CANADIAN JOURNAL of
URBAN RESEARCH
REVUE CANADIENNE de RECHERCHE URBAINE

Refugee trajectories, imaginaries, and realities: Refugee housing in Canadian cities

Bronwyn Bragg
Centre for Refugee Studies, York University

Daniel Hiebert*
Department of Geography, University of British Columbia

Abstract
The literature on refugee trajectories in Canada suggests that over time, and despite considerable hardship during the early years of resettlement, those who enter Canada as refugees eventually attain income and housing outcomes similar to other immigrants and to their Canadian-born counterparts. These positive achievements are partially described by the concept of an *immigrant effect* whereby immigrants to Canada are much more likely to purchase a home than their Canadian-born counterparts given their average financial circumstances. This paper seeks to deepen our collective understanding of the integration of refugees in the Canadian housing and labour market by presenting data from the 2016 census paired with findings from a qualitative case study exploring the initial years of settlement for one group of refugees. We argue that despite considerable hardship and barriers to housing and employment, refugee families exercise constrained forms of agency which helps explain their positive trajectories in the labour and housing market over the long term. This paper contributes to the literature on refugee integration by presenting data from Montreal, Toronto and Vancouver, as well as the additional cities of Ottawa, Edmonton and Calgary. This is an important addition as less is known about the outcomes of newcomers to these cities. Drawing our on our qualitative data, we also contribute to the literature by examining the specific strategies that refugee families employ to grow their social capital and share resources within households.

Keywords: refugee trajectories, housing and labor marker for refugees, Toronto, Montreal, Vancouver

Résumé
La littérature sur les trajectoires des réfugiés au Canada suggère qu'au fil du temps, et malgré des difficultés considérables au cours des premières années de relocalisation, ceux qui entrent au Canada en tant que réfugiés finissent par atteindre des revenus et vivre dans des logements similaires à ceux des autres immigrants et de leurs homologues nés au Canada.
Ces trajectoires positives sont partiellement décrites par le concept d'un *effet immigrant* selon lequel les immigrants au Canada sont beaucoup plus susceptibles d'acheter une maison que leurs homologues nés au Canada compte tenu de leur situation financière moyenne. Cet article vise à approfondir notre compréhension des trajectoires des réfugiés concernant le marché immobilier et du travail au Canada en présentant les données du recensement de 2016 jumelées

Canadian Journal of Urban Research, Summer 2022, Volume 31, Issue 1, pages 16–32.

ISSN: 2371-0292

aux résultats d'une étude de cas qualitative explorant les premières années d'établissement d'un groupe de réfugiés. Nous soutenons qu'en dépit de difficultés considérables et d'obstacles au logement et à l'emploi, les familles de réfugiés exercent des formes d'agence contraintes qui contribuent à expliquer leurs trajectoires positives sur le marché immobilier et du travail à long terme. Cet article contribue à la littérature sur les trajectoires des réfugiés en présentant des données de Montréal, Toronto et Vancouver, ainsi que des villes additionnelles telles qu'Ottawa, Edmonton et Calgary. Il s'agit d'un ajout important car on en sait moins sur les résultats des nouveaux arrivants dans ces villes. En nous appuyant sur nos données qualitatives, nous contribuons également à la littérature en examinant les stratégies spécifiques que les familles de réfugiés emploient pour développer leur capital social et partager les ressources au sein des ménages ; heures supplémentaires, expérience positive d'une trajectoire positive vis-à-vis le logement et le revenu.

Mots-clés : trajectoires des réfugiés, le marché immobilier et du travail, Toronto, Montréal, Vancouver

*Correspondence to: Daniel Hiebert, Department of Geography, University of British Columbia, 1984 West Mall, Vancouver, BC Canada V6T 1Z2 (604) 822 4500 Email: dan.hiebert@ubc.ca

Introduction

Under Canada's *Immigration and Refugee Protection Act* (IRPA), resettled refugees are selected to come to Canada based on their need for protection. As such, resettled refugees often face significant barriers to social inclusion including lower levels of literacy and formal education, they may be part of large or single parent families and have chronic health conditions or disabilities (Hyndman 2012; Hiebert and Sherrell 2009). If we take a normative understanding of 'integration' (Ager and Strang 2008) and use housing and income/employment as markers of this process, the barriers faced by resettled refugees would suggest that they will struggle to meaningfully 'integrate' into Canadian society. Indeed, this argument has been made in the public press where refugees are sometimes presented as perpetual burdens on the welfare state (cf. Grubel 2020). Unsurprisingly, the academic literature presents a more nuanced account of refugee trajectories. Indeed, the literature on refugee integration in Canada suggests that over time, and despite considerable hardship during the early years of resettlement, those who enter Canada as refugees eventually attain income and housing outcomes similar to other immigrants and to their Canadian-born counterparts (Wilkinson and Garcea 2016; Bevelander and Pendakur 2012; Hiebert 2017).

Taking seriously the claims around progressive housing and employment trajectories among refugees to Canada, this paper makes three related interventions to the literature. First, the current paper updates data from a previous paper published in this journal in 2017 (Hiebert 2017), which presented data from the 2011 National Household Survey. The quantitative material presented here uses data from the 2016 census to provide a more fulsome account of refugee trajectories in the Canadian housing market. Second, and related to the first, the current paper provides a broader perspective on refugees in Canadian cities by looking at cities outside beyond Montreal, Toronto, and Vancouver (MTV). Following the call by scholars to better understand the experiences of immigrants and refugees in mid-sized cities in Canada (cf. Agrawal and Kurtz 2018), this paper adds Ottawa, Calgary, and Edmonton to our account. This is particularly important given the role of these cities as destinations for newcomers: Between 2011 and 2016, over 40% of immigrants arriving in Canada settled outside the MTV (Agrawal and Kurtz 2018, 199). Our third contribution is to explore the strategies that might allow refugees to attain parity with their Canadian-born counterparts, despite considerable barriers in the housing market. We do this by drawing on a qualitative case study exploring the initial years of settlement for one group of resettled Syrian refugees in Calgary drawn from ethnographic fieldwork undertaken during the first five years of their arrival in Canada.

Our central argument is that despite considerable hardship during the initial years of settlement, refugees show remarkable resilience in the Canadian labour and housing market over the long term. This is what has been described as 'the immigrant effect' in housing (Hiebert 2009b) a term reflecting that immigrants do better than expected in the Canadian housing market: Immigrants to Canada are much more likely to purchase a home than their Canadian-born counterparts given their average financial circumstances (Hiebert 2009b, 285).

We examine the specific strategies that might explain the 'immigrant effect' in the housing market – especially for refugees who face more constrained opportunities. What strategies do refugee families employ during their initial years of settlement that allow them to transition from contexts shaped by low-income and precarious housing to modest income, employment and (in some cases) home ownership? In this case, we found that newly arrived Syrian families chose to live near other Syrians which allowed them to grow their social connections. These social ties translated into employment opportunities which ultimately translated into better and more secure housing. Syrian families also maximized household income by pooling resources, living in overcrowded housing, and having multiple people in the family working. We argue that despite considerable hardship and barriers to housing and employment, refugee families exercise constrained forms of agency which helps explain their positive trajectories in the labour and housing market over the long term.

Policy context

Since 1980, refugees have accounted for between 10–30% of Canada's overall immigrant and refugee admissions (Statistics Canada 2017). In 2019, just before immigration patterns were profoundly disrupted by the Covid-19 pandemic, refugees accounted for 14.2% of total admissions to Canada (IRCC 2019).

The Canadian state differentiates between 'refugee claimants' (asylum seekers, who are officially called 'Landed-in-Canada Refugees,' since they came to Canada of their own volition and arrived before they were designated as refugees) and refugees selected for resettlement. There are three types of resettled refugees: those who are selected and nominated by the UNHCR for resettlement (a process that must be approved by the Canadian government), and are supported by the national government (Government Assisted Refugees, or GARs); Privately Sponsored Refugees (PSRs); and Blended Visa Office Referred refugees (BVORs).

In 2015, the newly elected Liberal government launched the Syrian Refugee Resettlement Initiative (SRRI), making good on an election promise to bring 25,000 Syrian refugees to Canada before the close the year. Between November 2015 and the end of 2016, 40,000 Syrian refugees were resettled in Canada. Since 2015, just over 81,000 Syrian refugees have arrived in Canada (IRCC 2021). We highlight the Syrian Initiative here as it is discussed further in the final section of the paper.

Funding for resettled refugees flows from the Federal government through local Resettlement Assistance Program (RAP) providers based in cities and communities across Canada. RAP providers generally assist refugees in securing housing. Refugees receive a housing allowance which is based on the social assistance rates in the destination province. This creates a challenge for RAP providers and refugees seeking housing, as social assistance rates have not kept pace with the cost of housing is most Canadian cities. After one year, refugees are expected to be financially independent and federal funding comes to an end. For most resettled refugees, this is also when they are required to begin repaying their transportation loan; a situation that creates significant financial pressure on refugee households (Wilson, Murtaza, and Shakya 2010; IRCC 2015; Francis 2010)

Literature review

Literature on housing for immigrants and refugees to Canada tends to focus on two scales: The macro scale of housing in Canada (i.e. 'the Canadian housing market') and micro scale of individual/household level attributes of newcomers.

At the macro scale, the Canadian housing system is one of these most market dominated housing systems in the world and is generally characterized by a lack of affordability (Rose 2019). Rose and Charette identify that there have been few or no investments in social housing starts in Canada in the last two decades (Rose and Charette 2017, 2), though the current national government launched a National Housing Strategy in 2019 which will see $70 billion invested over the next ten years aiming to build 160,000 new homes and 300,000 repaired (Canadian Mortgage and Housing Corporation, ND). In turn, housing affordability remains a key barrier for many newcomers to Canada.

The general decline in affordability in the housing market, in addition to worsening economic outcomes for Canadians and newcomers alike in the last two decades, means that we would expect to see worsening housing outcomes for immigrants and refugees. Yet, as Hiebert (2009b) argues that there is something of an *immigrant effect* in the housing market, where immigrants do better than expected in the Canadian housing market: Immigrants to Canada are much more likely to purchase a home than their Canadian-born counterparts given their average financial circumstances (Hiebert 2009b, 285).

This is likely due to the significant value that many immigrants place on home ownership: A poll by Angus Reid found that 75% of immigrant respondents identified with the statement "for me, it is important to own my own home to feel like I'm a real Canadian" (Angus Reid 2016). While this desire to enter the housing market often puts considerable pressure on immigrant and refugee households, it does help explain how immigrants to Canada are generally found to have progressive housing careers. It is often the case that immigrant households will pool resources and live in more crowded conditions in order to gain a foothold in the housing market (Ray and Moore 1991; Murdie et al. 2006). This emphasizes the significance of social networks and the collective capacity of newcomer households; something that is evident in the housing outcomes of family class immigrants, which are relatively positive despite low incomes (Hiebert 2009a).

While most immigrants identify housing as a priority for integration, housing is particularly important for refugees, who have been forcibly displaced and are seeking safe and secure shelter in Canada (St. Arnault and Merali 2019). Despite the importance of housing, refugees face significant barriers in the Canadian housing market, especially in Canada's large urban centers, such as Toronto and Vancouver. Immigrants and refugees settle predominantly in cities: 80 percent of immigrants/refugees in Canada live in six metropolitan areas (Toronto, Vancouver, Calgary, Edmonton, Montreal and Ottawa/Gatineau). Newcomers are drawn to cities for a variety of reasons including access to employment opportunities, culturally appropriate amenities, language programs, and pre-existing cultural communities (Hiebert 2000, Hyndman, Schuurman, and Fielder 2006).

Refugees and the Canadian housing landscape

While the Big Picture story of immigrants and refugees in the Canadian housing market is a positive one, studies find considerable variability among immigrant and refugee groups, with refugees facing specific disadvantages. Rose identifies three barriers for refugees in the Canadian housing market: A lack of affordable housing, limited housing for large families, and a mismatch between where housing and services are available (Rose 2019). This echoes studies that indicate greater concentration of more affordable housing in suburban areas of cities where recent immigrants tend to reside – these areas, however, are often poorly serviced and have limited public transportation options (Taxiera 2014; Lo 2011; Lo et al. 2015). In turn, refugees are generally found to take longer to catch up to their Canadian-born counterparts; and within refugee categories, those who are Black and/or Arab are generally further excluded from the housing market (Hiebert 2009b).

Most models of immigrant and refugee integration examine the kinds of capital—social, human, financial and cultural that attend those who move to a new country (Ager and Strang 2008; D'Addario, Hiebert, and Sherrell 2007). Human capital refers to the skills, education and experience that immigrants and refugees bring with them. Canada's economic immigration programs prioritize human capital in the selection of immigrants to Canada. In contrast, Canada's *Immigration and Refugee Protection Act* of 2001, shifted away from human capital considerations for refugees and toward an emphasis on protection (Kaida, Hou, and Stick 2020). This means that refugees are selected based on their need for protection and their level of vulnerability. This includes large families, single-parent households, and refugees with chronic health issues or disabilities. In this sense, refugees are viewed as potentially lacking the human capital that attends economic immigrants—and in turn face additional challenges in the Canadian housing and labour market.

Models of integration, particularly for refugees, tend to focus on other forms of capital, including social capital (Ager and Strang 2008). Here again, refugees are seen as potentially disadvantaged, often lacking the natural supports that attend, for example, family class immigrants in Canada. The diversity within Canada's refugee population means that some refugees may have greater access to forms of social capital than others—for example, refugees who are privately sponsored arrive in Canada to an established social network through their sponsorship group (Hyndman 2012). Similarly, some refugees may arrive in communities where there is already a large pre-existing cultural community that can provide both formal and informal support (Lamba and Krahn 2003).

Despite these potential networks, refugees are generally seen as disadvantaged in relation to the multiple forms of social and human capital that are believed to facilitate processes of integration, including access to housing. The literature on refugee outcomes in Canada suggests that this disadvantage is felt particularly starkly in the initial years of settlement in Canada (Wilkinson 2017; Bevelander and Pendakur 2012; Li 2003). While refugees do catch up with their counterparts with respect to income and employment, it generally takes 10–12 years to do so (Wilkinson and Garcea 2016; Bevelander and Pendakur 2012). In their early years in Canada, refugees have lower incomes, rely more heavily on social assistance and are more likely to work in low-paid jobs that are classified as low-skilled (Wilkinson 2017; Kaida, Hou, and Stick 2020).

During their early years in Canada, refugees often face housing conditions that are poor quality, overcrowded and unaffordable (D'Addario, Hiebert, and Sherrell 2007; Hiebert 2009; Francis and Hiebert 2014; St. Arnault and Merali 2019; Rose and Charette 2017). Hyndman (2011) found that refugees often move frequently during their early years of settlement. This is echoed by Oudshroon, Benbow and Meyer (2019) who interviewed Syrian refugees 16 months after resettlement about their housing in Canada: all participants reported that their housing situation was insecure or unsafe (see also: Jones 2020).

Despite these significant challenges in the early years of settlement, there is evidence that refugees' employment status and income do catch up with Canadian born counterparts. Reliance on social assistance peaks in year three after arrival and then declines from there (Marr and Siklos 2001). Research also suggests that while the income of more recent cohorts of newcomers, including refugees, has declined relative to counterparts from earlier decades, and that this can be attributed to a decline in the Canadian economy overall, rather than the characteristics of newcomers (Hou and Picot 2016).

Methods

Quantitative methods

We conduct our investigation of the experience of refugees in the housing markets of Canadian cities in two stages, utilizing different methodological approaches. We begin with an analysis of cross-tabulated descriptive data on immigrants, levels of income, and housing consumption, in the six largest metropolitan areas in Canada, with a special emphasis on Calgary. Through this part of the paper, we contextualize the housing outcomes of refugees by comparing them with those associated with immigrants who were admitted to Canada through the economic class (see Table 1 for the size of the relevant groups analyzed in this study). Our analysis is based on a special tabulation of 2016 census data provided to the authors by the Data Delivery Team in the Research and Evaluation Branch of Immigration, Refugees and Citizenship Canada, developed using our specifications. The authors have compiled a data fact sheet about this dataset for readers interested in learning more about our approach; this can be made available to interested readers upon request.

Unfortunately, Statistics Canada only began to experiment with incorporating data on the category of admission for immigrants in the 2011 National Household Survey, and has only released the data publicly for the 2016 Census of Canada. We are therefore unable to undertake a fully longitudinal approach in this analysis, by following

Table 1

Immigration status of the working-age population (18–64), CMAs, 2016

	Toronto	Montreal	Vancouver	Calgary	Edmonton	Ottawa-Gat.
Total Population	**3,910,875**	**2,631,810**	**1,645,305**	**937,585**	**874,145**	**859,990**
Immigrants 1980-90	334,140	103,755	106,915	39,975	32,535	31,785
Immigrants 1991-2000	562,150	148,220	210,445	61,035	42,205	51,860
Immigrants 2001-10	601,195	226,895	223,675	110,140	73,305	53,195
Immigrants 2011-16	264,115	135,760	109,430	69,195	58,370	26,470
Economic immigrants, 1980-2016	901,780	335,760	391,490	157,600	110,230	77,340
Landed 1980-90	139,325	44,150	45,435	14,955	11,485	12,435
Landed 1991-2000	279,335	64,195	127,550	29,375	18,300	23,870
Landed 2001-10	338,085	141,560	147,585	66,910	41,055	27,855
Landed 2011-16	145,040	85,870	70,920	46,355	39,380	13,180
Refugees, 1980-2016	287,820	106,690	61,980	43,065	36,430	40,205
Landed 1980-90	73,745	24,725	21,865	11,320	9,965	9,610
Landed 1991-2000	90,920	32,915	19,125	10,770	8,100	13,450
Landed 2001-10	87,290	33,295	14,535	15,255	12,420	11,470
Landed 2011-16	35,865	15,755	6,455	5,720	5,950	5,675

Source: Special tabulation of 2016 census data provided by IRCC

immigrant and refugee cohorts through several census periods. Our analysis is, therefore, limited to a single census year, and we are only able to speculate on longitudinal processes based on the data at our disposal; that is, we know the decade in which immigrants and refugees landed in Canada and are able to measure differences in housing consumption between immigrants and refugees based on the amount of time they have been in Canada.

We have chosen to present the 2016 census data in a series of descriptive tabulations, rather than to conduct multivariate analyses. Multivariate approaches would enable us to statistically neutralize some of the 'noise' in our data by, for example, compensating for differing age, sex, and educational profiles across groups. However, we believe the simplicity of a descriptive approach is both more straightforward from an interpretive perspective, and also aligns more readily with the part of our study that draws upon qualitative research. Moreover, we have not framed our project as an inferential statistical study, animated by a set of formal hypotheses, and instead have sought to build a general portrait of immigrants and refugees in Canadian urban housing markets, focusing on the different situations of relative newcomers compared with those who have been in Canada for longer periods of time.

Qualitative case study

The second part of our investigation explores the initial phase of settlement in Canada, by presenting ethnographic research that took place in 2017-2018 with Syrian refugee families living in an economically marginalized and socially stigmatized neighbourhood in east Calgary. Between 35–40 Syrian families secured housing in a series of attached townhomes in Forest Lawn. The Syrian Refugee Resettlement Initiative brought into sharp relief the challenges around housing for refugees in Canadian cities. Finding appropriate housing for the massive influx of refugee families arriving in a short period of time proved to be one of *the* major challenges for RAP providers across the country (Rose and Charette, 2017; Oudshroon, Benbow, and Meyer, 2019). While housing is generally more affordable in Calgary than in a few particularly expensive markets—Toronto and Vancouver, for example—Calgary still faces a housing affordability crisis, due to a shortage of non-market housing and the high cost of rental housing at the bottom end of the market (City of Calgary and Community Affordable Housing Collective 2016; Khatoon 2018). It was this context that led to the concentration of Syrian refugee families living on the east side of Calgary—where housing is generally more affordable. Data from the City of Calgary and Calgary Catholic Immigration Society (CCIS—the local RAP provider) indicates that a significant number of Government Assisted Refugee families ended up living in the neighbourhoods of Greater Forest Lawn.

Bragg spent 18 months conducting ethnographic fieldwork with families living in Little Syria. Specifically, she spent time with mothers and their children in the community—sharing food and coffee, socializing in homes and (when the weather accommodated) outside in the shared public green space at the center of the townhomes. In addition to observation and informal conversation, Bragg also conducted twenty interviews with Syrian mothers in the housing complex. The interviews explored housing and neighbourhood preferences, daily life in Canada, issues related to family dynamics and the emerging social connections that these women were building.

To conduct ethnographic fieldwork and interviews with Syrian families in their homes, Bragg hired a Syrian woman who lived in Little Syria to assist with all aspect of the fieldwork. This woman, Haya (pseudonym), previously worked as a teacher in Syria and had strong English language skills as well as close ties to other women in the neighbourhood. She provided direction on the most appropriate strategies for data collection. For example, she suggested conducting informal interviews in homes and public spaces and not using recording devices which some participants might find intimidating. Bragg wrote detailed ethnographic fieldnotes, which were then analyzed and coded for key themes, following Burawoy's extended case study method (1998). For a comprehensive discussion of the methodological approach and ethical challenges of the qualitative component of this paper, please see Bragg (2021).

Findings

Immigrants and refugees in Canadian metropolitan housing markets

In this section we present data on the complex relationship between immigrants and refugees on the one hand and metropolitan housing markets in Canada on the other. In general, we find that a narrative of housing pressure and precarity is relatively apt for the most recent cohort of newcomers to Canada, especially refugees, while the narrative of housing success is more appropriate for those who have been in Canada for at least a decade. This more favourable story is true even for most refugees, though there is considerable variation in these outcomes across metropolitan areas.

Human capital, employment, and income dynamics. We begin our presentation of data with a simple table showing the percentage of individuals who have attained a university degree (or more), as a proxy measure for human capital, and also as a rough indication of the nature of the six urban labour markets; Table 2). Starting with the latter issue, broadly speaking, individuals in Toronto, Ottawa-Gatineau, Calgary and Vancouver tend to be more educated than those in Montreal or Edmonton, suggesting that the ratio of jobs in the higher echelons of the service industry tend to be more concentrated in the first group of cities. Economic-class immigrants with higher levels of education are also disproportionately drawn to Toronto and Calgary, metropolitan areas with robust economies (at least until 2016) and numerous opportunities in professional employment.

Table 2

Education and employment status of the working-age population, by selected immigrant class, 2016

	Toronto	Montreal	Vancouver	Calgary	Edmonton	Ottawa-Gat.
Completed University Degree (%)						
Total population	**40.5**	**32.8**	**38.1**	**38.4**	**29.9**	**38.4**
Economic immigrants, 1980-2016	**61.1**	**57.6**	**57.2**	**62.5**	**57.4**	**66.7**
Refugees, 1980-2016	**22.7**	**21.6**	**21.3**	**21.7**	**19.8**	**29.3**
Employed as % of Working-Age Population						
Total population	**72.8**	**73.9**	**73.8**	**75.5**	**75.5**	**75.0**
Economic immigrants, 1980-2016	**74.0**	**73.0**	**70.7**	**75.5**	**78.7**	**76.4**
Refugees, 1980-2016	**67.7**	**65.7**	**71.3**	**71.1**	**70.0**	**65.7**

Source: Special tabulation of 2016 census data provided by IRCC

With the exception of Ottawa-Gatineau, the level of educational attainment among refugees is quite consistent across the other five metropolitan areas, and the difference in the human capital of refugees compared with their economic class counterparts is striking. In every city, and in Toronto and Calgary in particular, the gap in the educational attainment of refugees and the total population is considerable, suggesting that refugees receive disproportionately lower levels of employment and earnings, and will face greater financial pressure in the housing market.

This expectation is at least partly confirmed when we examine the propensity for individuals to be employed (including self-employment; bottom half of Table 2). In this case the cells of the table indicate the percentage of the population who are between 15 and 64, who reported employment or self-employment earnings in 2015. This figures for the total working population do not vary a great deal between cities, but tends to be marginally higher in Calgary, Edmonton, and Ottawa-Gatineau. Employment rates are more variable for immigrants, and range from just over 70 percent in Vancouver to approximately 90% in Edmonton.

In every city except Vancouver, the employment rate of refugees lags behind that of economic immigrants, in most cases by between 5–10%. A detailed consideration of the unusual inversion of the typical pattern in Vancouver (i.e., in this case, a higher proportion of refugees is employed than economic immigrants) is beyond the scope of this paper, but reflects the peculiar situation of the relatively large business-class immigrant population there (Hiebert 2009; Ley 2010). Apart from Vancouver, the differential between economic immigrant and refugee employment rates is lowest in Calgary which, we believe, speaks to the relatively robust economic circumstances of the city at that point in time.

A glimpse of the longitudinal dynamic of the labour market participation of refugees can be seen in Table 3, which distinguishes between newly arrived refugees (admitted to Canada between 2011 and 2016) and cohorts who have lived in Canada for approximately 10, 20, and 30 years (admitted 2001-2010; 1991-2000; and 1980-1990). For both of these tables, cell values represent the employment rate for the different chronological cohorts of refugees (males in the top half of the table and females in the lower portion), and the top row of the table indicates the overall population average for each city, specifically for males or females. In Toronto, for example, about 77% of all males who are between 18 and 64 report employment (or self-employment) income.

Table 3
Employed as % of working-age refugees, by sex and landing cohort, 2016

	Toronto	Montreal	Vancouver	Calgary	Edmonton	Ottawa-Gat.
Males						
Total Population (all groups)	77.4	76.6	78.4	79.6	79.1	77.7
Refugees, 1980-2016	75.3	71.4	78.0	77.4	74.6	71.2
Landed 1980-90	79.5	75.6	80.5	81.0	76.4	80.9
Landed 1991-2000	78.5	73.6	80.6	77.3	76.6	75.8
Landed 2001-10	73.6	70.9	77.8	78.3	77.3	67.8
Landed 2011-16	60.4	59.2	61.1	67.8	62.3	46.4
Females						
Total Population (all groups)	68.5	71.2	69.5	71.5	71.9	72.4
Refugees 1980-2016	59.1	59.6	63.7	63.3	64.4	60.6
Landed 1980-90	70.1	64.5	70.1	70.6	74.5	71.7
Landed 1991-2000	63.9	64.6	71.9	66.5	72.7	68.1
Landed 2001-10	55.0	59.3	57.8	62.0	63.6	57.7
Landed 2011-16	39.2	44.8	34.5	47.6	39.8	34.0

Source: Special tabulation of 2016 census data provided by IRCC

A relatively low proportion of newcomer refugees report employment earnings, a pattern that is particularly the case for refugee women who arrived in 2011–2016, with employment rates hovering between one-third and one-half depending on the metropolitan area. These rates are far higher for male and female refugees who have been in Canada at least five years. For the 2001–2010 cohort, around 60% of all refugee women report employment earnings, and the corresponding figure for refugee males is around 75% (and is especially high for the cities in western Canada). In fact, for the 2001–2010 cohort, in four out of the six metropolitan areas, the ratio of male refugees reporting employment (or self-employment) earnings is less than 5% below that of the total male population. Moreover, in four of the cities, the ratio of male refugees finding employment is actually higher than the total male population for those cohorts who have been in Canada the longest.

The rate of convergence in the propensity to be employed is slower for refugee women but is nevertheless impressive, apart from the case of Montreal where the gap in employment rates between refugee women and all women persists even for those residing in Canada for several decades. Across the other five centres, refugee women who have been in Canada for around 30 years have closed the employment gap.

Immigrants and refugees also face a substantial earnings gap when they arrive in Canada, as can be seen in Table 4. Newcomers in Montreal, Ottawa-Gatineau, Toronto, and Vancouver report annual earnings in the $20,000–25,000 range, far below that of the Canadian-born population in the same cities. The situation is somewhat better in Calgary and Edmonton, which were in the final stage of an economic boom in 2016, though earnings in these cities were higher for everyone, not just immigrants. Earnings levels are quite strongly correlated with the length of time immigrants and refugees have been in Canada, suggesting that the economic circumstances of immigrants improve

Table 4
Median 2015 employment earnings (both sexes), by immigrant status and landing cohorts

	Toronto	Montreal	Vancouver	Calgary	Edmonton	Ottawa-Gat.
Total population	34,846	32,180	33,596	44,043	44,590	40,159
Non-immigrants	38,682	34,667	37,503	48,542	47,906	41,869
Landed before 1981	39,751	31,289	34,332	46,209	47,102	44,108
Landed 1981-90	43,539	33,883	40,446	48,293	49,091	45,712
Landed 1991-2000	36,302	29,294	34,271	41,985	43,919	41,710
Landed 2001-10	27,740	27,260	27,700	37,710	38,439	30,033
Landed 2011-16	21,481	19,872	23,114	31,953	32,986	20,529

Source: Special tabulation of 2016 census data provided by IRCC

over time, at least for most individuals. In most cities, the employment earnings of immigrant and refugees who have been in Canada at least 15 years approximate those of the population at large, and earnings for those who have been in Canada at least 25 years exceed those of the total population.

The relationship between income, more generally (i.e., from all sources, including employment earnings), and immigration status can be seen in Table 5, which shows the proportion of economic immigrants and refugees experiencing after-tax low income, compared with the population as a whole. The proportion of the total Canadian population between 18 and 65 years old who were experiencing low income in 2015 was 13.2%. This figure varies across the six cities, and exceeds the national average in Toronto, Montreal, and Vancouver, while it is below that level in Ottawa-Gatineau, Calgary and Edmonton. Immigrants are clearly at a disadvantage in terms of income, in four of the metropolitan areas (Calgary and Edmonton are exceptional in this respect, with immigrants no more likely to face low income situations than the total population in Edmonton, and only marginally more likely in Calgary).

Table 5
Population in after-tax low income status (%), selected immigrant classes, 2016

	Toronto	Montreal	Vancouver	Calgary	Edmonton	Ottawa-Gat.
Total population	**14.7**	**14.8**	**15.9**	**7.9**	**8.2**	**11.7**
Economic immigrants, 1980-2016	**16.9**	**21.1**	**22.3**	**8.7**	**8.2**	**16.4**
Refugees, 1980-2016	**26.2**	**27.3**	**23.6**	**16.2**	**18.6**	**29.3**
Landed 1980-90	**16.3**	**18.3**	**16.5**	**8.7**	**9.0**	**16.9**
Landed 1991-2000	**21.7**	**22.9**	**18.9**	**14.0**	**14.8**	**21.7**
Landed 2001-10	**29.4**	**28.5**	**26.2**	**17.2**	**19.4**	**33.9**
Landed 2011-16	**50.6**	**48.4**	**55.5**	**31.8**	**38.3**	**58.8**

Source: Special tabulation of 2016 census data provided by IRCC

As might be expected, this disadvantage is especially prominent for individuals who were admitted to Canada as refugees, with a rate of after-tax low income that is typically close to double that of the population as a whole. This decidedly unsettling finding is qualified, however, by the data depicted at the bottom of Table 5, which indicates the proportion of refugees experiencing low income by arrival cohort. Even in the most buoyant economies of Calgary and Edmonton, one third or more refugees admitted to Canada between 2011 and 2016 reported low incomes. This was the case for nearly half of refugees in Montreal, and more than half in the other three cities. The initial years of refugee settlement, in all six metropolitan areas, are characterized by acute financial challenges, especially when we acknowledge that most Government Assisted Refugees, a substantial fraction of this group, are required to begin repaying the cost of their transportation to Canada during this difficult period (Wilson, Murtaza, and Shakya 2010; IRCC 2015; Francis 2010).

Fortunately, the prevalence of low income among refugees is significantly reduced for those who have been in Canada at least five years, to approximately half the level seen for newcomers in each of the six cities. There are further improvements across earlier refugee cohorts, though these improvements are more incremental. It is also worth noting that the after-tax low income ratio of refugees who have been in Canada at least 25 years (i.e., arriving in the 1980s) approximates that of the population as a whole in most of the cities—with Montreal and Ottawa-Gatineau as exceptions to this pattern. The degree of economic integration among refugees in Edmonton and Calgary is particularly noteworthy; in both cases the prevalence of low income is below 10% and aligns with the level of the population as a whole.

To summarize this section, there are substantial differences in human capital (measured by higher educational attainment) characteristics across the metropolitan areas, and in all cases economic immigrants have disproportionately high levels of educational attainment. Refugees approach urban labour markets at a disadvantage in this respect. Employment rates do not vary dramatically across the cities in aggregate, but differ more noticeably for economic immigrants and, especially, refugees. In all six metropolitan areas, refugees face an employment gap relative to the total population but this gap is the smallest in Calgary. For both male and female refugees, their ability to obtain employment improves over time, a trend that takes place relatively quickly. In general, immigrant incomes are low to modest in the first few years after arrival but rise over time. The dynamics of this trend vary between urban economies. For example, employment earnings for immigrants admitted into Canada in 2011–2016 are higher in Calgary and Edmonton than those of immigrants who arrived many years earlier (in the 1990s or 2000s) in Montreal. But the overall trend is clear. This improvement is particularly noticeable when we examine the propensity for refugees to experience low income, which is exceedingly high for the most recently arrived cohort, but has nearly converged with the larger population for those who have been in Canada the longest.

Housing outcomes

Table 6 provides a general portrait of the degree to which immigrants and refugees face financial pressure in their effort to secure housing, compared with that of the total population (shown in the top row). The proportions of the population spending more than 30 and 50% of their gross household income on housing are specified. Given that most households face some degree of tax burden that reduces their net income, spending at least 30% of gross household income on housing leaves relatively little for other expenses, and spending 50% or more represents a significant burden and may be considered an indication of precarity. Across all six metropolitan areas, immigrants admitted to Canada through the economic class spend a greater portion of their income on housing than average, especially in the expensive housing markets of Vancouver and Toronto, where housing accounts for a particularly high fraction of household expenditure. As might be expected the ratio is even higher for refugees, with well over one-third of refugee households spending at least 30 percent of their gross income on housing in Vancouver and Toronto, and in the latter case, with nearly one in five refugee households facing severe financial pressure (over 50% of the gross household budget dedicated to shelter). These figures are considerably lower in Montreal and Ottawa, and even more so in Calgary and Edmonton. Nevertheless, even in the most affordable of the six cities, around 10% of refugee households spend at least 50% of their income on housing, in contrast to approximately 6% of the population at large.

However, the lower half of Table 6 suggests an important longitudinal dimension to this result. The capacity for refugees to afford housing is low for those who have arrived recently. Close to half of those who landed between 2011 and 2016 spent at least 30% of their gross household income on housing, and around a quarter of the refugee population was even more financially stretched, spending half of their income for this purpose. While these figures were markedly lower in Edmonton and Calgary, given the much more affordable rental markets of those cities, the situation in the more expensive housing markets could well be described as punishing for newcomer refugee households. But even in these centres, the degree of precarity in the housing market drops steeply for those who have been in Canada for 5 years or more, and further still for earlier cohorts. We must be wary of drawing longitudinal conclusions from cross-sectional data, but it appears that refugees, in some cities quite quickly while in others over a more protracted period, find their footing in the housing market. Significantly, the propensity for households to dedicate half or more of their income for housing does not differ substantially between refugees who have been in Canada for at least 25 years compared to the population as a whole.

Turning to one final measure, that of the acquisition of home ownership, recall the concept of an 'immigrant effect' in Canadian urban housing markets, whereby immigrants are more prone to purchase housing compared with the total Canadian population, at any given level of household income (Hiebert 2009). While this may be an advantageous long term strategy for many households, it tends to place enormous financial pressure on families in the

Table 6

Indicators of housing affordability for selected immigrant classes and landing cohorts, 2016

Spending >30% on housing (%)	Toronto	Montreal	Vancouver	Calgary	Edmonton	Ottawa-Gat.
Total Population (all groups)	**28.7**	**18.6**	**28.3**	**17.7**	**17.0**	**18.0**
Economic immigrants, 1980-2016	34.0	25.5	36.2	20.4	19.0	24.8
Refugees, 1980-2016	42.9	30.1	35.9	26.9	25.7	30.9
Spending >50% on housing (%)						
Total Population (all groups)	**12.8**	**7.7**	**13.6**	**6.6**	**6.5**	**7.3**
Refugees 1980-2016	19.4	12.5	15.5	10.2	10.1	12.7
Landed 1980-90	12.4	9.3	12.7	7.5	5.9	8.8
Landed 1991-2000	17.2	10.7	15.1	10.2	9.8	9.3
Landed 2001-10	21.3	10.1	12.9	10.1	11.7	11.1
Landed 2011-16	35.0	26.1	31.6	15.5	14.4	30.4

Source: Special tabulation of 2016 census data provided by IRCC

short term (Preston et al. 2009). This predilection to purchase housing appears to be related more than just economic ambition, though, and may also reflect underlying perceptions about the integration process and identity – as shown in the results of the 2016 Angus Reid survey discussed earlier.

To a large degree, this ambition is realized. As seen in Table 7, across most of the metropolitan areas examined in this study, immigrants who enter Canada through an economic program tend to achieve parity, in terms of home ownership, with the total population within a decade. That is, the proportion of economic immigrants who have been in Canada between 5 and 10 years that owns a home is about equal to the corresponding figure for the total population in Ottawa-Gatineau, and surpasses the population in every other city except Montreal. Those who have been in Canada more than 15 years, in all six cities, have attained a higher rate of home ownership than the population as a whole.

Table 7
Home ownership (%), by selected immigraqnt classes and landing cohorts, 2016

	Toronto	Montreal	Vancouver	Calgary	Edmonton	Ottawa-Gat.
Total population	**70.9**	**61.0**	**66.5**	**74.6**	**70.0**	**70.7**
Economic immigrants						
Landed 1980-90	82.5	70.0	80.8	87.1	82.7	86.8
Landed 1991-2000	81.2	66.2	79.5	85.7	80.9	83.2
Landed 2001-10	74.0	52.4	72.6	83.7	68.4	77.4
Landed 2011-16	43.5	20.0	46.3	55.3	35.7	47.6
Refugees						
Landed 1980-90	74.4	61.5	67.7	84.0	69.2	77.9
Landed 1991-2000	66.9	50.9	57.5	71.5	58.1	62.3
Landed 2001-10	51.9	33.4	36.1	54.7	33.2	43.0
Landed 2011-16	26.2	12.9	14.5	24.7	11.2	18.4

Source: Special tabulation of 2016 census data provided by IRCC

Remarkably, this pattern mostly holds true for refugees, though at a much slower pace (Bottom half of the table). One might expect that few refugees would be able to purchase housing, given that they typically arrive without financial capital and, as we have seen in this paper, have a delayed entry into the labour force, and frequently begin their lives in Canada struggling with poverty. The low ownership rate of the newcomer refugee cohort attests to these financial limitations. In all six metropolitan areas, however, the rate of home ownership is considerably higher for each cohort of refugees depending on the length of time they have lived in Canada. For the earliest cohort, those who arrived in the 1980s, their rate of home ownership is either near the rate for the population as a whole or above that proportion. This is true even in Canada's most expensive housing markets, Vancouver and Toronto.

The initial settlement phase: The case of Syrian refugees in Calgary

We turn now to exploring the case of one group of recently arrived refugees navigating their early years of settlement in one Canadian city, Calgary, Alberta. As an ethnographic case study, we do not argue that this case represents the situation of all Syrian refugees in Canada (a highly diverse group) but rather, this case illustrates some of the broader patterns identified in the quantitative data presented above. We are particularly interested in understanding more about how the dynamics present in the early years (namely low income and precarious housing) ultimately translate into progressive housing trajectories and incomes comparable with other Canadians. We suggest that this case study offers relevant insights regarding the constrained agency of refugee families and the strategies they employ to grow their social capital, which, in turn, translates into employment and housing opportunities.

Generally, the demographic composition and social backgrounds of Syrian refugees who arrived in Canada between November 2015 and January 2016 were highly varied with respect to human capital (educational and employment background, English/French language ability and health status). However, Syrians living in Little Syria – the majority of whom were Government Assisted Refugees—shared similar demographic and socioeconomic profiles. Most were large families (four children and two adults), most of the men had worked in trades or as general labourers back in Syria, most had low levels of education (most reported completing school up to Grade 8), and few had strong English-language skills. Additionally, most households reported that at least one family member had a health issue or disability. Several families had children with disabilities including children who were hearing impaired, had cerebral palsy or Down's Syndrome. These characteristics are unsurprising given the Canada's refugee policy of accepting those most in need of protection; yet the combination of low literacy, low English language capacity, and serious health concerns added complexity to the process of securing employment and adequate housing. These challenges are compounded by the limited social assistance available to refugee families: While resettled refugees receive one year of financial support upon arrival in Canada, this support matches local social assistance rates which are largely out-of-step with the cost of living in Canadian cities.

Based on human capital characteristics alone, this group of refugees faces tremendous challenges in accessing decent employment, suitable housing, and appropriate services. This aligns with the quantitative data presented above: During the early years of settlement, refugees rely heavily on social supports, are more likely to live in social housing, and have higher rates of unemployment and low income. This was the experience of Syrians in Little Syria: Most adults were unemployed during the time of this study (years two and three after arrival) with women caring for young children and infants at home and men attending language classes. Most families relied on Provincial Social Assistance and the Canadian Child Benefit to meet their monthly expenses. While rents in Little Syria were relatively affordable ($1250/month for a three-bedroom townhome) this still accounted for more than 30% of family's monthly income (and sometimes much more, depending on how many children a family had). With three bedrooms and upwards of six people in the home, the townhomes were also over-crowded.

This portrait suggests a potentially bleak outlook for the resettled Syrians in Little Syria, yet it belies the full experience of families working to rebuild their lives in Canada. Ethnographic research reveals that while families do indeed struggle with tremendous challenges and structural forms of exclusion (vis-à-vis housing and employment and social inclusion), they are also strategic actors and decision-makers who exercise constrained forms of agency in their efforts to remake their lives in Canada.

This agency was evident in the story of how Little Syria came to exist. In interviews with service providers, it was clear that Little Syria was not meant to exist. Service providers who were tasked with finding suitable housing for the influx of refugee families arriving in a short period of time made efforts to disperse the Syrian arrivals across the city. Despite these efforts, due in part to the affordability and style of the homes in Little Syria, the housing complex became a sought-out housing location for Syrian refugees. According to service providers, once they had housed a few families in the housing complex, others requested housing in the same location. Several service providers recounted stories of Syrian refugee families turning down what they (the service provider) felt was better housing – either because of the price or the location – to live in Little Syria:

> P: We had one family, I'll never forget this family, he was going to pay $700 rent…it's a subsidized housing type thing…and it was not far from there, you know, it was right off of 17th avenue…And he refused.
>
> I: [Laughs] Too far?
>
> P: No, he said, no he wanted to be in Little Syria and that he didn't care that it, it was a brand new place, like fully renovated and it was half the rent that he would be paying there. So I made him sign a paper saying, "You're paying double the rent here, don't come to me in two months and say I don't have any money for my children to eat because this is your choice." And, I had a lot of conversations like that. (Interview with Refugee Assistance Program (RAP) service provider)

Those responsible for securing housing for the newly arrived refugee families were frustrated that their efforts to find housing in 'better' neighbourhoods were thwarted by Syrian families who chose instead to move to Forest Lawn. Ethnographic research and interviews with Syrian women in Little Syria suggests that these families had a sophisticated understanding of what they wanted and needed out of their community: Little Syria was in the heart of a highly accessible and walkable neighbourhood, in close proximity to schools for both adults (language classes) and children, the housing stock was relatively well maintained, spacious and clean, amenities like grocery stores selling *halal* meat and a No Frills grocery store were minutes away, and close proximity to other Syrians provided a sense of safety and security. Significantly for the women in this community, most of whom had many young children, the specific geography of the housing development, townhomes surrounding a large green space where children could play, allowed for a supportive form of co-parenting that they preferred.

During her fieldwork, Bragg regularly met Syrian families who had relocated from other areas of the city, the province and even from other provinces to live in Little Syria. Consider Sara's story – she and her family had relocated from Quebec to Little Syria after hearing about it from Syrian friends they had met on the plane to Canada:

> I ask what she likes about the neighbourhood. She said they have a busy life, they like it busy. Last night they had 15 people over—drinking coffee, drinking tea, talking. I clarify—all these people are Syrian and all are neighbours. After this she will go to visit a friend who lives in Rundle (a few blocks away) for lunch. The kids have lots of friends who come to visit…I ask Sara how she knows so many people? She says that she always says hello to people on the street (she clarifies, she says "Salaam" to other Syrians) and makes friends with them. In general she seems perplexed by other people's negative perceptions of Forest Lawn. "I am happy here." They plan to stay for another year. I say, "You feel safe here?" "Of course." [Fieldnote excerpt]

In this excerpt, we also note that Sara reflected a common sentiment among those in the community: By stating that they plan to stay for another year, Sara is explaining that she and her family viewed Little Syria as a place they would remain until potentially other housing became available. As families in the community continued to grow with the addition of new babies, it was common to hear women discuss moving into a bigger home with more space for them and their children. Forest Lawn and Little Syria were viewed by Syrian families as a safe and affordable place from which to begin their lives in Canada.

This was evident by the fact that the forty or so Syrian families who lived in the attached townhomes of Little Syria relied on one another for various forms of social support and connection. Women shared information about resources and supports in the neighbourhood, about the Arabic-speaking doctor they preferred, about navigating the complex Canadian healthcare system, and about their children's schools. Syrian women reported feeling a degree of safety living near other Syrian families. While there was also evidence a 'dark side' of this community – gossip, surveillance, competition over scarce resources, disagreements over politics and parenting—all women reported having a few very close Syrian friends among the many families who lived in the housing community.

Families leveraged their relationships with other Syrian families in Little Syria and other Arabic-speaking neighbours. These were neighbours they met at the bank, in the halal grocery store down the street, and who lived in the housing complex. Both other Syrians and other Arabic speakers became conduits to employment for Syrian men in the neighbourhood. While the majority were unemployed and taking English classes during their early years in Canada, after five years in Canada many had found employment, often in the construction industry. Two of the 20 families who participated in this research had even managed to buy modest homes in East Calgary. One was a family of five with two older sons who had found work in construction shortly after arriving in Canada. The combined income of the two sons plus their father meant they were able to secure a mortgage and buy the house. The mother, father and two children lived upstairs, and the other older son and his new wife lived in the basement suite. This arrangement exemplifies the multigenerational resource sharing that allows many immigrant and refugee families to secure a footing in the Canadian housing market, and, we believe, helps explain the 'immigrant effect' related to housing trajectories.

Discussion

This paper seeks to deepen our collective understanding of the trajectories of refugees in the Canadian housing and labour market. The current paper updates data from a previous paper published in this journal in 2017 (Hiebert 2017), by providing a broader perspective on refugees in Canadian cities by looking at cities outside beyond Montreal, Toronto, and Vancouver (MTV). This is an important contribution given the role of these cities as destinations for newcomers: Between 2011 and 2016, over 40% of immigrants arriving in Canada settled outside the MTV (Agrawal and Kurtz 2018, 199). We are also interested in understanding the strategies that refugee families employ that allows them to attain parity with their Canadian-born counterparts, despite considerable barriers in the housing market. We do this by drawing on a qualitative case study exploring the initial years of settlement for one group of resettled

Syrian refugees in Calgary drawn from ethnographic fieldwork undertaken during the first five years of their arrival in Canada.

There are two broad narratives that can be built using the census data we have explored, one geographical and the other longitudinal. On the geographical side, earlier comparative scholarship has documented the relationship between immigration and housing for Toronto, Montreal and Vancouver, and has found similar outcomes in Toronto and Vancouver, but that the Montreal situation is quite distinct—given its unique profile of immigrants and refugees, lower average incomes, and more affordable housing market (Preston et al 2009; Hiebert et al, 2006; Hiebert 2017). In this paper we have updated these findings to 2016 and added the three largest midsized metropolitan areas of Canada. Broadly speaking, our work confirms the point that immigrant and refugee economic integration patterns are similar in Toronto and Vancouver. Among the other cities, Montreal and Ottawa-Gatineau share more similarities than difference, and the same can be said for Calgary and Edmonton. In the latter pair of cities, immigrants and refugees are more likely to find work quickly, to realize higher employment earnings, less likely to experience after-tax low income, and more likely to secure affordable housing and, eventually in the case of refugees, to purchase a home. Of course these relatively favourable outcomes may reflect the particularly strong Albertan economy of the early 2010s and the situation may have changed in recent years.

While we have not conducted a proper longitudinal study, our findings suggest that the economic situation of refugees improves over time and that this translates to important improvements in housing. Our findings certainly align with the literature in terms of the lower human and financial capital of refugee newcomers (Ager and Strang 2008; D'Addario et el. 2007), and the fact that this translates to low incomes and therefore ability to pay for housing (Wilkinson 2017; Bevelander and Pendakur 2012), despite the higher needs associated with families that are often larger than average and that are more prone to face health concerns including disabilities (Hyndman 2012). That this translates to problems related to housing affordability, crowding, and unhealthy housing is well documented in the literature (Francis and Hiebert 2014; St. Arnault and Merali 2019; Rose and Charette 2017; Oudshroon, Benbow, and Meyer 2019). These factors help explain the disproportionate use of subsidized housing by refugees in their initial settlement and integration experience, even though governments across Canada have not invested adequately in non-market forms of housing (Hiebert 2009).

Others have also found improved economic (Kaida, Hou, and Stick 2020) and housing conditions for immigrants, and refugees specifically, the longer they have resided in Canada (Wilkinson and Garcea 2016; Bevelander and Pendakur 2012; Hiebert 2016). Although their study is somewhat dated, Marr and Siklos (2001) show that the utilization rate of social assistance declines for refugees, after three years in Canada. Our study shows that refugees share in the overall 'immigrant effect' in Canadian urban housing markets, albeit more slowly than is the case for economic immigrants (e.g., note the fact that some of the Syrians included in the study voiced their expectation of living in Little Syria for a short time, and also the achievement of home ownership by two of the families within the relatively brief period of our study). For those cohorts who have been in Canada at least 15 years and, particularly, 25 years, their rate of home ownership approximates or exceeds that of the larger population. We believe that these results reveal a highly significant outcome: over time, refugees are able to build an equivalent degree of economic self-sufficiency and resilience as Canadians more generally. Significantly, this is accomplished, at least in part, through their participation in the housing sector. Years of hardship in the early years of settlement in Canada contrast sharply with the relatively favourable economic and housing circumstances of long-settled refugees. We emphasize that this is likely a punishing process that involves considerable sacrifice for all members of households.

While the quantitative picture suggests positive long-term outcomes for a majority of immigrants and refugees to Canada, our qualitative account highlights the complexity of this process for one group of newly arrived refugees. This case study highlights the challenges that Government Assisted Refugees face in the Canadian housing and labour market: many enter Canada with lower levels of human capital including education and language ability, many face health barriers or have disabilities. These factors add to the challenge of entering expensive urban housing markets and a labour market already variegated by a range of socioeconomic factors (such as immigration status, country of origin and gender). Yet, despite these significant challenges, refugee families exercise forms of constrained agency that support processes conventionally understood as 'integrative.' The experiences of Syrian refugee families in Little Syria provide a snapshot of the strategic decision-making refugees bring to considerations around housing: Syrian families in Little Syria experienced tangible benefits living where they did and among people who were familiar to them. Over time, these relationships translated into employment opportunities and social connection, which ultimately translated into more secure housing, and more modest incomes. We also note that families employed strategies at the household level—such as resource/income sharing, living in multigenerational and often overcrowded housing, and having multiple people working—to secure a foothold in the housing market.

Conclusion

A central aim of this paper has been to contribute to the literature on refugee trajectories in the Canadian housing and labour market, and specifically to help explain the immigrant effect in housing. We contribute empirically to ongoing literature that suggests that despite many challenges, refugees do make progress economically and in the housing market. This progress, of course, does not come without a cost and we see that refugee families endure considerable hardship, particularly in their early years of settlement. The case study we present suggests that rather than passive recipients of limited social assistance, refugees are strategic actors who exercise agency, express desires for where they live, and make choices that lead to stronger social connections, employment and housing opportunities. This is an important conceptual point that seeks to counter dominant narratives of refugees as either burdens on the Canadian welfare state or perpetual victims forever in need of saving. While outside the scope of this paper, we strongly support policy efforts that would foster a less arduous and more rapid process of socio-economic mobility for refugees. These would include mechanisms that enhance housing affordability, greater investments in affordable housing (i.e., realizing the major investments in affordable housing promised in 2017 and subsequent federal policy announcements), and an increase to the benefits refugees receive during their first year in Canada. These efforts would remove some of the hardship refugees experience during their initial settlement and would support positive processes related to housing and employment.

References

Ager, A., and A. Strang. 2008. Understanding integration: A conceptual framework. *Journal of Refugee Studies* 21 (2): 166–91.

Angus Reid Institute. 2016. Canadian values immigration tables. http://angusreid.org/wp-content/uploads/2016/10/2016.09.29-CBC-Values.pdf.

Baishakhi, R. 2019. Impossibly high real estate prices, unreasonable rental landlords and credit history woes are just some of the house hunting horrors that newcomers face in Canada. *Canadian Immigrant*, April 7, 2019. https://canadianimmigrant.ca/settlement/housing/house-hunting-hurdles-for-newcomers-to-canada.

Bevelander, P., and R. Pendakur. 2014. The labour market integration of refugee and family reunion immigrants: A comparison of outcomes in Canada and Sweden. *Journal of Ethnic and Migration Studies* 40(5): 689–709.

Bragg, B. 2021. Deconstructing refugee vulnerability: Overcoming institutional barriers to ethnographic research with refugee communities. *Journal of Refugee Studies* 51 (2). https://doi.org/10.1177/08912416211031645.

Carter, T. S., C. A. Polevychok, and J. Osborne. 2009. The role of housing and neighbourhood in the re-settlement process: A case study of refugee households in Winnipeg. *The Canadian Geographer* 53(3): 305–22.

City of Calgary, and Community Housing Affordability Collective. 2016. Housing in Calgary: *An inventory of housing supply, 2015/2016*. Calgary, Alberta.

D'Addario, S., D. Hiebert, and K. Sherrell. 2007. Restricted access: The role of social capital in mitigating absolute homelessness among immigrants and refugees in the GVRD. *Refuge (Toronto. English Edition)* 24(1): 107–15.

Francis, J. 2010. Poor housing outcomes among African refugees in metro Vancouver. *Canadian Issues*: 59–63.

Francis, J., and D. Hiebert. 2014. Shaky foundations: Refugees in Vancouver's housing market. *The Canadian Geographer / Le Géographe Canadien* 58(1): 63–78.

Government of Canada. ND. *A place to call home: Progress on the national housing strategy*.

Grubel, H. 2020. Can Canada handle a rational, polite and fact-based debate about immigration? Part II. C2C Journal. https://c2cjournal.ca/2020/08/can-canada-handle-a-rational-polite-and-fact-based-debate-about-immigration-part-ii/.

Hiebert, D. 2017. Immigrants and refugees in the housing markets of Montreal, Toronto and Vancouver, 2011. *Canadian Journal of Urban Research* 26(2): 52–78. https://www.jstor.org/stable/26290770.

——. 2015. *Ethnocultural minority enclaves in Montreal, Toronto and Vancouver*. IRPP choices. Institute for Research on Public Policy.

——. 2009. *The economic integration of immigrants in metropolitan Vancouver*. IRPP choices. Institute for Research on Public Policy.

——. (2009b). Newcomers in the Canadian housing market: A longitudinal study, 2001–2005. *The Canadian Geographer / Le Géographe canadien* 53: 268–287. https://doi.org/10.1111/j.1541-0064.2009.00263.x.

——. 2000. Immigration and the changing Canadian city. *The Canadian Geographer* 44(1): 25–44.

Hiebert, D., A. Germain, R. Murdie, V. Preston, J. Renaud, D. Rose, E. Wyly, V. Ferreira, P. Mendez, and A. M. Murnaghan. 2006. *The housing situation and needs of recent immigrants in the Montreal, Toronto, and Vancouver CMAs: An overview, CMHC Research Report*. file:///Users/danhiebert/Downloads/The_Housing_Situation_and_Needs_of_Recent_Immigran.pdf.

Hiebert, D., and K. Sherrell,. 2009. *The integration and inclusion of newcomers in British Columbia*. Research on Immigration and Integration in the Metropolis Working Paper Series, 09(11): 1–44. http://mbc.metropolis.net/assets/uploads/files/wp/2009/WP09-11.pdf.

Hou, F., and G. Picot. 2016. Changing immigrant characteristics and pre-landing Canadian earnings: Their effect on entry earnings over the 1990s and 2000s. *Canadian Public Policy* 42(3): 308–323.

Hyndman, J. 2012. *Research summary of resettled refugees in Canada*. Toronto, ON: Centre for Refugee Studies. York University.

Hyndman, J., N. Schuurman, and R. Fielder. 2006. Size matters: Attracting new immigrants to Canadian cities. *Journal of International Migration and Integration*. 7(1): 1–26.

Immigration Refugees and Citizenship Canada. 2015. *Evaluation of the immigration loan program*. https://www.canada.ca/en/immigration-refugees-citizenship/corporate/reports-statistics/evaluations/immigration-loan-program/summary.html.

——. 2021. *Canada—admissions of permanent residents by country of citizenship and immigration category, January 2015 - March 2021*. Permanent Residents—Monthly IRCC Updates https://open.canada.ca/data/en/dataset/f7e5498e-0ad8-4417-85c9-9b8aff9b9eda.

——. 2020. *2019 annual report to parliament on immigration*. https://www.canada.ca/en/immigration-refugees-citizenship/corporate/publications-manuals/annual-report-parliament-immigration-2019.html.

Jones, C. 2020. Transit oriented development and suburban gentrification: A "natural reality" of refugee displacement in Metro Vancouver. *Housing Policy Debate*. DOI: 10.1080/10511482.2020.1839935.

Kaida, L., F. Hou, and M. Stick. 2020. The long-term economic integration of resettled refugees in Canada: A comparison of privately sponsored refugees and government-assisted refugees. *Journal of Ethnic and Migration Studies* 46(9): 1687–708. http://www.tandfonline.com/doi/abs/10.1080/1369183X.2019.1623017.

Khatoon, H. 2018. *Housing affordability in Calgary*. Calgary, AB: Calgary Economic Development.

Lamba, N. K., and H. Krahn. 2003. Social capital and refugee resettlement: The social networks of refugees in Canada. *Journal of International Migration and Integration* 4(3): 335–60. https://search.proquest.com/docview/213858055.

Ley, D. 2010. *Millionaire migrants: Trans-pacific life lines*. West Sussex, UK: Wiley-Blackwell.

Li, P. S. 2003. *Destination Canada: Immigration debates and issues*. Don Mills, ON: Oxford University Press.

Lo, L. 2011. Immigrants and social services in the suburbs. In *In-between infrastructure: Urban connectivity in the age of vulnerability*, eds. D. Young, P. Wood, and R. Keil. Electronic Resource: Praxis e(press), 131–151.

Lo, L., V. Preston, P. Anisef, R. Basu, and S. Wang. 2015. *Social infrastructure and vulnerability in the suburbs*. Toronto, ON: University of Toronto Press, Scholarly Publishing Division.

Marr, B., and P. L. Siklos. 2001. Propensity of Canada's foreign born to claim unemployment insurance benefits. *International Migration* 39(1): 89–110.

Oudshoorn, A., S. Benbow, and M. Meyer. 2020. Resettlement of Syrian refugees in Canada. *Journal of International Migration and Integration* 21(3): 893–908.

Peach, Ceri. 1996. Good segregation, bad segregation. Planning Perspectives 11 (4): 379-398. doi:10.1080/026654396364817

Preston, V., R. Murdie, J. Welock, S. Agrawal, U. Anucha, S. D'Addario, M. J. Kwak, J. Logan, and A. M. Murnaghan. 2009. Immigrants and homelessness-at risk in Canada's outer suburbs. *The Canadian Geographer* 53(3): 288–304. https://api.istex.fr/ark:/67375/WNG-0SXHQ76K-N/fulltext.pdf.

Ray, B. K., and E. Moore. 1991. Access to homeownership among immigrant groups in Canada. *The Canadian Review of Sociology* 28(1): 1–29. https://onlinelibrary.wiley.com/doi/abs/10.1111/j.1755-618X.1991.tb00142.x.

Robinson, D. 2010. The neighbourhood effects of new immigration. *Environment and Planning A* 42(10): 2451–2466. https://journals.sagepub.com/doi/full/10.1068/a4364.
Rose, D., and A. Charette. 2017. *Finding housing for the Syrian refugee newcomers in Canadian cities: Challenges, initiatives and policy implications*. Synthesis report. Institut national de la recherche scientifique/Centre Urbanisation Culture Société.
Rose, D.. 2019. *Creating a home in Canada: Refugee housing challenges and potential policy solutions*. Washington, DC: Migration Policy Institute.
Smith, H., and D. Ley. 2008. Even in Canada? The multiscalar construction and experience of concentrated immigrant poverty in gateway cities. *Annals of the Association of American Geographers* 98(3): 686–713.
St. Arnault, D., and N. Merali. 2019. Pathways for refugees' descent into homelessness in Edmonton, Alberta: The urgent need for policy and procedural change. *Journal of International Migration and Integration* 20(4): 1161–1179.
Statistics Canada. 2017. Distribution (in percentage) of immigrants living in Canada, by admission category and year of immigration, 2016. https://www.statcan.gc.ca/eng/dai/btd/othervisuals/other007.
Teixeira, C. 2017. New Canadians' settlement experiences in Vancouver's suburbs, with suggestions for policy directions regarding rental housing and community services. *Null* 3(3-4): 339–54. https://doi-org.ezproxy.library.ubc.ca/10.1080/23754931.2017.1345691.
———. 2014. Living on the "edge of the suburbs" of Vancouver: A case study of the housing experiences and coping strategies of recent immigrants in Surrey and Richmond. *The Canadian Geographer* 58(2): 168–87. https://api.istex.fr/ark:/67375/WNG-NGKX2HQ7-7/fulltext.pdf.
Vertovec, S. 2020. Considering the work of 'integration'. Working Papers WP 20-04. June 2020. Max Planck Institute for the Study of Religious and Ethnic Diversity (MMG).
Wilkinson, L., and J. Garcea. 2017. *Labor market integration of refugees in Canada: A mixed record?* Washington, DC: Migration Policy Institute.
Wilkinson, L. 2017. The labour market experiences of refugees in Canada . In *Structural context of refugee integration in Canada and Germany*, eds. A. Korntheuer, D. Maehler, and P. Pritchard. Mannheim, DE: Leibniz Institute for the Social Sciences and GEISIS, 93–99.
Wilson, R. M., R. Murtaza, and Y. B. Shakya. 2010. Pre-migration and post-migration determinants of mental health for newly arrived refugees in Toronto. *Canadian Issues:* 45–49. https://dev.acs-aec.ca/wp-content/uploads/2019/05/CITC-2010-Summer-Ete-L-1.pdf#page=47.
Wood, P., S. McGrath, and J. Young. 2012. The emotional city: Refugee settlement and neoliberal urbanism in Calgary. *Journal of International Migration and Integration*13(1): 21–37. https://search.proquest.com/docview/915058593.