
Fostering Housing Security for Calgary's Newcomers

Questions to consider:

- What is the affordable housing crisis?
- Why are new immigrants disproportionately affected by a lack of affordable housing?
- What underlying barriers prevent equitable access to housing among new immigrants?

Introduction

Access to secure, affordable, and habitable housing is an indispensable core need and human right. Although central to the life of any individual, housing is particularly important for immigrants to a new country for whom it is a primary step to resettlement and reintegration¹. However, throughout developed and immigrant-receiving nations, immigrant populations are shown to have inequitable access to housing². These disadvantages are particularly evident in the early years of residency in a new country. Therefore, the focus of this discussion will be on *new* immigrants, broadly defined here as: any foreign-born individual who has resided in Canada for five year or less.

1. The Affordable Housing Crisis in Calgary

According to national standards, acceptable housing should meet three requirements: affordable, suitable, and adequate.³ However, a lack of affordable housing options has put Canada into a "housing crisis" and 12.5% of Canadian households into a condition of "core housing need".⁴ This is reflected in Calgary, where the need for affordable housing is "significant" according to The City of Calgary.⁵ In 2011, 25% of Calgary households overspent on housing and housing related costs.⁶

Affordable housing costs less than 30% of before-tax household income.

Suitable housing has enough bedrooms for the size and make-up of the household.

Adequate housing does not require any major repairs².

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In the context of affordable housing, The City of Calgary considers "recent immigrant-headed households" a "key subpopulation in housing need".⁷ Immigrants account for much of the recent population growth to Calgary, yet are more likely than Canadian-born residents to overspend on housing, to rely on the rental market, and to live in

crowded or inadequate housing.⁸ Newcomers to Calgary not only face a high cost housing market, they have unequal access to available housing units.

A household is in core housing need if its housing falls below at least one of the standards for acceptable housing and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.²

2. Unequal Access to Housing

There are a number of reasons why new immigrants may be more profoundly affected by the lack of affordable housing options than long-term residents:

Rental Market: New immigrants tend to be over-represented in the rental market⁹ which, in Calgary, is more profoundly impacted by the lack of affordable housing than the ownership market.¹⁰ Furthermore, housing instability for renters is increased because:

- Rental units are less likely to meet adequacy and suitability standards.
- There are controls on the frequency but not the amount of rent increases in Alberta.¹¹
- Calgary has no policy to prevent the conversion of rental units to condominiums for ownership.¹²
- Declines are expected in local market and non-market rental supplies as existing units approach the expiration of their "useful lifespan".¹³

Income: New immigrants tend to be overrepresented among low-income earners,¹⁴ who are more likely than other income groups to be overspending on housing in Calgary.¹⁵

- Those who cannot afford the existing stock of housing options are often forced into marginal, undesirable, or vulnerable living conditions, including illegal, overcrowded, or inadequate housing.¹⁶

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- The lack of affordable housing not only effects low income earners disproportionately, but further limits opportunities to improve relative social and economic status.¹⁷

Employment: Immigrants are widely shown to be underemployed, underpaid, and under-promoted¹⁸ – even when English language fluency, education level, and labour market participation is high.¹⁹

- Without proof of employment, housing is less likely to be secured.
- Without a secure housing situation employment is more difficult access and maintain.
- Employment inequity is most acute for new immigrants who have limited local work experience or are awaiting re-certification of credentials.

Discrimination: Immigrants experience high rates of discrimination which presents a “formidable barrier” to housing access.²⁰ Subtle and direct institutional and individual discrimination results from stereotypes, prejudice, and lack of and knowledge on the part of the host society. It is experienced on the basis of appearance, dress, accent, socio-economic status, type of employment, linguistic abilities, gender, family size, religion, and culinary practices.²¹

- Visible minorities are particularly vulnerable to discrimination.
- Discrimination is more frequent in rental markets and when housing demand is high.²²
- New immigrants are susceptible to “steering” into rental, ethnic, and low-income neighborhoods,²³ thus to involuntary segregation.²⁴

Steering refers to discriminatory guidance from housing agents toward or away from certain neighborhoods or housing options.

Immigration Status: Those with, seeking, or awaiting refugee status or without status are at widespread risk of homelessness and destitution.²⁵ A number of issues increase the need and vulnerability of this population when seeking housing:

- Refugees are more likely to be of a visible minority and therefore experience discrimination based on appearance.²⁶
- No integration services are offered to asylum-seekers until temporary status is awarded,⁵

increasing the likelihood of precarious living conditions.

- May have false, limited, or no documentation and identification which limits access to services, employment, and housing opportunities.
- Increased likelihood of mental and physical stress heightens the need to establish a sense of security and belonging.

Familiarity: Being newcomers to Calgary, many recent immigrants lack basic knowledge of the housing market that develops with time. This includes familiarity with neighborhoods, housing types, housing sources, financial systems, and the housing system in general, including rights and responsibilities.²⁷

Conclusion

The need for housing is of immediate importance to newcomers to Calgary. The lack of affordable housing compounded by disadvantages in the housing market culminates in increased housing insecurity for new immigrants. The integration process for immigrants is shared between the newcomer and the host society.²⁸ With that in mind, ISCC promotes efforts which help new immigrants achieve equitable access to the full range of housing opportunities available. This demands that, in addition to providing more affordable housing options in Calgary, the underlying barriers associated with access to housing shift in the favour of newcomers. This will improve long-term demands on other service sectors and reduce overall disparity in a city that is increasingly dependent on and expectant of high rates of international immigration in the future.

This Learning Note is part of a series of publications undertaken within the scope of ISCC'S Housing Sector Committee research activities.

About the Immigrant Sector Council of Calgary

The Immigrant Sector Council of Calgary (ISCC) is composed of 21 members who have a significant proportion of their work focused on serving immigrants and refugees in Calgary. The organization strives to provide leadership and resources to influence public attitudes and knowledge, and to support the capacity of service providers in the immigrant sector.

ISCC's current priorities include housing, and labour market integration. It also focuses on issues challenging children and youth of immigrant families.

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