

Vertical Poverty Revisited

Immigrants in Toronto's High-Rise Private Rental Housing

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Abstract

Private rental housing is an under-researched but important segment of the housing market. Building on United Way of Toronto's (2011) *Vertical Poverty* research, this paper presents a further analysis of the data collected from the original investigation with a focus on immigrant integration, residential satisfaction and social networking. The descriptive analysis draws from 2,176 face-to-face interviews that were collected for *Vertical Poverty*'s original sample of private rental market tenants living in Toronto's inner suburban high-rise apartment buildings. Results focus on immigrant housing circumstances by length of time in Canada and categorizes participants into very recent immigrants (< 5 years in Canada), recent (5-10 years), longer term (10+ years), and the Canadian-born. Findings are presented according to socio-demographic profiles of the sample, spatial concentrations, mobility, satisfaction with housing, and social networks. Like the original research, this study confirms and reinforces the importance of older suburban rental housing in Toronto's overall housing mix. The high-rise stock in Toronto's inner suburbs is a vital component of its local affordable rental market, particularly for immigrants. This housing stock provides an important base for new arrivals as they go through the settlement process. Accordingly, this paper recommends that policy for this segment of the housing market include protection of the stock, a greater appreciation for the role of rental tenure, multi-level integration of immigration and housing policy, and improvements to the social environment of high-rise buildings and neighbourhoods where they are located.

Key words: immigration, inner suburbs, Toronto, housing, high-rise

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Executive Summary

Private rental housing is an under-researched but important segment of the housing market including for immigrants. Building on United Way¹ of Toronto's (2011) landmark *Vertical Poverty* research, this paper presents a further analysis of the data collected from the original investigation with a focus on immigrant settlement, residential satisfaction and social networking. The original *Vertical Poverty* data were drawn from face-to-face interview questionnaires consisting of 274 questions in 16 themed sections undertaken with a random and purposive sample of 2,803² tenants living in inner Toronto's high-rise (5 storeys or more) apartment buildings. Like the original research, this study confirms and reinforces the importance of older suburban rental housing in Toronto's overall housing mix, both for immigrants and Canadian-born subsamples. Length of time in Canada brings immigrants to resemble the housing and socio-economic profile of the Canadian-born subsample. Within the immigrant cohort, there are differences between the most recent arrivals and longer-term immigrants in Canada and indeed between very recent (<5 years) and the recent 5-10 year immigrant cohorts. Different groups come into private rental housing via different pathways. Housing aspirations also differ with some immigrants targeting home ownership much more so than Canadian-born renters. In general, the main take-away theme of the empirical analysis is that private high-rise housing stock serves a critical role in the settlement and housing trajectories of immigrants in Toronto. The evidence from this study also demonstrates that private rental housing is a vital source of housing for Canadian-born residents as well – not just immigrants. Accordingly this report recommends that policy for this segment of the housing market include protection of the stock (against such processes as condominium conversion), demand-side tenant support, an appreciation of rental (as opposed to just ownership) tenure and the social environment of high-rise living, and multi-level integration of immigration and housing policy. The recommendations also support resource allocation for place-based initiatives when dealing with socio-demographic changes that occur in communities as a result of immigration, and these recommendations are expanded to include inferences to other city regions.

¹ The views expressed in this paper are those of the author and do not necessarily reflect the opinions of the United Way of Toronto.

² 2,176 in privately owned apartment buildings are the focus of this report. There were 627 additional tenants interviewed in the main United Way of Toronto research.

Introduction

When considering initiatives to combat urban decline in Canadian cities like Toronto, policy-makers have tended to focus attention on inner cities (Smith & Ley, 2008). New spatial processes are transforming the urban landscape, however, and there are now concerns that urban poverty is concentrating in certain inner suburban neighbourhoods that contain numerous high-rise apartment buildings (Mendez, 2009b). Furthermore, many scholars and advocates have documented that immigrants and visible minority groups comprise increasing proportions of residents in such high poverty areas (United Way, 2011; Walks & Bourne, 2006). Toronto receives the largest and most diverse flows of immigrants every year (Hiebert, 2006) and newcomers appear to comprise a high proportion of high-rise tenants in Toronto's inner suburban high-rise apartments (United Way, 2011).

This report will address concerns that housing policy has not responded adequately to changing patterns of urban poverty and newcomer shelter needs (Moore and Skaburskis, 2004). The importance of housing for settlement and integration has not been addressed by policymakers for either housing or immigration policy domains (Wachsmuth, 2008; Carter & Polevychok, 2004). The broad research question examines: how are both satisfaction with housing and overall integration processes affected by immigrants' rental housing circumstances in Toronto's inner suburbs? The primary goal of the report is to answer this question with a snapshot of the housing experiences of immigrants living in this housing stock through a cross-sectional, descriptive analysis of this dwelling type's residents according to length of time in the country.

This report addresses these broad themes through the lens of the United Way of Toronto's *Vertical Poverty* project of 2009; a re-analysis of that project's database with a focus on the immigrant experience in Toronto's inner suburban private rental housing and its residents (United Way, 2011). *Vertical Poverty* is the first large-scale survey of tenants living in high-rise (5 or more storeys) apartment buildings located in Toronto's inner suburbs. Both a random sample of inner suburban apartment buildings was drawn from City of Toronto tax assessment files and a stratified random sample of buildings from high-poverty neighbourhoods (further details provided below). The resulting database is the foundation for the analysis presented here and allows us a novel opportunity to explore broad issues of Canadian immigrant settlement, integration, and housing

trajectory development in this dwelling type and these intra-urban locations. Accordingly the principal research themes and questions of this research are:

1. What are the socio-demographic characteristics of the various immigrant and Canadian-born sub-groups?
2. What are the spatial patterns of the sample sub-groups, especially as they relate to high poverty neighbourhoods in Toronto's inner suburbs?
3. What are the previous housing experiences of respondents?
4. What are the housing satisfaction and future plans/desires of respondents?
5. What insights into immigrant integration can be gained by examining social inclusion and neighbouring behaviours?

These themes are addressed by considering differences across categories of immigrants (e.g. recency of arrival, place of origin), how they differ from Canadian-born residents and how residents fare in terms of their housing careers and trajectories both before moving to private rental housing, while living there and in their future plans. We outline the literature on these issues first, then turn to the data and methods and finally to the findings and recommendations that follow.

Literature Review

This review of the recent literature that studies the relationship between immigrant integration and housing contains five sections. The first briefly identifies immigration policy changes and recent trends. The second section introduces socio-spatial integration models. In section three, the relationship between housing trajectories and immigrant integration is outlined. The fourth section adds the concepts of functional and subjective integration to the discussion through a "successful" newcomer housing framework. The final section expands the discussion of integration to include a more in-depth examination of the social environment through the concepts of social networks, sense of belonging, social inclusion, and "neighbouring".

Immigration Trends & Policy Background

Canada is a major destination country for immigrants, and has traditionally accepted large numbers of newcomers as part of its overall population policy to grow the country and stimulate economic development (Murdie & Ghosh, 2010; Hiebert, 2000; Stewart et al, 2008). Immigration to Canada continues to provide significant population growth in the country. The vast majority of recent immigrant arrivals to Canada settle in the largest urban centres of Montreal, Toronto and, Vancouver. Toronto continues to be the primary destination centre, but other regions of the country have recently been increasing their proportion of Canada's total immigration arrivals and settlement. Toronto still receives the most immigrants of any Canadian city, but from 2001 to 2010, permanent residents dropped from 50% to 33% (CIC, 2011). The United States and European nations have historically been the principal source countries (Stewart et al, 2008). In the 1960s, Canada changed its immigration policies to allow greater access to immigrants from source countries in Asia, Africa, and South America, which also resulted in increasing the visible minority proportion of immigrants (Mendez, 2009a). As a result, the visible minority population is growing as a proportion of all urban dwellers in Canadian cities due to the increase in immigration from "non-white" countries over the past four decades (Walks & Bourne, 2006). This growing diversity is most significantly felt in Toronto (Statistics Canada, 2007). Immigrants from Asia-Pacific countries currently account for roughly half of all newcomers, while Africa and the Middle East comprise approximately one quarter (CIC, 2011). The three most prominent source countries currently are the Philippines, India, and China.

Criteria for gaining entry to Canada are now based on merit and humanitarian needs (Murdie & Ghosh, 2010). Three broad types of immigrants are identified by Hiebert (2009) as being merit-based: Family Class, Skilled Workers, and Business Class. These immigrants have the skilled labour, entrepreneurial capital, and family connections that governments have prioritized. In contrast, refugees and humanitarian class immigrants tend to have the fewest employment/language skills, least resources, and greatest need for support services upon arrival to Canadian destinations (Stewart et al, 2008; Carter et al, 2009; Murdie, 2008).

Total immigration numbers and composition have fluctuated over the past century with changes to federal immigration policy and national economic performance, but Canada has recently been meeting or exceeding its goal of allowing between 200,000 and

225,000 immigrants (Krahn et al, 2005) into the country. From 2000 to 2008, the range has been between 221,000 and 262,000 (CIC, 2011), and this has been trending upward recently. Canada's immigration policy has led historically to a policy of increasing the number of immigrant arrivals during economic boom times and decreasing the numbers brought in during times of economic uncertainty (Olson & Kobayashi, 1993). Over the past decade, however, Canada has retained a policy of maintaining high immigration acceptance numbers, which means that economic situations are often not ideal for newcomers to enter the labour market in positions commensurate with the human capital resources that they bring (Hiebert, 2006).

Global economic restructuring has also affected the type of labour that is required for the post-industrial Canadian economy (Murdie & Ghosh, 2010). The need for manufacturing labour has declined and, instead, employment opportunities now tend to be available in either the low-skilled service industry or in fields that require advanced education. Unfortunately, many immigrants have difficulty getting foreign credentials and work experience recognized by Canadian employers (Hiebert, 2006). This is true for refugees as well, and they are more likely to be employed in unskilled labour and low-skilled service jobs (Carter et al, 2009).

Assimilation & Integration Models

From a spatial perspective, three models of integration / assimilation have been used to describe and explain newcomer residential patterns. The traditional "straight-line" model suggests that social and spatial mobility occur as parallel processes as immigrants become acculturated to a new host society (Gans, 2007). Immigrants begin their new lives in concentrated ethnic receiving communities in or near the inner city, and from there they disperse throughout the city as socio-economic circumstances improve. In recent decades, "pluralist" models have been proposed to account for some divergence from the traditional model (Haan, 2007). Some ethnic enclaves that had previously formed appear to have maintained "institutional completeness", where immigrants remain in ethnic clusters by choice due to the presence of schools, shops, services, and social networks that have been beneficial for the group (Li, 2009).

Most important to this paper's research is the third model that proposes a form of segmented assimilation, whereby many newcomers proceed through the traditional model, but some remain concentrated in less desirable neighbourhoods. Concerns of an ethnic underclass emerging from this segmented model have been dismissed, for the most part, by recent empirical studies of Canadian cities (Mendez, 2009b; Johnston et al,

2007; Hiebert et al, 2006).³ Instead, physical clusters of low-income apartment buildings in the built urban environment have been implicated as causes of poverty concentration by some researchers (Walks & Bourne, 2006). Nevertheless, most authors contend that, though the traditional model still holds for most newcomers, there are notable immigrant groups and ethnic minorities who do not appear to fit within either of the other two models. Instead, they live in a “constrained choice” existence, where options are reduced because of a number of structural, capital, and embodied reasons (Hiebert, 2006). Recent arrivals appear to be experiencing this effect more than previous immigrant cohorts.

Other factors have altered the urban geography of newcomer settlement. Instead of beginning their new lives by renting dwellings in traditional inner city or inner suburban communities, a growing number of immigrants are settling directly into suburban communities (Preston et al, 2009) and/or buying homes shortly after settlement, or even upon arrival (Hiebert, 2009). This phenomenon can be somewhat explained by preferences to live with/near friends, family, or ethnocultural groups who have already dispersed to the outer suburbs. Changes to settlement patterns are also being altered by changing housing market dynamics, such as gentrification (Murdie & Ghosh, 2010) of inner cities and ethnic suburbs, which alters the availability of affordable housing in urban markets. Nevertheless, inner suburban communities still remain important settlement locations for newcomers and the high-rise housing stock that makes up a substantial proportion of the rental dwellings in Toronto’s inner suburbs will be the focus of this report. This housing comprises a very important starting place for newcomers, but it is also a significant source for longer-term term immigrants and Canadian-born renters as well.

Housing Trajectories & Divergence in Experiences from the Canadian-born

The housing circumstances of newcomers are linked to the spatial integration model discussion. The most explicit association in the literature has been through the concept of “housing careers”, which describes the movement of a household through various types of housing (Clark & Huang, 2003). Pickles and Davies (1991) define a housing career as “the sequence of dwellings that a household occupies during its history” (p. 466). The concept of a housing career in North America is often used synonymously with the term “housing trajectories”, which implies an expectation of improvement or progression over time. Clark and Huang (2003) link housing career development to short distance changes

³ More often discussed as the “ghettoization” of African-Americans in the United States

in housing type or tenure that are linked to “triggers” that occur in a household’s life cycle. Thus, intra-city movements of households are related to the process of adjusting household size to housing stock as the life-course progresses. In other words, major changes to the life-course may require households to change residences (Ozuerkren & Van Kempen, 2002). For instance, a change in the household size (ex. birth of children) and/or composition (ex. divorce) can act as triggering mechanisms that result in households either increasing or decreasing their housing consumption (Clark & Huang, 2003). Such changes are especially relevant for many recent immigrants whose households are often much younger and more likely to be in life-cycle transition phases than host populations (Ozuerkren & Van Kempen, 2002). Newcomers are also more likely to be transitioning in labour markets and education attainment, which can also trigger changes to the life-cycle (Clark & Huang, 2003) since changes in earnings power is associated with advancing on a positive housing trajectory (Haan, 2007). Thus, it has been widely noted in the literature that many immigrants have high mobility rates shortly after arrival. Housing trajectories focus on the household and movements in one geographical environment, such as a city like Toronto (Clark & Huang, 2003). Few studies of immigrants and housing trajectories take into consideration the previous housing situations of immigrants prior to migrating. This can result in reduced expectations for housing quality and overall satisfaction than a host population. Recent research provides evidence that immigrant housing careers actually begin before arrival in the host society and affect their development, but there is still limited research on pre-arrival housing careers and the data used in this report’s analysis cannot address this issue either (Ghosh, 2007).

Homeownership attainment is an important indicator of positive trajectories for immigrants since it shows that enough material resources and familiarity with host society institutions have been accessed and assembled to purchase a home. Mendez (2009a) identifies that homeownership is important on two levels. First, it is a symbolic settlement and assimilation marker in that households who buy homes are more likely to become integrated into their communities quicker and for a longer period of time. Second, moving into homeownership signifies that a newcomer household has achieved the material and financial means to provide a down payment and ongoing mortgage commitments. Purchasing a home also indicates that initial problems navigating through the housing system have at least somewhat subsided (Haan, 2007).

Historically, immigrant homeownership rates have shown the tendency to eventually converge with Canadian-born rates over length of time in the country, but there appears to be growing divergence for recent immigrant cohorts (Haan, 2007; Murdie et al, 2006). The literature does confirm that there still tends to be an overall progression of newcomer housing careers (Hiebert, 2009; Carter et al, 2009; Murdie, 2008), but there appears to be three broad experiences overall (Hiebert, 2009; Murdie et al, 2006). First, there are upwardly mobile newcomers who move into good homeownership situations. Second, there are homeowners who struggle with overcrowding or affordability. Third, many newcomers still remain in tight rental markets without the means to purchase homes. Unfortunately, the rate of homeownership has been declining for many recent immigrants (Haan, 2007) and their children (Mendez, 2009a) in recent years. Poor labour market success of immigrants over the past few decades compared to previous immigrant cohorts has contributed to this decline (Haan, 2007). Housing prices have also exceeded income growth for many, especially lower income households, like refugees (Carter et al, 2009; Stewart et al, 2008). Fluctuations in the economy and transition to the post-industrial society have resulted in visible minorities and immigrants suffering a greater share of poverty than white Canadians, especially when international work experience and foreign credentials are devalued in the labour market (Walks & Bourne, 2006). These trends and the empirical findings below correspond with Hulchanski's (e.g. 2007) sustained research on rising social and spatial income segmentation in Toronto, a process within which we see growing concentration of poor households of stalled labour market and housing trajectories. Therefore, the importance of ongoing rental tenure for immigrants who have been living in Canada for many years cannot be overstated. The desire to move into homeownership seems strong for immigrants in general, but many cannot make this tenure change, some do not wish to, and some who do become owners face hardship that can negatively affect their settlement and integration experiences.

Upon arrival to the country, there is a substantial difference between immigrant homeownership rates and the Canadian host population (Haan, 2007; Hiebert, 2009). Unfortunately, most of the Canadian quantitative studies on housing experiences are limited by the broadness of ethnic and immigrant class categories. Nevertheless, some trends can be found in the recent literature. Business class and family class immigrants fare best in homeownership rates initially, and they improve over their initial five year stay to ownership rates of 74 percent and 60 percent respectively that roughly approximate the national average (Hiebert, 2009). Skilled workers and refugees both start with homeownership rates under 10 percent, but the skilled workers' rate rose to 50 percent by five years, whereas the refugee rate had only climbed to 19 percent. Chinese, white,

and South Asian immigrants move into homeownership quickly and own their homes at rates similar to or higher than the Canadian-born population, but black and “other visible minority” immigrants begin with lower homeownership rates and progress into home purchase at a lower rate (Haan, 2007; Mendez, 2009a; Hiebert, 2009). One of the problems with such generalizations made about housing trajectories is the need to combine multiple ethnic/racial groups into large, agglomerated groups that are suitable for statistical analysis. These categories group together very different ethnicities, source countries, immigrant class, and other important variables of differentiation. Additional multivariate quantitative methods and qualitative research methodologies have been used in studies to explore these differences in greater detail (Murdie et al, 2006; Ghosh, 2007; Smith & Ley, 2008).

Other indicators have shown additional housing problems for immigrants who remain in rental tenure. For instance, households are considered to be in core housing need (Housing Services Corporation, website) if they have problems with affordability, adequacy, and suitability (Teixeira, 2009; Murdie et al, 2006). Many recent immigrants are facing these core housing need problems (Carter et al, 2009; Hiebert, 2009; Murdie, 2008; Teixeira, 2009). Households spending more than 30 percent of gross household income on shelter are considered to have an affordability problem that forces households to cut back spending on other necessities like food and education (Wachsmuth, 2008; Carter & Polevychok, 2004), while spending greater than 50 percent is considered to be extremely stressful on households (Moore & Skaburskis, 2004). While affordability will not be discussed in the empirical component of this report due to data limitations, this issue remains the single most important housing challenge faced by most immigrants in Canadian cities, and this is especially true for Toronto (Murdie et al, 2006). Dwellings are considered to be inadequate if they require major repairs. Most units in this study area’s housing stock were built from 1950 to 1970 and many are in need of substantial repair (United Way, 2011). Again, this factor will not be discussed empirically, but for more information, see the United Way’s 2011 *Vertical Poverty* report for a discussion maintenance and repair issues for this housing stock. Suitable housing criteria require that occupants are not living in overcrowded conditions that can occur when large families try to “squeeze into” small rental units, or when new owners sublet to help pay the mortgage (Preston et al, 2009). The common overcrowding indicator in Canada is the National Occupancy Standard (NOS) that requires a minimum number of bedrooms⁴ per

⁴ “Enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; an additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom” (PHAC, 2007, p. 3).

person based on household composition. Persons per bedroom will be used as a proxy measure in the empirical section due to difficulties encountered when attempting to calculate NOS values with the data.

Immigrant households can be especially vulnerable if they are unable to increase income or if other barriers impede them from navigating the housing systems (Carter et al, 2009; Murdie, 2008). For immigrant households, finding adequate, suitable, and affordable housing can be a difficult process. This is because desirable housing is a scarce resource for which there is competition (Ozuerkren & Van Kempen, 2002). Many different types of resources are required to access housing. First, material resources (Murdie, 2008) are required, which include the income, savings, capital, and number of wage earners in the household (Ozuerkren & Van Kempen, 2002). The second resource type is cognitive (Murdie, 2008; Ozuerkren & Van Kempen, 2002), which includes education, skills and knowledge about housing markets. Settlement service providers have been underutilized by newcomers for accessing housing, and sometimes immigrants only learn of housing assistance resources after other settlement services like EAL training have been sought (Teixeira, 2009). Most people develop traits that allow them to compete in residential and labour markets through education and training (Johnston et al, 2007). Therefore, newcomers who do not develop these characteristics will be disadvantaged in housing career development. Political resources (Ozuerkren & Van Kempen, 2002) are the third type. These resources empower newcomers to attain and defend their formal rights in housing, labour, and other markets in the host society. The fourth category of resources is social, which includes access to both formal and informal supports (Ozuerkren & Van Kempen, 2002). A preference for informal support over formal settlement services seems to exist in the literature. There is evidence to suggest that immigrants who attempt to access services have been inadequately served by bureaucratic systems that do not provide culturally relevant support (Stewart et al, 2008). Not only do service providers need to provide language translation for newcomers, but cultural translation (Wachsmuth, 2008) must also be available so that recent arrivals can understand general customs and also specific information, such as heating homes in winter or rent-geared-to-income information requests. This reliance on social networks has both positive and negative aspects. Social capital accessed in a community can build welcoming, supportive neighbourhoods, as will be further discussed below. However, informal supports come with varying quality (Preston et al, 2009). For instance, if friends and family have limited material, cognitive, and political resources, how useful or reliable is their assistance?

Other factors are influential as immigrants navigate their development of housing careers. As discussed above, housing career formation is a function of needs, preferences, and fiscal constraints (Haan, 2007), but housing career development is a complex process (Clark & Huang, 2003); many households do not simply move up the ladder in a linear fashion. Barriers exist, such as previously mentioned housing market characteristics and low-incomes, and these mechanisms act as housing and neighbourhood filters (Murdie, 2008). “Gatekeepers” play a filtering role as well (Smith & Ley, 2008). These are actors in the housing market, like real estate agents, mortgage lenders, and landlords, who make decisions that affect who lives where. Since immigrants’ rental tenure rates are so high (Hiebert, 2009), landlords play a significant gatekeeper role. Newcomers have expressed positive experiences with landlords and caretakers (Carter et al, 2009), but they can be viewed as barriers to accessing housing as well. Discrimination of various types is commonly mentioned by newcomers, but it is often not explicitly stated by landlords (Preston et al, 2009). Racism, large household sizes, and lack of guarantors have been utilized for discriminatory rental practices (Teixeira, 2009), as have income source and immigration status (Preston et al, 2009). Landlord “pickiness” can also increase in tight rental markets. In order to overcome discrimination by landlords encountered in the rental sector, immigrants and ethnic minorities may even choose to enter into homeownership (Ozuerkren & Van Kempen, 2002), perhaps leading to affordability or overcrowding problems. Overt discrimination has also been experienced at the neighbourhood level by some newcomers (Preston et al, 2009), which can affect where they choose to live.

There are potential consequences for the growing divergence between Canadian-born and immigrant housing experiences. Some households seem to be unable to escape from low-cost-poor condition rental units, others “stall” later in their housing career, and some households can even move ‘backwards’⁵ (Clark & Huang, 2003). Some express concern that an urban underclass may develop if immigrant housing outcomes do not converge with standards enjoyed by the host society (Haan, 2007) and this could take the form of ethnic segregation in high poverty neighbourhoods if it occurs in concentrations of low rent dwellings (Walks & Bourne, 2006). Toronto has been identified as the Canadian city with the greatest risk of this occurring. The strongest single predictor of neighbourhood⁶ poverty in Canada is the presence of apartment units (Walks & Bourne, 2006) and, at present, the concentration of low income and recently arrived immigrants in apartment buildings has a greater influence on spatial patterns of urban poverty than

⁵ For example, moving from ownership into rental tenure if unable or unwilling to meet ownership shelter costs.

⁶ In the case of Walks and Bourne’s research (2006), census tracts were used as pseudo-neighbourhoods, as is commonly found in neighbourhood-level poverty literature.

does the segregation of visible minorities⁷ has a greater influence on spatial patterns of urban poverty than segregation of visible minorities. There are everyday frustrations of living life in high poverty neighbourhoods that seem to have a cumulative effect on certain immigrants and ethnic groups (Phillips, 2007). This has been described as a triple jeopardy that immigrants face: low-income, immigrant, and living in high poverty neighbourhoods (Smith & Ley, 2008). The stigma of living in such neighbourhoods can lead to an internalization of the negative, which can result in feeling alienated and “out of place”. Many newcomers start careers in rental tenure and remain tenants long after arrival in Canada. It is believed that many immigrants to Toronto still begin their housing careers in inner suburban high-rise units, and of these, a substantial proportion remain there longer than desired. From a hierarchical housing trajectory perspective that privileges ownership tenure, this implication suggests that overall integration into the host society may be lacking. A more nuanced approach is needed, however, when considering the relationship between immigrant integration and housing careers. A successful newcomer housing framework has been developed to address this complexity.

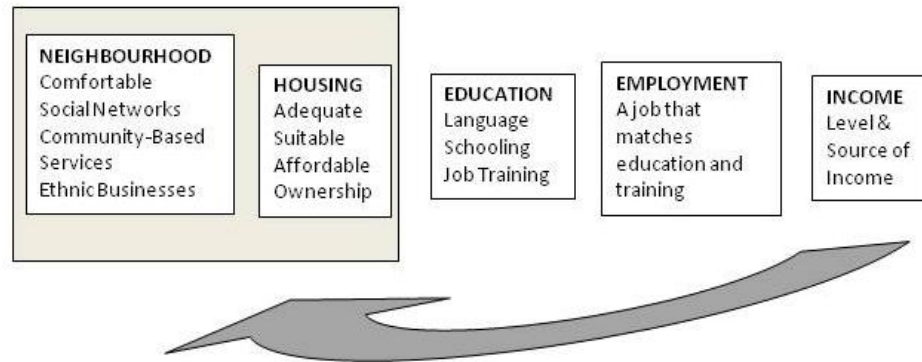
A “Successful” Newcomer Housing Framework

Teixeira and Murdie (in Teixeira, 2009, p. 325) have provided a framework for successful newcomer integration in a “welcoming community” that implicitly includes the concept of housing careers. The framework provides a conceptual structure for the importance of homeownership, affordability, suitability, and adequacy in housing career progression. Neighbourhood and housing characteristics are both important since they represent different scales of “home” (Blunt & Dowling, 2006). Figure 1 illustrates this distinct relationship between housing and neighbourhood by the shaded box that encapsulates both. Employment, education, and income are also important socio-economic variables in the framework; appropriate housing provides a base that permits newcomers to improve these other settlement components (Carter & Polevychok, 2004). Affordability problems often exist due to the inadequate supply of affordable housing (Carter, 2009; Carter & Polevychok, 2004; Dalton, 2009), but immigrant income for some disadvantaged groups lags well behind the host population (Hiebert, 2009). Unemployment, underemployment, and low wages can affect ability to meet shelter expenses since some immigrants lack language skills, have not had foreign credentials recognized, and/or cannot spare resources to upgrade occupational training (Stewart et al, 2008). The lack of education

⁷ Especially high rise and social/public housing

and skills reduces employment opportunities, which then further exacerbate income and affordability problems.

Figure 1: The importance of neighbourhood and housing in a “welcoming community”



Source: Teixeira, 2009 as adapted from Murdie and Teixeira, 2003

The framework in Figure 1 indicates that the ability of newcomers to secure housing in neighbourhoods offering appropriate services and community supports will improve immigrant integration circumstances. Pre-existing ethnic groups in a community can greatly facilitate the integration of newcomers, such as spatially concentrated urban enclaves (Murdie & Ghosh, 2010; Walks & Bourne, 2006). Ethnic businesses, schools, religious institutions, and entertainment options can combine with strong family, friend and ethno-cultural social networks to improve immigrants’ sense of belonging. This benefit has been referred to by some scholars as evidence of “good segregation” occurring in Canadian cities based on the positive aspects of social capital generation (Smith & Ley, 2008). Murdie and Ghosh (2010) would attribute this feeling of belonging and satisfaction with housing, neighbourhood, and the overall settlement process to being a form of “subjective integration”. Functional integration (Murdie & Ghosh, 2010), on the other hand, includes more objectively measured variables of housing, education, employment, and income, which are also found in the Figure 1 framework. From a housing perspective, these functional integration indicators have been discussed in the literature in the form of core housing need and homeownership, but also include other variables like rental vacancy rates, average rental prices, and number of rooms in units available (Carter, 2009; Teixeira, 2009). At the neighbourhood scale, the number and type of social services in a given neighbourhood is an example, as is the demand for supports found in disadvantaged neighbourhoods that can overwhelm local service providers (Stewart et al, 2008).

This report will empirically focus more on the comfort and social network aspects of both neighbourhood **and** housing, since high-rise buildings are part of a geographic neighbourhood, have individual household units, and can be considered to be internal communities of dwellings as well (United Way, 2011). Both subjective and functional integration variables will be part of the data analysis. Findings from the *Vertical Poverty* report indicate that many residents living in the inner suburban high-rise rental stock are facing challenges in objectively measurable housing indicators. Immigrants comprise a high proportion of residents in the *Vertical Poverty* sample; thus, many would appear to be experiencing functional integration barriers. However, both functional and subjective neighbourhood/housing traits are important for integration (Murdie & Ghosh, 2010). Moreover, Murdie and Ghosh have found that even if functional integration indicators seem to be poor, they can be mitigated by positive experiences with subjective integration.

Social Environment: Networks, Sense of Belonging, Inclusion, & Neighbouring

Just as both functional and subjective neighbourhood/housing traits are important for integration (Murdie & Ghosh, 2010), both the physical and the social dimensions of housing are important for understanding what is meant by the concept “home” (Easthope, 2004). Examining the role played by social networks that extend outside of the household brings social network theory into the domain of housing studies. Four aspects of the social realm will form the final component of the empirical analysis below: social networks, social inclusion, sense of belonging, and neighbouring.

There is an extensive literature on the complex dynamics of social networks that shape immigrant settlement and integration. The focus of this paper’s empirical component is on the networks formed and maintained within Toronto’s high-rise buildings and in the inner suburban neighbourhoods where they are located. The degree of social inclusion or exclusion that a particular group experiences cannot be merely imputed from geographic rates of concentration and segregation (Ray & Preston, 2009). The frequency and intensity of social ties in the network, as well as with whom contact is made are important factors. “Strong ties” have higher frequency and greater intensity than “weak ties” that are more casual (Granovetter, 1983). There are benefits to ethnic enclave membership, but if family, friends, and/or co-ethnic ties feel disconnected from the broader host society (Smith & Ley, 2008) this can adversely affect their integration, sense of belonging and socio-economic progress

Place attachment involves the process of bonding to a place over time by developing a meaningful sense of belonging that can eventually lead to a deeper psychological connection to a place over time (Bogac, 2009). This can become “place identity”, which is a more enhanced feeling of investment to a place that can be attached to larger scale regions or nation states, but also at small scale neighbourhood and housing scales of place and home. These processes require time to develop the positive bond between people and place that are maintained through feelings of security, comfort, and identity (Hidalgo & Hernandez, 2001). Such attachments can be physical or social dimensions of place and home, but evidence suggests that social attachments tend to be stronger. If the sense of belonging to place is not fostered by social network development, migrants to new places can feel out of place, “in-betweenness⁸”, or disconnected from new homes (Marshall & Foster, 2002; Blunt & Dowling, 2006). People often seem unaware of place attachment and identity in their daily lives, and only become conscious of effects when there is disruption or distancing from place (Hidalgo & Hernandez, 2001); this effect has been simulated by asking participants about hypothetical movement away from their homes when researchers attempt to measure the phenomenon. For this reason, variables used in data analysis were chosen to allow inferences to be made about attachment to buildings and neighbourhoods, in addition to providing insight into potential housing career development.

Methods and data

This section provides an overview of the methods used in the research. The report is built on a secondary data analysis of the data collected in the United Way *Vertical Poverty* project. As noted earlier, the broad research question is: how are both satisfaction with housing and overall integration processes being affected by immigrants’ rental housing circumstances in Toronto’s inner suburbs? The goal of this report is to answer this question, specifically to provide a snapshot of the housing experiences of immigrants living in Toronto’s inner suburban high-rise private rental stock through a descriptive analysis of dwelling type residents according to length of time in the country. We also noted earlier the specific research questions/themes – sample immigrant profile, housing experiences and directions and neighbouring and social inclusion - guiding each of the empirical analyses detailed later. The important questions guiding the analysis are: How do the responses differ across immigrant groups? What are the apparent differences between newly arrived immigrants and the Canadian-born? Do immigrants come to

⁸ See Bourdieu’s habitus concept as interpreted by Marshall and Foster (2002) for a more in-depth discussion.

resemble the Canadian-born over time? Or do immigrants exhibit more textured housing and settlement patterns and intentions in this under-studied housing stock?

Overview of the Vertical Poverty Project Research Design

All the secondary data analysis is built upon the novel data of the United Way's landmark *Vertical Poverty* project which captured a cross-section of tenants living in older suburban private and public rental housing in greater Toronto in 2009. The *Vertical Poverty* project is the first large-scale survey of tenants living in high-rise (5 or more storeys) apartment buildings located in Toronto's inner suburbs. The housing stock was typically built in the thirty years up to 1980 and located within the pre-amalgamated municipalities of Toronto, Scarborough, North York, Etobicoke, York, and East York. A random sample of inner suburban apartment buildings was drawn from both City of Toronto tax assessment files and a stratified random sample of buildings from high-poverty neighbourhoods. The current report focuses solely on the residents in private market housing.⁹

The survey instrument was designed by United Way with assistance from a Reference Group of experts that included community organizations, government officials, and academics. The data comes from interviews with 2,803 tenants living in Toronto's inner suburbs that were conducted by the United Way of Toronto in 2009. Forty-eight interviewers, many from the communities, administered the surveys in summer and fall of 2009. Face-to-face interviews with participants were composed of 274 questions including free-form data in 16 themed sections. Of importance in the original report are findings pertaining to the importance of older inner suburban rental housing in Toronto's overall housing mix. As with the analysis presented below, *Vertical Poverty* points to a distressed but important and positive housing experience among respondents and, more generally, the vital role of this housing stock for the settlement processes among immigrants and low-incomers in Toronto.

Reanalysis of the Vertical Poverty Data: A Focus on Immigrants

This reanalysis focuses specifically on immigrants, both recent and established, but also makes consistent comparisons with Canadian-born residents in the *Vertical Poverty* subsample. A total of 2,176 survey respondents are represented in this analysis of residents in private rental apartments.

⁹ For full details on the *Vertical Poverty* research design and methodology, please refer to the original report. Only highlights are provided here to set a context for the subsample analysis presented.

The original *Vertical Poverty* database was accessed in summer 2011 and the data for this report was constructed for a specific set of themes. Cross-tabulations were used to construct descriptive data on the themes of immigrant socio-economic characteristics, current residential location, previous housing experiences, housing satisfaction and future plans and neighbouring and social inclusion. The five research questions are:

1. **What are the socio-demographic characteristics of the various sub-groups?**

Sample characteristics: sex, age, marital/parental status, language spoken in the home, level of education, main source of household income, country of birth, and ethnicity

2. **What are the spatial patterns of the sample sub-groups, especially as they relate to high poverty neighbourhoods in Toronto's inner suburbs**

Addressing this question provides insight into current spatial patterns. The neighbourhoods used in this report match those found in the United Way's Vertical Poverty report.

3. **What are the previous housing experiences of respondents?**

Residential history prior to current place of residence

4. **What are the housing satisfaction and future plans/desires of respondents?**

Insight into satisfaction, both overall and certain factors that might impact potential moves. The reasons cited for moving provide information on satisfaction, but also importantly point to housing trajectories

5. **What insights into immigrant integration can be gained by examining social inclusion and neighbouring behaviours?**

A variety of indicators that deal with social networks, trust in neighbours, and sense of belonging at both building and neighbourhood scales.

Finally, the data are presented in order to describe alternative subgroups within the sample. These include respondents who were:

- Canadian-born
- Immigrants who have been living in Canada for longer than 10 years, denoted as '10+ immigrants' for the purposes of this report
- Newcomers who have been in Canada longer than five years, but fewer than 10, termed 'recent immigrants' in this report
- Newcomers who have been in Canada for less than five years¹⁰, termed 'very recent immigrants' in this report

In various studies of newcomers, the criteria for being a “recent immigrant” is often either five or 10 years. The reason for this is sometimes due to sample size, other data limitations, or study objectives. Ten years provides a broader timeframe for integration, but the five year grouping provides critical insights into the initial settlement of newcomers. By identifying both groups in this report we may compare and contrast these with each other and with longer-term immigrants and the Canadian-born.¹¹

Results

This section details the empirical results of the re-analysis of the *Vertical Poverty* report. One important general finding is that length of time in Canada brings immigrants to resemble the housing and socio-economic profile of the Canadian-born sample. Within the immigrant cohort, there are differences between the most recent arrivals and longer-term immigrants in Canada and indeed between very recent (<5 years) and the recent 5-10 year immigrant cohorts. Another general finding is that different groups come into private rental housing via alternative pathways. There is limited information in the data specifically on actual challenges and barriers faced but the reasons for moving into the current neighbourhood does vary somewhat by length of time in Canada. Relatedly, housing aspirations also differ with some immigrants especially targeting home ownership much more so than Canadian-born renters. Finally and surprisingly, despite obvious crowding, residential satisfaction was high among respondents. The empirical results provide more detail on each of these points. Overall, the most important theme to emerge from the data is that the inner suburban high-rise rental housing stock serves a critical role in both the socio-economic and housing trajectories of immigrants to Toronto – both as a starting point for newcomers and long-term shelter provision.

¹⁰ Statistics Canada defines 'recent immigrants' as those being in Canada less than five years.

¹¹ The *Vertical Poverty* database does not identify newcomer status upon arrival (such as skilled worker, refugee and family class).

Sample Characteristics

Beginning with Table 1, what is immediately clear is that 75% of the total sample of residents in Toronto's inner suburban high-rise private rental housing stock consists of immigrant residents. This high proportion of immigrants living in this housing stock appears to reaffirm the changing spatial patterns of immigrant settlement, whereby newcomers and immigrants tend to bypass inner-city reception areas and have either opted for or been restricted to initial settlement in high-rise private rental in the inner suburbs.

Immigrants in Canada fewer than ten years tend to be better educated than the rest of the sample though English is spoken less often in the home. They are also younger, more often married with children, living as traditional two-parent nuclear families, and earn more of their income from employment than from social assistance. This is a particular socio-economic profile compared to the overall immigrant flow because recent immigrants include skilled workers and other economic class newcomers. Though we do not have status of arrival data in the sample, recent newcomers likely include some share of refugees and claimants who contribute to this diverse socio-economic mix. By contrast longer-term immigrants and the Canadian-born tend to rely more on social assistance for household income. A good deal of this income is public pension and old-age security, which is explained by the much higher senior composition of these two groups of around one in five, compared to two percent of all immigrants in the country less than 10 years. Females were over-represented in all sample sub-groups, with the greatest disparity being among Canadian-born (72%) and longer-term immigrants (68%).

Table 1: Sample Characteristics

	Canadian-born	10 + Years Immigrants	5-10 years Immigrants	< 5 Years Immigrants	All Immigrants < 10 Years	All Immigrants	Total Sample
Total Number¹	549	598	376	653	1029	1627	2176
<i>Proportion of Sample</i>	25.2	27.5	17.3	30.0	47.3	74.8	100
Sex of Respondent							
<i>Male</i>	28.3	32.3	36.7	38.5	37.9	35.8	33.9
<i>Female</i>	71.7	67.7	63.3	61.5	62.1	64.2	66.1
Age of Respondent							
<i>Under 20 years</i>	4.1	1.7	2.4	3.7	3.2	2.7	3.0
<i>20-59 years of age</i>	78.2	77.4	94.4	95.1	94.8	88.4	85.9
<i>60+ years of age</i>	17.7	20.9	3.2	1.2	2.0	8.9	11.1

	Canadian-born	10 + Years Immigrants	5-10 years Immigrants	< 5 Years Immigrants	All Immigrants < 10 Years	All Immigrants	Total Sample
Marital Status of Respondent	543	597	376	652	1028	1625	2168
<i>Married or Common Law</i>	37.4	47.9	70.5	76.1	74.0	64.4	57.7
<i>Widowed, Separated or Divorced</i>	24.5	24.8	10.4	5.7	7.4	13.8	16.5
<i>Single (Never married)</i>	38.1	27.3	19.1	18.3	18.6	21.8	25.9
Parental Status	549	598	376	653	1029	1627	2176
<i>Single Parent Families</i>	23.3	23.4	13.3	11.9	12.4	16.5	18.2
<i>Two Parent Families</i>	22.2	32.6	60.9	62.9	62.2	51.3	44.0
<i>Others</i>	54.5	44.0	25.8	25.1	25.4	32.2	37.8
Language most often spoken at home	543	597	376	651	1027	1624	2167
<i>English</i>	93.2	61.1	27.9	18.9	22.2	36.5	50.7
<i>Non-English</i>	6.8	38.9	72.1	81.1	77.8	63.5	49.3
Highest Level of Education	525	592	367	628	995	1587	2112
<i>Less than high school diploma</i>	22.1	20.4	11.7	11.6	11.7	14.9	16.7
<i>Completed high school</i>	35.4	28.5	21.8	17.2	18.9	22.5	25.7
<i>Trade certificate</i>	7.2	7.1	4.4	3.5	3.8	5.0	5.6
<i>College or university</i>	35.2	43.9	62.1	67.7	65.6	57.5	52.0
Main household income source	531	593	371	648	1019	1612	2143
<i>Employment</i>	57.6	63.9	85.2	70.7	76.0	71.5	68.1
<i>Pension</i>	13.7	13.5	1.3	0.3	0.7	5.4	7.5
<i>Social Assistance</i>	21.1	14.7	8.1	17.9	14.3	14.5	16.1
<i>Other</i>	7.5	7.9	5.4	11.1	9.0	8.6	8.4
Country of Birth²	543	594	373	648	1021	1615	2158
<i>Canada</i>	~ 100.0	0.5	0.5	0.3	0.4	0.4	24.0
<i>Europe</i>	0.0	13.0	9.7	6.9	7.9	9.8	7.6
<i>Southern Asia (India, Pakistan, Sri Lanka)</i>	0.0	15.5	37.5	43.1	41.0	31.6	24.1
<i>East Asia (Japan, China, Korea)</i>	0.0	2.0	5.6	3.9	4.5	3.6	2.7
<i>Southeast Asia (Philippines, Malaysia)</i>	0.0	4.9	3.8	5.9	5.1	5.0	3.8
<i>West Central Asia & Middle East</i>	0.0	5.1	6.4	6.5	6.5	5.9	4.5
<i>Africa</i>	0.0	3.0	5.4	6.3	6.0	4.9	3.7
<i>Central or South America</i>	0.0	12.5	10.5	7.6	8.6	10.0	7.6

	Canadian-born	10 + Years Immigrants	5-10 years Immigrants	< 5 Years Immigrants	All Immigrants < 10 Years	All Immigrants	Total Sample
<i>Caribbean & Bermuda</i>	0.0	35.5	15.3	8.2	10.8	19.9	15.4
<i>Other</i>	0.0	8.1	5.4	11.4	9.2	8.8	6.7
Ethnicity³	537	593	372	649	1021	1614	2151
<i>Canadian</i>	66.7	2.0	0.8	0.2	0.4	1.0	17.4
<i>Indian</i>	1.9	6.2	15.1	24.5	21.1	15.6	12.2
<i>Other Caribbean</i>	3.4	21.8	11.3	5.5	7.6	12.8	10.5
<i>Jamaican</i>	6.3	15.9	5.1	2.5	3.4	8.0	7.6
<i>African</i>	1.5	5.6	7.5	12.2	10.5	8.7	6.9
<i>Pakistani</i>	0.4	3.5	11.8	7.2	8.9	6.9	5.3
<i>Sri Lankan</i>	0.2	5.9	7.3	5.2	6.0	5.9	4.5
<i>Filipino</i>	0.6	4.4	2.4	4.2	3.5	3.8	3.0
<i>Chinese</i>	0.2	1.5	5.1	3.1	3.8	3.0	2.3
<i>Aboriginal/Métis/Inuit</i>	2.6	0.2	0.0	0.0	0.0	0.1	0.7

Data Source: United Way of Toronto Vertical Poverty Survey of 2009

1 Indicates total number of interviews performed by United Way of Toronto

2 Canadian-born is not exactly 100 % born in Canada. The reasons for this discrepancy are not clear.

3 Includes top 10 categories by proportion of total sample.

When considering country of birth and ethnicity, one striking feature of Table 1 –is the low percentage of Chinese (3%) ethnic residents despite making up 11.4% of Toronto’s entire population and a much higher percentage of all immigrants to Toronto in the past 20 years. This under-representation of Chinese immigrants in inner suburban private rental high-rises provides further evidence of high Chinese homeownership rates that are discussed in the literature. Explicit from the data is that the ethnic groups most prominent within this housing stock are Indian, West Indian, Jamaican, African (all countries) and Pakistani. Tenants born in South Asian countries make up 41% of immigrants in the country for less than 10 years, which is a significant increase from the 16 percent that comprise the longer- term 10+ year sub-group. In contrast, Caribbean source countries exceed one-third of the longer -term immigrants and declines to only 11% of immigrants here fewer than 10 years. European born immigrants also form a steady, but less dramatic, declining proportion of the sub-groups, decreasing from 13 percent of 10+ year immigrants to seven percent of very recent arrivals. About one-third of the Canadian-born sample self-identifies as belonging to some other ethno-cultural group.

Current Neighbourhood Location

Turning to Table 2, immigrants tend to be concentrated in high poverty areas, including some of the highest poverty areas where the proportion of immigrants of the sample

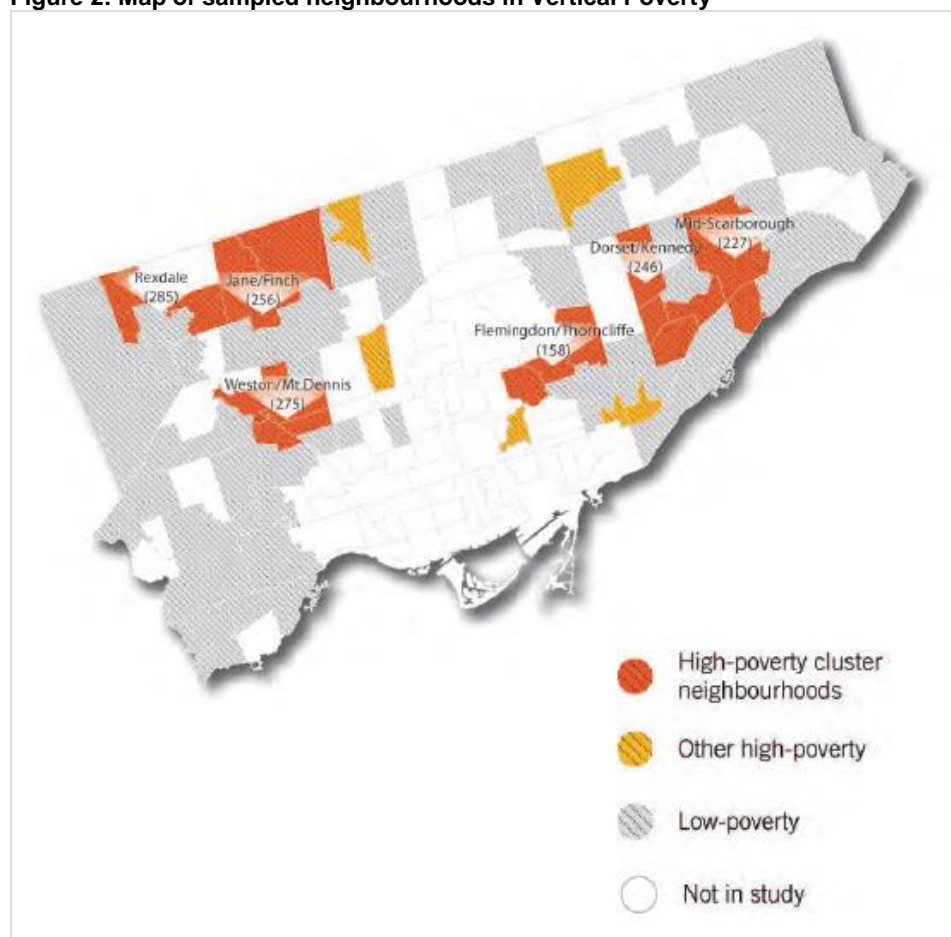
exceeds 80%. In contrast about two-thirds of immigrants reside in low poverty neighbourhoods identified in the *Vertical Poverty* report. See Figure 2 for a map of neighbourhood locations and poverty typology. Very recent immigrants comprise over one-third of neighbourhood sample in two particular high poverty neighbourhoods: Rexdale (42%) and Flemingdon-Thorncliffe (38%), which would suggest that the high-rise private rental stock in these neighbourhoods serves an especially vital role in immigrant reception. Longer-term 10+ year immigrants, 40% of whom are Jamaican and other Caribbean, exceed 30 percent in Weston Mount-Dennis and Jane-Finch. Therefore, there is evidence of initial concentrations of newcomers in high-rise buildings in communities with low socio-economic traits, there is also longer-term concentrations of enduring poverty. The Canadian-born in the sample are somewhat under-represented in the high poverty neighbourhoods, with the highest proportion being found in Dorset-Kennedy (32%). Over one-third of Canadian-born live in non-high-poverty neighbourhoods, which is much greater than the one quarter proportion found in the sample.

Table 2: Neighbourhood Location

	Canadian -born	10 + Years Immigrants	5-10 years Immigrants	< 5 Years Immigrants	All Immigrants < 10 Years	All Immigrants	Total Sample
Neighbourhood¹ (% of Neighbourhood Cluster)	549	598	376	653	1029	1627	2176
<i>Mid-Scarborough (n=227)</i>	24.2	27.8	22.9	25.1	48.0	75.8	10.4
<i>Dorset-Kennedy (n=246)</i>	32.1	21.5	14.6	31.7	46.3	67.9	11.3
<i>Weston-Mount Dennis (n=275)</i>	26.2	39.6	14.9	19.3	34.2	73.8	12.6
<i>Jane-Finch (n=256)</i>	21.1	32.0	18.4	28.5	46.9	78.9	11.8
<i>Rexdale (n=285)</i>	13.3	25.3	19.6	41.8	61.4	86.7	13.1
<i>Flemingdon-Thorncliffe (n=158)</i>	18.4	19.6	24.1	38.0	62.0	81.6	7.3
<i>Other High Poverty Areas (n=264)</i>	23.1	25.8	16.3	34.8	51.1	76.9	12.1
<i>Non-High Poverty Areas (n=465)</i>	34.6	25.8	13.5	26.0	39.6	65.4	21.4

1 Corresponds with neighbourhood units used in the Vertical Poverty report

Figure 2: Map of sampled neighbourhoods in Vertical Poverty



Source: United Way of Toronto Vertical Poverty report (2011, pp.)

Housing Experiences Previous to Current Place

Table 3 provides data on the previous housing experience of the *Vertical Poverty* sample. One striking feature of this data is that Canadian-born residents are more mobile than all immigrants combined and even the most recent newcomers. This may indicate that Canadian-born renters are able to navigate through the Toronto housing market easier than immigrants given their established housing and credit histories, as well as better knowledge of the city and its neighbourhoods in general. What is especially interesting about these Canadian-born renters is that they remain in rental tenure rather than moving into homeownership, despite their mobility. At time of interview, 30% of Canadian-born residents lived in three or more residences in the previous five years, compared to 20% for recent 5-10 year immigrants and 14% for 10+ year immigrants. The latter group is remarkably stable with nearly half the group not moving in the five years prior to

interview. This may provide some evidence of satisfaction with housing circumstances, but the data could also be indicating that these longer-term immigrants may in fact have smaller or limited affordable housing choices to move. They may be negotiating between continuing to stay in a neighbourhood they are familiar with and paying affordable rent versus undertaking a new search process where rent may not be affordable and which forces them out of a neighbourhood where they have developed strong networks, as will be further discussed below. Very recent immigrants (<5 years) have surprisingly similar mobility compared to recent (5-10 years) immigrants. However, given that many respondents that comprise the former group have been in the country well under five years, the fact that this sub-group's number of places lived matches the 5-10 year cohort is indicative of the relatively higher mobility rates that occur during the transitional arrival and settlement stages for many newcomers to Toronto. The recent immigrants (5-10 years) may be settling into their neighbourhoods, but they may also be beginning to experience the constrained choice effect that longer-term renter immigrants appear to experience.

Table 3: Housing Experiences Previous to Current Place

	Canadian-born	10 + Years Immigrants	5-10 years Immigrants	< 5 Years Immigrants	All Immigrants < 10 Years	All Immigrants	Total Sample
# of Places Lived in Past 5 Years	477	524	356	597	953	1477	1954
<i>One</i>	34.0	44.3	30.6	32.3	31.7	36.2	35.6
<i>Two</i>	36.1	40.5	49.7	47.6	48.4	45.6	43.2
<i>Three</i>	18.4	10.5	13.5	16.1	15.1	13.5	14.7
<i>Four</i>	5.0	3.1	3.4	2.5	2.8	2.9	3.4
<i>Five or more</i>	6.5	1.7	2.8	1.5	2.0	1.9	3.0
Length of Time in Neighbourhood	547	598	376	652	1028	1626	2173
<i>Less than 1 year</i>	17.7	11.7	14.4	28.8	23.5	19.2	18.8
<i>1 year to less than 2 years</i>	15.2	8.0	16.0	29.8	24.7	18.6	17.7
<i>2 years to less than 3 years</i>	9.0	8.5	11.7	20.2	17.1	14.0	12.7
<i>3 years to less than 5 years</i>	12.1	11.7	17.3	18.7	18.2	15.8	14.9
<i>More than 5 years</i>	46.1	60.0	40.7	2.5	16.4	32.5	35.9

	Canadian-born	10 + Years Immigrants	5-10 years Immigrants	< 5 Years Immigrants	All Immigrants < 10 Years	All Immigrants	Total Sample
Length of Time in Building	545	597	375	651	1026	1623	2168
<i>Less than 1 year</i>	26.2	16.4	18.9	35.8	29.6	24.8	25.1
<i>1 year to less than 2 years</i>	17.2	11.6	18.4	30.7	26.2	20.8	19.9
<i>2 years to less than 3 years</i>	10.5	11.2	16.8	18.9	18.1	15.6	14.3
<i>3 years to less than 5 years</i>	11.4	15.4	18.4	12.9	14.9	15.1	14.2
<i>More than 5 years</i>	34.7	45.4	27.5	1.7	11.1	23.7	26.5
Top 5 Reasons for Moving to Current Neighbourhood¹	544	597	376	653	1029	1626	2170
<i>Affordable Rent</i>	27.4	20.6	23.4	16.4	19.0	19.6	21.5
<i>Family in Area</i>	20.0	20.8	15.2	18.1	17.0	18.4	18.8
<i>Friends in Area</i>	9.6	7.7	15.7	20.8	19.0	14.8	13.5
<i>Ethno-cultural Group in Area</i>	2.9	6.0	8.8	13.3	11.7	9.6	7.9
<i>Size of Unit</i>	8.8	8.5	11.2	4.3	6.8	7.4	7.8

1 % of respondents indicating this option as top choice; only one choice permitted

In terms of length of time in neighbourhood and building, we see 10+ year immigrants once again showing longer-term stability compared to the Canadian-born (and the highest stability of the whole sample). For instance 60% of the 10+ group resided in the same neighbourhood for more than five years. Instead recent immigrants (5-10 years) are more mobile with only 41% residing in the current neighbourhood for longer than five years. The temporal comparison with the very recent immigrant group (<5 years) is less relevant since most responses will be naturally skewed to the low end due to lack of time living in the country. The main point of these spatial/temporal results is that while length of time in Canada suggests growing stability, 10+ year immigrants even exceed the residential stability of the Canadian-born subsample. In some respects this stability provides a grounding in the housing market, though it may also reflect stalled socio-economic progress. This latter inference may lend a limited degree of support for the emergence of an urban renter underclass in Toronto, but more importantly, it

demonstrates the importance of inner suburban high-rise rental accommodation for all renters who either cannot or do not want to transition to ownership tenure.

When we look at the reasons for moving into the neighbourhood, immigrants tend to be less rent/price conscious than the Canadian-born. Despite rent/price not being a primary reason for moving into the neighbourhood the evidence from the *Vertical Poverty* report suggests that one out of every four private-sector participants is doing without other necessities each month in order to pay the rent; and that they experienced difficulty making rent payments even though employment was the main source of income for most. Apart from the actual cost of rent there may be other dimensions that households weigh when making their residential decisions. If rent is a little more expensive but a household can find informal child-care it is a cost savings. The benefits of family and friends are important as are the safety net it provides. Unsurprisingly, the role of family and friends is somewhat mixed but more important for immigrants in their residential choice. This is particularly true of very recent arrivals for whom friends and ethnocultural ties are the main determinants of residential choice. Compare 34% of very recent immigrants indicating these factors combined as the most important in their neighbourhood to 14% and 12% for longer- term 10+ year immigrants and Canadian-born respectively.

Satisfaction with Housing and Future Plans

Table 4 adds further nuances again to the patterns described thus far. Unlike the foregoing discussion, what we see here is remarkable agreement across the whole sample in residential satisfaction. When asked about satisfaction with their housing, tenant behaviour and safety and security, there were high ratings/little variation amongst all subsamples. For instance when asked if 'this is a good neighbourhood to live in', 77% of all immigrants strongly or somewhat agreed. These results are also surprising given the 'crowding' reported in this table. More than half of recent and very recent immigrant households have more than one person per bedroom living in their dwellings, but this may not indicate actual overcrowding since it is related to the greater likelihood that children are present in those households. However, both recent (8.5 %) and very recent immigrants (13.1 %) have two persons or more per bedroom in higher proportions than the other two sub-groups, which is more likely to indicate overcrowding.

Cleanliness/maintenance, safety/security, and other tenant behaviour tend to be deemed satisfactory by three-quarters of respondents in all groups, although fewer immigrants in the country under 10 years are "very" satisfied and their neutral/dissatisfied responses are marginally higher.

Table 4: Satisfaction with Housing and Future Plans

	Canadian-born	10 + Years Immigrants	5-10 years Immigrants	< 5 Years Immigrants	All Immigrants < 10 Years	All Immigrants	Total Sample
This is a good neighbourhood to live in.	537	594	374	649	1023	1617	2154
<i>Strongly agree</i>	29.2	32.2	23.0	25.9	24.8	27.5	27.9
<i>Agree</i>	46.9	44.1	51.9	52.1	52.0	49.1	48.6
<i>Neither agree nor disagree</i>	13.4	12.0	15.5	12.6	13.7	13.0	13.1
<i>Disagree</i>	6.3	8.8	6.7	7.1	6.9	7.6	7.3
<i>Strongly disagree</i>	4.1	3.0	2.9	2.3	2.5	2.7	3.1
Satisfaction with the amount of space in apartment unit	538	595	374	649	1023	1618	2156
<i>Very satisfied</i>	61.9	53.1	44.9	46.1	45.7	48.4	51.8
<i>Somewhat satisfied</i>	29.9	38.0	42.2	42.1	42.1	40.6	37.9
<i>Neither satisfied nor dissatisfied</i>	2.4	2.5	5.3	4.9	5.1	4.1	3.7
<i>Somewhat dissatisfied</i>	4.8	4.4	5.1	5.4	5.3	4.9	4.9
<i>Very dissatisfied</i>	0.9	2.0	2.4	1.5	1.9	1.9	1.7
People per Bedroom¹	540	594	375	648	1023	1617	2157
<i>One person or less</i>	80.0	70.7	44.0	40.6	41.8	52.4	59.3
<i>More than 1 and less than 2 persons</i>	18.0	25.8	47.5	46.3	46.7	39.0	33.8
<i>Two persons and more</i>	2.0	3.5	8.5	13.1	11.4	8.5	6.9
Satisfaction with cleanliness & building maintenance	538	596	376	649	1025	1621	2159
<i>Very satisfied</i>	41.3	40.1	33.0	32.8	32.9	35.5	37.0
<i>Somewhat satisfied</i>	39.4	38.3	40.2	43.0	42.0	40.6	40.3
<i>Neither satisfied nor dissatisfied</i>	4.8	4.5	9.3	4.9	6.5	5.8	5.6
<i>Somewhat dissatisfied</i>	8.7	9.7	10.4	11.7	11.2	10.7	10.2
<i>Very dissatisfied</i>	5.8	7.4	7.2	7.6	7.4	7.4	7.0
Satisfaction with safety and security	539	596	376	647	1023	1619	2158
<i>Very satisfied</i>	36.5	33.2	26.1	27.0	26.7	29.1	31.0
<i>Somewhat satisfied</i>	44.5	45.5	45.2	43.9	44.4	44.8	44.7
<i>Neither satisfied nor dissatisfied</i>	7.1	5.4	9.8	10.8	10.5	8.6	8.2
<i>Somewhat dissatisfied</i>	7.2	8.4	12.2	12.1	12.1	10.7	9.9
<i>Very dissatisfied</i>	4.6	7.6	6.6	6.2	6.4	6.8	6.3

	Canadian-born	10 + Years Immigrants	5-10 years Immigrants	< 5 Years Immigrants	All Immigrants < 10 Years	All Immigrants	Total Sample
Satisfaction with the behaviour of other tenants	528	585	368	631	999	1584	2112
<i>Very satisfied</i>	34.7	33.7	29.9	30.6	30.3	31.6	32.3
<i>Somewhat satisfied</i>	47.0	50.4	53.0	52.8	52.9	52.0	50.7
<i>Neither satisfied nor dissatisfied</i>	10.2	8.0	10.3	8.4	9.1	8.7	9.1
<i>Somewhat dissatisfied</i>	5.9	6.0	4.1	6.8	5.8	5.9	5.9
<i>Very dissatisfied</i>	2.3	1.9	2.7	1.4	1.9	1.9	2.0
How long do you intend to live in this apartment building?	416	401	282	515	797	1198	1614
<i>Less than 6 months</i>	12.5	12.2	13.5	14.6	14.2	13.5	13.3
<i>6 months to 1 year</i>	22.8	27.4	27.0	34.6	31.9	30.4	28.4
<i>13 months to 2 years</i>	21.4	23.2	30.9	28.0	29.0	27.0	25.6
<i>25 months to 5 years</i>	12.7	13.0	12.1	14.2	13.4	13.3	13.1
<i>More than 5 years</i>	30.5	24.2	16.7	8.7	11.5	15.8	19.6
What is the single most important reason that you would move from this apartment building?²	492	535	352	613	965	1500	1992
<i>Too expensive</i>	27.4	24.1	19.6	14.8	16.6	19.3	21.3
<i>Too unsafe</i>	6.3	5.4	5.1	7.3	6.5	6.1	6.2
<i>Poor maintenance</i>	7.7	9.3	7.1	8.2	7.8	8.3	8.2
<i>To be nearer work</i>	5.7	3.0	7.7	10.4	9.4	7.1	6.8
<i>To be closer to family</i>	3.0	2.4	2.0	2.4	2.3	2.3	2.5
<i>Getting married or moving in together</i>	3.5	1.7	2.0	3.1	2.7	2.3	2.6
<i>To buy a house/condo</i>	23.2	33.5	37.8	33.6	35.1	34.5	31.7
<i>Require bigger unit</i>	7.5	7.9	9.9	9.1	9.4	8.9	8.5
<i>Other</i>	11.0	9.3	5.7	7.3	6.7	7.7	8.5
Is there anything preventing you from moving as soon as you would like?²	510	557	354	624	978	1535	2045
<i>Nothing</i>	40.2	30.9	29.7	32.9	31.7	31.4	33.6
<i>Can't afford a better apartment</i>	20.6	22.4	22.3	20.7	21.3	21.7	21.4
<i>Can't afford a house</i>	19.8	27.6	29.9	23.2	25.7	26.4	24.7
<i>Don't have time to find a better apartment or house</i>	3.1	3.6	4.5	3.7	4.0	3.8	3.7
<i>Don't want to move children from school</i>	3.9	4.3	3.7	6.6	5.5	5.1	4.8
<i>Long transfer list</i>	1.6	1.6	0.6	1.3	1.0	1.2	1.3
<i>Other</i>	10.8	9.5	9.3	11.7	10.8	10.4	10.5

	Canadian-born	10 + Years Immigrants	5-10 years Immigrants	< 5 Years Immigrants	All Immigrants < 10 Years	All Immigrants	Total Sample
If you move, would you look for another place to live in this neighbourhood, or would you move to another neighbourhood?	549	598	376	653	1029	1627	2176
<i>Another place in this neighbourhood</i>	36.4	37.6	32.4	33.8	33.3	34.9	35.3
<i>Another neighbourhood</i>	45.9	43.8	48.7	47.2	47.7	46.3	46.2
<i>Not serious about moving</i>	17.7	18.6	18.9	19.0	19.0	18.8	18.5
If the landlord made improvements to the apartment building you are living in now, would you stay longer?	421	474	281	532	813	1287	1708
Yes	37.8	44.3	38.1	39.8	39.2	41.1	40.3
No	62.2	55.7	61.9	60.2	60.8	58.9	59.7

¹ proxy indicator used for overcrowding since National Occupancy Standards could not be determined for households
Examples of persons per bedroom: a family of 4 living in a 2-bedroom apartment would have 2 persons per bedroom. 7 living in a three bedroom would have 2.333. Three people living in a 2 bedroom would have 1.5, etc.

² % of respondents indicating this option as top choice; only one choice permitted

In terms of future plans, longer-term 10+ years immigrants and the Canadian-born intend to continue living in their current housing more so than recent immigrants. Immigrants living in Canada less than 10 years do not express a desire to move immediately but do have a more pronounced six month to two year window for relocating. Overall the intent to stay longer -term increases with length of time in Canada and is highest for the Canadian-born (31% planning to stay more than five years), delineating a distinct linear pattern that declines steadily as length of time in the country also decreases. As noted earlier regarding price consciousness, we again see that recent immigrants are less price-conscious when asked about the single most important reason for relocating. Immigrants appear to become more price conscious with length of time in Canada but they are also driven by other factors. Instead, immigrants are more focused on eventual home ownership as their primary reason for planned relocation in future. About one third of all immigrants indicate a plan to purchase a home as the single most important reason for moving, and this spikes slightly to 38% of those in the 5-10 year immigrant cohort. Despite recency of arrival and crowding, then, we have a somewhat paradoxical scenario where both recent 5-10 year and very recent <5 year immigrants report high residential satisfaction despite often living in crowded circumstances. A future move is also somewhat more likely to take them out of their current neighbourhood and is strongly driven by the desire to own rather than rent. For longer -term immigrants of 10+ years,

there seem to be two groups. One group seems likely to remain longer -term in rental tenure and this might partially explain the somewhat higher interest in landlord improvements (44% compared to 38% in the other cohorts). But there is a second group, however, that seems to desire a significant housing trajectory move into home ownership that matches the intentions of more recently arrived immigrant cohorts.

Despite these empirical findings, it is important to consider that many immigrants have lower expectations of housing satisfaction, depending upon housing market knowledge and housing circumstances prior to arrival in Canada; this is especially true for recent arrivals who have been in Canada for less than 10 years. For example, some respondents may not be aware that they are living in neighbourhoods of concentrated poverty. Crowding may be a constrained outcome to limited income or the result of some immigrant households preferring culturally different living arrangements that are deemed acceptable by the household but do not relate to Canadian norms, such as the National Occupancy Standards.

Both the Canadian-born and 10+ year immigrant renters with long-term intentions to remain in the building and/or rental tenure illustrate that shelter affordability is an important component of progressive housing trajectory achievement; therefore, the movement into homeownership cannot be viewed as the only optimal end result for a household's housing career. Many other factors play important roles in achieving improvements in housing circumstances that lead to progressive housing satisfaction. Immigrant settlement patterns are influenced by changes at global, national, and local levels. Changes in rental market trends, on both the supply and demand side, can affect both Canadian-born and immigrant housing career development. Any restrictions placed on rental market opportunities will place added burden on all lower income households. Low-income-status immigrants and newcomers who have already been excluded from appropriate housing would struggle even more to make advances in their housing careers if the supply of rental units were to decrease and/or private rental costs were to increase further.

Neighbouring and Social Inclusion

This finally leads us to consider residents' social environment. Table 5 shows some subtle differences across a number of social and ethnic indicators of neighbouring and social networks in private rental high-rise apartments. As we would expect, immigrant and Canadian-born residents identify big differences in the presence of neighbours originating from the same part of the world as them. The Canadian-born have the highest

rate of 50 or more, but 10+ year immigrants have the lowest rate. Newcomers in Canada for less than 10 years seem to have the most polarized responses to this question. Around one quarter of them respond less than 10 while another quarter responds more than 50. This may be evidence of two settlement processes at work: first, the concentration of certain newcomer groups who seek the benefits of co-ethnic communities; and second, some newcomers finding themselves relatively isolated from valuable co-ethnic informal support systems. Nevertheless, recent 5-10 years and very recent < 5 years immigrants' social networks within buildings are more tied to family, friends, and co-ethnic group members than other neighbours, in general. Not surprisingly very recent immigrants report lower levels of casual encounters with neighbours and they rely more heavily on 'strong ties' (visiting more often with family and friends in the building and neighbourhood than others in the sample).

Table 5: Neighbouring & Social Inclusion

	Canadian-born	10 + years immigrants	5-10 years immigrants	< 5 years immigrants	All immigrants < 10 years	All immigrants	Total Sample
About how many people in your building are from the part of the world where you grew up?	549	598	376	653	1029	1627	2176
<i>Less than 10</i>	16.2	28.4	28.7	28.6	28.7	28.6	25.5
<i>10 - 24</i>	15.3	20.9	15.7	18.1	17.2	18.6	17.7
<i>25 - 49</i>	11.3	9.9	14.6	11.3	12.5	11.6	11.5
<i>50 or more</i>	30.6	15.4	23.9	26.6	25.7	21.9	24.1
<i>NA</i>	26.6	25.4	17.0	15.3	15.9	19.4	21.2
How many of the people that you know in your building are friends or relatives?	549	598	376	653	1029	1627	2176
<i>All of them</i>	19.7	17.2	24.2	25.3	24.9	22.1	21.5
<i>Most of them</i>	19.5	20.7	20.5	20.8	20.7	20.7	20.4
<i>A few of them</i>	26.6	24.6	23.7	27.0	25.8	25.3	25.6
<i>None of them</i>	22.0	21.4	17.6	13.2	14.8	17.2	18.4
<i>NA / Knew no people</i>	12.2	16.1	14.1	13.8	13.9	14.7	14.1

	Canadian-born	10 + years immigrants	5-10 years immigrants	< 5 years immigrants	All immigrants < 10 years	All immigrants	Total Sample
How often do you stop to talk with other tenants in the hallways, elevators or building entrances?	541	588	373	645	1018	1606	2147
<i>Every day</i>	34.9	31.6	32.2	27.3	29.1	30.0	31.3
<i>1 or more times per week</i>	47.5	46.3	46.1	49.3	48.1	47.4	47.5
<i>1 or more times per month</i>	8.5	10.7	11.0	9.9	10.3	10.5	10.0
<i>Rarely to Never</i>	9.1	11.4	10.7	13.5	12.5	12.1	11.3
Do you practice a particular religion?	541	591	373	647	1020	1611	2152
<i>Yes</i>	46.6	72.9	77.2	80.5	79.3	77.0	69.3
<i>No</i>	53.4	27.1	22.8	19.5	20.7	23.0	30.7
About how many people in your building practice the same religion as you?	114	256	189	386	575	831	945
<i>Less than 10</i>	34.2	34.0	31.2	26.2	27.8	29.7	30.3
<i>10 - 24</i>	27.2	24.2	24.9	21.2	22.4	23.0	23.5
<i>25 - 49</i>	11.4	16.8	13.8	15.5	15.0	15.5	15.0
<i>50 or more</i>	27.2	25.0	30.2	37.0	34.8	31.8	31.2
About how many people in your building speak the same language as you?	469	499	314	556	870	1369	1838
<i>Less than 10</i>	8.7	19.8	26.4	30.0	28.7	25.5	21.2
<i>10 - 24</i>	7.9	12.6	17.8	17.3	17.5	15.7	13.7
<i>25 - 49</i>	11.5	12.4	14.6	14.6	14.6	13.8	13.2
<i>50 or more</i>	71.9	55.1	41.1	38.1	39.2	45.0	51.8

	Canadian-born	10 + years immigrants	5-10 years immigrants	< 5 years immigrants	All immigrants < 10 years	All immigrants	Total Sample
People make me feel welcome in this building.	536	581	367	633	1000	1581	2117
<i>Strongly agree</i>	41.2	35.3	28.1	28.4	28.3	30.9	33.5
<i>Somewhat agree</i>	42.5	46.3	51.8	52.8	52.4	50.2	48.2
<i>Neither agree nor disagree</i>	10.6	11.5	13.1	12.2	12.5	12.1	11.8
<i>Somewhat disagree</i>	3.9	4.3	5.2	4.6	4.8	4.6	4.4
<i>Strongly disagree</i>	1.7	2.6	1.9	2.1	2.0	2.2	2.1
People from different ethnic and cultural backgrounds in this building generally get along with each other.	518	554	353	598	951	1505	2023
<i>Strongly agree</i>	38.4	32.7	26.9	25.6	26.1	28.5	31.0
<i>Somewhat agree</i>	50.0	56.9	57.2	55.5	56.2	56.4	54.8
<i>Neither agree nor disagree</i>	6.6	5.2	8.5	10.2	9.6	8.0	7.6
<i>Somewhat disagree</i>	4.1	3.4	5.9	7.2	6.7	5.5	5.1
<i>Strongly disagree</i>	1.0	1.8	1.4	1.5	1.5	1.6	1.4
People in this building are willing to help their neighbours.	502	527	339	577	916	1443	1945
<i>Strongly agree</i>	24.1	26.2	21.8	24.8	23.7	24.6	24.5
<i>Somewhat agree</i>	52.2	51.4	56.6	54.1	55.0	53.7	53.3
<i>Neither agree nor disagree</i>	12.9	11.6	13.0	12.7	12.8	12.3	12.5
<i>Somewhat disagree</i>	7.4	7.6	5.9	5.9	5.9	6.5	6.7
<i>Strongly disagree</i>	3.4	3.2	2.7	2.6	2.6	2.8	3.0

	Canadian-born	10 + years immigrants	5-10 years immigrants	< 5 years immigrants	All immigrants < 10 years	All immigrants	Total Sample
In general, how much respect do you think your landlord has for tenants in this building?	523	564	362	623	985	1549	2072
<i>Very respectful</i>	40.3	39.5	37.6	38.8	38.4	38.8	39.2
<i>Somewhat respectful</i>	32.7	36.2	37.8	41.9	40.4	38.9	37.3
<i>Neither respectful nor disrespectful</i>	9.9	11.2	9.7	8.8	9.1	9.9	9.9
<i>Somewhat disrespectful</i>	7.5	6.2	8.0	5.5	6.4	6.3	6.6
<i>Very disrespectful</i>	9.6	6.9	6.9	5.0	5.7	6.1	7.0
Generally speaking, would you say that most people in this building can be trusted?	469	504	312	527	839	1343	1812
<i>People can be trusted</i>	47.8	47.8	51.6	53.9	53.0	51.1	50.2
<i>Cannot be too careful</i>	52.2	52.2	48.4	46.1	47.0	48.9	49.8
People in this building have worked together to solve a problem like improving service from the landlord.	549	598	376	653	1029	1627	2176
<i>Never</i>	32.6	41.0	45.7	44.6	45.0	43.5	40.8
<i>Sometimes</i>	28.1	25.1	21.0	22.5	22.0	23.1	24.4
<i>Often</i>	5.1	4.2	2.9	3.1	3.0	3.4	3.9
<i>NA</i>	34.2	29.8	30.3	29.9	30.0	29.9	31.0
Common / activity rooms in building	521	565	356	606	962	1527	2048
<i>Yes</i>	16.1	13.5	9.0	12.0	10.9	11.9	12.9
<i>No</i>	83.9	86.5	91.0	88.0	89.1	88.1	87.1

	Canadian-born	10 + years immigrants	5-10 years immigrants	< 5 years immigrants	All immigrants < 10 years	All immigrants	Total Sample
Common room usage	69	62	24	60	84	146	215
<i>Every day</i>	31.9	30.6	50.0	40.0	42.9	37.7	35.8
<i>About once a week</i>	27.5	27.4	0.0	23.3	16.7	21.2	23.3
<i>Once or twice a month</i>	15.9	30.6	29.2	18.3	21.4	25.3	22.3
<i>A few times a year</i>	14.5	4.8	8.3	16.7	14.3	10.3	11.6
<i>Never</i>	10.1	6.5	12.5	1.7	4.8	5.5	7.0
How many friends or relatives live in other apartments or houses in the neighbourhood?							
	541	594	372	647	1019	1613	2154
<i>None</i>	41.4	45.3	31.5	31.4	31.4	36.5	37.7
<i>1 - 2</i>	23.1	19.4	25.8	21.9	23.4	21.9	22.2
<i>3 - 5</i>	18.9	17.0	21.2	24.4	23.3	21.0	20.4
<i>6 - 10</i>	7.6	7.6	11.0	10.8	10.9	9.7	9.1
<i>More than 10</i>	9.1	10.8	10.5	11.4	11.1	11.0	10.5
How often do you visit friends or relatives who live in other apartments or houses in the neighbourhood?							
	549	598	376	653	1029	1627	2176
<i>Every day</i>	3.5	2.8	2.7	2.0	2.2	2.5	2.7
<i>1 or more times per week</i>	23.3	21.1	22.6	27.3	25.6	23.9	23.8
<i>1 or more times per month</i>	17.9	14.9	28.2	26.0	26.8	22.4	21.3
<i>Rarely to Never</i>	16.6	18.9	16.8	14.4	15.3	16.6	16.6
<i>NA</i>	38.8	42.3	29.8	30.3	30.1	34.6	35.7

	Canadian-born	10 + years immigrants	5-10 years immigrants	< 5 years immigrants	All immigrants < 10 years	All immigrants	Total Sample
How would you describe your sense of belonging to your local neighbourhood?	522	576	360	619	979	1555	2077
<i>Very strong</i>	22.0	26.7	17.2	15.3	16.0	20.0	20.5
<i>Somewhat strong</i>	47.5	48.1	53.1	53.0	53.0	51.2	50.3
<i>Somewhat weak</i>	20.1	17.0	22.8	22.9	22.9	20.7	20.6
<i>Very weak</i>	10.3	8.2	6.9	8.7	8.1	8.1	8.7
Do you have friends or relatives in other parts of Toronto?	537	591	373	647	1020	1611	2148
<i>Yes</i>	91.1	92.7	93.0	86.7	89.0	90.4	90.5
<i>No</i>	8.9	7.3	7.0	13.3	11.0	9.6	9.5

We see a similar pattern in responses to questions about religion with some nuance concerning language. Practicing religious activities plays a much more important role for immigrants (77%) than Canadian-born (47%) and this phenomenon appears to persist as length of time in the country increases. Strong evidence of religious clustering is especially evident in very recent immigrants in the country for less than five years. As Table 1 illustrated, immigrants in the country less than 10 years are less likely to speak English, and Table 5 demonstrates that fewer neighbours in the building speak their language. There appears to be some enduring reliance on maintaining same language friends, but this is an issue that would seem to require additional probing given the improvement of English language skills and growing usage over time.

In terms of neighbouring activities and social inclusion within the building, we see surprisingly consistent agreement across all groups. Responses to questions about feeling welcome, “getting along”, cross-cultural harmony, ability to build strong relationships, willingness to help neighbours, and respect from landlords were all reasonably strong across the sample as a whole (75 to 85% in positive ranges). As was the case with housing satisfaction responses, any differences between immigrant cohorts and the Canadian-born tend to be in the degree of satisfaction (very versus somewhat) rather than any divergence from the main positive message that emerges from the data.

There are a few causes for concern within buildings, however, as only half of all respondents believe that other building residents can be trusted. Immigrants < 10 years in Canada did rate slightly higher on that indicator, but perceive resident cooperation on tenant issues to be much less frequent than Canadian-born. Interestingly, though a clear problem exists in that few buildings have common rooms, their usage is reportedly high (one-third to half of immigrants using available common rooms daily). This is especially true amongst recent and very recent immigrants who use common rooms daily and several times a week. This might indicate that because recent arrivals are crowded within their respective apartments, they use other available space to congregate with others within their social networks.

Turning to neighbourhood level social inclusion and neighbouring, immigrants < 10 years tend to have some other social networks in the same neighbourhood, although the absolute numbers and frequency of visits are much lower than responses for within the high-rise buildings. Compared to Canadian-born and 10+ years cohorts, the two recent cohorts tend to have somewhat stronger social ties to the neighbourhood, and are somewhat more likely to have neighbours from outside the building who can be counted on for help. Longer-term 10+ year immigrants exhibit non-building neighbouring ties that are significantly lower than more recent arrivals, with Canadian-born results falling in between recent and long-term immigrants. Results for sense of belonging to the neighbourhood are, however, a bit higher for long-term immigrants (75% “strong”), but much of this difference once again tends to be by degree of strength and the overall positive result is the primary message (71% very or somewhat strong). Finally, 91% of the sample respondents had some social ties beyond their home neighbourhood, and it is encouraging to note that immigrants who have lived in Canada for less than five years (87%) do not substantially lag below the total sample.

Conclusions and Recommendations

The empirical evidence presented above highlights that as immigrant length of time in Canada increases their housing and socio-economic profiles come to resemble that of the Canadian-born sample. At the same time, there are marked differences between sub-cohorts of immigrants themselves. Different groups also come into private rental housing, and inner suburban high-rise rentals in particular, via alternative pathways, such as family and friendship networks, ethno-cultural networks, and in search of more affordable accommodation. Their housing aspirations also differ, with some immigrants targeting home ownership much more so than Canadian-born renters. Furthermore, residential satisfaction was high among respondents, despite obvious crowding. The literature and data analysis both show that functional housing indicators (e.g. housing adequacy, suitability, affordability) for recently arrived immigrants are lacking when compared to the Canadian-born population in general, but these indicators are more similar to this study's Canadian-born renter cohort. The overall satisfaction with housing and neighbourhood would suggest, however, that functional housing experiences are being mitigated by positive subjective housing experiences (e.g. perceptions of safety, neighbouring activities) to a large degree. The social dimension of housing appears to be particularly positive for immigrants. Family, friends, and group ethnocultural ties play particularly important roles in settlement shortly after arrival. The more recently arrived cohorts have less variety in their social networks, but this does appear to increase as time passes. The findings suggest that subjective integration is also mitigating socio-economic functional integration problems in the immigrant cohort sub-samples, which results in an overall positive effect on overall integration. General improvement in the circumstances of recently arrived immigrants (5-10 years), when compared to very recent arrivals (< 5 years), demonstrates this improvement. Longer -term immigrants in the sample show some mixed results that indicate a more nuanced interpretation of long-term integration of renters in this housing stock. Many socio-economic functional indicators become similar to the Canadian born in the sample, but there is some continuing spatial concentration of longer term renters that coincide with slightly lower subjective integration results. This is an important finding since it appears to offer some evidence that is consistent with the growing concerns of an urban underclass concentrating in Toronto's inner suburban high-rise dwellings. Ethnicity and immigrant background appear to play a role. Overall, the most important theme to emerge from the data is that the inner suburban high-rise rental housing stock serves a critical role in both the socio-economic and housing trajectories of

immigrants to Toronto – both as a starting point for newcomers and long-term shelter provision.

Given these findings and the detailed results presented above, the following recommendations are made:

1. The privileged position of homeownership as the most desirable outcome of housing trajectories should be re-evaluated by scholars and policy-makers considering the contingent and, at times, paradoxical results.

There is ongoing debate in the Canadian immigrant housing literature concerning the role that hierarchical housing trajectories by tenure plays (Murdie et al, 2006). Nevertheless, the supremacy of homeownership attainment continues to dominate in the literature. Most immigrants do tend to follow traditional trajectories to homeownership (Haan, 2007) and the associated spatial dispersion model to some degree (Mendez, 2009b). However, this report's data analysis provides evidence that there is not only a substantial proportion of long-term immigrants who remain in this private rental stock, but there is also a smaller but significant Canadian-born population who have aspirations to become homeowners. For both of these cohorts, many households' desires to attain homeownership have faced an affordability barrier that has constrained the choice of housing trajectories for which they aspire. Canadian-born renters in the sample exhibit high mobility that is more similar to more recent arrivals to Canada than long-term immigrants. This is a different housing trajectory type than is typically expected for the Canadian born population in general – movement into homeownership. Therefore, the traditional housing trajectory hierarchy that views homeownership as the ultimate goal for all households should not be assumed as a given. Evidence in this report indirectly documents the outcome of restrictive opportunities in the rental market, meaning that many lower-status Canadian born residents, immigrants and newcomers have been excluded from appropriate housing and will likely struggle to make advances in their housing careers. This is as true for the advancement of housing careers within rental market tenure as it is with a tenure change to ownership (see Looker, 2009 for a discussion of affordable homeownership policy alternatives). Housing policy will have to reflect this need to maintain the rental stock that we do have since it is such an important part of many people's housing careers.

2. Efforts must be made to retain this valuable stock of affordable rental housing, both in quality and quantity, which would positively affect functional housing indicators of adequacy and affordability for new Canadians.

We know that major cities, including Toronto (e.g. www.toronto.ca/tower_renewal/), have initiated high-rise rental apartment tower renewal policies and programs. In the present research we see several options. Incentives could be made that encourage private landlords to invest in the maintenance and repair of the buildings. For instance, the private sector may implement processes to monitor and track condition of buildings (e.g. FCI, Asset Planner, etc.). We could also facilitate public-private housing sector exchange of experience and expertise on asset planning, maintenance, and repair processes. This can help maintain the housing stock in good repair and develop a long-term plan of keeping the stock to fill its ongoing role in the overall housing stock mix. Affordability is the most pressing challenge facing many low-income Canadian-born and immigrant renters, including all sub-groups: very recent, recent, and long-term immigrants. Retaining these units as relatively affordable rental stock should take precedence over changing the tenure via condominium conversion. Moreover, any new additions of this dwelling type (or similar social/public housing supply) should consider including units that are suitable for larger immigrant households to avoid overcrowding or family separation. In addition, private landlords should be included in planning discussions about redevelopment, regeneration, and revitalizing. They also need to be included in neighbourhood based strategies and decision-making. Toronto's Tower Renewal initiative offers a more detailed assessment of maintaining this housing stock as a vital component of affordable rental units in the GTA housing market.

3. On the demand side, re-evaluation of current income/rental supplement policies should consider increasing resources provided to individual households and/or in aggregate since the majority of socio-economically vulnerable immigrant renters live in private market units.

The urban underclass concept discussed earlier reflects the economic and social marginalization of some immigrants. Housing's central role in socio-economic integration suggests that demand-side support may play a key role in aiding early arrival and settlement (Carter & Polevychok, 2004; see Thomson, 2011 for a detailed discussion of demand-side policies). Some longer-term immigrant groups, such as black/Caribbean/Jamaican immigrants, may also benefit from such programming

targeted to private rental housing. Overall the degree of immigrant poverty concentration suggests that demand side assistance may be a missing piece of the housing support puzzle. A comprehensive review of demand-side policies needs to consider immigrant support at various lengths of time in Canada. Such a review could include housing specific options, such as shelter allowance alternatives, but could also be part of a broader re-evaluation of social assistance.

4. The concentration of newcomer and immigrant households in inner suburban high-rise buildings in the private rental market means that government policies and local service providers will have to re-evaluate the delivery of education, health, transportation, and other services when considering the needs of the changing socio-demographic profile of residents.

There appears to be increasing settlement of immigrant newcomers to Toronto's inner suburban high-rise buildings, either immediately upon arrival, or shortly thereafter. The neighbourhoods in which this housing stock is located have therefore been transformed by rapid neighbourhood changes to their socio-economic and demographic compositions. Policy planning and implementation will have to consider the impacts of this demographic change. Appropriate housing is a vital component of welcoming communities. Housing provides a foundation from which immigrants initially settle and become integrated into neighbourhoods and the broader host society over time; the links between housing, neighbourhood, and socio-economic circumstances is illustrated in Teixeira and Murdie's framework (see Figure 1). The high concentration of immigrants who live in high-rise buildings of Toronto's inner suburban neighbourhoods demonstrates the need for government services to be directed toward and also located in these communities. The provision of settlement services within these neighbourhoods is vital considering the large proportions of newly arrived immigrants that comprise renters of the private rental high-rise stock. Local initiatives must be developed and provided with adequate resources to meet a twofold mandate that strives to assist individuals and groups in their initial settlement, but also provides a range of services that generate ongoing ties between immigrants and their neighbourhoods that will facilitate longer-term integration.¹² Local strategies can be innovative and flexible depending on particular neighbourhood needs. Partnerships with local service providers, community groups, and ethnocultural associations can provide a range of supports in neighbourhoods that can even take the form of "one-stop shops" that include housing information as a part of a

¹² For example, see the United Way of Toronto's place-based neighbourhood initiatives.

comprehensive package of services. Any cuts to funding for settlement services restrict the scope and quality of services available to immigrants within their communities. This can negatively impact sense of belonging at the neighbourhood level if immigrants must choose between leaving the community to access services and not accessing them at all. If such services are available within the high-rise building itself, they will be even easier to access, and would also facilitate the creation of social networks and neighbouring activities among tenants.

5. The findings from this empirical analysis can be used to inform municipal service providers in other Ontario regions as they fulfill requirements of the Housing Services Act for municipal service managers to undertake long-term housing and homelessness strategies (Ministry of Municipal Affairs and Housing, 2011).

The findings from this report have been derived from data specific to the circumstances of immigrants living in Toronto's inner suburban high-rise rental dwellings. This housing stock concentrates large populations in relatively small geographic areas. However, regions with less spatially intensive housing can also draw from the findings. This study demonstrates the importance of having a supply of affordable housing, in general, for all regions and this is especially true for the affordable rental stock where newcomers very often live when beginning their lives in Canada. As this report illustrates, affordable, suitable, and adequate rental housing is vital for initial settlement, but integration is a process that continues over many years. Private rental accommodation plays an important role in the long-term adaptation of immigrants as they establish new lives and identities while they proceed through language training, education attainment, and developing employment careers. Regions that are attracting large absolute numbers of immigrants, as well as regions with relatively large numbers of immigrants in comparison to local housing and service provision infrastructure, need to factor such demographic transformation into housing and homelessness plans as they identify needs, set goals, develop implementation strategies, and measure progress. More coordination between government bodies, local service providers, and housing actors in both private and non-profit sectors is required. The literature broadly recognizes that absolute homelessness is not a significant problem for immigrants, but many are at-risk of homelessness and live in core housing need. If immigrant attraction and retention is a goal for regions, then maintaining a supply of affordable housing is necessary. Housing plans will need to include a supply of non-profit units, low-cost private rental,

and shelter assistance, depending on local needs and government housing policy preferences¹³. Furthermore, given the strong desire of many immigrants to move into homeownership, policies that increase the supply of affordable ownership for first-time buyers will also increase long-term retention of immigrants if barriers to homeownership (ex. difficulty in accessing credit) are reduced. Improving immigrants' pathways to homeownership would also reduce stress on tight rental markets by making more rental units available.

6. As is widely recommended in the Canadian research community (Wayland, 2009; Wachsmuth, 2008; Carter & Polevychok, 2004), integration of immigration and housing policy is needed at all levels of government.

There is limited integration of housing and immigration/settlement policies. A more systematic effort is needed. This might begin by augmenting settlement services with a focus on private rental housing, particularly given the dearth of social housing – including larger units – in most centres. A further near term target could be the transitional shelter arrangements where primary assistance may be offered; again this requires a degree of multi-level coordination between governments and civil society organizations. For example, “translation” needs to be viewed more holistically as “cultural translation” instead of the more narrowly focused “language translation” assistance (Wachsmuth, 2008). Language training and translation of documents needs to be complemented with more comprehensive information about navigating housing markets and orientation to communities that are currently provided by multiple actors and across jurisdictions. The connection between housing and immigration policy also needs to be tailored to immigrants by their specific needs, with refugees and other vulnerable immigrant groups having specific housing policies made explicit (see Wayland, 2009).

7. Prioritize the improvement of the social environment at both the building and neighbourhood scales in ways that promote the strengthening and diversification of social networks

The majority of this stock does not have common rooms or facilities and creating such common space would encourage more social interaction within the buildings. Recent and very recent immigrants appear to use these areas relatively frequently

¹³ The decision-making between various supply and demand side policy options is beyond the scope of this paper, but both approaches should be part of a comprehensive strategy for addressing immigrant housing policy.

when compared to long-term immigrants and the Canadian-born. Such facilities represent an opportunity to foster social inclusion and “good neighbouring” that would be beneficial to settlement and integration. For instance we can incorporate this thinking into plans for renewal of the physical stock in such programs as Toronto Tower Renewal (http://www.toronto.ca/tower_renewal/). Moreover, bringing services desired by tenants into the buildings could also increase subjective feelings of community cohesion in addition to the functional services provided.¹⁴ This would also increase the opportunity to diversify social networks that would link immigrants to the broader neighbourhood and Greater Toronto geographic scales through the development of and continued accessibility to “weak ties”. Furthermore, existing semi-public spaces like recreational facilities, parking lots, and outdoor courtyards need to be made safe, secure, and clean. Doing so has potential to increase current usage, which would provide more opportunities for casual neighbouring activities. The empirical evidence in this report suggests that immigrant social networks do tend to become more diversified over time. However, the data also illustrates the continued concentration of certain immigrant and ethnic groups. Depending on the context, these results can be interpreted as “positive” ethnic enclave development or “negative” marginalization. Either way, facilitating the development of social network diversity can improve integration processes and outcomes.

¹⁴ For example, daycare, broadly defined skills centre, settlement support, or retail.

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