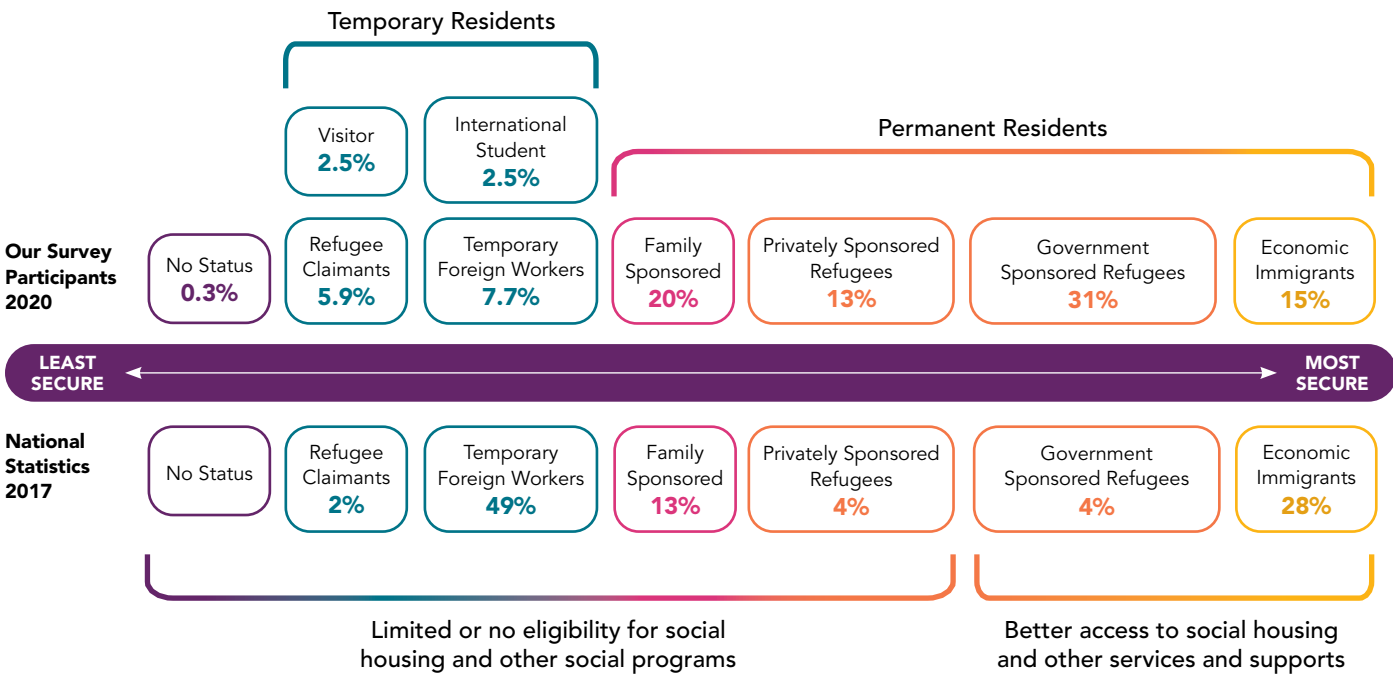


* Child Tax Benefit



Immigrant, Refugee, and Migrant Pathways

Among survey respondents, there is a higher proportion coming to Canada with refugee background than among the general Canadian or Edmontonian population of newcomers. When people have temporary status, they are not entitled to the full range of social programs. Among Permanent Residents, those who came and were sponsored by private sponsors or family members are excluded from many government support programs (eg: Alberta Works, Government Housing, etc.) for the length of the sponsorship undertaking which can range from 1 year to 20 years.



“*Rent is expensive, and we are waiting for capital region housing. We are hoping to to get more financial assistance to help with our expenses. We sometimes cannot afford buying clothes for us and our children.*”

- Community Member



Household Composition & Situation impacts affordability

Housing affordability for families is impacted by many factors. One important factor is whether the family qualifies for CCB*. Therefore, survey respondents were asked about their income including and excluding CCB. In a nut shell, both situations are not good. While CCB can mitigate housing unaffordability and families who qualified for CCB are in a slightly better situation, the vast majority continue to face affordability challenges.

For families with CCB,

75% are still **facing unaffordability** after factoring in CCB - see graph below

26% are spending **more than 50%** of income plus CCB **on rent/mortgage**

162 provided both exact income and exact CCB;

WITH CCB

- With CCB average income (including child tax benefit) was **\$3,267.54**
- With CCB average percentage of income spent on rent or mortgage was **39.54%**

WITHOUT CCB

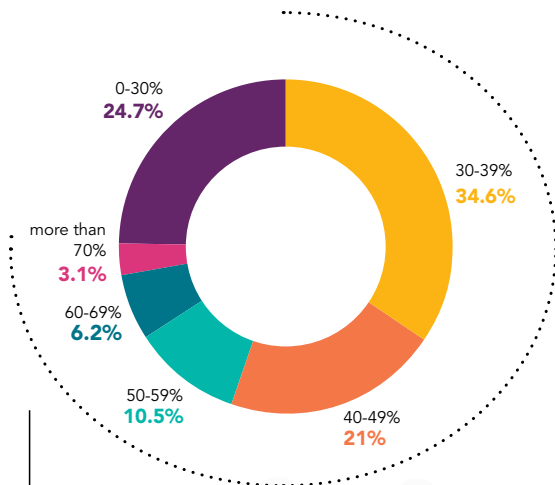
- Without CCB average monthly household income was **\$2,010.67**
- Average rent **\$1,031**
- Without CCB average percentage of income spent on rent or mortgage was **56%**

For those without children or who do not qualify for CCB, the situation remains dire.

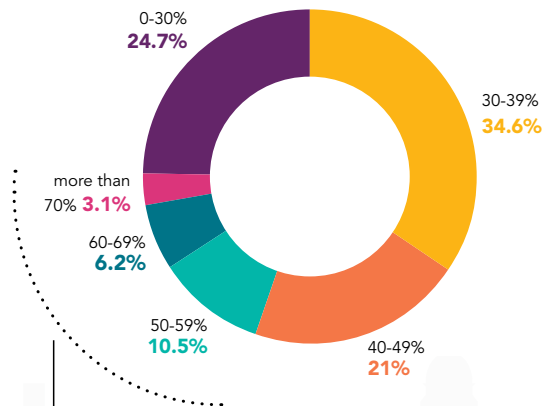
Having no CCB 43 provided exact income and no CCB;

- average monthly household income was **\$2,011**
- average monthly rent or mortgage of **\$1,031**
- average percentage of total monthly income spent on rent or mortgage payments was **56%**

Also, for those families whose children turn 18 – **current housing often becomes unaffordable as CCB ends**. Further, 25 participants reported CCB as their only income. These households spent an average of 182% of their income on rent.



75% of survey participants pay **30%** or more of their income (including CCB) on rent/mortgage



~20% of survey participants pay **50%** or more of their income (including CCB) on rent/mortgage

* Child Tax Benefit

Compounding Costs

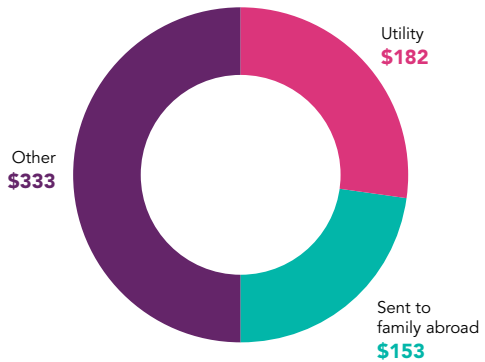
After accounting for other fixed monthly costs, families are left with very little or nothing to afford other basic necessities. This leads to many negative consequences; a significant one is that the majority of families surveyed face food insecurity.

A major impact of housing unaffordability is food insecurity
(N=295)

60% of participants reported experiencing severe food insecurity, saying they often (24%) or sometimes (36%) cut the size of their meals or **skipped meals because there is not enough money for food.**

68% of participants reported experiencing **moderate food insecurity**, saying they often (30%) or sometimes (38%) could not afford to eat balanced nutritional meals.

Average monthly fixed costs: \$668



“If it was not for MCHB food every week and my friends to bring food for me I would have starved in Canada. So I would like to get government housing and I can afford to buy the right food for my children.”
- Community Member



Inadequate Income

Housing affordability has two sides – one is affordable rent or mortgage and the other is adequate income. The following table shows that both households who are working a full-time job at minimum wage (earning approximately \$2,600/month), and those who are on income support have very little left after they pay rent. The support the federal government provides to Government Assisted Refugees in their first year in Canada are based on provincial social assistance rates. These are also the rates provided to people enrolled in English Language Learning programs.

Household Size	Alberta Works	CCB + Alberta child benefit (approx.)	Average Rent
1 adult	\$745		\$880
2 adults	\$1,116		\$1,031
1 adult and children			
1	\$1,173	\$617 (6-17) to \$700 (under 6)	\$1,272
2	\$1,293	\$1,234 (6-17) to \$1,400 (under 6)	\$1,272
3	\$1,414	\$1,851 (6-17) to \$2,100 (under 6)	\$1,385
Each additional child	\$121		
2 adults with children			
1	\$1,458	\$617 (6-17) to \$700 (under 6)	\$1,031
2	\$1,578	\$1,234 (6-17) to \$1,400 (under 6)	\$1,031
3	\$1,688	\$1,851 (6-17) to \$2,100 (under 6)	\$1,385
Each additional child	\$121		

SOURCES: [Canada Revenue Agency](#), [Alberta Human Services](#), [CMHC](#)

IMPACTS OF PANDEMIC

- 61% indicated that changes to income or employment was a major challenge they and their families were facing
- 51% reported feeling trapped or lonely
- 50% reported mental health as a biggest challenge

“I am a small business owner. I am badly affected by Covid. If I cannot make enough money to pay for a mortgage where I am going to live?”
- Community Member



Additional Intersectional Factors

DISABILITIES

Households reported that **at least 12% had at least one child with a disability**, and **11% reported that at least one adult with a disability**. Staff noted that households with children who have disabilities face greater housing insecurity if behavioural issues resulted in noise complaints from neighbors.

I have two special needs daughters; age 9 and 16. They cannot move on their own. We have to carry them and move them around. This is creating daily problems for us. In addition to this, rent and the bills are very high. This is affecting our wellbeing.

- Community Member

I am a single mom fleeing family violence. [...] I did not have money to rent an apartment for me and my son. subsidized housing agency did not allow me to have an apartment with one bedroom because of my son's gender. I did not have money for an apartment with 2 bedrooms and I did not have a job [...]

- Community Member

FAMILY VIOLENCE

Staff noted that **overcrowding and the pandemic has led to increase in family violence**. It was also acknowledged that the safety of those fleeing family violence was compromised due to the inability to afford rent without a partner.

SENIORS

Staff recognized that **immigrant seniors often do not qualify for any benefits**, as their sponsorship undertakings can last up to 20 years. **Seniors are often forced to live with family members** due to housing unaffordability even when relationships are strained, and in some cases resulted in elder abuse.

I need a subsidized apartment in a location that is close to my community. Most of my income go for rent. I find that housing support is very limited for seniors.

- Community Member



I am a single father. My wife left me with two minor kids. I have to work for my kids and to pay bills, but the rent is very expensive for me. I need a subsidized house. I have a fear that I won't be able to pay rent next month. I am dreaming of subsidized apartment or less rent payments to help me survive in this country as an immigrant.

- Community Member

SINGLE PARENTS

Single parents, often with large families, have **difficulty working full-time as they cannot afford daycare** and manage all responsibilities with children.

LARGE FAMILIES & OVERCROWDING

Many landlords **refuse to rent their places to large families**. Some landlords say large families increase wear and tear, and increase the chance of problems like mold.

Overcrowding impacts poor mental and physical health due to stress, lack of privacy and inability to sleep. This results in deteriorating family relationships, decline in school performance, youth at risk for negative involvements (staying out more). It's important to note that COVID has amplified these issues.

Place is a foundation for a life and a foundation for a future.

- Staff Member

To have more room for my children I am sharing a bed room with my children. also pay less.

- Community Member

It would help me to get cheaper housing for me and my children.

I am sleeping in the living room so that they both get their own bed rooms.

- Community Member



IMMIGRATION STATUS

Immigration status impacts eligibility for social programs such as subsidized housing, income support, and eligibility for Canada Child Benefit.

I am a temporary foreign worker and I applied for permanent residency but it is taking so long to process my documents. I rent 2 bedroom apartment for a family of 5 members which is very small for us especially that the rooms are small.

- Community Member

Immigrant families' kids are behind in all aspects of life compared to other families. Their families cannot afford any extracurricular activities such as skating, playing music etc. which is creating negative effects on children where they feel excluded and unmotivated to go to school since they are not able to engage in any of these activities with other kids in school.

- Community Member

CHILDREN FACE ISOLATION & HOPELESSNESS

Staff discussed how using much or all of CCB for basic needs meant there was no ability for children to enroll in post-secondary education or recreation (sports, art, music etc.) thereby decreasing life chances.

LGBTQ+

Members of the LGBTQ+ community are more likely to live alone on arrival in Canada, putting them at greater risk of housing unaffordability.

In Edmonton we don't have many safe housing options for LGBTQ+ individuals, which is a challenge for newcomers and refugees who come to seek safety. Most come on their own and are more likely to live alone because they don't know anyone here and don't feel safe reaching out to natural community supports that other newcomers would. As a result, many of them are isolated and face financial struggles related to housing and other basic needs.

- Staff Member

Strategies, Strengths & Resilience

Place is not just where people live but it is what they hold in their memories forever which emphasize the need to give people a proper place to call home and remember their entire life.

- Staff Member

Ability to live simply:

Some are shifting from daily cooking and shopping to buying larger amounts (cooking and freezing), and women are trying to be creative with beans and flour but not ending up with a balanced diet.

Indebtedness

To deal with the monthly shortfall, families are using credit card debt; or borrowing from family members or friends leading to spiraling debt. Others are getting support from family members outside Canada.

Micro-enterprise

One example is making chapati and injera and **selling in the community**.

Community Collective Buying or Financing

People put money together to buy a goat or a cow and divide meat between families.

Someone from community **goes directly to farm and get chickens and eggs** – then people in community pay for them.

Some **community stores provide credit**. However, it should be noted that sometimes people can't pay off credit and the shame leads to them isolating themselves from the community.

Some **groups organize loan circles** – where everyone contributes – and people get lump sums to deal with extra costs.

*If you have enough then **share others that make a better world.***

- Community Member



Community organizations & Faith Institutions

Some providing **food security initiatives** – including some schools

Story of **school purchasing winter coat** for child

Churches, mosques and temples helping people in need

COVID is interrupting some of the ability to gather around food - i.e. Iftar at Mosques - which leads to deeper and more severe food insecurity.

In our community, many fasts throughout the year, people only eating vegetables and lentils which is more affordable than meat.

- Community Member

I live with another family in a 3 bedroom apartment to save money in rent. I can't afford to have my own place.

- Community Member

Community Donations

Asking **middle class community members to purchase gift cards** and distribute among the community

Finding **community members who will "sponsor" households**, sometimes paying 20-30% of their rent on a monthly basis for six months or so

Some Mosques ask those who can to donate

Community workers sometimes provide for basic needs, i.e. food, gift cards, buy groceries, shoes or clothing out of their own pockets

*Because of Covid I lost my income related to events (weddings, birthday celebrations) **in the church**. Also, I lost private clients for house cleaning. I was getting CERB and I do not know how I am going to survive then.*

- Community Member



Recommendations

MAKE HOUSING MORE AFFORDABLE

INCREASE DIRECT RENT SUBSIDIES AVAILABLE

Direct rent subsidy supports newcomers' autonomy to choose the area and type of dwelling in which to live. This permits families to locate close to amenities important to them, such as schools, health services, work, public transit, faith and ethno-cultural communities, parks and recreation centres as well as family, friends or community members for social support. Proximity to services and social supports can facilitate newcomers' ability to settle more efficiently and successfully.

...so can choose where you live – close to community supports – safe neighbourhood.

- Staff Member

I work in a daycare. I decided to sell my house in August because I could not afford it. I wish if there was some subsidy for low-income families during times like this (pandemic).

- Community Member

INCREASE THE NUMBER OF AFFORDABLE HOUSING UNITS AVAILABLE

Affordable housing rental rates are set at 30% of a family's monthly household income; this provides families with stability. When families have a significant proportion of their income remaining on a monthly basis, difficult choices such as choosing to pay rent or put food on the table aren't having

to be made. The stress and anxiety of constantly managing overstretched budgets reduces the ability for newcomers to move forward with their settlement goals. Particularly in their first few years in Canada, newcomers should be focused on improving their English language skills or enrolling in education or training programs to help them attain meaningful and sustainable employment.

When constructing or opening new units, consider their proximity to a wide range of amenities and the possibility of on-site support systems (i.e., daycare, satellite agencies).

If we can get more units of affordable houses in Edmonton. Less rent to pay.

- Community Member

INCREASE AND DIVERSIFY INCOME OPPORTUNITIES

INTRODUCE UNIVERSAL BASIC INCOME

Universal Basic Income (UBI) will allow all vulnerable populations, including newcomers, the stable foundation on which to build a successful future. It would relieve the stress and anxiety of meeting essential needs and allow newcomers to focus on settling into the community. UBI would also allow newcomers to prioritize improving their English language skills or enrolling in education or training programs to help them attain meaningful and sustainable employment. UBI eligibility should be inclusive of all immigration statuses, including those who arrive as family sponsored immigrants and privately sponsored refugees.



Canada is a rich country and we have people going without food.

- Staff Member

INCREASE PAID & ACCESSIBLE EMPLOYMENT AND TRAINING PROGRAMS

The vast majority of newcomers want to work not only for financial independence but to contribute to their new country. However, not all newcomers arrive equipped with fluency in English or the skills necessary to maintain meaningful employment. Programs that provide paid opportunities to improve language and marketable skills would act as a bridge towards self-sufficiency, so newcomers would not have to choose between improving their English or other skills and finding employment. In addition, work and learning opportunities should be available to individuals while receiving government financial supports, which enhances newcomers' ability to work while not jeopardizing their access to income supports.

Can learn English at the same time as getting work experience.

- Staff Member

My housing situation would improve when I learn English and get a job.

- Community Member

INCREASE ACCESS TO SUITABLE HOUSING

INCREASE ACCESS TO LARGER OR ADAPTABLE UNITS

Many newcomers arrive with larger family sizes or with extended family members who intend to reside together, which 1- or 2-bedroom units cannot comfortably accommodate. These families require larger (but still affordable) units to prevent overcrowding. Access to shared amenities, such as communal kitchens, semi-private work spaces, play rooms and gardens or green space may also help meet needs.

To have a bigger space. I currently live in a 3-bedroom unit and we are a family of 11 people. I need 5- or 6-bedroom unit to be comfortable.

- Community Member

ENHANCE EDUCATION AND AWARENESS FOR NEWCOMERS AND PRIVATE LANDLORDS

Landlords/Property Management Companies:

Some private landlords and property management companies hold misconceptions about renting to newcomers. There exists an opportunity to engage and increase their understanding of newcomers' experiences and the housing challenges they face. Through awareness building, it is possible to develop a positive and mutually beneficial relationship between newcomers and landlords.



Enhance Relationships with landlords - Discrimination - Some landlords are clearly telling settlement workers that they cannot rent to newcomers saying that newcomers destroy houses. Also, they refuse to rent to newcomers who do not have references or credit history.

- Staff Member

Some landlords and big landlord companies do not understand the families' situation and sometimes they are even taking advantage of the families' situation. For example, in the last two months Alberta Works support was delayed which caused the late rent payment fees up to 100\$. Landlords still collected these accumulated amounts without trying to understand the families' circumstances.

- Staff Member

Newcomers:

Some newcomers lack understanding about their rights and responsibilities as tenants. Enhancing this awareness, and providing newcomers with information about who can assist with brokering that relationship when necessary, can lead to better relationships between tenants and landlords and increase their settlement success.

Glossary

Affordable Housing: According to the Canada Mortgage and Housing Company (CMHC) housing is considered to be affordable when a household spends less than 30% of its pre-tax income on adequate shelter.

Convenience sample: A convenience sample is a type of non-probability sampling method where the sample is taken from a group of people easy to contact or to reach.

Household **food insecurity** is the inadequate or insecure access to food due to financial constraints.

Moderate food insecurity: Compromise in quality and/or quantity of food due to a lack of money for food.

Severe food insecurity: Miss meals, reduce food intake, and at the most extreme go day(s) without food.

SOURCE: proof.utoronto.ca/food-insecurity





Edmonton Chamber
of Voluntary Organizations



MCHB
Multicultural Health
Brokers Cooperative



endpoverty
edmonton

