

**NEWCOMERS' PERCEPTIONS OF HOW HOUSING
DISCRIMINATION AFFECTED THEIR HEALTH AND SENSE OF
WELLBEING**

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ABSTRACT

Housing discrimination is a common problem experienced by disadvantaged groups, including newcomers, in Toronto's private rental housing markets. As a result, distribution of the burden of affordable housing shortage is borne disproportionately by members of the affected groups, exacerbating their vulnerabilities and exposing them to ill-health. Using personal interviews, my research investigated newcomers' perceptions on how their experiences with housing discrimination related to their health. It began by exploring newcomers' experiences with differential impact housing discrimination in Toronto's private rental housing market: landlords/ housing providers' application of various rules on disadvantaged house-hunters without making necessary accommodations to level the playing field for them, which aggravates their disadvantage. To contextualize newcomers' experiences with differential impact housing discrimination, I examined the environment in which it was experienced, including, other forms of discrimination that may have intersected with and compounded its impact; as well as factors that enabled such discrimination to occur despite legislation against it. The research revealed widespread experiences with differential impact housing discrimination among newcomers, such as landlords' requirement for possession of proof of employment and Canadian credit history in order to qualify for private rental housing. Demands by some landlords for payment of illegal large deposits and key money, were also revealed. Overt and covert forms of housing discrimination based on race, ethnicity and gender, practiced alongside differential impact housing discrimination were also exposed: differential treatment housing discrimination by definition. While racialized newcomers experienced these different forms of housing discrimination, their White counterparts did not. Affected newcomers reported health problems such as stress, anxiety, hypertension, and asthma while they were experiencing housing discrimination and after. They blamed their experiences with housing discrimination for aggravating their situations and contributing to the negative health outcomes.

DEDICATIONS

To all members of my family who are no longer here to celebrate this milestone with me...

You are deeply missed

To all those who have been discriminated, oppressed, exploited, deprived, humiliated, hurt...

may you persevere in your fight for justice...

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DEFINITIONS OF TERMS

Newcomers are landed immigrants, refugees and refugee claimants who have been in Canada for not more than ten years.

Stakeholders are research participants who work or have worked in the area of housing in Toronto serving various groups including newcomers.

Landlords or Housing Providers are individuals or institutions that provide rental housing, including rooms in rooming houses and basement apartments in residential areas. They include corporations that own apartment buildings and/or houses and private individuals who rent out whole or parts of their houses, such as basement apartments.

Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity (World Health Organization, 1948).

Wellbeing is a state of contentment and confidence with one self.

Housing comprises three different dimensions of a home that are important for health. The three dimensions are: the material dimension, which includes the physical being of the home and its cost; the meaningful dimension, which focuses on a home as the center for social support and satisfaction with oneself; and the spatial dimension that relates to how a home's immediate neighbourhood can affect health (Dunn, 2002).

Housing Discrimination is “any behavior, practice, or policy in the public or private sectors that directly, indirectly, or systematically causes harm through inequitable access to, or use

and enjoyment of housing by members of historically disadvantaged social groups” (Novac, Darden, Hulchanski, and Seguin, 2002, p. 1).

Differential impact housing discrimination occurs when housing policies and regulations that are applied evenly to many people have a disproportionately negative impact on marginalized groups (Ontario Human Rights Commission, 2007). The impact further marginalizes disadvantaged groups because of their pre-existing vulnerabilities.

Differential treatment housing discrimination is a form of segregation that occurs when certain people are treated differently based on factors such as race, gender, class, religion, and sexuality (Dion and Kawakami, 1996; Dion, 2001; The National Academic Press, 2002; CERA, 2009, 2012b, 2013b).

Affordable Housing is housing whose rent/cost is not more than one third of a household’s total income before taxes (Ontario Human Rights Commission, 2007, 2007b).

Sub-Standard Housing is housing that does not meet the needs of its occupants, in terms of size, hygiene standards, heating requirements, and exposure to various forms of pollution and hazardous materials.

Core housing need is a situation where a home does not meet any of the following standards—adequacy, affordability, or suitability, and its cost is more than thirty percent of the household’s total income (Canada Mortgage and Housing Corporation, 2010).

Single person is an individual who is not living with his immediate family in his/her rental housing.

CHAPTER ONE:

INTRODUCTION AND LITERATURE REVIEW

Introduction

Why do some groups of people carry a disproportionately heavy burden from Toronto's current affordable housing shortage? There is a serious shortage of affordable rental housing in Toronto and Canada at large, as well as in many other parts of the world (Shapcott, 2004, 2012; Bryant, 2004; Canada Mortgage and Housing Corporation, 2011, 2012). However, in Toronto, the burden of the shortage is borne mainly by disadvantaged groups, including newcomers (Centre for Equality Rights in Accommodation [CERA], 2009; Hulchanski et al., 2006; Hulchanski, 1993; Paradis et al., 2008; Teixeira, 2006, 2008).

Housing discrimination practiced by landlords against vulnerable groups in the private rental market, together with other factors such as newcomers' marginalized economic status, has contributed to the unfair distribution of the problem (CERA, 2009; Hulchanski et al., 2006; Murdie, 2004; Preston et al., 2011). Since discrimination can have a negative impact on people's health (Hyman, 2007, 2009; Krieger and Sidney, 1998; Krieger, 2001; Ahmed, Mohammed and Williams, 2007), housing discrimination exposes the discriminated people to possible ill-health. As housing discrimination exacerbates vulnerability, I sought to further

explore newcomers' experiences with differential impact housing discrimination, barriers experienced concurrently with it, and how the affected people relate it to their health. Differential impact housing discrimination is a common but hidden form of discrimination which occurs when policies and regulations that are applied evenly on many people have a disproportionately negative impact on marginalized groups (Ontario Human Rights Commission [the Commission], 2007). As the Commission (2007) stated, the skewed impact of this type of discrimination is a result of marginalized groups' pre-existing position of disadvantage.

In Toronto such housing policies and regulations include the requirement for prospective renters to have job and landlord references, credit history, co-signers, and be able to pay large deposits that range from six to twelve months' rent, and key money, in order to qualify for private rental housing (CERA, 2009, 2012b, 2013b; Hulchanski, 1994).

Although the application of such regulations may be common practice, landlords are required to make accommodations for disadvantaged house-hunters that are not in a position to meet the various rules by virtue of their belonging to historically marginalized groups (Ontario Human Rights Commission, 2007). As the Ontario Human Rights Commission (2007) pointed out, failure to adjust rules to accommodate marginalized groups is a violation of the Ontario Human Rights Code. The Code requires landlords to make accommodations where necessary in order to level the playing field for marginalized groups (2007). Without such adjustments, landlords' requirements impact marginalized groups differently than they do more privileged house-hunters, which exacerbates the pre-existing vulnerabilities of the

former. The impact of the requirements is therefore discriminatory against marginalized groups. This is, by definition, differential impact housing discrimination.

My research focused on the experiences of newcomers with differential impact housing discrimination practiced against them by landlords in Toronto's private rental housing market. I chose to focus on newcomers because of their position of vulnerability in the rental housing market. As indicated by past research, newcomers face particular challenges such as low-income and limited knowledge of the system, in accessing and keeping private rental housing in Toronto (Hulchanski, 1997; Preston et al., 2011). As a result they are at risk of homelessness and precarious housing (Murdie, 2003; Hulchanski, 2004). Housing discrimination exacerbates newcomers' already disadvantaged social standing by assigning them a disproportionately larger burden from Toronto's shortage of affordable rental housing. Learning newcomers' perceptions of how differential impact housing discrimination relates to their health and wellbeing is crucial for the formulation of appropriate strategies to improve their housing situation.

I limited newcomer participants' eligibility for this research to those that have been in Canada for up to ten years. My original plan was to set a five-year maximum limit as exclusion criterion. However, prospective participants' responses to my pre-screening questions indicated that many of them were still struggling with rental housing issues more than five years after their arrival in Canada. Research conducted by Valerie Preston et al., (2007) on the housing situations of new immigrants in Toronto, found that newcomers were still in housing need about a decade after their arrival.

Toronto was the best place for my research on differential impact housing discrimination against newcomers because of its position as the city that receives the highest number of newcomers in Canada compared to any other Canadian city. Nearly half of newcomers to Canada come to Toronto while all the other cities and provinces share the remainder (Dion, 2001; Hulchanski et al., 2004; CIC, 2013). Despite the city's position as the biggest single host to Canada's newcomers, its affordable housing market has been shrinking remarkably in the last two decades, creating a critical shortage of private rental housing (Shapcott, 2004, 2010, 2011, and 2012). As the city's population has grown with no corresponding progression in the construction of more affordable housing, availability of such housing diminished severely over the years.

Past research has indicated a high prevalence of housing discrimination, including differential impact housing discrimination, in Toronto (CERA, 2009, 2012b, 2013b; Dion, 2001; Hulchanski et al., 2003, 2004; Teixeira, 2006, 2008). A prominent housing advocacy organization based in Toronto, the Centre for Equality Rights in Accommodation (CERA), (2009; 2012b, 2013b), reported numerous cases where people who are "protected" under the Ontario Human Rights Code were denied housing because they could not meet landlords' requirements.

The affected people are exposed to housing vulnerability, which includes the risk of homelessness or living in unsuitable, overcrowded housing for long periods after their arrival in Toronto and Canada generally (Preston et al., 2011). Past research has linked housing vulnerability such as homelessness, overcrowding and poor physical housing conditions, including mould, to negative health outcomes (Dunn 2002; The Centre for Research on Inner City Health (CRICH), 2010; Fuller-Thompson, Hulchanski and Hwang, 2004; Raphael, 2004;

Bryant, 2004). Other research reports have also described how unaffordable rent adversely affects people's ability to meet basic needs such as food and how that can translate to negative health outcomes (Bryant, 2004; Raphael, 2004). Linkages between homelessness and mental health have also been established through research in Toronto (Forchuk, Csiernik and Jensen, 2011).

However, there has been a dearth of research on how differential impact housing discrimination is a possible pathway to negative health and wellbeing outcomes. The goal of my research was to help fill that gap. To achieve its goal, my research investigated three main areas: (1) the various ways in which newcomer participants experienced differential impact housing discrimination; (2) their perceptions of barriers experienced concurrently with differential impact housing discrimination; and (3) newcomer participants' perceptions of their experiences in relation to their health and sense of wellbeing. My research on the first two areas built on existing literature from past research, while that on the third area had less past literature to build on.

My research interests were informed by my background as a newcomer with lived experience of differential impact housing discrimination as well as various forms of covert discrimination in Toronto's private rental market. In addition, my 'othered' social position shaped my worldview. Being an under-employed, racialized woman of African descent who is also a newcomer to Canada, shapes the lens through which I view the world, as well as my ontology -- my perception of reality. My current reality has to contend with the various changes to my family's standard of living that resulted from migration. Due to my limited income we have to live in a rental apartment and struggle with many of the issues that

characterize newcomers' private rental housing experiences in Toronto, including spending more than thirty percent of household income on rent.

My critical perspective influenced my research interests, design and methodology, as well as research approach, data collection tools and process. As Norman Denzin and Yvonna Lincoln (2011, p. 11) have argued, “behind these terms [ontology, epistemology, methodology] stands the personal biography of the researcher, who speaks from a particular class, gendered, racial, cultural, and ethnic community perspective.” In turn, the various methods and approaches enabled me to meet my research needs. My study focus was influenced by my collaboration with CERA in the design phase of my research project. Such collaborations enhanced my knowledge of housing discrimination in Toronto, particularly differential impact housing discrimination, as well as research gaps and needs.

To conduct my research I used qualitative methodology. Since the methodology focuses on lived experiences (Creswell, 2009), it was appropriate for my research on the lived experiences of newcomers with housing discrimination in Toronto. It provided the tools that I needed to meet my research requirements, such as semi-structured interviews. A more detailed account of my research methodology is given in the next chapter.

My chosen research approach was community-based research (CBR). CBR is an inquiry approach that draws from critical theory, which privileges emancipatory research (Minkler and Wallerstein, 2008). Emancipatory research seeks to understand existing power structures and dynamics that create and sustain inequity, in an effort to promote positive change (2008). For instance, my collaboration with a community-based organization, CERA, in the design phase of my research, which is a CBR approach, helped to include community concerns in my

inquiry. My engagement of participants in the interpretation of research results, another CBR approach, helped to align research findings with their lived experiences.

Due to various limitations I was not able to apply CBR principles in some aspects of my research. For example, while CBR calls for equal involvement of participants in all phases of the research process (Israel et al., 2013) I was not able to engage them in the analysis and coding of research data and the writing of research findings, due to, among other reasons, time and financial constraints. I was also not able to include participants in all decision-making roles, which is contrary to CBR principles. Despite such limitations my research benefited from its application of some CBR principles. Details of the various ways in which my research benefited are discussed in the next chapter.

The significance of my research study was its creation of new knowledge/insights on newcomer participants' perceptions of differential impact housing discrimination as it relates to their health and wellbeing. Advocacy organizations such as CERA are likely to use that knowledge to: (a) promote housing rights by advocating with landlords on behalf of marginalized house-hunters and tenants; (b) influence policy; and (c) provide housing rights education to landlords, house-hunters and members of the public. The new knowledge can also be used by various community-based organizations in their work with newcomer house-hunters and tenants. Using a CBR approach I was able to provide information to newcomer participants about their housing rights and the different organizations that can help them access and keep affordable housing in Toronto's private rental market.

The next section reviews existing literature linking housing and health outcomes as well as the various theoretical frameworks that shaped my data analysis. I begin the section

by discussing different perceptions of how social determinants of health influence health outcomes and disparities. I then briefly discuss Canada's prominent role in local and international conferences on the social determinants of health. This is followed by an examination of newcomer's experiences with housing discrimination in Toronto and other jurisdictions. I go on to examine Kimberly Crenshaw's intersectionality framework as it relates to experiences of discrimination in various aspects of life. Due to a scarcity of frameworks that link housing discrimination to health, I examine two frameworks that I combine to analyze my research data: a housing as a social determinant of health framework developed by James Dunn et al., (2002), which outlines four main dimensions of housing that are important for health; and Ilene Hyman's framework that links discrimination to health.

Literature Review: Housing and Health

Perspectives on How Life Experiences Influence Health Outcomes

There are different perspectives on how life experiences influence health outcomes and health disparities. The behaviour theory views health disparities as a result of differences in human behaviours (Raphael, 2004). It argues that choices made by individuals to participate in behaviours that compromise their health, such as, smoking, not exercising, and high alcohol consumption, are the causes of health disparities. It largely blames the affected people for compromising their own health outcomes.

The social comparison approach views social distance as a determinant of health. It suggests that health inequalities in rich nations like Canada are not a result of deprivation for some, but are due to the stress that results from some people's negative perceptions of their social standing (Kawachi and Kennedy, 2002). This approach blames the have-nots for making themselves sick by envying the better-off members of society, leading to their discontent, psychosocial stress, and poor health outcomes.

Unlike the behaviourists and the social comparison approaches, the materialist/structuralist perspective attributes health disparities to social inequalities. It maintains that socio-economic conditions, such as low income, poor housing, and lack of education (or the social determinants of health), determine health outcomes of individuals, groups and nations (Wilkinson, 2006; WHO, 2008; Raphael, 2004).

Another perspective, the neo-materialist/neo-structuralist framework acknowledges the role of living conditions as determinants of health outcomes, but goes a step further to interrogate inequities that cause social inequalities, which in turn result in health disparities. This perspective questions the socio-economic and political structures that distribute resources and privileges inequitably. Such structures are also known as the structural determinants of health. The neo-structuralist framework maintains that the way resources and privileges are distributed informs the social determinants of health, such as housing, and views health disparities as a social injustice/inequity and not mere inequality (Raphael, 2004).

My research uses a neo-materialist/neo-structuralist perspective to examine how housing discrimination is a predictor of ill-health. It goes on to interrogate power structures such as social policies that create discriminatory categories and nurture systemic

discrimination; and neoliberal policies that produced the current critical shortage of affordable housing in Toronto and other Canadian centres.

Newcomers and Housing Discrimination

Canada has been an active participant in various international conferences on housing, such as the 1996 United Nations sponsored Global Summit on Housing, Habitat 2, which proclaimed its goal as “housing for all” (UN Habitat II, 1996). Its federal and provincial governments recognize housing as a basic human right (Ontario Human Rights Commission (OHRC), (2007). The Ontario Human Rights Code identifies housing as a basic human right and lists prohibited grounds of discrimination that include, race, colour, ancestry, creed, place of origin, citizenship, sexual orientation, age, marital status, family status, gender, disability and receipt of social assistance (OHRC, 2007). Its "Duty to Accommodate" clause requires landlords to provide housing to all persons and groups that are listed as “protected” by the Code, including marginalized newcomers who are disadvantaged in various ways (2007). Failure to make such accommodations is discriminatory.

Housing discrimination is “any behaviour, practice, or policy in the public or private sectors that directly, indirectly, or systematically causes harm through inequitable access to, or use and enjoyment of housing by members of historically disadvantaged social groups” (Novac, Darden, Hulchanski, Seguin, and Berneche, 2002, p.1). Despite Canada’s leading role in international conferences and other discourses on the social determinants of health, including housing, housing discrimination has persisted in Toronto’s private rental housing market and in Canada at large. The two main forms of housing discrimination are: differential impact housing discrimination and differential treatment housing discrimination.

Differential impact housing discrimination, which is experienced/overt discrimination, occurs when housing policies and regulations that are applied evenly on many people have a disproportionately negative impact on marginalized groups due to their pre-existing vulnerabilities (Ontario Human Rights Commission, 2007). As Kimberlé Crenshaw (1991) pointed out, discrimination against marginalized groups in one area of their lives intersects with the discrimination they experience in other sectors to compound the disadvantage. Various reports have exposed the prevalence of differential impact housing discrimination in Toronto's private rental housing market (Dion, 2001; Hulchanski, 1994; Hulchanski, Murdie, Dion and McDonald, 2004; CERA, 2009). Many landlords require house-hunters to provide proof of current employment, references from previous Canadian landlords and Canadian credit history, which are barriers for newcomers who just arrived in the country (CERA, 2009, 2012b; Murdie, Dion and McDonald, 2004; Hulchanski, 1994; Novac et al., 2003). The use of such screening criterion on members of disadvantaged groups, including many newcomers, is discriminatory under the Ontario Human Rights Code (Ontario Human Rights Commission (OHRC), 2007).

Differential treatment housing discrimination, which is perceived discrimination, occurs when certain people believe they are treated differently based on factors such as race, gender, class, religion, and sexuality (OHRC, 2007). The Housing New Canadians research project conducted by Ken Dion and colleagues in Toronto to investigate perceptions of discrimination by newcomer groups, namely Somalis, Polish and Jamaicans, revealed a disparity in the different groups' experiences (Dion, 2001). Overall, Somali immigrants reported more perceived discrimination at both individual and group levels than Polish and Jamaicans; Jamaicans reported more of such discrimination than Polish immigrants; women reported more perceptions of discrimination at a personal level than men, in addition to

discrimination against their groups (Dion, 2001). Other reports have highlighted the prevalence of perceived discrimination among minority groups in Toronto's private rental housing market (Hulchanski, 1993, 1994 and 1997, Dion and Kawachi, 1996; CERA, 2002, 2009 and 2012).

As David Hulchanski (1993), pointed out, differential treatment housing discrimination can also be experienced in forms other than denial to access rental housing. For instance, in Toronto some landlords require members of minority groups to pay illegal fees, such as deposits that are higher than the legally stipulated amounts, and key money¹ (Hulchanski, 1993; Preston et al., 2009 and 2011). John Yinger (1998) reported similar incidents in the United States where some landlords demanded higher rent from African American renters than what White renters paid for the same/similar housing. Such exploitation of marginalized house-hunters or renters by landlords in the housing market exacerbates the disadvantage they suffer in other spheres of life.

Discrimination has contributed significantly to homelessness among racialized newcomers as well as some Canadian-born marginalized groups (Hulchanski, Murdie, Dion, and McDonald, 2004; Hulchanski, 1993; CERA, 2002, 2009 and 2012). One example of a Canadian-born marginalized group that has experienced discrimination in Toronto's housing market and other sectors are racialized young men (May, 2015). Research by Jeff May (2015) found that young racialized Canadian-born men were experiencing homelessness in Toronto and its surrounding areas as a result of discrimination in housing and labor markets, and in schools.

¹ Ontario's Residential Tenancies Act (2006) defines key money or key deposit as an illegal additional charge made by some landlords on new tenants.

Many newcomers who are denied access to suitable homes in Toronto settle for sub-standard housing, including rooming houses or experience hidden homelessness whereby they seek shelter in their friends' or relatives' homes (Preston et al., 2009; Preston and Murdie, 2010; Preston et al., 2011; Murdie, 2008a). Among those who experience living in precarious housing and hidden homelessness are women with children, particularly racialized women of African descent (CERA, 2002; Wachsmuth, 2008). Research conducted in Toronto by Joseph Mensah and Christopher Williams (2013); found that some Ghanaian immigrants live communally with relatives because they cannot afford a home of their own. Thus, due to barriers such as discrimination in housing and labor markets, many racialized newcomers continue to experience homelessness or live in sub-standard housing for as long as five to ten years before they are able to secure appropriate and permanent homes (Preston et al., 2011).

Intersectionality

The Ontario Human Rights Code recognizes the intersection of multiple overlapping points of disadvantage experienced by people who suffer discrimination based on more than one aspect of their lives, such as gender, race and class (OHRC, 2007). Intersectionality as a framework was first coined by Kimberlé Crenshaw in the 1980s to analyze violence against “women of colour.” Kimberlé Crenshaw (1991) argued that feminism excluded the discrimination that “women of colour” experienced because of their race, and anti-racism also sidelined the gender discrimination they experienced. This demonstrates how different categories of discrimination, such as, race, class and gender are collaboratively intertwined systems and not separate pieces of experience (Andersen and Collins, 1995). Therefore separation of the different forms of discrimination that “women of colour” experience

simultaneously in their daily lives based on their gender and race further marginalizes them (Crenshaw, 1991). This phenomenon is described as political intersectionality, one of the three pillars of the framework (Crenshaw, 1991). Thus, the need for an approach that recognizes the intersection of different categories of discrimination such as race, gender and class led to the creation of her intersectionality framework (1991).

In the absence of an intersectional approach, people who belong to groups that experience different categories of discrimination simultaneously, such as “women of colour”, have to split their time and energies between two or more groups, to have their “raced” and “gendered” experiences addressed (Crenshaw, 1991). As Kimberlé Crenshaw (1991) asserted, such effort produces intersectional disempowerment. Examples that she cited include instances when “women of colour” are not willing to report abuse by their husbands to police in an effort to avoid exposing their private lives to police personnel they believe to be racially discriminatory against their communities. Such intersectional disempowerment exacerbates the vulnerability of racialized women.

In Toronto, the aggravated disadvantage experienced at the intersection of housing discrimination and other forms of discrimination has had a negative impact on the housing trajectories of affected groups, including racialized newcomers (Novac, Darden, Hulchanski, Seguin and Berneche, 2002; Hulchanski, Murdie, Dion, and McDonald, 2004; Teixeira, 2008; Hulchanski, 1993, 1994 and 1997, Mensah and Williams, 2013). Housing trajectories of individual newcomers are determined by a number of micro level factors, including occupation, age, and income, which, in turn, are influenced by macro-level structures and processes within which they occur (Hulchanski, 1994, 1997). Such structures include

government policies that create housing shortages through cuts on funding for affordable housing (Hulchanski, 1997; Preston and Murdie, 2010; Teixeira, 2006, 2011; Turner, Ross, Galster and Yinger, 2000; Preston, et al., 2009; Tanasecu and Smart, 2010; Rose, 2012).

Structural intersectionality, the second pillar of Kimberlé Crenshaw's framework, looks at the role of macro-level socio-economic structures / institutions in constructing discriminatory categories and nurturing discrimination on the basis of those groupings (Crenshaw, 1991). As Tracy Ore (2010) has argued, socio-economic structures such as the state, education and the economy are central in the creation of categories, including-race, gender and class, and for nurturing discrimination based on those categories. She also highlighted how categories are constructed in hierarchy arrangement, from superior to inferior. To illustrate her point, she cited the example of Karen Brodtkin Sacks' narrative "How Jews Became Whites", which analyzes how institutions such as the state and economy had categorized Jews as an inferior race and later re-categorized them from inferior to "superior White race" (Ore, 2010). The institution of education in its process of imparting knowledge and skills also instils social values that can include the stereotyping of certain groups as inferior (Andersen and Collins, 2013; Ore, 2010). The economy in its role of creating, controlling and distributing resources, also distributes cultural values that classify different groups in hierarchical format: superior to inferior. As David Hulchanski (1994) argued, the categories of discrimination created by the various institutions feed on one another. For instance, the hierarchical categories constructed by the state in its task of regulating society facilitate the institution of education's devaluation and stereotyping of groups regarded as inferior.

Kimberlé Crenshaw also examined how “women of colour” who are victims of rape in the United States are further disadvantaged by the lack of social structures that address their needs as racialized rape victims. They are subjected to treatment and services that are designed for White middle class victims of rape and yet their life circumstances and needs are different: characterized by systemic poverty, which is less of a problem for their White counterparts. Although their impoverished conditions are influenced by macro-level institutions, shelters for abused women only offer help that is directly related to the rape and do not address the underlying poverty situation that intensifies their suffering.

A similar situation has existed in Toronto’s rental housing market where organizations that provide housing help do not deal with marginalized house-hunters’ other needs such as access to jobs (Stakeholders, Patrick and James). Thus, marginalized newcomers often have to take low-income menial jobs as a result of racial and gender discrimination in labour markets (Canadian Mental Health Association, 2014). In turn, the low incomes they receive have a direct impact on their ability to afford appropriate private rental housing in Toronto and other Canadian metropolitan centres (Murdie, 2003, 2004, 2005, 2008a; Teixeira, 2009, 2011; Preston, Murdie and Murnaghan, 2006; Preston et al., 2009, 2011; Hulchanski, 1994). People in such situations are usually expected to seek help from their personal networks (Tanasecu and Smart, 2010). However, many of them are not always able to get assistance from members of their communities who may also lack the needed resources as a result of systemic discrimination (Preston et al., 2009, 2011; Tanasecu and Smart 2010, Anucha, 2006).

The third pillar of the framework, representational intersectionality, examined how the image of “women of colour” was represented in mainstream culture. Kimberlé Crenshaw (1991), has argued that the negative image of “women of colour” portrayed by mainstream culture ignores their location at the intersection of different forms of discrimination and disadvantage, which further perpetuates their disempowerment. She maintained that such representations have been central in the reproduction of racial and gender hierarchies in the United States. Kimberlé Crenshaw (1991) described two important aspects of representational intersectionality that have disadvantaged “women of colour” as, (1) the way in which their images are produced based on race and gender stereotypes and, (2) how critics of racist and sexist representation disregard issues that concern “women of colour”. She pointed out how negative representation of the group has served to reproduce gender and race hierarchies that have further devalued and disempowered its members as the “other” in the United States. Kimberlé Crenshaw (1991) cited the disparity between the non-prosecution of a White pop star, Madonna, for performances that insinuated group sex on stage, and her portrayal of ‘the seduction of a priest’, versus the prosecution of the ‘2 Live Crew’, a racialized musical group, for obscenity on stage, as one example of unfair treatment that can result when a group is represented as the “other”.

Evelynn Hammonds (1995) described how negative media representation of African Americans portrayed them as the “other” who carried sexually transmitted diseases as a result of irresponsible behaviours and how such negative portrayal has been used as justification for their unfair treatment in society. She cited the Tuskegee syphilis experiment on African American men in the United States as one example of such cases. Evelynn Hammonds (1995) argued that their image as the “other” depicted them as people who deserved to have syphilis

and to die from it. Negative representation of a group is likely to result in its being devalued and treated unfairly by society (Crenshaw, 1991). Hence, the Tuskegee syphilis experiment went on for forty years before society recognized it as offensive. Another example of unfair treatment of “othered” groups in the United States was cited by John Yinger (1986, 1991, 1998), who described cases where African Americans sometimes paid higher rent than White tenants did for equivalent rental housing, which is differential treatment housing discrimination.

In Toronto’s private rental housing market, groups that are represented as the “other” are usually treated unfairly (Hulchanski, 1994). Preston et al. (2009 and 2011) maintained that certain visible minorities, refugees and asylum seekers usually experience challenges in accessing housing as a result of their identities as racial minorities and as refugees. Carlos Teixeira (2006; 2008) discussed challenges faced by “Black Africans” in Toronto’s private rental market due to their membership in different discriminated categories. In Toronto, some landlords discriminate against “Black” single mothers who are viewed as belonging to low income households that are stereotyped as not able to pay their rent (Hulchanski, 1994; CERA, 2009). As David Hulchanski (1994) has maintained, earning a low income does not necessarily mean people will not pay their rent. Past research has revealed various strategies that low-income households use to supplement their incomes, for example, getting food from food banks, in order to pay rent (Daily Bread Food Bank, 2013; Hulchanski, 1994). The Ontario Human Rights Code (the Code) thus calls for flexibility in the application of rules and policies in order to protect groups whose identities locate them at the intersection of multiple forms of discrimination.

Housing and Health

Canada has participated in various international assemblies on the importance of strengthening the social determinants of health, including housing. Its Ottawa Charter for Health Promotion includes housing as a social determinant of health among other determinants such as peace, education, food, income and a stable ecosystem (World Health Organization (WHO) 1986). Through commitments such as the Canada Health Act, 1984, and the Ottawa Charter for Health Promotion, 1986, Canada committed to strengthen the social determinants of health, including housing, in order to reduce health disparities.

Numerous reports have documented the different pathways through which various injustices and deprivations can lead to negative health outcomes and increase health disparities (Raphael, 2004; Galabuzi, 2004; Bryant and Rioux, 2006). As housing is a social determinant of health, deficiencies in any of its characteristics are possible predictors of ill-health (Dunn, 2002; Raphael, 2004; WHO, 2008). James Dunn et al., (2002) developed a model that describes housing's three main characteristics that are important for the protection of its inhabitants' health. These are, the material, meaningful, and the spatial dimensions of housing. (See table 1 on next page).

Table 1: Housing Dimensions and Health

Housing Dimension	Characteristics of housing included in the dimension
Material dimension	The physical being of a home, such as its state of repair; its ability to protect occupants from various forms of pollution, including chemical or biological. The cost of housing is also an important factor— unaffordable housing has an impact on households’ ability to meet other basic necessities, including food, transportation and clothing. Deprivation of basic necessities has a negative effect on health. The size of a home determines level of comfort. A home that is too small for its occupants results in overcrowding.
Meaningful dimension	Refers to housing as a place of refuge. Home provides a sense of self, belonging, stability and continuity, as well as social status to its inhabitants. Home is where people build strong family and friendship ties. It is therefore an important place for building social networks, which is essential for preventing social isolation, a determinant of one’s health.
Spatial dimension	Represents the quality of a home’s surroundings, including its physical and social environments. Home environments expose people to various social values, expectations and behaviours that can affect their health outcomes. Immediate surroundings can also expose people to biological and chemical pollutants that are harmful to health.

Source: Dunn et al (2002)

Material Dimension of Housing:

The material dimension of a home includes its physical characteristics and its cost in relation to the household’s income (Dunn et al., 2002). As James Dunn et al., (2002) pointed out, while a safe home is capable of protecting its inhabitants from harmful exposures such as air and water pollution, a defective one can have an opposite effect. For example, a house with insufficient ventilation is likely to develop dampness that can promote the growth of mould, which in turn, can cause respiratory diseases (Dunn et al., 2002). Housing that is inadequate in size leads to overcrowding that can provide pathways to physical and mental health

problems for its residents (Bryant, 2004; Dunn, 2002). James Dunn et al. (2002) also pointed out how issues such as pest infestations in a home can contribute to negative health outcomes. Allergic reaction to antigens from pests such as cock roaches is the main cause of asthma among children in poor neighbourhoods (Fuller-Thompson, Hulchanski and Hwang, 2004).

In addition to a home's physical characteristics, its cost has a direct effect on inhabitants' ability to meet their other needs, including food and clothing (Raphael, 2004). Past research has revealed the great extent to which affordability is usually a challenge for low-medium income families, including many newcomers in Toronto and other jurisdictions (Murdie, 2003, 2004, 2005; Preston et al., 2011). As Robert Murdie (2003, 2004, and 2005) and Valerie Preston et al. (2011) have argued, many newcomers and other low-income households spend over fifty percent of their incomes on rent, which leaves them with hardly enough money to meet their other basic necessities such as food and clothing. Deprivation of such basic necessities can expose them to negative health outcomes. In addition to creating deprivation of other basic needs, unaffordable housing can lead to stress that is likely to affect health outcomes (Bryant, 2004). A report by the Centre for Research on Inner City Health (CRICH) (2010) on the 'REACH 3 Health and Housing in Transition' study, showed that people without a healthy place to live, encounter serious physical and mental health problems and also have challenges accessing the health care system.

Meaningful Dimensions of Housing

The meaningful dimension of a home refers to the meaning ascribed to it by its inhabitants in many different societies across the world. However, the meaning discussed by Dunn et al.,

pertains to Canada and other Western Societies' contexts (Dunn et al., 2002). They defined the centrality of a home as its being the place where people depart from and come back to at the end of their day. By providing refuge, home instils a sense of belonging and stability for its residents. Stable housing fosters a sense of continuity and ontological security by providing needed answers to questions pertaining to daily existence, which in turn fosters a sense of control that is an important element for positive health outcomes (Dunn et al., 2002; Dunn, 2013). Lack of ontological security and control on current experiences can lead to loss of control of future experiences, which John Murphy (2008) described as colonization of the future. He argued that loss of control of future experiences results in alienation and being exposed to various life threats. Dunn (2013) also described housing and home as a place for social interactions that shape family, child development, gender, wealth, identity, culture and social relationships that are crucial indicators and determinants of health. Home provides space for interaction with friends and family and thus promotes social networking, which is essential for preventing social isolation, a determinant of health (Dunn, 2002; Galabuzi, 2004; Labonte, 2004).

Doran, Misa and Shah (2013) pointed out that people who are deprived of the meaningful dimension of a home due to homelessness or precarious housing are over-represented among those who use hospital-based acute care services in New York. They argued that a lack of government investment in the social determinants of health, such as housing, contribute to the United States' steep healthcare costs.

Spatial Dimension of Housing

The spatial dimension of housing relates to a home's immediate surroundings and how that can affect the health of its inhabitants. A home's immediate surroundings can expose or protect inhabitants from various health hazards and influences. For example, a neighbourhood can provide needed services and supports such as healthcare facilities; sources of information; safe environment for exercise; needed retail outlets; protect residents from physical and biological dangers; and can influence children's values with regards to education and professional occupations (Dunn et al., 2002; Dunn, 2012; World Health Organization, 2004). For instance, children who grow-up in neighbourhoods with no role-models for certain occupations are not likely to aspire to enter those occupations. As James Dunn (2012) pointed out, residential redevelopments such as Toronto's Regent Park revitalization can help to expose children from low-income families to educational and professional occupations they would otherwise not have knowledge of.

People who live in neighbourhoods that are unsafe or perceived to be unsafe are likely to experience stress from constantly worrying about their safety (Dunn et al., 2002, 2012, 2013b; Maier, n.d). Those who reside in poor neighbourhoods are likely to have higher adolescent pregnancies, more frequent hospital visits, and lower life expectancies (Walchsmuth, 2008). Existing literature has indicated higher incidents of overweight children and youth in neighbourhoods that are of lower socio-economic status as parents limit their children's outdoor activities in an effort to protect them from perceived danger (Oliver and Hayes, 2005; Maier, n.d.). The World Health Organization (2004) linked living in poor and unsafe neighbourhoods to reduced physical activity, less community involvement and

opportunities for socialization. Fuller-Thompson, Hulchanski and Hwang (2004), argued that poor neighbourhoods are likely to expose people to environmental pests such as cockroaches.

Discrimination and Health

Discrimination is a social determinant of health (Hyman, 2009; Agudelo-Suarez et al., 2011; World Health Organization, Commission on Social Determinants of Health, n.d.). As the World Health Organization (WHO) Commission on the Social Determinants of Health (n.d.), has maintained, the lower the socio-economic position a person holds on the social gradient, the worse-off their health outcomes are likely to be. Thus, inequalities in health are the outcome of accumulation of health determinants such as economic deprivation, discrimination, and hazardous living and working conditions by members of the most disadvantaged groups, who, as a result carry a disproportionate share of health problems (Borrell, et al., 2009). The WHO Commission (n.d.) described how the unequal distribution of health determinants is a human-made phenomenon.

Ilene Hyman developed a framework that outlines direct and indirect pathways through which discrimination can lead to ill-health. Through the direct pathway, discrimination causes chronic stress to the discriminated person. This triggers the body's stress response system to produce stress chemicals, such as adrenalin and cortisol, which are harmful to health (Hyman, 2007, 2009; Bryant, 2004; Raphael, 2004, 2005). The indirect pathway involves discrimination's unfair distribution of opportunities and privileges among

society members, including job and education prospects (Hyman, 2009). Lack of access to such opportunities can lead to deprivation of basic necessities of life, a predictor of ill-health.

Studies conducted by researchers at the Society for Neuroscience in New Orleans indicated that stress chemicals such as adrenalin and cortisol interfere with the normal working of the part of the brain responsible for higher cognitive functions (DiSalvo, 2012). Jason Snyder et al. (2011) also explained how stress hormones damage neurons in the hippocampus part of the brain and inhibit the genesis of new ones. A deficiency in the number of those neurons compromises the body's ability to cope with stress—stress resilience, which in turn, can result in cognitive impairment that affects functions such as memory, ability to learn new things, and can also lead to anxiety and depression (Snyder et al., 2011). Events that induce chronic stress, such as experiences of discrimination are thus likely to lead to mental health conditions. In addition to their impact on a person's mental health, stress chemicals also interfere with the normal function of other body organs and systems such as the cardio-vascular system, resulting in chronic physical health problems that include hypertension and heart diseases (DiSalvo, 2012).

As systemic discrimination is deeply rooted in the policies and operations of various socio-economic institutions, discriminated groups experience discrimination in various aspects of their lives, including education, labour and housing markets (Crenshaw, 1991; Williams and Mohammed, 2008; Ore, 2003; Hulchanski, 1994).) Since the different categories of discrimination intersect to produce disadvantage that is greater than the sum of the individual categories (Crenshaw, 1991), discriminated groups are likely to experience

deprivation. Such deprivation, as Ilene Hyman (2007, 2009) argued, is likely to result in negative health outcomes.

Discrimination on the basis of gender has produced negative health outcomes for women through various routes, including, discriminatory feeding patterns that deprive girls of needed nutrition in some countries, violence against women, unfair division of labour in households, women's lack of decision making power in matters that affect them and limited access to opportunities (WHO Commission, n.d.; Sen and Ostlin, 2009). The WHO Commission (n.d.) pointed out that women in general earn less than men for equivalent jobs and have less access to education and employment as a result of gender discrimination. They thus carry a disproportionate burden of the determinants of health and are therefore more likely to experience health challenges than their male counterparts (WHO Commission, n.d.).

Research in Europe has associated racial discrimination with negative health outcomes, whether the discrimination is perceived or real/overt (Borrell, et al., 2009; Agudelo-Suarez et al., 2011). Perceived discrimination is a social stressor that can lead to anxiety, depression, and other mental health illnesses as well as physical health problems and can lead to risky behaviours such as smoking (Hulchanski, Murdie, Dion and McDonald, 2004; Mohammed and Williams, 2007; Borrell, et al., 2009; Agudelo-Suarez, 2011).

In Spain research has linked experiences of perceived discrimination with poor health outcomes (Agudelo-Suarez et al., 2011). The research, which focused on areas in which perceptions of discrimination were commonly reported, including, workplaces, immigrant status, and physical appearance, made the following conclusions: a) those who reported perceived workplace discrimination were more likely to report self-perceived poor health than

those who did not; b) those who reported perceived discrimination on the basis of their immigrant status were more likely to report anxiety and insomnia; c) and those who reported perceived discrimination based on physical appearance, had highest reports of physical and mental health problems (2011). Ken Dion et al., (2002) argued that since discrimination is a social stressor that is unpredictable and uncontrollable by the victim; its negative impact is likely to be more intense than that of stressors that can be predicted and controlled. Research conducted on Vietnamese youth refugees in 1996 by Liebkind in Finland reported prejudice and discrimination as the strongest single predictor of stress (Dion, 2002).

Many racialized newcomers in Toronto face discrimination in the labour market and have to take low-paying menial jobs that limit their chances to access housing in safe neighbourhoods (Hulchanski, 1993, 1994). Such experiences have exacerbated their socio-economic downward mobility (Preston, et al, 2011; Lockhead, 2003) which, as Ilene Hyman (2007) argued, influences their health outcomes negatively. Ken Dion and Kawachi's 1996 analysis of previous surveys on prejudice and discrimination against six minority groups in Toronto, including "Chinese, Blacks, South Asians" revealed more experiences of perceived discrimination among visible minorities and they associated those experiences with stress (Dion, 2002).

In conclusion, numerous studies have revealed prevalence of various forms of housing discrimination against groups perceived as inferior in Toronto and other Canadian centres as well as in other jurisdictions (CERA, 2002, 2009; Hulchanski, 1994, 1997; Yinger, 1991; Teixeira, 2006, 2008, 2009, 2011; Dion, 2001; Dion and Kawachi, 1996; Novac, Darden, Hulchanski, Seguin, and Berneche, 2002). Other existing literature related housing

deficiencies to negative health outcomes (Dunn, 2002, 2012, 2013; Doran, Misa and Shah (2013; Fuller-Thompson, Hulchanski and Hwang, 2004; Bryant, 2004; Labonte, 2004; Thomson, Thomas, Sellstrom, and Petticrew, 2009). Some studies have associated experiences of discrimination with pathways to negative health outcomes (Hyman, 2007, 2009; Dion, 2002, 2003; Mohammed and Williams, 2007; Jasinskaja-Lahti, Liebkind, and Perhoniemi, 2007). However, there has been a scarcity of literature that links housing discrimination experiences to negative health outcomes. My research filled that gap. Using a neo-materialistic perspective, it explored the experiences of newcomers with housing discrimination in Toronto and their perceptions of how it affected their health outcomes.

Outline of Chapters

Chapter Two focuses on research methodology, in which I discuss my application of the qualitative research methodology; community-based research (CBR) approach that contributed significantly in shaping my research process; recruitment and selection of research participants; semi-structured one-on-one interviews that I used to collect data; data collection timelines, locations and process; data transcription, its organization, analysis and interpretation; dissertation write-up; issues relating to the validity and reliability of data; and limitations and delimitations of my study.

Chapter Three explores newcomers' experiences with differential impact housing discrimination. I begin with an overview of newcomers' housing search process and then go on to examine their current housing situations. I analyze the various forms of differential impact housing discrimination reported by newcomers; facilitators to accessing private rental housing in Toronto; factors that have nurtured housing discrimination; and participants' suggestions for fighting housing discrimination and improving the housing situation of marginalized newcomers and other disadvantaged groups.

Chapter Four analyzes barriers experienced concurrently with differential impact housing discrimination. . I examine the shortage of affordable private rental housing in Toronto; transitional housing used by newcomers; barriers to accessing private rental housing; and dissimilarities in newcomers' experiences with housing discrimination.

Chapter Five explores newcomers' perceptions of how their experiences with housing discrimination related to negative health outcomes. I apply two frameworks to analyze these

perceptions: housing as a social determinant of health and discrimination as a social determinant of health. I begin the chapter with a brief outline of the two frameworks. (More detailed information about the frameworks is given in the Literature Review, Chapter One).

In Chapter Six, I conclude this dissertation with a summary of my key findings and their contribution to the body of knowledge on housing discrimination.

CHAPTER TWO:

RESEARCH METHODOLOGY

Introduction

The methodology, approach and methods that I used for my inquiry, from data collection to the interpretation of findings, all played a central role in determining my research process and findings. This chapter discusses the various approaches that I used to conduct my research: the qualitative research methodology; adopting a community-based research (CBR) approach; engaging in semi-structured interviews for data collection; data analysis and interpretation decisions; and my approach to the writing of research findings. It also covers the processes that I followed in using the different approaches. The chapter also gives an overview of issues pertaining to the validity and reliability of data and the limitations of my study.

Community-Based Research Approach

I used a qualitative methodology for my research to explore newcomers' experiences with differential impact housing discrimination in Toronto's private rental market. Proponents of qualitative methodologies, such as, John Creswell (2007, 2009); Norman Denzin and Yvonna Lincoln (2011); Sandra Kirby, Lorraine Greaves and Colleen Reid (2006), informed my use of the methodology. John Creswell (2009, p. 4) defined qualitative research as “a

means for exploring and understanding the meaning individuals or groups ascribe to a social or human problem”. Sandra Kirby, Lorraine Greaves and Colleen Reid (2006) maintained that qualitative research focuses on people’s lived experiences. The field of qualitative methodology is both interdisciplinary and transdisciplinary; it straddles different disciplines, including humanities and social sciences, and encompasses multiple paradigms such as the interpretive, postmodern, feminist and the critical worldviews (Denzin and Lincoln, 2011).

My research explored the lived experiences of newcomer participants with housing discrimination, particularly differential impact housing discrimination in Toronto, in order to understand their perceptions of the issue while also integrating an action component that can help to foster positive change. The research also sought the perspectives of stakeholder participants whose work includes assisting house-hunters and tenants, advocating with landlords on their behalf, and educating house-hunters, landlords and other interested parties about housing discrimination and housing rights. The qualitative methodology provided necessary tools to meet my research needs. Its iterative and cyclical approach to research (Marshall, 1996) provided the flexibility that I needed to meet my research needs throughout the research process. For instance, I was able to alternate between data collection and transcription which enabled me to learn from previous mistakes and to improve the interview processes.

Among the qualitative methodology paradigms that resonated with my critical paradigm was the advocacy and participatory worldview (Creswell, 2009). It informed my choice of an inquiry approach that promotes participants’ involvement in the interpretation of research findings, in addition to data collection. Such involvement of participants helps to align

research findings with their lived experiences, which can promote the formulation of appropriate strategies that can benefit participants and other marginalized groups. As the advocacy and participatory paradigm seeks to address the needs of marginalized people through positive change, it privileges research that incorporates an action component that can help to foster such change (Creswell, 2009). Using the critical paradigm enabled me to examine the intersectional nature of racialized and gendered newcomers' experiences with housing discrimination. By focusing on intersectionality, I was able to interrogate the various layers of disadvantage/barriers experienced concurrently with differential impact housing discrimination. Such an approach can facilitate identification of more holistic strategies to promote positive change in the housing situation of newcomers.

My rationale for using CBR was informed by my critical worldview that is grounded in critical theory expounded by scholars such as Paulo Freire (2005, 2007). CBR draws from critical theory which seeks to understand existing power structures and dynamics that create and nurture inequity, and to have an action component that promotes positive change (Minkler and Wallerstein, 2008). CBR facilitates the inclusion of an action component in research in order to foster such change. The following are other CBR characteristics that contributed to making it the most appropriate approach for my research:

CBR is community-based: CBR has a “community-based rather than merely community-placed focus that facilitates engagement of people experiencing the issue under investigation, as active participants and not passive research subjects” (Minkler and Wallerstein, 2008, p. 5). My consultations with a community-based organization on housing discrimination to get their views on differential impact housing discrimination during my research design phase, helped

to inform my research focus and question. Through such consultations I was able to incorporate participants' feedback on my research design, as well as engage participants in data collection and the interpretation of findings. Such involvement of participants helps to include them in bringing their concerns to the centre of knowledge construction, a necessary step for positive change that can help to improve their situations.

Participatory data interpretation: CBR facilitates the engagement of participants in various aspects of the research process, including data interpretation (Clements-Nolle and Bachrach, 2008). Suzanne Cashman et al. (2008) illustrated the benefits of engaging participants in data analysis and/or interpretation and described how such processes engaged their participants in providing in-depth interpretations of the issue under investigation, which helped to make the findings more representative of their lived experiences and enhanced the validity and trustworthiness of the research. As the interpretive paradigm states, reality is multiple and dependent on the individuals narrating their stories and thus constructing their reality based on lived experiences (Lincoln, Lynham and Guba, 2011). Engaging participants in the interpretation of the research findings on their lived experiences helped to align my research findings with those experiences.

Co-Learning: Using a CBR approach provides a platform for co-learning between researcher, participants, and all other interested parties (Minkler and Wallerstein, 2008). While I was learning about the various ways that newcomer participants experienced differential impact housing discrimination in Toronto's private rental market, they also had an opportunity to learn from me about their housing rights and the various organizations that

offer housing-help. I provided that information to all newcomer participants during interviews. (See Appendix A for information on housing rights and housing help).

Dissemination of research findings to community-based organizations provided them with access to new knowledge about the various ways that newcomers experienced differential impact housing discrimination; barriers experienced concurrently with differential impact housing discrimination as perceived by participants; and participants' perceptions of their experiences in relation to wellbeing and health. Thus, while I gained a significant amount of knowledge about my research topic from community-based organizations in the design phase of my research project, they also had an opportunity to learn from my research findings (see Appendix B).

Balancing Research and Action: Kristen Clements-Nolle and Ari Max Bachrach (2008) highlighted the importance of CBR's action component that includes outreach and education. Since settlement organizations and other community-based agencies are often some of the first points of contact for newcomers arriving in Canada, dissemination of the new knowledge to such organizations enhances their outreach work with newcomers as well as with landlords and other interested parties. The new knowledge can help such organizations to formulate more appropriate strategies that can improve newcomers' housing situations. For example, community-based organizations can start to include housing rights and housing-help information in the flyers/pamphlets they give to newcomers that come to them for settlement help, which according to information gathered from my research interviews, was not the case in the past.

Ability to disseminate findings to various interested parties in an accessible language:

Nina Wallerstein and Bonnie Duran (2008) have argued that the use of overly technical language in communicating with research participants can further alienate them and re-enforce power imbalances between researcher and participants. A CBR approach facilitated my dissemination of research findings to participants and other interested parties using language and media that are accessible to them. Below are the different ways I have disseminated my research findings using language that is appropriate for each respective audience:

- a) Dissemination to participants: I reported my initial analysis of findings to two groups of research participants, newcomers (see Appendix C) and stakeholders (see Appendix D) and sought their feedback. The report-back process provided an opportunity for me to disseminate my findings in a summarized format using language that is accessible to each group. It also created space for me to clarify misunderstandings and to respond to participants' questions.
- b) After incorporating participants' feedback into my data interpretation, I provided summarized copies of the findings (see Appendix B) to community-based organizations that participated in my research in various roles.
- c) A copy of this dissertation will be available in the York University library for use by fellow students and faculty as a resource on differential impact housing discrimination.
- d) Another copy of my research findings will be available to the public on my website.

Empowering process: CBR's reflective processes promote the development of emancipatory knowledge that can empower participants by enhancing their capacity to use available resources such as housing advocacy services provided by CERA and other community-based organizations. Use of such services can help to increase their chances of getting and keeping affordable private rental housing in Toronto. Engaging with participants and listening to their stories enhanced my knowledge and capacity to advocate for change that can help to promote enforcement of housing legislation in Toronto and Canada at large.

Ability to address health concerns: As argued by Meredith Minkler and Nina Wallerstein (2008), CBR has the ability to address health outcomes. By educating interested parties about the different ways newcomer participants experienced differential impact housing discrimination in Toronto's private rental market, barriers experienced concurrently with differential impact housing discrimination as perceived by the newcomer participants, and the affected participants' perceptions of differential impact housing discrimination in relation to their health and wellbeing, my research findings may facilitate change that can improve newcomers' housing situation in Toronto.

Advocacy and other community organizations can use the new knowledge as a tool in their efforts to influence changes to the very structures that allow housing discrimination to persist. Providing newcomer participants with information on their housing rights and where to obtain housing-help opened an opportunity for them to enhance their capacity to access and keep private rental housing in Toronto, which can reduce their chances of experiencing stress, anxiety and any other health problems associated with housing discrimination.

My research was not able to incorporate all CBR tenets due to various limitations such as, time and financial constraints; and the conflict between some of the approach's requirements and my educational institution's ethics requirements, discussed in the next paragraphs. However, my research benefited from adopting a CBR approach in the areas discussed earlier. Through collaboration with CERA, I was able to identify and “begin[s] with a research topic of importance to the community with the aim of combining knowledge and action for social change to improve community health and eliminate disparities”, which is a CBR requirement (Flicker, 2008, p.22).

Engaging participants equitably in all phases of the research project is a CBR requirement (Minkler and Baden, 2008). Such involvement of participants was not conceivable due to a number of factors that include financial, time, and skills constraints

1. Involvement of participants in the choice of study instruments is another CBR tenet (Minkler and Baden, 2008). Due to factors such as time and financial limitations as well as the lack of necessary technical skills, I was not able to engage participants in the choice of the research instruments that I used: qualitative methodology, community-based research (CBR) approach, one-on-one semi-structured interviews for data collection, as well as data analysis and interpretation approaches. I did not have the necessary resources and skills to provide the training that most participants would need in order to make informed decisions on such technical matters, resulting in a dilemma as CBR calls for the

involvement of research participants in the choice or formulation of methods and approaches to research (Minkler and Baden, 2008).

2. My research did not engage participants as data collectors, a requirement for CBR approach (Minkler and Baden, 2008). The timeframe for my research and available resources and skills did not allow for such participant involvement. Furthermore, my academic institution's research ethics requirements did not allow for participatory data collection as this may compromise participants' anonymity and the confidentiality of their information.
3. Although I involved participants in the interpretation of research findings, I did not engage them in the analysis of data due to limitations that include my use of Nvivo data analysis software, which requires some technical training before one can use it. Financial resources to pay for their training needs were not available to me. , In addition, my institution's research ethics requirements for confidentiality of participants' information did not permit the handling of raw data by anyone other than my dissertation supervisor and me.

Recruitment and Selection of Research Participants

Recruitment of research participants was ongoing from the time I received research ethics approval in January 2013 to June of that same year. I used email and telephone communication to invite stakeholder participants to participate in my research.² Two

² I referred to these participants as stakeholders and not key informants for the following reasons: Unlike key informants, stakeholders as employees of agencies that serve house-

stakeholders were recommended to me by a prominent housing researcher at York University on the basis of their outstanding track record in the area of newcomer housing in Toronto and the close relationship between their work and my research interests. I identified two other stakeholder participants through referral and internet research, respectively, and used email communication to invite them to participate in my research. Each of the four stakeholder participants worked or had previously worked in the area of newcomer housing in different capacities. Each stakeholder signed a consent form before participating in an interview (see Appendix E). Using a snowball technique I was able to get a total of eight newcomer participants. Four of those newcomers were referred to me by two stakeholder participants. In turn, two of the four newcomer participants also referred another two newcomers to my research. More newcomer participants were also referred by other newcomers that I had recruited using a flyer and some were referred by friends.

To reach members of the public, I posted a recruitment flyer (see Appendix F) on bulletin boards in various public places across Toronto, including, laundry rooms, public libraries, bus terminals, and on the Kijiji website (an online platform where different communities market goods and services). The flyer gave my name, study program, educational institution, and my contact details. It also outlined the purpose of my research,

hunters and tenants are affected by policies and regulations that control the provision of and access to private rental housing. They also uphold those same policies and regulations through their participation as housing officers and /or advocacy workers. Furthermore, they are not involved in the formulation of the policies and guidelines. (Institute for Health Policy Solutions; Jon H. Rieger cited in Blakewell Reference Online; Association for Qualitative Research-UK).

eligibility for participating in the research, method of data collection (one-on-one interviews), an approximate duration of each interview (one hour), and the honorarium to be given to participants. I was able to get eight newcomer participants through the flyer.

There was a need to select potential participants from the many people that expressed interest in the research, approximately thirty newcomers in total. I used a purposeful sampling technique to select the best candidates for my research. As John Creswell (2009, p. 178) argued, “the idea behind qualitative research is to purposefully select participants... that will best help the researcher to understand the problem and the research question.” I asked three to four pre-screening questions to select the most appropriate sample. Screening questions focused on the person’s country of origin, their duration of stay in Toronto from the time they migrated, if their experience was with private rental housing, and if they lived with family members or as single individuals. By asking such questions I was able to eliminate people that had responded to my flyer even though they did not meet my requirements. For example, people that had been in Toronto for much longer than ten years were excluded. My rationale for including a question about a person’s family status was to ensure inclusion of both types of newcomers in my research: those that live as single individuals and others living with family members, in order to learn about their different experiences and perceptions. Two of the nine male newcomer participants as well as two of the eight female newcomer participants, lived as single individuals.

A few weeks into the recruitment phase, I changed one of the criteria that I had used for newcomer participant selection to include people that had been in Canada for up to ten years instead of the initial five-year maximum limit (stated in my research proposal). The change

was necessitated by a need to accommodate some potential participants that could help to enrich the diversity of my research sample in response to some emerging themes. As a result of the change I was able to find six more potential participants, including the only White female participant. Including more White participants became necessary after my interviews with two other White participants had indicated experiences that were distinct from those of the rest of the participants who were all racialized. Overall, a lot more racialized newcomers responded to my request for research participants than White newcomers. This and other notable inconsistencies between White and racialized participants will be discussed in more detail in later chapters.

Table 2 below contains some demographic information on newcomer participants. Pseudonyms were used in order to maintain participants' anonymity and ages are approximate.

Table 2: Newcomer participants' demographic information

Name	Gender	Age	Race/Ethnicity	Origin Country	Duration in Canada	Migration Status	Family Status
Adriana	F	45	White	Armenia	6 years	Landed	Family
Arizona	F	38	Latina	Mexico	9 years	Not sure	Single
Atika	F	40	Asian	Pakistan	2 years	Landed	Family
Mila	F	35	Asian	Sri Lanka	3 years	Landed	Family
Jason	M	38	White	Greece	3 years	Landed	Family
Joe-One	M	45	African	Nigeria	2 years	Landed	Family
Maria	F	45	African	Angola	6 years	Refugee	Family
Naomi	F	35	African-Caribbean	Jamaica	7 years	Landed	Single
Nathan	M	35	African-Caribbean	St Lucia	2 years	Landed	Family
Shina	F	32	Asian	Nepal	3 years	Landed	Family
Michael	M	55	African	Zambia	7 years	Refugee	Family
Paul	M	30	White	Austria	3 years	Landed	Single
Peter	M	40	African-Caribbean	Barbados	2 years	Landed	Family
Sandra	F	38	African-Caribbean	Guyana	6 years	Landed	Family
Shica	M	36	Asian	India	5 years	Landed	Family
Josi	M	30	Asian	India	5 years	Landed	Single
Yussuf	M	52	African	Egypt	3 years	Refugee	Family

Newcomers that I interviewed migrated from countries in four different regions: Africa, Europe, Asia, and South America. Fourteen were racialized and three were White. Aside from race, they had several characteristics in common. Most of them were highly educated professionals who had high-income jobs in their countries of origin. Thirteen of them, three White and ten racialized newcomers, migrated under the economic/skilled worker class. These landed immigrants brought substantial savings that ranged from \$10,000 to \$20,000 Canadian dollars each. In terms of educational qualifications and financial resources the thirteen immigrants were on a level playing field upon their arrival in Toronto, regardless of their disparate racial backgrounds.

I also interviewed stakeholder participants representing community organizations working in housing or related services. Their role was to provide information on housing discrimination from the perspective of service-providers. Through working with house-hunters and tenants in the affordable rental housing market they gained knowledge that was essential for my research. The following is descriptive information about stakeholder participants and the different organizations they represent:

- a) Stakeholder James is a male participant who has worked for a Toronto advocacy organization that fights for housing rights by advocating with landlords on behalf of house-hunters and tenants. The organization also conducts housing rights education with landlords, house-hunters, tenants, and members of the public. James has worked in the area of housing discrimination in Toronto for about fifteen years. His organization does advocacy with landlords on behalf of house-hunters and tenants in Toronto's private rental market. The organization also does education outreach work where it educates

landlords and their representatives, as well as house-hunters and members of the public about housing rights and housing discrimination.

- b) Stakeholder Diane is a social worker who works in a community health centre in one of Toronto's low income neighbourhoods. The center provides assistance to residents in many different areas, such as primary health care, settlement, and housing. Diane's clients include newcomer house-hunters and tenants in Toronto's private rental housing market. She has also been involved in helping newcomers facing housing discrimination, including those affected by Canada's Designated Countries of Origin (DCO) legislation that came into effect in 2012. According to Citizenship and Immigration Canada (CIC), DCOs "include countries that do not normally produce refugees... respect human rights and offer state protection". As a result of the 2012 legislation, refugee claimants from DCOs are treated differently than those from other countries. More details about the fate of refugee claimants from DCOs in Toronto's private housing market will be discussed in subsequent chapters.
- c) Stakeholder Patrick is a male participant whose work includes dealing with newcomer housing issues in Toronto. He has also served in various capacities in different agencies whose work includes newcomer housing. Although Patrick is not currently involved in frontline duties, he has worked with frontline housing workers from different neighbourhoods across Toronto. He presently works in a community neighbourhood organization that works with residents of one of Toronto's low-income neighbourhoods on various issues, including settlement and housing.

d) Stakeholder Alice is a female participant who has worked in one of Toronto's homeless shelters for women. The shelter houses homeless women and their children and helps them to access various services, including affordable private rental housing. As a frontline worker her duties included helping women to find private rental housing. Her clients included women that were living in the shelter and others that visited the homeless shelter to seek help with a variety of issues including house-hunting. Through her work, Alice became knowledgeable about housing discrimination and the various pieces of legislation on housing rights.

Data Collection Method: Semi-Structured Interviews

Over a period of approximately four months (from mid-January to mid-June 2013), I conducted semi-structured interviews to collect data from newcomer participants on their experiences with differential impact housing discrimination in Toronto's private rental housing market. . Semi-structured, one-on-one interviews with seventeen newcomers yielded detailed narratives of their experiences with housing discrimination in Toronto's private rental market. Newcomer participants responded to questions that sought answers for the following three main questions:

- 1. What are the different ways in which newcomer participants have experienced differential impact housing discrimination in Toronto's private rental market?*
- 2. What are newcomer participants' perceptions of the barriers experienced concurrently with differential impact housing discrimination?*

3. *What are newcomer participants' perceptions of differential impact housing discrimination as it relates to their wellbeing and health?*

I also interviewed four stakeholder participants that worked in various capacities in the area of newcomer housing in Toronto. The four stakeholder participants represent four community organizations that provide a variety of services, including housing advocacy to house-hunters and tenants in Toronto. Descriptions of their work and organizations have been provided in previous pages. Stakeholder participants responded to questions that sought answers for the following three main questions:

1. *What are stakeholder participants' experiences with private rental housing discrimination against newcomers in Toronto?*
2. *What are the reasons for the persistence of housing discrimination in Toronto despite stipulations against it by the Ontario Human Rights Code and other government legislation and policies?*
3. *How can the effectiveness of regulations and policies against housing discrimination be enhanced?*

Although questions for stakeholder participants were worded differently from those asked to newcomer participants, responses to those questions supported my research goal, to find out: (1) the various ways in which newcomer participants experienced differential impact housing discrimination; (2) how newcomers perceived barriers they experienced concurrently with differential impact housing discrimination. (3) and newcomer participants' perceptions

of differential impact housing discrimination as it relates to their health and wellbeing. Stakeholders' indirect experiences with housing discrimination enabled them to provide responses that contributed important insights to my research findings.

I chose face-to-face, semi-structured interviews for my data collection because their open-endedness allowed for some flexibility in the order and format of interview questions when necessary. They allowed for what Kirby, Greaves and Reid (2006, p. 134) described as a “give and take between the researcher and the interviewee as adjustments are made.” Having room for such flexibility allows the researcher to adjust the format and/or order of research questions during interview processes, when necessary. The use of semi-structured interviews enabled me to adjust my interview guides continuously to incorporate emerging needs and themes and to probe for more detailed responses. As Perakyla and Ruusuvuori (2011) have maintained, such interviews enable researchers to access detailed accounts of people's lived experiences, as well as their perceptions of reality in relation to the phenomenon under investigation, which would otherwise be hard to reach.

Data Collection Timelines, Locations and Process

I commenced data collection in late January 2013 with two stakeholder participants and conducted the rest of my interviews between February and June 2013 in various locations throughout the city of Toronto. Qualitative research requires that data collection be performed in environments that best promote the research agenda and therefore it calls for purposeful selection of research sites (Creswell, 2009). In an effort to make my research as inclusive as

possible, I involved participants in selecting interview locations. However, I also ensured that the chosen sites were places where I would feel safe.

Involving participants in decision making processes promotes their inclusion in the research process, which can help to reduce possible power imbalances and promote their willingness to share information with the researcher. As Chavez et al., (2008, p.97), pointed out “[w]hen community research participants feel that they are not truly equal partners, the range of allowable forms of self-expression is limited.” CBR requires researchers to engage in ongoing self-reflexivity about their positions of power in relation to participants, to be able to take steps to limit power imbalances (Israel et al., 2013). In view of my privileged position as a York University PhD candidate, I had to continuously engage in self-reflexivity in an effort to limit possible power imbalances between newcomer participants and me.

Interviews with three of the four stakeholder participants were held in their respective work places upon their requests. The fourth stakeholder interview took place in the participant’s home in downtown Toronto at her invitation. Several newcomer participants chose to have interviews in public libraries located near their home or work neighbourhoods across the city of Toronto. In most of these cases participants offered to approach the library ahead of time to reserve rooms for our interviews.

Some newcomer participants preferred coffee shops as interview locations. Since these places were situated in their home or work neighbourhoods, most of them were in a position to know the quieter coffee shops and the best days and times for our interviews in terms of minimizing the possibility of noise disruption. One female participant who lives in my neighbourhood offered to come to my apartment for her interview. Another participant who

was referred by a friend also came to my apartment for his interview in the company of a mutual friend. All the different interview locations worked well as participants seemed comfortable with their chosen venues and eager to participate in my research interviews.

In preparation for the interviews, I did a pre-test of my interview questions by having colleagues pose interview questions to me using my two interview guides -- one for newcomer interviews and the other for stakeholder interviews. The exercise provided an opportunity to gain a better understanding of the interview questions from an interviewee's perspective and to correct errors in the interview guides.

I was not able to conduct a pilot study as I had planned. The main obstacle to a pilot study was the challenge of having to seek separate ethics approval for the exercise in addition to the approval I received for my dissertation research. As that is a fairly new requirement, I only learnt about it after I had already submitted my research ethics review application. Doing a pilot study meant having to re-submit my ethics application in order to include the proposal for a pilot study, which was not possible due to various challenges including time constraints.

However, an opportunity for the missed pilot exercise presented itself in the early phase of my research when I erroneously lost audio data from my first three newcomer interviews. The loss of data presented a critical moment when I blamed myself for the error and felt discouraged. After getting a different perspective from my dissertation supervisor, I began to view the three lost interviews as my pilot study, and proceeded with my research. One of the lessons that I learnt from the loss was the need for a variety of back-up strategies for my data. The new strategies that I adopted included use of two recorders simultaneously,

instead of just one. I also implemented more effective back-up strategies for all my other data, including computer files.

My interview processes began with small talk to help participants feel comfortable. Before I interviewed each participant, I explained the purpose and scope of my research and ensured participants understood the consent form (see Appendix G), including issues of anonymity and confidentiality before they signed it. We agreed on the use of pseudonyms to help ensure anonymity. Using one-on-one semi-structured interviews, I asked questions that addressed the following three areas: (1) the various ways newcomer participants experienced differential impact housing discrimination; (2) other barriers experienced concurrently with differential impact housing discrimination as perceived by newcomer participants and (3) newcomer participants' perceptions of differential impact housing discrimination in relation to their health and wellbeing. (See Appendix H for newcomer interview guide.)

In an effort to reduce my influence on the research, I avoided using the term “discrimination” in any of my questions. Instead, my questions asked about the “challenges” that participants had experienced when house-hunting or as tenants in Toronto’s private rental market. In their responses, none of the newcomer participants used the term “discrimination” to describe their experiences with what was in fact differential impact housing discrimination, an indication of their limited awareness of the discriminatory nature of landlords’ demands on them or a hesitation to name their trauma. Existing literature has indicated that limited knowledge of housing rights among newcomers is one of the problems that enable housing discrimination in Toronto and other Canadian centres (CERA, 2009b, 2012b). Details of participants’ responses to my interview questions are discussed in later chapters.

To investigate newcomer perceptions of barriers experienced simultaneously with differential impact housing discrimination, I used various probes that focused on their feelings while they were experiencing the various “challenges” and the reasons for their feelings. Most of their responses described experiencing various sad emotions and attributed their emotions to perceived landlord biases based on race and/or gender. It was during descriptions of barriers experienced simultaneously with differential impact housing discrimination that participants began to include terms such as “discrimination” and “biases” in their narratives.

To explore newcomer participants’ perceptions of differential impact housing discrimination in relation to their health and wellbeing, I asked questions that focused on the meanings that participants ascribed to their experiences such as “what does/did that experience mean to you and/or your family members’ lives? Directing the focus of discussion to participants’ housing experiences and how they related the experiences to the rest of their lives resulted in responses that included health and wellbeing issues. Further probing led participants to add more details to their accounts. While newcomer participants used the term “health” quite often in their explanations, they did not mention the term “wellbeing” at any point. Wellbeing is the state of contentment and confidence with oneself. However, from their descriptions of the various emotions and attitudes that they had or were still experiencing, I was able to identify issues that indicated the undermining of their wellbeing. In the beginning, one-on-one semi-structured research interviews were a challenge for me partly because of my limited experience in conducting such interviews. Most newcomer participants also lacked prior experience with research interviews, which added another dimension to the challenge.

Unlike interviews with stakeholders, there was need for constant probing in order to get more detailed responses from interviewees. In the absence of such probing, most of them offered brief responses to my interview questions. Consequently my first three interviews lasted nearly half the time that I had anticipated (i.e., thirty to thirty five minutes each instead of one hour).

The lessons I learnt from those first three interviews, together with the invaluable advice I received from my academic supervisor, and some further readings on how to conduct in-depth interviews, helped to improve my probing skills in preparation for my next interviews. My next three interviews lasted much longer than before, ranging between forty-five and fifty minutes each. In later interviews, I experienced significant improvement in my interview skills and my interviews averaged sixty minutes each. Increased familiarity with interview questions also helped to make it easier for me to adjust the order and format of questions during interviews. Such improvement in my interview skills enabled me to facilitate discussions with participants, instead of question-and-answer sessions. My interview guides evolved as new themes emerged throughout the data collection process.

Among newcomer participants, I also experienced some notable differences in interview performance between female and male interviewees. In general women tended to be more expressive and detailed in their accounts than men. Overall, they were more willing to describe, in detail, the challenges they had faced during house-hunting and/or tenancy, than their male counterparts.

The semi-structured nature of my interview questions provided space for dialogue to develop between research participants and me. Such dialogue fostered co-learning where I

learnt from their lived experiences, and they got an opportunity to learn from my knowledge of housing rights and the resources they can access for housing-help. During interviews, new themes emerged and continued to enrich interview processes and outcomes.

To get the perspectives of people that have worked in the newcomer housing sector, I interviewed four stakeholder participants. A copy of the stakeholder interview guide is attached (see Appendix I). Interviews averaged about one hour each in length. Their many years of experience in the area of newcomer housing and housing discrimination, as well as with interviews, enabled them to be a lot more communicative than newcomer participants.

In the beginning I felt unease with the idea of “interviewing up”, which happens when inexperienced interviewers conduct interviews with people that are considered as authorities in the area of research focus (Kirby, Greaves and Reid, 2006). Some of my stakeholder participants had asked to have the interview questions ahead of the interview date. I emailed them the following three main research questions that formed the basis of my interview guide for stakeholder interviews.

- 1. What are your experiences with private rental housing discrimination, particularly differential impact housing discrimination against newcomers in Toronto?*
- 2. Why has housing discrimination persisted despite stipulations against it by the Ontario Human Rights Code and other government legislation and policies?*
- 3. How can regulations and policies against housing discrimination be enforced?*

Having knowledge of the main research questions prior to the interviews is likely to have further enhanced their preparedness and eloquence. By the end of my first two interviews with stakeholder participants I was more comfortable with “interviewing up”.

Data transcription, analysis and interpretation

After I collected data from the first two stakeholder participants and the first five newcomer participants, I set out to transcribe the audio data verbatim. As Creswell (2009) pointed out, transcribing facilitates the organizing and preparation of research data for analysis and eventual interpretation.

As a novice to transcription, the thought of transcribing large amounts of audio data verbatim was intimidating in the beginning. After consulting some online sources on how to do verbatim transcription of qualitative research interviews, I began to transcribe.

. A number of factors contributed to my slow pace in the beginning. Although I was familiar with the interview data as the interviewer, I struggled with a number of challenges including, my relatively slow typing speed, and problems with understanding speech when a person is speaking in a low or monotone voice. Consequently, I needed to listen to the recorded interviews over and over in an effort to interpret the meanings and fill-in any gaps in my transcripts. My listening and typing skills improved with practice. Unfamiliarity with the use of audio recorders posed a technical challenge, particularly during my first few hours of transcribing. I had to quickly learn to move back and forth, as well as to pause and re-start the recorder swiftly in order to replay as needed. After going over the process a couple of

times, I experienced an improvement in my technical skills, which was followed by a significant increase in my transcription speed.

Through transcription I learned a lot of valuable lessons about my interviewing skills. Transcribing provided an opportunity to re-live the interview processes and to re-visit the data. I realized some of the common mistakes I was making and used these lessons to improve subsequent interactions.

After transcribing the first five interviews, I resorted to ongoing transcriptions. I transcribed each interview within twenty-four hours of conducting the interview, in most cases. The new approach enabled me to take advantage of the freshness of my memory of the interview process and content, which helped to make transcription easier.

Ongoing transcription also helped as a source of continuous feedback on my interview processes. Since transcription provides an important platform for some analysis to take place (Creswell, 2009), beginning the process early allowed me an earlier insight into research data and process, a necessary step to improving the research process. Listening to my recorded interviews provided an opportunity to learn from past mistakes. Through such learning my interview guides evolved continuously as I realized the need to make changes to the format and/or order of some of my research questions.

After I completed transcription, I transferred my transcripts into Nvivo data analysis software. To familiarize myself with the software, I attended two Nvivo workshops that helped prepare me to use the software for my data coding process. Laura Ellingson (2011, p. 595) defined data coding as “the process of separating aggregated texts (oral, written or

visual) into smaller segments of meaning, themes, for close consideration, reflection, and interpretation.” I used five transcripts to derive my initial set of themes. To achieve that, I applied a *horizontalization* technique, which assigns equal value to every statement and therefore requires the researcher to read transcripts over and over, giving particular attention to repetitions of words, phrases or sentences, in order to gain a deeper understanding of the data (Moustakas, 1994). The themes and patterns that emerged helped me to derive meaning from participants’ accounts, which formed the basis of my data analysis, coding and interpretation of findings. John Creswell (2009, p. 64) describes such patterns as “interconnected thoughts or parts linked to a whole.” From those patterns, the different sections and subsections of my research write-up developed.

More themes and sub-themes continued to emerge as I re-read transcripts over and over. Using Nvivo data analysis software, I coded them under new nodes and branch-nodes. Use of Nvivo data analysis software facilitated the management of large volumes of data throughout the coding process. In the process I also took note of unique ideas or thoughts expressed by participants. Since horizontalization assigns equal value to every statement, unique statements are also significant in the analysis of data. After about six weeks of analyzing and coding data, I had created most of my themes and coded them under corresponding nodes and branch-nodes.

The following is a list of the codes that emerged from my data analysis:

1. Before Coming to Canada

- Place of origin
- Education and professional qualifications and experience
- Housing situation

Characteristics of their housing: type, size, neighbourhood
Renting or owning
Living arrangements: whom they lived with. Sharing housing or not
Expectations of housing in Canada

2. Searching for private rental housing in Toronto

Type of housing sought
Number of places visited before securing housing
Housing search process
Obtaining information on available rental housing
Travelling to and approaching landlords for housing
Number of places visited before securing housing

3. Barriers to accessing private rental housing in Toronto

Experiences with differential impact housing discrimination
Proof of employment/income
Income source
Credit history
Bank statement
Co-signers
Landlords' references
Illegal demands by landlords
Large deposit
Key money
Experiences with differential treatment housing discrimination
Racial discrimination
Gender discrimination
Other Barriers
High rent as a barrier to accessing private rental housing
Language as a barrier
Immigration status as a barrier

4. Transitional housing used by newcomers

Location/neighbourhood
Type of transitional housing
Living arrangements: whom they lived with
Size in relation to number of occupants
Life in transitional housing
Relations with roommates
Maintenance/state of repair/ pests
Satisfaction
Duration of stay in transitional housing
Reasons for the duration

5. Knowledge of housing rights and housing-help organizations

- Knowledge of housing rights among newcomers
- Knowledge of housing-help organizations
- Knowledge of housing rights among landlords
- Deficiencies in the legal system on housing
- Suggestions for improving affordable housing situation

6. Facilitators to accessing private rental housing

- Sources of help

- Family
- Friends
- Religious organizations
- Other sources of help

- Form/s of help received

- Referrals to landlords
- Co-signing
- Other

- Housing situation immediately before help was received

- Helpers' reasons for helping

- Length of house-hunting before help was received

7. Private rental housing obtained

- Type of housing

- Location/neighbourhood

- Size in relation to needs

- Rent in relation to income and expectations

- State of repair prior to occupation

- Experiences in rental housing

- Sense of safety
- Proximity to amenities
- Pollution
- Maintenance/repair services
- Satisfaction

8. Link between housing discrimination experiences and health or/and wellbeing

- Newcomers' perceptions

- Link to physical health

- Link to mental health

- Link to wellbeing

- Stakeholders' reports

- Link to physical health

- Link to mental health

- Link to wellbeing

Although themes started to emerge while I was still collecting data, coding facilitated the organization of data and its analysis. The coding process was ongoing as I moved back and forth transcribing, organizing and re-organizing data, adding new codes and re-arranging code hierarchies. The eight codes listed above provided a map that helped me to navigate my research data during dissertation write-up.

Dissertation write-up

To organize the writing of my research results, I used the following guidelines:

Main points of agreement: In my research findings main points of agreement represented commonalities in participants' narratives. These are areas of similar experiences and/or perceptions of experiences. Such shared similarities collectively formed themes and sub-themes. I documented such commonalities in participants' responses to all my newcomer interview questions, which focused on three main areas: the various ways in which newcomer participants experienced differential impact housing discrimination; barriers experienced concurrently with differential impact housing discrimination as perceived by them; and participants' perceptions of their experiences in relation to other aspects of life, including wellbeing and health. I also considered agreements among stakeholder participants as well as between stakeholders and newcomers. In addition, I examined and included commonalities in new themes that emerged during interviews.

Points of disagreement: Divergences between participants' experiences and/or perceptions formed an integral part of my research findings. Throughout my research

diverging themes emerged within and between groups of participants. Such dissimilarities illustrated disparities in experiences and/or perceptions between groups or individual participants. Points of disagreement also included the unique experiences reported by some participants.

Notable Silences. Besides focusing on what was said, I also paid attention to what was not said in order to decipher possible hidden meanings in silences. Silences may be an indication of the presence of a phenomenon described by Chavez et al., (2008: p. 96) as “hidden transcripts.” When marginalized participants who may already possess internalized oppression, do not believe there is true partnership in the research, they can choose to censor their responses for fear of any possible backlash (Chavez et al., 2008: p. 97). In their efforts to protect themselves they may choose to withhold some of the information that the researcher needs.

Although I did not experience silences that could be associated with “hidden transcripts” in my research, there was another interesting form of “silence” from both, racialized and White newcomer participants. Such silences involved the complete absence from each group’s accounts, of any mention of certain experiences that would seem typical based on the other group’s experiences and on existing literature. Such silences are discussed in detail in succeeding chapters.

Other notable points related to housing and health: I also documented any other points that may be important to my research topic even though they might not fit into the first three categories just outlined.

The writing process was an opportunity for me to re-visit my data as well as its collection process and to reflect on both. Through this process I gained a deeper understanding of the data, my research focus and questions, as well as their relation to existing literature. I began by writing a research results chapter that encompassed all my findings. My intention then was to separate research findings from discussion/analysis and literature review chapters, an approach that later proved to be unsuitable for my dissertation. After some invaluable feedback from my supervisory committee, I incorporated my research results with existing literature and my discussion/analysis of the data.

To do that effectively, I subdivided my research findings into three separate chapters, each one representing a different set of key findings. In each of the three chapters I related research findings to existing literature and analyzed the data. Integrating research results with existing literature facilitated in-depth analysis as well as initial interpretation of my research findings.

After my analysis and preliminary interpretation of findings I reported back to research participants (three newcomer and two stakeholders) for their interpretation as a form of “member checking”. I presented two separate PowerPoint summary reports, one to newcomer participants (see Appendix C) and the other one to stakeholder participants (see Appendix D). Each report pertained to data collected from members of a specific group of participants: newcomer or stakeholder group. Using email communication I sent copies of my summarised reports to the two stakeholders and three newcomers, respectively. I met with two of the three newcomer participants in person and the third one provided feedback over the telephone. The two stakeholder participants provided their feedback by email. All five

participants provided invaluable feedback, which included confirming my initial analysis and interpretation, suggesting some alterations, as well as providing additional information.

As Norman Denzin and Yvonna Lincoln (2011: p. 6) asserted, “[q]ualitative research is a set of complex interpretive practices.” Interpretation shapes discussions of research findings, conclusions reached, and suggested recommendations. Since my research was shaped by overlapping standpoints that include the critical and interpretive worldviews, as well as the participatory and advocacy paradigm, which all privilege participants’ perceptions of their lived experiences, their involvement in the interpretation of research findings was crucial. Privileging participants’ perceptions of their lived experiences forms the core of my qualitative research approach, and fits well with the CBR paradigm. The feedback that I received from my research participants, which constituted their interpretation of research results, provided the final interpretation that shaped my research findings, conclusion and recommendations.

Validity and Reliability of Data

John Creswell (2009) maintained that validation of research findings is an ongoing exercise, from data collection to the interpretation phase. He suggested the following strategies in order to check the accuracy of qualitative research findings:

Member checking which involves reporting back to participants to get their interpretation of research findings is fundamental in qualitative research. By having five

research participants review summaries of my preliminary data analysis and interpretation and provide feedback, I engaged in member checking.

Use of rich, thick description to convey findings: To report my findings I used detailed descriptions of participants' narratives, including some notable quotations and vignettes, to illustrate their lived experiences.

Clarify researcher bias: As a newcomer who perceived that I have experienced housing discrimination, I had to make a conscious effort to limit my influence on the research by declaring my own worldview and personal experiences that inform my perspectives and possible biases. I also engaged participants in data interpretation, which, as Cashman et al., (2008) pointed out, helps to limit researcher biases that can result from his or her experiences and worldview and in turn, influence research findings.

Present discrepant or negative data. Discrepant or negative data represents the diversity of perspectives that characterize real life (Creswell, 2009). To disregard such data is to assume a world of uniformity where everybody holds the same perspective/s. I took note of and presented discrepant or unique data in my research findings.

Use of an audit trail. An audit trail is made up of individuals external to the research project that checks the research process and data to help ensure credibility (Carcary, 2009; Creswell, 2009). My supervisory committee has provided such audit through comments, suggestions, and critiquing of my research process and presentation of data.

Spend prolonged time in the field. By spending extended periods in the field a researcher gains deeper understanding of the topic under investigation (Creswell, 2009). The

five months I spent in the field conducting research enhanced my understanding of the research topic, which encompasses, various ways in which differential impact housing discrimination was experienced by newcomers in Toronto's private rental market; their perceptions of barriers experienced concurrently with differential impact housing discrimination; and how they relate the discrimination experiences to other aspects of life, including their health and wellbeing.

Study Limitations and Delimitations

The following are some limitations and delimitations of my study:

Equal participation: As argued by Israel et al., (2013), CBR calls for equal involvement of all participants in all phases of the research process. Involving participants in all phases of my research was not possible due to a number of factors, the most obvious ones being time and financial constraints. Although I was not able to engage participants in focus groups for data interpretation, involving them in one-on-one data interpretation meetings helped to align my research findings with participants' lived experiences and perspectives.

Power imbalance: My privileged position as a York University PhD candidate leading the research was likely to result in power imbalance between participants and myself. In an effort to limit possible power imbalances, I engaged participants in decision making whenever possible, for instance, the selection of interview locations. Inclusion of participants in decision making helps to de-centralize power (Becker et al., 2013).

Recruitment challenges: None of the Roma people affected by Canada's Designated Countries of Origin (DCOs) legislated in 2012, came forward to participate in my research interviews. That was in spite of my approaching the Roma Community Centre and posting recruitment flyers around the centre and in the larger neighbourhood. My efforts to interview an English speaking member of the Roma community, referred to me by one of my stakeholder participants, was also futile. I had to rely on stakeholder participants for all data on differential impact housing discrimination faced by members of the Roma community in Toronto's private rental housing market.

I had planned to interview members of Toronto's Roma community because of the challenges that the group is currently facing in the private rental housing market. Stakeholders cited them as an example of a group that is experiencing significant barriers to accessing housing due to their status as migrants from Designated Countries of Origin (CDOs). Patrick, a stakeholder, described their situation as follows:

I've come across situations where they have been asked to pay for a year rent in advance. I have seen situations where landlords require more than the legally required deposit on an apartment. Right now as we speak, this is a huge issue especially [among] the Roma, but not just the Roma community but [other] newcomers [as well from] so-called Designated Countries of Origin... a lot of folks from the Czech Republic... and surrounding countries, they are finding it harder to get accommodation. Because of the legislative changes... landlords... think if their claim is denied in two months, the person will move out.

Toronto's Roma community and other house-hunters from Designated Countries of Origin are thus disadvantaged based on speculation that their refugee claims might be denied by the Immigration and Refugee Board. Disadvantaging a house-hunter on the basis of speculation is unfair and discriminatory under the Ontario Human Rights Code.

Purpose and scope of study: My research study did not seek to establish a new theory or to generate generalized findings due to its limited scope. Its findings are therefore specific to the group of participants that I interviewed. However, it contributes to the body of literature on differential impact housing discrimination while also adding new knowledge: perceptions of participants about differential impact housing discrimination as it relates to their health and wellbeing.

CHAPTER THREE:

DIFFERENTIAL IMPACT HOUSING DISCRIMINATION EXPERIENCES

Introduction

In this chapter I examine the various ways that differential impact housing discrimination was experienced by newcomers in Toronto's private rental housing market. I analyze how these experiences presented barriers to newcomers' accessing housing. I begin with a brief overview of newcomers' housing search processes and current housing situation. I also discuss the various laws that govern the rights and obligations of house-hunters/tenants and landlords in Ontario and the rest of Canada. These laws prohibit housing segregation, including differential impact housing discrimination. I go on to examine the various facilitators that enabled newcomer house-hunters to eventually secure private rental housing in Toronto.

Differential impact housing discrimination and other forms of housing segregation have persisted despite legislation against it. As the Ontario Human Rights Commission (henceforth the Commission) (2007a, 2007b) has stated, denying housing to members of marginalized groups on the basis of their inability to meet any of the requirements is a violation of the Ontario Human Rights Code (henceforth the Code). The Code requires landlords to adjust their rules to accommodate members of vulnerable groups that it has deemed "protected", including marginalized newcomers (2007, 2007b). The Commission

(2007, 2007b) has pointed out that failure to adjust rules to level the playing field for disadvantaged individuals and groups exacerbates their existing disadvantages and is thus discriminatory. Factors that have continued to nurture housing discrimination are discussed in subsequent sections.

The following are sixteen grounds under which disadvantaged individuals and groups should not be discriminated (Ontario Human Rights Commission, 2007b). People who are historically disadvantaged on the basis of any one of these grounds are “protected” under the Ontario Human Rights Code:

- Race
- Colour
- Ethnic origin
- Ancestry
- Place of birth
- Citizenship
- Family status (being in a parent-child relationship)
- Marital status
- Creed (religion)
- Disability (including temporary, permanent, visible, invisible and perceived disabilities)
- Sex (including being pregnant)
- Gender identity (one’s sense of being, such as, being woman, man, bisexual, transgender, trans-sexual)
- Gender expression (a person’s portrayal of their gender to the public, for example, make-up, dress, voice and body language)
- Sexual orientation (sexual preferences such as homosexuality, heterosexuality)
- Age (including being under 18 or being a senior)
- Being in receipt of public assistance (including any government-funded income programs)

Racialized newcomers belong to historically disadvantaged racial groups that are protected under the Code’s “race” ground and may belong to various other identities that are also “protected”.

Despite such legislation, eighty-two percent of newcomers that I interviewed reported experiences with housing discrimination. Because of the pervasiveness of differential impact housing discrimination I examined factors that have allowed it to continue relentlessly. I conclude the chapter with suggestions from newcomers and stakeholders on strategies that could help to curb housing discrimination in Toronto and Canada at large, and improve the housing situation of newcomers and other marginalized groups.

Newcomers' Housing Search Process

Newcomers described house-hunting as a cyclical process that involved going back and forth to perform various repetitive tasks necessary for securing private rental housing. The process began with sifting through rental advertisements in newspapers, magazines and online sources to identify vacant rental units. After identifying an available unit, a house-seeker would assess its suitability using one or more of the following criteria: rent, size, and distance from amenities such as schools, shops and public transit system. For easier reference during house-hunting, most house-hunters kept lists of suitable rental units. The lists included information such as size of rental units, rent, landlords' contact information and addresses of the various rental units.

The next step was for the house-hunter to contact each landlord on the list or their designate. In some cases this first contact was done over the phone, whereas in others the house-hunter would go in person. Newcomers reported that during the first contact most landlords asked about their (a) employment status and (b) possession of Canadian credit

history, as the first screening step. In most cases, failure to meet the two requirements disqualified the house-seeker instantly.

If the house-seeker passed the first test: having a job and Canadian credit history, s/he was usually granted permission to view the unit and provided with an application form to take home, complete, and bring back on an agreed upon date. House-hunters that failed the first test were sometimes required to meet some other criteria, such as having a co-signer and/or being able to pay deposits that were larger than the legally stipulated amounts. If they were able to meet these conditions, they would be given application forms to apply for the housing. Together with the application forms would be a list of other required supplementary documents such as letters from employers, paystubs, bank statements, and previous landlords' references. In addition to supplementary documents, the completed application forms had to be submitted with bank cheques for first month's rent and rent deposit. Landlords used applicants' information contained in the forms and supplementary documents to further screen them. The screening process often involved phoning previous landlords, if available, as well as current employers and banking institutions to verify information given in the application documents. After the landlords reached a decision, they would contact the applicant about the outcome of their application, usually three to seven days after the application was submitted.

If the house-seeker was not successful, s/he would have to continue the same process with many different landlords: search the media for available housing in different parts of the city; phone and travel to speak with landlords; view the rental units if access was granted; get and complete application forms if they were fortunate enough to reach that stage; attach all

required supplementary documents; travel back to submit the application; and wait for feedback on the outcome of their application. For many newcomers commuting back and forth was usually done using public transit because they were not yet in a position to own or rent motor vehicles. Many newcomers reported that their house-hunting process was time consuming, physically tiring, and emotionally stressful:

It took four months... or more to get our place... [It] was hard going by bus, it was winter. [It's] expensive too. Many places they want us to come two visits. First time we see apartment, get forms. Second time we bring back forms. So, yah, many trips, lots of bus trips, walking too. But many [landlords] said no after we gave forms back (Mila, Asian woman from Sri Lanka).

Of the seventeen newcomers that I interviewed thirteen reported extended house-searching periods that ranged from three months to a year and half. Stakeholders reported working with newcomers who spent extended periods searching for private rental housing:

So our experience with housing discrimination is that, it extends the time that someone who is new to the country has to spend searching for housing and delaying their settlement process significantly potentially because it takes them that much longer to find a place (James, stakeholder).

Newcomers that experienced housing discrimination tended to spend extended periods searching before they could secure housing. Existing literature has indicated that discrimination based on race, ethnicity, cultural background, and gender often results in fewer

choices and longer searches for housing as well as more frequent moves (Hulchanski, 1993, 1997; Teixeira, 2006).

Newcomers' Current Housing Situations

Of the seventeen newcomers interviewed, sixteen were living in high rise building apartments in low-income neighbourhoods of Toronto's suburbs: Etobicoke, Scarborough and North York. Ten of them indicated that their private rental housing did not meet their families' requirements for physical safety, cleanliness and availability of necessary services. After being turned away by many landlords, they accepted whatever housing was offered to them even when they were aware of some of the problems associated with the

particular housing. Nathan, an African-Caribbean man from St Lucia expressed disappointment with his current housing as follows:

It's also far from shops, bus stop... Sometimes I have evening shift [work], come home... night time, have to walk home from bus stop, quite far... maybe a kilometer, at night, sometimes it's cold too.

Walking considerable distances at night can expose Nathan to dangers such as hypothermia during winter time, as well as possible mugging. Nathan could not "qualify" for housing that he had applied for because he did not meet some of the requirements, including having a steady job and an acceptable level of income. Being a newcomer, he should have

been exempted from those requirements as stipulated by the Ontario Human Rights Code (2007a, 2007b). Details of the Code's stipulations are discussed in later sections.

Stakeholders also recounted situations where house-hunters had to accept sub-standard housing because it was all they could get.

my experience... in the private housing sector... has been of discrimination, for the most part...a lot of newcomers tend to be under-housed or at the risk of homelessness (Patrick, stakeholder).

Five of the newcomers that reported being dissatisfied with their current housing described living with problems such as roach infestations and rats:

There is a lot of roaches too... Even in the swimming pool too... (Shani, Asian woman from Nepal).

Shani and other newcomers in similar circumstances indicated that they did not yet have the capacity to change their situations because their incomes were still too low to meet landlords' demands. Past studies have pointed out that newcomers such as refugee claimants, refugees, and racialized groups are often precariously housed after their arrival in Toronto and other parts of Canada (Preston et al., 2011). Affordability has been cited as the main barrier to their ability to secure suitable housing in safe neighbourhoods (Preston et al., 2011; Calves and Ilves, 2008; Sherrell and Immigrant Services Society of British Columbia, 2009). Although affordability may be the main barrier for some newcomers, it was not the case for the majority of newcomers that I interviewed. They reported discrimination as the main obstacle, even though affordability was also a concern.

Forms of differential impact housing discrimination reported by participants

Most of our experience is often with indirect discrimination, and not obvious discrimination, where landlords ask for income levels, credit references [credit history], rental references and as a result of not having those; they [house-hunters] wouldn't be eligible. They will have to provide a co-signer... (James, Stakeholder).

Stakeholders talked a lot about the pervasive experiences of house-hunters who were subjected to indirect housing discrimination, also known as differential impact housing discrimination. Numerous research reports have also highlighted widespread prevalence of differential impact housing discrimination in Toronto's private rental market (Hulchanski, 1994; Novac et al., 2003; CERA, 2009, 2012, 2011-2012). For example, audit studies conducted by CERA (2009, 2012) in Toronto found that many landlords were applying requirements such as proof of income and Canadian credit history to screen house-hunters, including those who belong to groups "protected" by law.

Differential impact housing discrimination is an indirect form of housing segregation that occurs when practices or policies that may be applied evenly to everybody, have a negative impact on marginalized groups such as newcomers, due to their already existing vulnerability (Ontario Human Rights Commission, 2007; The National Academic Press, 2002; CERA 2009, 2012). An example of such policies is the requirement for a house-hunter to possess proof of employment in order to secure rental housing. The other form of housing

discrimination known as differential treatment housing discrimination is a direct form of segregation that occurs when certain people are treated differently based on factors such as race, gender, class, religion, and sexuality (Dion and Kawakami, 1996; Dion, 2001; The National Academic Press, 2002; CERA 2009, 2011-2012). Regardless of whether the discrimination is intended or not, its impact is the same: it disadvantages the discriminated people.

In Toronto's private rental housing market, policies that are used to select tenants include the requirement for house-hunters to possess proof of employment, bank statements, Canadian credit history, references from previous landlords, and to have co-signers/guarantors in order to qualify for housing (CERA, 2011-2012; Hulchanski, 1994). Although these requirements may be imposed on many house-hunters, their impact is discriminatory on marginalized groups such as newcomers who are obviously not in a position to meet them, due to their already disadvantaged position as newcomers to the country. During my interviews, newcomers described the various ways they experienced differential impact housing discrimination. They cited their experiences as "challenges/problems" they encountered during house hunting. None of them referred to the experiences as discrimination. Even though they may not have been aware of the discriminatory nature of the "challenges", their narratives portrayed experience with differential impact housing discrimination. The following are the requirements that house-hunters were required to meet:

Proof of Employment/Income

I was looking for an apartment and all the apartment person [landlords] were asking for the payslip and they want the [job] references but I am a new

immigrant to Canada. I had savings to pay rent, [but]... I failed to get an apartment [in designated apartment building] in Toronto with my wife and my two kids... five years old and... three years old. So I went into a basement [apartment]... So I lived in that basement for one and half years (Shica, Asian man from India).

Shica is one example of a newcomer that was denied private rental housing because he did not have proof of employment, such as pay stubs or a letter from an employer, even though he had savings that he could use to pay rent while he searched for a job. He reported that when he was house-hunting, many landlords' insisted that he should have a job to qualify for the housing that he wanted. Arbitrary application of such rules to Shica and other vulnerable individuals and groups is differential impact housing discrimination. Thus, differential impact housing discrimination barred Shica from fair competition in Toronto's private rental housing market. In the words of James, a stakeholder:

[housing discrimination] can force people into over-priced low-quality accommodation because those are the landlords that will rent to them and so it can extend the period people spend looking for housing,

Shica had to accept a sub-standard basement apartment when he failed to get anything better. He mentioned some of the challenges that his family had to endure while living in the basement apartment. They included a lack of fresh air which he said affected his children's health and that his children could not sleep well at night during winter because of a lack of adequate heating in the basement apartment.

The requirement for employment letters or pay stubs, which are used to assess income, is an application of the minimum income criterion to screen house-hunters. The Ontario Human Rights Commission (the Commission) (2007) maintains that the Code permits landlords to use credit checks, landlord references, the co-signer requirement, and the minimum income criterion to select renters. The minimum income criterion requires rent to be less than one third of a household's total income, in order to qualify for housing (2007, 2007b). However, the Commission has also pointed out that:

Regulation 290/98 under the Code restricts the way these business practices may be used, and specifically reaffirms that landlords may not use these assessment tools in an arbitrary way to screen out prospective tenants based on Code grounds. The criterion must be used in bona fide and non-discriminatory way. Where income information, credit checks, credit references, rental history, or guarantees are being applied in a way that creates systemic barriers for people identified by a Code ground [protected groups], the landlord will be required to show that this is a bona fide requirement—that is, that the criterion could not be applied in a way that was more accommodating without creating undue hardship for the landlord (Ontario Human Rights Commission, 2007, pp.18-19).

The Commission (2007, 2007b) described “undue hardship” as the incurring of extra costs that require outside sources of funding in the process of accommodating a tenant. It gives the onus of proving “undue hardship” to the landlord who is required to use evidence that is regarded as “real, direct, objective, and in the case of costs, quantifiable” (2007b, p.18). The

Commission cited examples of such costs as the installation of new fixtures, including ramps to make a building accessible to tenants in wheelchairs and child-proofing an apartment for a tenant that is expecting a baby. The Commission (2007b) also pointed out that:

In other cases, accommodations may simply involve making policies, rules and requirements more flexible. This may involve some administrative inconvenience, but inconvenience by itself is not a factor for assessing undue hardship. Section 11 of the Code, combined with section 9, operates to prohibit discrimination that results from requirements, qualifications, or factors that may appear neutral but have an adverse effect on people identified by the Code grounds [protected groups]. Section 11 allows a housing provider [landlord] to show that the requirement, qualification or factor is reasonable and bona fide by showing that the needs of the tenant cannot be accommodated without undue hardship (pp. 19-20).

Allocating private rental housing to house-hunters who do not have jobs, Canadian credit history, or landlord references, because of their status as newcomers to the country, but who, in spite of that, are able to pay rent, is not likely to cause “undue hardship” for a landlord. While this may cause some administrative inconvenience, it is not a permissible reason under the law to deny housing to members of “protected” groups.

Despite the Code’s stipulation for landlords to provide accommodations for “protected” groups such as low-income newcomers, numerous reports have indicated widespread practice of housing segregation, including differential impact housing discrimination against vulnerable groups in Toronto (CERA 2009, 2011-2012; Dion, 2001; Hulchanski, 1994, 1997;

Preston et al., 2011; Novac et al., 2003, 2004; Hulchanski et al., 2004). As stakeholder James pointed out, landlords who choose to discriminate are able to do so with impunity due to the absence of monitoring and enforcement mechanisms on housing laws.

Eighty percent of the seventeen newcomers that I interviewed were denied housing by many landlords because they did not have jobs or their salaries were too low to meet the minimum income criterion. Contrary to the Ontario Human Rights Code's stipulations, landlords applied the rule arbitrarily, without making exceptions to accommodate the disadvantaged newcomers who are "protected" under the Code.

As David Hulchanski (1994) has pointed out, the minimum income criterion's assessment of affordability is unique to the housing market, as no other provider of goods or services requires a buyer to first prove their ability to afford the purchase price before the buying/selling transaction is done. For example, when a buyer goes to purchase food or clothing, the seller does not ask about the buyer's household income or how he/she would be able to afford the purchase. The seller only asks for payment on the purchased goods. The minimum income criterion assumes that people whose income is below a certain level will not pay their rent. They are denied housing based on the assumption, which is discriminatory.

Fifteen of the seventeen newcomers interviewed indicated that they were paying rent that was well above one third of their incomes. Some of them reported paying rent as high as seventy percent of total household incomes. They continued to pay, even if they had to forgo other basic necessities such as nutritious food, clothing and transportation because having a place to live was a priority to them. A research study by Robert Murdie (2004) examined experiences of immigrants and refugees with housing affordability in Canada and found that

high cost of housing is an issue for many newcomers. It also reported that people who spend a big proportion of their incomes on housing costs may have to forgo basic needs such as food and clothing. One newcomer reported going to food banks regularly to supplement her family's food supplies because rent took more than fifty percent of her household income.

But rent is high, \$1,400... we have other expenses too; [we] have kids... sometimes I go to the food bank because we don't have enough (Mila, Asian woman from Sri Lanka).

Getting food from food banks is a strategy used by some disadvantaged groups, including newcomers when they cannot afford to buy enough food for themselves. The Daily Bread Food Bank's 2013 report on hunger in Toronto's low income neighbourhoods of Scarborough, North York and Etobicoke, indicated a nearly forty percent increase in the number of people that visited food banks from 2008 to 2013. The report pointed out that notable among food bank users were some "highly educated, but underemployed newcomer families with children, living in apartments that are barely affordable" (Daily Bread Food Bank, 2013, Para 2). Such families use the bulk of their income to pay rent in order to have a roof over their heads and then struggle to meet other basic needs.

Past research has revealed a trend where more than fifty percent of newcomers in Toronto spent at least half of their household incomes on rent (Preston and Murdie, 2011; Preston, Murdie and Murnaghan, 2007). Damaris Rose (2012) also reported that in 2006 at least thirty percent of newcomers were spending fifty percent of their incomes on rent in Montreal CMA, and that a similar situation existed in Toronto and Vancouver. Discrimination in labour markets often forces newcomers into low-income jobs (Canadian Mental Health

Association, 2014), which exacerbate their problems with housing affordability. A report by André Côté and Howard Tam (2013) of the Toronto based Institute on Municipal Finance and Governance (IMFG) and ThinkFresh Group, respectively, stated that research by his organization found that in 2010 average income for the lowest-earning one fifth of Ontarians, after taxes and adjustment to inflation, stood at \$15,500 per annum. This figure translates to about \$1,400 per month income in an environment where the average rent was over \$800 for a bachelor apartment, and \$1,100 per month for a one-bedroom apartment in Toronto (Côté and Tam, 2013). A website that provides settlement information to newcomers in Canada, Settlement.org (2013), estimated the average rent in Toronto to be \$1,183 for a two-bedroom apartment, and \$1,413 per month for a three bedroom apartment in 2010. Thus, rent for the lowest earning one fifth of the population was well above thirty percent of their incomes. Over the last two decades rent has continued to be unaffordable for low-income households in Toronto as the supply of affordable housing continues to be outstripped by demand. Toronto receives about fifty percent of Canada's new immigrants who amount to approximately 250,000 annually, but there is no matching increase in its stock of affordable housing (Shapcott, 2004, 2012, 2012). In spite of the high rent most of the low-income households continued to pay their rent.

A household's low-income is not necessarily an indicator of inability to pay rent. The minimum income criterion, as Hulchanski (1994, pp. 10-11) pointed out, "is an untested stereotype about the characteristics of a group: lower than average income households" and can thus be discriminatory. The criterion treats low-income households as people that are likely to default on rent payments and those with higher incomes as trustworthy tenants.

Judging people's behaviour by the assumed characteristics of their group is stereotyping and denying them housing on the basis of stereotypes is unfair and discriminatory under the Ontario Human Rights Code (Hulchanski, 1994).

A newcomer participant who was denied housing because he could not meet the minimum income criterion echoed this sentiment:

[I] was unhappy [and] disappointed with the treatment. [I] did not expect that in Canada, was disappointed. We always pay... our bills, always, but they [landlords] did not believe us. [They] treated us like criminals (Sandra, African-Caribbean woman from Guyana).

Sandra was denied housing by landlords based on the assumption that she would not pay rent because she belonged to a category of people expected to default on their rent, that is, low income earners and the unemployed. Besides being stereotypically associated with late payments of rent or defaulting, such house-hunters are also believed to cause damage to property and behave in unacceptable ways (Hulchanski, 1994). As housing discrimination is usually experienced concurrently with racial and gender discrimination (Hulchanski, 1993, 1994; Teixeira, 2008; CERA, 2009, 2012), racialized low-income earners are more likely to be subjected to such negative perceptions than their White counterparts. Stereotyping a potential tenant disadvantages them unfairly and is therefore discriminatory under the Ontario Human Rights Code.

Income Source

Similar to the “proof of income” rule is a landlord’s request to verify a house-seeker’s income source. Newcomers reported that most landlords required them to have income from employment as opposed to receipt of public assistance or savings, in order to qualify for private rental housing. As a result the three newcomer participants that were refugees and receiving social assistance from the Ontario Works Program were discriminated against. Michael, an African man from Zambia, stated:

We were actually shown the apartment... but when it came to us paying the deposit that is when they said ‘your application it has been turned down because the landlord does not take people on social assistance’. We were turned away...

The Commission (2007b) has stated that the Code forbids discrimination against prospective tenants based on receipt of public assistance. It defined public assistance to include payments received from the Ontario Works Program, Employment Insurance, student loans, Old Age Security and the Ontario Disability Support Program (2007b). The Commission cited receipt of public assistance as a ground for “protection” under the Code (2007b). It also explained the various negative stereotypes associated with receipt of social assistance, such as a “lack of work ethic... tendency for illicit behaviours including deception... idleness and dependency” (Ontario Human Rights Commission, 2007b, pp. 11-12).

The Commission (2007b) refuted such assumptions and stereotypes about people on public assistance and argued in favour of protecting them against discrimination. It also cited the use of rental application forms that ask for a person's source of income as illegal since the collection of such information may reveal that the applicant receives public assistance, which may result in their application being turned down. The Commission (2007b, p. 18) re-stated the Code's stipulation that "landlords may only verify the fact that the prospective tenant has a source of income, but they may not assess or judge the source type."

Past research has indicated that many landlords dislike having tenants whose income source is social assistance (Preston et al., 2011; CERA, 2010). As stakeholder James mentioned, such landlords perceive house-hunters who receive public assistance as people who would not be able to pay rent from their limited incomes. Such stereotyping disadvantages targeted house-seekers who are unfairly denied housing as a result.

Bank Statements

They [landlords] asked for ... bank statement. [I] had no job. My wife too [had no job], [we] were new to Canada. [We] were on social assistance. [We] had no money in bank ... but they [landlords] wanted bank statement with good money...to see if we can pay rent for twelve months. Mine [bank statement] had little money, social assistance [payments]... only (Yussuf, African man from Egypt).

Yussuf explained that although he did not have savings in his bank account, the Ontario Works Program that was giving him public assistance, would issue him cheques for the

legally stipulated first and last month's rent deposit, upon presentation of a rental housing offer note from a landlord. Despite that, many landlords still turned him down. Hence, Yussuf could not access housing despite having a note from Ontario Works to assure landlords that he would be able to pay rent.

Yussuf was searching for his second private rental home after he realized he was living in an unsafe neighbourhood. This time around, he had no shelter housing workers to assist him with house-hunting since he was no longer living in a homeless family shelter where he had stayed when he arrived in Toronto. A study by Robert Murdie (2008) on the experiences of refugees in accessing housing in Toronto, found that refugee claimants/asylum seekers, such as Yussuf, usually have limited financial resources and not much support from government or other organizations or individuals upon their arrival in Canada. They thus experience more challenges than refugees who are sponsored by the Canadian government or other organizations and individuals to come to Canada. Such sponsors usually take care of them when they arrive in Canada. As such, refugee claimants would need assistance accessing good quality affordable housing.

Of the seventeen newcomers, seven reported failing to meet the bank-statement requirement at some point in the house-hunting process. The three newcomers that were receiving public assistance reported being turned down by most landlords they saw for not having bank statements with acceptable balances. As they did not come to Canada with savings, their bank-statements reflected the limited public assistance that they had received from the Ontario Works program, which landlords did not accept. Landlords turned them down on the basis that they did not accept people on the Ontario Works program into their

housing, but did not bother to explain their reason for that rule. Stakeholders who have worked with people in similar predicaments explained that landlords are usually sceptical about people's ability to pay rent if they are dependent on public assistance.

Newcomer participants described how some landlords insisted that they should have bank balances equivalent to twelve months' rent because they did not have jobs. A stakeholder, Patrick, explained the precarious position that refugees usually find themselves in when they arrive in Toronto, which makes it harder for them to fulfill landlords' demands, hence, the need for landlords to make exceptions for them as stipulated by the Code:

Refugees... for the most part are uprooted and moved by circumstances. So they are not like your usual entrepreneur or skilled worker that comes here having prepared themselves... financially... they are the most disadvantaged lot.

The requirement for bank statements is used by landlords to collect information for assessing house-hunters' income and savings, and ultimately, their "ability" to pay rent. It is therefore associated with the minimum income criterion which states that rent should not be more than one third of a person's total household income. Possessing bank balances that are considered satisfactory by landlords is difficult for many newcomers, particularly refugees. In most cases refugees or refugee claimants would have left their homelands abruptly without much preparation. Being denied housing for not having bank balances considered as "sufficient" by landlords, further aggravates newcomers' disadvantage by extending their house-hunting period.

Credit History

So, I was inquiring in some apartments in the same area [and] in many other places, but... nobody approved my request because I did not have... much [credit] history in Canada (Josi, Asian man from India).

When Josi was denied private rental housing by eight landlords for failure to meet various requirements, including having Canadian credit history, he resorted to sharing accommodation with friends. He described how he shared a one-bedroom apartment with three other adults. Josi was a single man who did not live with family and his three male friends were also single. He indicated that he liked living with friends from his country who spoke his language but also expressed concern about the overcrowded conditions in the shared apartment.

Many landlords used the credit history requirement, in addition to other rules, to screen house-hunters for private rental housing. Fourteen of the seventeen newcomers that I interviewed reported being denied private rental housing by some landlords because they did not possess Canadian credit history. Stakeholders described having worked with house-hunters that had failed to secure private rental housing because they did not possess Canadian credit history, among other requirements, and were living in overcrowded conditions with friends or relatives. A stakeholder participant, Alice, described her experience as follows:

I saw to a lot of clients who were living in the community... came to the shelter to access... housing services and they would be living in a one-bedroom apartment with other people, or a roommate situation.

Research in Toronto by Preston et al., (2011) revealed that living with friends or relatives is a common strategy used by marginalized people, including newcomers, when they cannot have a place of their own. Since racialized newcomers experience housing discrimination, which plays a major role in limiting their access to housing, they are more likely to go into such living arrangements than their White counterparts. Such housing situations are a form of concealed or “hidden homelessness”, as opposed to the more obvious form of homelessness where people live on the streets or in homeless shelters (Preston et al., 2011).

Landlords’ arbitrary application of the credit history requirement thus forced newcomers such as Josi into “hidden homelessness”. As the Ontario Human Rights Commission (2007, 2007b) has pointed out, such arbitrary application of requirements for newcomers is prohibited by the Ontario Human Rights Code and the Canada Human Rights Act, which require rules to be adjusted to accommodate members of vulnerable groups that they have listed as “protected”. Failure to provide the necessary accommodations is violation of human rights.

Co-Signers

Twelve of the seventeen newcomers reported that landlords required them to have co-signers on their leases in order to secure housing because their incomes were considered “too low” to meet the minimum income criterion. They were denied housing if they did not have co-signers. Newcomers that had savings also reported being required to have co-signers if they did not have jobs or their incomes did not meet the minimum income criterion.

[We] had problems to qualify for apartments. [We] had no jobs. [We] had \$15,000 in savings... but no jobs. They [landlords] wanted... someone to guarantee if no job (Atika, Asian woman from Pakistan).

Settlement.org (2013) has stated that in Toronto the average rent for a two-bedroom apartment is about \$1,183 per month. Based on that rate, Atika and her family could use their savings to pay rent for at least nine months while they searched for jobs. Denying them housing postponed their engagement in job searching or upgrading their credentials, which delayed their settlement.

Newcomers are not likely to have social contacts that know them well enough to want to co-sign their leases. Of the seventeen newcomers I interviewed, thirteen were immigrants in the Economic/Skilled Worker class, who did not necessarily have family or friends in Canada prior to migrating. The three newcomers who came as refugee claimants also lacked connections in Canada. As a result, it took them a while to get new contacts that would be willing to co-sign their leases. The twelve newcomers that reported experiencing challenges with finding co-signers described how they were disadvantaged by this requirement during house-hunting.

Stakeholder participants also reported challenges that newcomers face in finding co-signers. One stakeholder, Alice, stated that;

demanding that there be a co-signer on a lease which for newcomer immigrants or refugees is a huge barrier because they don't necessarily know anyone here... they just got here so how on earth are they going to find somebody who

will be willing to co-sign a lease for them. So that was a big issue; that co-signer/ guarantor thing was a huge issue for people.

Newcomer participants reported that some landlords also screened prospective co-signers. Co-signer candidates with incomes that were considered “too low” were not allowed to co-sign. Sandra, an African-Caribbean woman from Guyana explained:

Landlord wanted guarantor with high salary. Our friend... wanted to guarantee but landlord refused him. [He] said his salary was low.

Due to their newness in the country, their social networks were still limited. Landlords’ screening of prospective co-signers added another layer to their challenges. As most of their networks were people with low incomes whom they interacted with in menial jobs, schools or at social gatherings that they attended, it was hard for them to find contacts with income levels that would meet landlords’ standards.

Two newcomers reported being denied housing because they could not provide their co-signers’ social insurance numbers to landlords that demanded them. Shica, a male newcomer from India explained:

They are asking also for the Social Insurance Number of the persons [co-signer] and most of the persons... are not willing to guarantee for a person and give you their social insurance number.

A person’s social insurance number can be a gateway for accessing confidential personal information. Therefore for the sake of protecting their privacy, people may not be willing to give their numbers to landlords, and would therefore be ineligible to co-sign for

their friends or relatives in need. By demanding prospective co-signers' social insurance numbers, landlords added another barrier to newcomers' access to private rental housing in Toronto.

Various reports have indicated widespread imposition of the co-signer requirement by landlords on marginalized newcomers including refugees and refugee claimants (CERA, 2009, 2013; Preston et al., 2011). Refugee claimants are not likely to have the necessary social networks upon their arrival in Canada since their migration is not sponsored. Sponsored refugees are provided assistance with their settlement, including accessing housing, by their sponsors upon arrival in Canada. Preston et al., (2011) found that newcomers on social assistance are further disadvantaged by the co-signer requirement during house-hunting. Due to their newness in the country, immigrants in general, with the exception of those in the Family Reunification class who receive help from their family members, can have challenges finding people who are willing to co-sign their leases.

Large Deposit

My husband was working... [a] labour job... had low salary [pause] and... I was not working. We brought his paystub [and] they said [our] salary is low, [we] need to pay [large] deposit, [pause] twelve months' [rent deposit]... to get apartment (Sandra, African-Caribbean woman).

Landlords' demand for deposits larger than the legally stipulated amounts was also reported in newcomers' narratives. Nine newcomers described how some landlords denied

them housing because they could not pay the illegal large deposits that ranged from six to twelve months' rent. Patrick, a stakeholder participant, reported working with house-hunters who were denied housing because they were not able to pay the large deposit amounts that landlords demanded. He described his experience as follows:

I have come across situations where they have been asked to pay for a year's rent in advance. I've seen situations where the landlords require more than the legally required deposit on an apartment... Landlords are now requiring six to twelve months' rent payment [deposit].

Stakeholders suggested that incidents of landlords demanding deposits larger than the legally stipulated amounts are on the rise in Toronto. As the Landlord and Tenant Board of Ontario (2007) has stated, the Ontario Residential Tenancies Act legislated in January 2007 to govern the rights and obligations of landlords and tenants, regulates deposit amounts that tenants pay. It requires that tenants who pay monthly rent should pay deposits that are equivalent to one month's rent, and those who pay weekly rent pay deposits equal to one week's rent (2007).

Past research has reported widespread use of the illegal practice by landlords in many parts of Canada, including Toronto (CERA, 2010, 2012; Hulchanski, 1994; Novac et al., 2003). These reports describe how some landlords are asking some vulnerable house-hunters to pay deposit amounts that are as high as twelve months' rent, in order to secure housing. Citing the Vancouver Sun newspaper of 24th August 1993, Hulchanski (1994) described how a Vancouver housing provider was demanding large deposits from house-hunters that receive public assistance. As Toronto's supply of affordable housing continues to shrink, while the

demand for such housing is on the rise (Shapcott, 2012), some landlords can take advantage of desperate house-hunters in the absence of close monitoring mechanisms. The lack of monitoring mechanisms in housing legislation, make it easier for landlords to violate the laws with no consequence.

Key Money

Key money, I remember... That apartment manager... wanted key money. He said... we will pay key money... same day with rent deposit. He said \$250... (Sandra, African-Caribbean woman from Guyana).

Key money or key deposit was one other demand made by some landlords to some newcomer house-hunters. Four newcomers described how some landlords demanded key deposits as a requirement to secure private rental housing. Newcomers that were not able to meet those landlords' demand for key money were denied housing.

The Landlords and Tenants Board (2007) clearly states that requiring house-hunters to pay extra fees such as key money is illegal under the Residential Tenancies Act. Likewise, the Ontario Human Rights Commission (2007, 2007b) has stated that the requirement for any extra deposits, other than the stipulated rent deposit is prohibited under the Code, regardless of the social status of the house-hunters. All renters have a right to access their rental units and they need keys to do so. Requiring them to make an extra payment, key money, in order to be given keys, is therefore a violation of their right to access the rented unit. David Hulchanski (1994) describes landlords' demands for such illegal payments as "extracting premium". He pointed out that:

Discrimination in the housing markets is not limited to denial of access to particular buildings or locations. Access by individuals who are not part of the ‘desirable-cream’ can often be had at a price--groups subject to discrimination may have to pay more...This indicates that some landlords will rent to disadvantaged groups (people from groups to whom they would rather not rent to) so long as they can extract a premium for doing so (Hulchanski, 1994, p. 51).

Both the large deposit and key money requirements are illegal and are ways through which some landlords exploit vulnerable house-hunters by “extracting premiums” from them. Past reports have pointed out that some landlords in the United States demand higher rent from people of African descent than from Whites for the same rental housing (Yinger, 1998; Dewain, 2013). None of the four stakeholder participants reported experience with the issue of key money. Since stakeholders do not usually experience housing discrimination directly, their knowledge is likely to be limited to the experiences of the specific individuals or groups they have served in their jobs, or to what is communicated to them.

Landlord References

They wanted to know if we had any previous renting experience [landlord references] (Michael, African man from Zambia).

Of the seventeen newcomer participants, seven reported being required to provide references from previous landlords to qualify for private rental housing. They did not have such references as they were searching for their first housing in Canada. Alice, a stakeholder

who mentioned having experience with house-hunters that were denied housing for not having landlord references, among other requirements, expressed the following sentiment:

You don't have to have a Canadian landlord reference, at the end of the day these should not be asked for [from newcomers].

The Ontario Human Rights Commission (2007, 2007b) has pointed out that landlords are required to adjust the landlord reference rule in order to accommodate vulnerable groups such as newcomers that would not have such references because they are new to the country. Adjusting such rules helps to level the playing field for newcomers and other marginalized groups that are already disadvantaged by other forms of discrimination, and is therefore necessary for promoting more equitable access to private rental housing. Past research has indicated a widespread violation of the Code's stipulations by landlords in Toronto and beyond. However, due to deficiencies in housing legislation, such as the absence of monitoring and enforcement mechanisms, many offending landlords can get away with no consequences.

Overview of Newcomers' Experiences with Differential Impact Housing Discrimination

There were stark disparities in newcomers' experiences with landlords' requirements that constitute differential impact housing discrimination (see Table 3).

Table 3: Newcomer participants' experiences with differential impact housing discrimination

Name	Gender	Age	Origin	Proof of Income	Credit History	Co-signer	Large deposit	Bank Statement	Public Assistance	Key money
Adriana	F	45	Armenia	no	no	no	no	no	no	no
Arizona	F	38	Mexico	yes	yes	yes	yes	yes	no	no
Atika	F	40	Pakistan	yes	yes	yes	yes	no	no	yes
J. Mila	F	35	SriLanka	yes	yes	yes	yes	no	no	yes
Jason	M	38	Greece	no	no	no	no	no	no	no
Joe-One	M	45	Nigeria	yes	yes	yes	yes	no	no	no
Maria	F	45	Angola	yes	yes	yes	no	yes	yes	no
Naomi	F	35	Jamaica	yes	yes	yes	no	yes	no	no
Nathan	M	35	St Lucia	yes	yes	yes	yes	no	no	no
Shina	F	32	Nepal	yes	yes	no	yes	no	no	no
Michael	M	55	Zambia	yes	yes	no	no	yes	yes	no
Paul	M	30	Austria	no	no	no	no	no	no	no
Peter	M	40	Barbados	yes	yes	yes	yes	no	no	yes
Sandra	F	38	Guyana	yes	yes	yes	yes	no	no	yes
Shica	M	36	India	yes	yes	yes	no	yes	no	no
Josi	M	30	India	yes	yes	yes	no	yes	no	no
Yussuf	M	52	Egypt	yes	yes	yes	no	yes	yes	no
Totals	17			14	14	12	9	7	3	4

The main factor that separated newcomers' experiences with differential impact housing discrimination was race. Three White immigrants from Austria, Armenia and Greece did not experience differential impact housing discrimination. Their fourteen racialized counterparts, who were immigrants from Pakistan, Sri Lanka, Nepal, India, Nigeria, Jamaica, St Lucia, Barbados and Guyana, experienced it.

The most frequently sought-after requirements were possession of proof of income, Canadian credit history, and co-signers. As the Ontario Human Rights Commission (2007, 2007b) has pointed out, these three requirements are sanctioned under housing laws, including the Ontario Human Rights Code. Illegal demands such as payment of large deposits that exceed legally stipulated amounts and key money were less frequently experienced. Arbitrary application of requirements that are sanctioned by law to discriminate targeted

groups is more discreet, as opposed to illegal demands. Due to the absence of monitoring mechanisms within the legal system, landlords can get away with arbitrary application of the legally-sanctioned requirements.

The fourteen newcomers that experienced differential impact housing discrimination reported being turned down by many landlords for failing to meet their various requirements. A newcomer participant, Michael (from Zambia), expressed his feelings as follows:

The hardest part [of house-hunting] was being turned down. It left us with little choice of where to go next.

As a result of being turned down repeatedly, newcomers that experienced differential impact housing discrimination tended to spend extended periods house-hunting and to visit more rental places before they secured theirs, than those that did not. While search periods for newcomers that did not report experiencing differential impact housing discrimination ranged from three to five weeks, those that experienced it spent between three months and one and half years searching, before they secured private rental housing.

[I] saw many, many places [before I got mine]. Most time, on the road, looking, looking every day... [I] saw many, maybe twenty or thirty [apartments], [I] lost count” (Naomi, African-Caribbean woman from Jamaica).

Naomi who spent five months searching for rental housing during which she viewed approximately twenty and thirty rental places is one example of the fourteen newcomers that house-hunted for extended periods before securing a place.

Our experience with housing discrimination is that it extends the time that someone who is new to the country has to spend searching for housing and delaying their settlement process significantly, potentially because it takes them that much longer to find a place (James, Stakeholder).

Stakeholders reported working with house-hunters that had spent long periods, sometimes a year or longer, searching for private rental housing, because they were turned down by many landlords. They blamed housing discrimination as the biggest barrier faced by those house-hunters.

Newcomers that experienced housing discrimination described house-hunting as mentally and physically demanding as well as being time consuming. In congruence with stakeholder views, they explained how the challenges they had to deal with during house-hunting took away from the time and energy they could have used to take care of other settlement requirements, such as job searching and upgrading their credentials. Existing literature has blamed housing discrimination for delaying the settlement of newcomers and sometimes jeopardizing it completely for those that became homeless as a result (Teixeira, 2008; CERA 2010 & 2012; Norvac et al., 2003). The opportunity costs of extended periods of house-hunting include forgone opportunity for job-searching and social integration and settlement. By prolonging house-hunting, housing discrimination stifles settlement efforts.

The disparities in experiences between different groups of newcomers are discussed in the next chapter that focuses on other barriers experienced concurrently with differential impact housing discrimination.

Facilitators to Accessing Private Rental Housing in Toronto

Despite the many barriers to accessing private rental housing in Toronto, eight of the seventeen newcomers that I interviewed mentioned that they eventually received some help to secure private rental housing. Two of them needed and continued to receive such help for subsequent housing. Of the eight newcomers that received help, seven reported that before they received assistance, their housing situations had become desperate. Yussuf, a man from Egypt got help from a shelter housing worker and secured his first private rental housing five weeks after his arrival in Toronto, without reporting any form of housing discrimination. He cited high rent as the only barrier he experienced then.. He secured his second private rental housing with help from a friend after about nine months of searching.

A total of eight newcomer participants received housing-help from diverse sources. Five of them received it from friends they met in Canada, two from housing workers at homeless shelters where they lived upon arrival in Toronto, two from a church leader and fellow church member respectively, and one from a family member that had come to Canada earlier. Newcomers that sought help received it in different forms (see Table 4).

Table 4: Housing-Help Obtained by Some Newcomers

Name	Sex	Age	Origin	Duration of House Search	Source of Help	Form of Help
Arizona	F	38	Mexico	1 year	Friends	Referral to Landlord

Shica	M	36	India	1.5 years	Friend	Referral to Landlord
Naomi	F	35	Jamaica	5 months	Friends	Co-signer
Peter	M	40	Barbados	3 months	Friend	Referral to landlord
Yussuf	M	52	Egypt	5 weeks	Housing Worker	Referral to landlord
Yussuf— 2 nd apartment	M	52	Egypt	9 months	Friend	Referral to landlord
Maria	F	45	Angola	3 months	Housing Worker	Referral to landlord
Maria 2 nd apartment	F	45	Angola	1 year	Church leader	Co-signer
Joe-One	M	45	Nigeria	3 months	Church member	Co-signer
Nathan	M	35	St Lucia	6 months	Family member	Co-signer

As most of the newcomers were immigrants who migrated under the Economic/Skilled Worker class, they did not necessarily have contacts in Canada prior to their migration. As a result, most of them received housing-help from contacts in religious organizations and new friends they met in Canada. Since it takes some time to establish close relationships, they received help after extended periods of house-hunting, ranging from three months to a year and a half. The one newcomer, Nathan, who received help from a family member, his mother, was offered assistance upon arrival in Toronto. As his mother's income was considered "too low" by landlords she could not co-sign. She co-signed his lease six months later when her income situation had improved.

The two newcomers that received help from churches had joined and attended those churches since their arrival in Toronto. After a while they got closer to other church members and to the leaders and eventually told them their situations regarding house-hunting. A church leader and a church member they met in their respective churches offered to co-sign for Maria and Joe-One.

Some people helped us. People we met at church. They sympathized... and offered to co-sign for us... We are grateful... The timing helped. [It] meant a

lot to us... [I] felt like I was going to lose it... [It] was stressful, very stressful... (Joe-One, African man).

Newcomers that received assistance to secure housing expressed gratitude to the people that helped them and indicated that the help was given freely. They indicated that their helpers offered to assist them when they learnt about their house-hunting challenges.

The two newcomers that got help from shelter housing workers came as refugees and lived at homeless shelters upon their arrival in Canada. As refugees they did not bring savings with them since they did not have time to plan their migration. As a result they could not afford to pay for housing before they got jobs and they did not have family or friends to support them. Therefore they had to live in homeless family shelters for periods that ranged from six weeks to three months. They described life in the shelters as challenging and stressful. Eventually, housing workers at the respective shelters assisted them to secure private rental housing. They referred them to landlords that they knew from before. Maria received help from shelter workers after nearly three months house-hunting efforts had been unsuccessful.

[For first apartment] we got help from the shelter people [housing workers]. First I was not getting help. I searched and searched for... almost three months, but nothing... Then, housing worker helped me. [We] got an apartment after she helped... [She] took us to an apartment building she knew the people (Maria, African woman from Angola).

Newcomers that received help from friends described the different situations in which they met their new friends, including job settings and their children's schools. They reported that after their friends got to know about their housing situations, they offered to help. Three of the four newcomers that were helped by friends mentioned being referred to landlords that gave them private rental housing. The fourth newcomer, Naomi got help from a friend who co-signed her lease.

In addition to informal sources of help such as friends and family, religious institutions are also playing an important role in the settlement of newcomers in Toronto and many other places in Canada (Preston et al., 2011; D'Addario, Hiebert, and Sherrell, 2007). Carlos Teixeira (2009) pointed out that the use of social capital by house-hunters, including newcomers, to access private rental housing, has become a common strategy in Kelowna, British Columbia. D'Addario, Hiebert and Sherrell (2009) added that similar strategies have also been used by newcomers in Vancouver, British Columbia. They argued that social capital has played such a significant part that it has influenced the housing situation of newcomers in Greater Vancouver by mitigating incidences of absolute homelessness among them.

Contrary to such findings, Alina Tanasesu and Alan Smart (2010) have argued that the effectiveness of social networks can be limited. Basing their analysis on findings from a multi-methods research study of newcomers' housing stress in Calgary, they pointed out how the ongoing decline of immigrants' economic situations continues to undermine their capacity to buffer their friends and relatives from homelessness. Tanasescu and Smart (2010, p.98) thus argued that such "buffering mechanisms" reach their limit after a while. In the long term the

effectiveness of social contacts as providers of help for newcomers can be limited by the general decline of immigrants' economic situations.

Tanasecu and Smart (2010, p. 98) also asserted that “the discourse of social capital” promotes “notions of individuals and communities helping themselves”, which they associated with neoliberal ideologies that encourage the downloading of government responsibilities for the provision of social goods and services, to individuals. On the one hand, social networks operate in a political economy that is regulated by government policies, such as neoliberal economic policies, which undercut social services needed by newcomers and other marginalized groups. On the other hand, Canada promotes immigration as a strategy to meet its population growth and labour needs (Citizenship and Immigration Canada, 2013). The resultant contradiction between the different policies undermines the capacity of social networks to support the settlement of newcomers. Canada needs adequately funded mechanisms for receiving and settling its immigrants, instead of newcomers having to depend on the informal sector such as relatives, friends and religious institutions, for housing help.

Stakeholders' discussions about sources of housing-help were limited to help provided by formal institutions that are designated to deliver such services, including settlement agencies and housing advocacy organizations. They were silent about informal sources of help such as friends, family and religious institutions. As stakeholders rely on information provided to them by the people they serve, they may miss out on some of the developments that take place outside the formal housing sector. House-hunters may not update service providers in the formal housing sector after their housing problems are resolved by help from their social contacts in the informal sector. Consequently stakeholders' knowledge may be limited in some areas.

Factors That Have Nurtured Housing Discrimination

Various factors have helped to nurture housing discrimination in Toronto and the rest of Canada despite legislation against it. My research revealed widespread lack of knowledge of housing rights among newcomers.

Newcomers and Housing Rights

Fifteen of the seventeen newcomers had limited awareness of their housing rights as well as the existence of various community organizations that offer housing-help in Toronto. During interviews they referred to their experiences with landlords' demands as "challenges" of house-hunting and described landlords' unwillingness to adjust their rules as a lack of "understanding", instead of viewing it as housing discrimination or a violation of their housing rights. This lack of awareness may have contributed to making it easier for landlords to discriminate against them.

Discriminated newcomers personalized their problems by limiting their focus to the micro level experiences and not linking them to systemic discrimination that happens at group level, and to the socio-political and economic structures that allow discrimination to occur. Towards the end of each newcomer interview, I introduced and provided information on housing rights and a list of community-based organizations that provide housing-help in different parts of Toronto. Fifteen of the seventeen newcomers indicated that they had not had access to any of that information before.

Reports by some of the newcomers about how they tried to “negotiate” with landlords during house-hunting help to illustrate their limited awareness of housing rights. Sandra, an African-Caribbean woman from Guyana explained her experience with the co-signer requirement as follows:

[Landlord] wanted co-signer. No negotiating... they don't want to negotiate... they don't understand, I asked them to understand my situation, but they didn't want... I am new here, I don't have all those [landlords' requirements].

In her efforts to negotiate, Sandra requested landlords to “understand” her situation but did not assert her housing rights. She viewed the problem at a personal level and not as what it was: systemic discrimination. Sandra's case is just one example of the fifteen newcomers that reported being unaware of their housing rights. Seven other newcomers reported making efforts to negotiate with landlords to adjust the large deposit requirement but did not mention that it was an illegal demand.

We told him twelve months' [rent] deposit too high but he said no, no, can't change rules for us, it's company rule (Atika, Asian woman from Pakistan).

Atika and the other eight newcomers that were asked to pay large deposits indicated that they were not aware of the illegal nature of the demand.

Arizona, a woman from Mexico, explained her lack of awareness of housing rights as follows:

So we didn't know about any kind of rule or rights even though my friend was here for more years at that point than me. Nobody told me anything [about rights]; even my friends who I was living with, nobody knew anything...

Arizona reported being denied housing by various landlords because she did not have an income. She explained that being turned down repeatedly extended her house-hunting while living in over-crowded conditions with friends further stifled her efforts to settle down. Arizona mentioned that she gave personal information to a landlord who asked her questions that included what country she came from, the date she came to Canada, and what she would be doing in Toronto. She explained that, although she was not comfortable giving such information, she did provide it because she was not aware of the illegal nature of the questions. Existing literature has described a lack of information, including housing rights, as a common problem among newcomers in Toronto and other Canadian centres. Teixeira, 2009; Preston and Murdie, 2010; CERA, 2012; Norvac et al., 2002). Such widespread absence of knowledge indicates deficiencies in Canada's information dissemination system.

Citizenship and Immigration Canada (2013) runs the Canadian Immigration Integration Project (CIIP), an information system whose mandate is to educate immigrants in the Skilled Worker class and Provincial Nominees about economic integration in Canada. According to a report by Canadian Immigration Lawyers (2013), CIIP served 19,000 clients from 25 countries between 2005 and 2012 through its offices in China, India, Philippines, and the United Kingdom. Serving 19,000 prospective immigrants to Canada over a period of seven years is far short of the 250,000 immigrants who arrive in Canada annually (Citizenship and Immigration Canada, 2013b). This number means only a tiny fraction of new immigrants

is informed about important settlement issues before they come to Canada. This situation creates a huge gap in information dissemination to prospective immigrants. As stakeholder Patrick pointed out, the post-arrival information system is also deficient as settlement workers do not have the mandate and capacity to educate clients about housing, even though they are likely to have the first contact with newcomers upon their arrival. Stakeholder Patrick also maintained that settlement organizations are generally not staffed with housing workers, including the agency he works for in one of Toronto's low income neighbourhoods where a housing worker from another agency comes to service clients one day per week. Newcomers that seek settlement help from that agency are thus not able to access housing-help the rest of the week.

James, a stakeholder, explained:

Many people that are new to the country do not know laws around discrimination and so they would not know necessarily that their legal rights are being violated by landlords so they would know to challenge it.

Stakeholders reported that the lack of awareness of housing rights and where to seek assistance was a common problem among the newcomers they have worked with. They pointed out that such a lack of information adds another layer to the house-hunting challenges faced by many newcomers.

Landlords and Housing Rights

Some said 'we cannot give you apartment if you don't qualify, it's company policy (Mila, Asian woman from Sri Lanka).

Newcomers that reported experiencing differential impact housing discrimination described how some landlords insisted on applying the various rules to them, even after they explained their situations. Stakeholder reports also indicated widespread violation of the rights of house-hunters and tenants in Toronto's private rental housing market. Stakeholders mentioned that some landlords may violate house-hunters' rights as a result of their own ignorance of housing laws. They pointed out that there is limited awareness of housing rights among landlords.

Some large corporate landlords will have a certain degree of understanding of the Human Rights Code but they probably don't really understand... adverse effects of discrimination very well and that you can have a neutral seeming policy that can seem non-discriminatory but have a discriminatory impact. For example, they don't understand that you can't refuse someone because they don't have a Canadian credit history... (James, Stakeholder).

Landlords' lack of awareness of housing rights disadvantages vulnerable house-hunters. Therefore there is an urgent need to educate landlords on housing rights as one strategy to help curb housing discrimination.

Another viewpoint expressed by stakeholders was that some landlords discriminate deliberately because they know they can get away with it. One stakeholder described how landlords can easily take advantage of newcomers' limited knowledge of housing rights and segregate them with impunity.

Immigrants and refugees in particular – I think a big challenge is... to know... what landlords could or could not ask for... They [landlords] asked for [previous] landlords' references because they knew that they were newcomers,

and so they didn't think they have a Canadian landlord in the past. This is a big challenge for people (Alice, Stakeholder).

The stakeholder's viewpoint suggests that some landlords use the various rules as an excuse to deliberately discriminate against certain groups of house-hunters. They ask for requirements that the targeted house-hunters such as newcomers, would obviously not possess due to their being new in the country. Failure to meet the requirement is used as an excuse to deny housing to the targeted house-seeker. Another stakeholder argued that:

Another reason why discrimination is common is that it is easy to disguise it... as landlords do not have to come out explicitly and say that 'I am not going to rent to you because of your race or because you are new to the country'... they can just say that you are denied, so it is very easy to hide discriminatory actions (James, stakeholder).

The absence of monitoring mechanisms enables landlords to get away with housing discrimination whether they are discriminating deliberately or out of a lack of knowledge of housing rights. Although newcomers' limited knowledge of their rights and the organizations that provide help can compound the problem, deficiencies in the legal system that purports to protect house-hunters and tenants enable housing discrimination.

Deficiencies in the Legal System

Stakeholders blamed the absence of monitoring mechanisms within the legal system, for enabling landlords to apply screening rules arbitrarily without providing necessary accommodations for vulnerable populations as required by law. Lack of monitoring can make

it easier for landlords to get away with discriminatory practices when dealing with house-hunters such as newcomers that are not aware of their rights or do not know where to seek assistance, and may not have the necessary resources to challenge discrimination.

Stakeholders also blamed deficiencies in the enforcement of existing housing laws for enabling housing discrimination to thrive. In their explanation of the deficiencies in enforcement, the stakeholders, who have worked in the housing sector for many years, blamed it on the way the legal system operates. They criticized how it is based on a “complaint mechanism” that requires the discriminated person to take legal steps and prove the discrimination. They pointed out that organizations which work in the area of housing discrimination have neither the mandate nor the funding to take housing discrimination cases to the legal system on behalf of complainants. Their capacity is limited to advocacy work with landlords on behalf of house-hunters and tenants, and the provision of information on housing rights to house-hunters, tenants and landlords. Stakeholders also indicated that it is difficult for a newcomer that usually would not possess the necessary resources, knowledge, and skills to navigate the legal system and be able to prove discrimination practiced by a corporation.

The problem with all the sort of laws and regulations that protect tenants, they work on a complaint mechanism... you can't address systemic issues using a complaint mechanism. So... the onus is shifted on the new immigrant who might not have resources, might not have money, might not have the language skills to make that complaint and prove that they are being discriminated...(Patrick, stakeholder).

As Patrick mentioned, newcomers are usually preoccupied with the many demands of settling in a new country and would not have the capacity to take legal action against a corporation. Leaving the onus to prove discrimination on newcomers means that landlords can violate housing laws with impunity.

Stakeholders also pointed out how the issue of housing discrimination is not a policy priority due to the demographics of the people most affected by it, and is thus overshadowed by issues that are considered “more important”.

I don't think policy makers do recognize it or if they do, they think it's just a fact of life... It's not a vote-getter; it's not one of those issues that overwhelmingly affect the middle and upper classes. It's an issue that affects renters and they are less likely to vote and their income is lower and they are less of a political priority... I do think it's an issue that's under the radar and part of the reason is that it's put together with other kinds of discrimination that are much more high profile and sideline housing discrimination... In the United States, housing discrimination has its own law, the Housing Act, which is specifically around housing discrimination, and in Canadian provinces and territories it is wrapped around all other types of discrimination, like employment discrimination, and it tends to get lost within those (James, Stakeholder).

People affected by housing discrimination are usually racialized newcomers with low-incomes or no jobs at all. Their concerns are therefore marginalized because they have hardly any political clout.

In discussions about the factors that have enabled housing discrimination to persist, newcomers blamed their own lack of knowledge of housing rights for enabling landlords to discriminate against them. Joe-One an African man from Nigeria expressed the following sentiment:

I think they [landlords] still discriminate because they know we don't know our rights.

Although it is important for newcomers to know their housing rights, there is a need to correct overarching structural problems within the legal system pertaining to housing rights in order to foster positive change. For instance, the absence of monitoring and enforcement mechanisms within the legal system in an environment where newcomers have limited resources and knowledge of their rights enables landlords to get away with housing discrimination. Housing discrimination therefore poses a structural barrier to newcomers' access to private rental housing.

Fighting Housing Discrimination

After newcomer participants had gained some insight into their housing rights from the information I provided during interviews, they were able to suggest some ways to fight housing discrimination in order to improve their housing situations and those of other vulnerable groups. They suggested initiatives to educate newcomers on housing rights:

So providing them [newcomers], with resources, how it works, the websites, saying these are the community centres who can help, at the same time provide them with the Charter of Rights... also give workshops in places people can go... maybe in libraries, community centres and churches... some places where they [authorities] can explain and where they [newcomers] can feel comfortable to go and talk to someone... and ask questions (Arizona, Latina woman from Mexico).

Stakeholders made similar suggestions:

I think integrating housing services within community organizations can really help, Even if it's just workshops... that can help newcomers... Providing funding to agencies... so that they can actually go out to these places where newcomers... congregate naturally, socially like churches, mosques... and doing workshops. If you do not know the law how are you going to know that your landlord is breaking it (Alice, Stakeholder)?

Newcomers and other house-hunters need to be knowledgeable about their housing rights in order to be empowered to take action that may help improve their housing situation. However, if changes are not implemented within the legal system that enables discrimination to persist, efforts by individual newcomers are likely to yield limited outcomes because it will continue to be hard for them to prove discrimination. There is a need for strategies that focus on correcting macro level structural factors that nurture systemic housing discrimination.

Stakeholders mentioned the need for a monitoring mechanism that would keep an eye on the private rental housing sector's compliance with the various pieces of legislation,

including the Ontario Human Rights Code, the Canada Human Rights Act, and the Residential Tenancies Act.

I think that it probably needs some monitoring mechanism; for example, like employment standards legislation have enforcement measures attached to them... spot-checks on companies and businesses to make sure that they are compliant with employment standards are possible. There could be a similar system set up potentially for housing to see that they are complying with the Human Rights Code in the private rental housing sector. So that's one way (James, Stakeholder).

Monitoring would help to uncover illegal conduct by landlords such as the demand for large deposits and key money. It would also help to expose violations of human rights by landlords that do not adjust their requirements for vulnerable groups as stipulated by legislation. Such improvements are likely to help reduce the incidents of housing discrimination and help level the playing field for groups that are likely to face discrimination in Toronto's private rental housing market.

Stakeholders also pointed out the need for a more proactive enforcement of housing laws:

An enforcement process that is a lot faster for people so that they can see results quickly. I would like it to be less reactionary and less response to people's complaints and be more proactive. You have human rights enforcement actually going out and proactively reaching out to housing providers, educating them, potentially fining them when they find evidence of

housing providers having policies and regulations that are discriminatory. Much more proactive basically and not reactive... The unfortunate situation we have now is reactive (James, Stakeholder).

A legal system that can penalize landlords that break housing laws without waiting for individual complainants to take a corporation to court is more likely to promote positive change than the current system.

Conclusion

My research revealed widespread experiences with various forms of differential impact housing discrimination among newcomer house-hunters. Over eighty percent of them reported experiencing differential impact housing discrimination. They were denied private rental housing by different landlords because they could not meet various requirements, despite stipulations in the Ontario Human Rights Code and the Canada Human Right Act that require landlords to make accommodations for disadvantaged house-hunters that are “protected” under these laws, including newcomers. The requirements that were most commonly applied arbitrarily by landlords were the possession of proof of employment/income, Canadian credit history, and the requirement for co-signers. The other demands made by landlords included the requirement to possess references from previous landlords and bank statements. In addition to differential impact housing discrimination, incidences of landlords making illegal demands by requiring house-hunters to pay key money and large deposits, well beyond the legally stipulated deposit amounts, were also experienced.

About sixty percent of newcomers that I interviewed needed assistance to eventually secure private rental housing. Three quarters of those needing help received it from their social networks including friends, family and religious organizations that they had joined after their arrival in Toronto. The other two were assisted by housing workers at their respective homeless family shelters. Help was given free of charge and in different forms including providing references to landlords and co-signing.

The findings also revealed various factors that have continued to nurture housing discrimination despite legislation against it. These include limited knowledge of housing rights among newcomers and landlords, perceived deliberate violation of housing rights by some landlords, and deficiencies in the legal system including the absence of mechanisms to monitor landlords' compliance with housing laws and to facilitate enforcement of the laws.

Both newcomers and stakeholders suggested ways to fight housing discrimination in order to improve housing for newcomers and other vulnerable groups. Their suggestions included the creation of mechanisms to monitor and enforce housing laws, educating landlords and newcomers about housing rights and responsibilities, and empowering community-based organizations to provide information and assistance to disadvantaged groups, such as newcomers.

The inquiry also revealed stark dissimilarities in the experiences of different groups of newcomers. Differential impact housing discrimination was based mainly on race and gender. The fourteen newcomers that reported experiencing differential impact housing discrimination are racialized and the three that did not, are White. Among those that experienced differential impact housing discrimination, there were also some notable

differences in experiences based on gender. The dissimilarities in experiences of different groups of newcomers with housing discrimination are discussed in the next chapter which focuses on other barriers experienced concurrently with differential impact housing discrimination.

CHAPTER FOUR:

BARRIERS EXPERIENCED CONCURRENTLY WITH DIFFERENTIAL IMPACT HOUSING DISCRIMINATION

Introduction

In this chapter I analyze the second of the three areas that my research focused on: *.Other barriers experienced concurrently with differential impact housing discrimination.* To situate the discussion, I begin with a brief overview of the affordable housing situation in Toronto and Canada in general. I then examine the various barriers faced by newcomers in addition to or simultaneous with differential impact housing discrimination. The barriers include high rent, covert racial and gender discrimination, language, and immigration status. Since newcomers' experiences occurred while they were living in transitional/temporary housing, I also briefly examine their transitional housing situation. Using an intersectionality framework, I conclude the chapter by analyzing dissimilarities in the experiences of different groups of newcomers with various challenges trying to access private rental housing, including the different forms of housing discrimination.

Affordable Housing Shortage: Toronto Context

Toronto's affordable rental housing situation is greatly influenced by its position as one of the major recipients of new immigrants to Canada at a time when the supply of such housing is shrinking (Murdie, 2008b; Shapcott, 2004, 2012; Preston et al., 2011; Hulchanski,

2004). Affordable Housing is housing whose rent/cost is not more than one third of a household's total income before taxes (Ontario Human Rights Commission, 2007, 2007b). Due to federal government disinvestment in affordable rental housing, the inflow of immigrants to the city is not matched by a corresponding provision of new affordable housing units to meet the rising demand. An affordable housing crisis has been experienced in Toronto in the past two to three decades (Shapcott, 2004, 2012; Hulchanski, 2004; Wellesley Institute, 2012; Murdie and Logan, 2011) and newcomers carry a disproportionate burden of the problem (Preston et al, 2011; Murdie, 2004, 2005, 2008a).

Due to government disinvestment in affordable housing, less than five percent of Canada's housing stock is non-market; the rest is in the private housing market, which is controlled by market forces with no regard for those who cannot afford (Fuller-Thompson, Hulchanski and Hwang, 2004). The United States and Australia have comparable huge private housing stock (Dalton, 2009; Fuller-Thompson, Hulchanski and Hwang, 2004). The housing situation is different in Europe where many countries have a universal shelter allowance to bridge the gap between one's ability to pay and the actual rent (2004). The Netherlands where forty percent of housing stock is in the non-profit housing sector is one example of European countries with much higher proportions of public housing than Canada (2004).

In 1962 Canada changed its immigration approach from a "White Canada" policy to a point system that selects unsponsored immigrants according to their education, skills and other qualifications (Government of Canada Archive, n.d.; Simmons, 2010), resulting in what Alan Simmons (2010) described as a brain gain for Canada . As Robert Murdie (2008) pointed out, the point system provided a more equitable admission criterion that was not

based on colour, race or country of origin. This change led to an immigration pattern that was and continues to be distinct from that of the previous period when new immigrants to Canada had been Europeans. Canada started to receive large numbers of immigrants from other parts of the world, including Asia, Africa, Middle East, Latin America and the Caribbean, which has added many visible minorities to receiving centres' racial demographics (Murdie, 2008b).

Un-sponsored immigrants admitted into Canada through the point system on the basis of their high educational qualifications, work experience and age (Government of Canada Archive, n.d.), are usually between ages thirty and forty, while smaller numbers are between twenty-five and thirty years and some between forty and fifty years of age (Preston et al., 2011; Government of Canada Archive, n.d.). They bring with them job skills needed by Canada's growing economy and also contribute to the country's goal of expanding its population through immigration (Murdie, 2008b; Government of Canada Archive, n.d.).

Following changes in Canada's immigration law, the number of new immigrants fluctuated annually but stabilized to between 200,000 and 250,000 per year after 1990 (Murdie, 2008b). Many of these immigrants settled in three major metropolitan centres, Toronto, Vancouver and Montreal, with Toronto receiving the highest numbers (Statistics Canada Census, 1971; Preston, Murdie and Murnaghan, 2007). As Robert Murdie (2008b) maintained, the main reason behind immigrants' choice of a city is the presence of friends, family or people of similar ethnic background. New immigrants as a percentage of Toronto's population increased from 24 percent in 1971 to forty percent in 2006. Toronto, like the rest of Canada, benefits from new immigrants' high skill levels, but is unable to provide

affordable rental housing for them due to the current critical shortage. Many immigrants face challenges accessing affordable rental housing.

Ninety-five percent of home seekers are forced to find housing in the private housing market (Fuller-Thompson, Hulchanski and Hwang, 2004). Thirty percent of them search for homes in the private rental market (Shapcott, 2012). As home buying is a challenge for many recent immigrants whose incomes are often much lower than those of their Canadian-born counterparts, most of them seek private rental housing (Hulchanski (2001). Due to a number of factors, including, its position as the city that receives the highest number of immigrants; its large numbers of young people; and its high housing costs; Toronto has one of the lowest homeownership percentages, compared to the other seven census metropolitan areas (CMAs), namely, Calgary, Halifax, Hamilton, Montreal, Ottawa, Vancouver, and Winnipeg (Murdie, Logan, and Maaranen, 2013).

Labour market challenges exacerbate the situation of newcomers by presenting barriers to accessing suitable jobs (Lochhead, 2003). Located at the intersection of different categories of discrimination and disadvantage, based on such attributes as race, class and gender, most of them settle for low-income menial jobs, despite their educational and professional qualifications. The low income from such jobs is an obstacle to accessing appropriate housing. As Valerie Preston et al. (2009) argued, due to their low incomes, immigrants often spend over 50 percent of their total household incomes on rent. Since housing is central to newcomers' socio-economic integration, precarious housing and homelessness hinder successful integration. Past research has revealed how people who belong to disadvantaged groups, such as racialized newcomers, have to settle for sub-standard

housing due to their low incomes and housing discrimination (Hulchanski, 1993, 1994, 1997; Murdie, 2004). Toronto has the highest percentage of people who belong to disadvantaged groups, compared to the other CMAs (Murdie, Logan, and Maaranen, 2013). Recent immigrants who belong to such groups are reported to experience housing problems for up to ten years after their arrival in Canada (Preston and Murdie, 2007, Preston et al. 2011). Negative experiences in the rental housing and labour markets contribute to immigrants' downward socio-economic mobility (Preston, et al., 2011; Tanasecu and Smart, 2010) that can expose them to ill-health.

The availability of affordable rental units has continued on a downward spiral ever since the Canadian federal government changed its policy on affordable rental housing. Up to about year 2010, federal funding for housing and homelessness initiatives dwindled in real terms, adjusted for inflation and population growth (Wellesley Institute, 2010). In response to the funding amendments by the federal government, the Ontario government stopped its funding of new social housing units in 1994, worsening the shortage of affordable rental housing in cities like Toronto (Shapcott, 2004, 2012; Preston et al., 2011; Hulchanski, 2004). The province also devolved responsibility for providing affordable rental housing to municipal authorities who have not been able to meet the demand due to a lack of financial resources (Shapcott, 2004).

The signing of an affordable housing deal between the federal and Ontario governments in 2011 brought temporary relief (Shapcott, 2012). The deal provided a short-lived increase in the province's affordable housing capital disbursements for the maintenance of existing units and construction of new ones (2012). Longer term objectives were frustrated in 2012 when the Ontario provincial government announced a cut in the Ministry of

Municipal Affairs and Housing's budget by twelve percent of its 2009 budget, which in turn adversely affected the ministry's ability to subsidize the province's existing stock of affordable housing (2012). As Michael Shapcott (2012, Para 1) has maintained, the budget cut came "at a time when the housing needs of households who are precariously housed remain deep and persistent".

Reductions in operating funds intensified the challenges faced by providers of affordable housing, such as municipal housing companies, housing cooperatives, and community based not for profit housing organizations, in their efforts to meet the rising demand as Canada continues to receive 250,000 new immigrants each year, a large number of whom settle in Toronto (Murdie, 2008b). Meanwhile, the federal government, through its Canada Mortgage and Housing Corporation, has been providing funding programs and incentives for homeowners, which, together with the availability of new and existing homes for ownership, obscures the desperate situation of renters seeking affordable rental housing (Hulchanski, 2001). As David Hulchanski (2001) pointed out, renters, many of whom are low-medium income earners, do not receive similar help to meet their housing costs.

The private sector, which is expected to provide affordable private rental housing, is, for the most part, interested in profit making. Toronto continues to grow what the Bank of Canada has described as "an overbuilt and overpriced condominium market" of unsold high rise condominium units (Beltrame, 2013). Many middle and low-income households are not able to afford the pricey condominiums.

In the past decade, gentrification has continued in many Canadian cities including Toronto. Slater (2004) has argued that gentrification of Toronto's neighbourhoods, particularly in downtown areas such as South Parkdale, benefited the middle-class gentrifiers

and created dispossession and homelessness for poor working class households who were not able to afford the housing after gentrification. Robert Murdie and Carlos Teixeira (2011) have argued that gentrification has promoted the destruction of low-cost housing in neighbourhoods such as Little Portugal in Toronto, and replaced it with more expensive structures, worsening the city's affordable rental housing crisis.

In Ontario access to private rental housing and terms of tenancy are regulated by the Landlord and Tenant Law that was passed in 2006 by Dalton MacGuinty's Liberal government. The new law replaced the previous Conservative government's Tenant Protection Act of 1998. The Landlord and Tenant Law, also known as the Residential Tenancies Act, is administered by the Landlord Tenant Board. On introducing the new law, the Minister of Municipal Affairs and Housing, Al Leach, maintained that by removing rent controls, it would raise profitability for the private rental market and landlords or developers would re-invest profits into the rental market, which would in turn stimulate the construction of new affordable housing units in the long term (Mahoney, 2001). But rather than reinvesting into the private rental market, landlords constructed new expensive condominium buildings and converted old rental apartment buildings into private condominiums, further undermining the supply of affordable rental housing. The Landlord Tenant Act helped to stop arbitrary evictions that had been promoted by its predecessor, the Tenant Protection Act (Mahoney, 2001; Cooper, 2007). However, it still allows for vacancy decontrol that enables landlords to charge whatever rent they want for a vacant unit (Residential Tenancies Act, 2006). Thus, due to decontrol rent for new tenants can be much higher than what other tenants pay for similar housing. As a result of the high cost and critical shortage of affordable private rental housing,

many newcomers with limited financial resources face the challenge of securing affordable rental homes in the city.

Regarding the selection of tenants, the Residential Tenancies Act specifies that:

In selecting prospective tenants, landlords may use, in the manner prescribed in the regulations made under the Human Rights Code, income information, credit checks, credit references, rental history, guarantees, or other similar business practices as prescribed in those regulations. (Government of Ontario, 2006).

Most newcomers to Toronto and other centres are disqualified by virtue of their being new to the country. Hence, they would not have jobs or the required income levels; Canadian credit history or references; rental history or networks that can guarantee their applications for rental housing. As such, the regulations disadvantage newcomer house-hunters, unless a landlord is willing to make accommodations in accordance with the Ontario Human Rights Code stipulations. Given the critical shortage of affordable private rental housing in Toronto, which makes it a landlord's market, landlords can refuse to accommodate newcomer households who do not meet the requirements, although that is illegal. (A more detailed account of the Ontario Human Rights Code as it pertains to housing rights for house-seekers and renters and landlord responsibilities is given in Chapter Three).

In response to the affordable rental housing crisis, the City of Toronto (2009) developed a number of initiatives to increase the supply of such housing. In 2009, it established Housing Opportunities Toronto (HOT), a ten-year action plan for the period from 2010 to 2020 (City of Toronto, 2009). The City of Toronto (2009), maintained that a key

component of the ten-year plan is the Toronto Housing Charter, which provides guidelines on how the city can promote access to affordable housing for about 250,000 households that are struggling with high housing-costs. Such households include marginalized newcomers, seniors, single parents and those with disabilities. The charter lists sixty-seven recommendations, including calls on the provincial and federal governments to invest \$484 million per year each, for ten years (City of Toronto, 2009). In 2012, the federal government provided \$161.3 million in response to the request, a figure that is expected to drop by \$33.4 million by 2017 and to zero by 2030. This disinvestment creates funding gaps that are hard to fill (City of Toronto, 2009).

In 2013, the City of Toronto (2013) announced its Ten-Year Capital Financing Plan for the period 2013 to 2022 for Toronto Community Housing. The plan requires Toronto Community Housing to increase its yearly budget for structural repairs on its existing housing stock by fifty million dollars per year. It also requests that the provincial and federal governments continue their funding of social housing, as well as provide \$864 million each, to help meet Toronto Community Housing's \$2.6 billion projected expenditure for the period 2016 to 2022. Due to this critical need for funding, the City, in partnership with Toronto Community Housing, launched the "Close the Housing Gap" campaign in 2013 to persuade the provincial and federal governments to provide long-term funding for social housing, instead of the short-term funding they have provided in the past (City of Toronto, 2013b).

The City of Toronto also launched housing redevelopment initiatives, such as the Regent Park revitalization project, which improved the housing situation of low-income households by replacing the neighborhood's 2,083 rent-geared units and adding 700 new

affordable rental units and over 3,000 new condominium units (Dunn, 2013). This project will increase the city's affordable housing stock but not enough to meet the demand for affordable rental housing. Without the requested funding from provincial and federal governments, the city's efforts to provide affordable rental housing continue to be frustrated. As the Wellesley Institute (2010 Para 1) has pointed out, Canada still lacks a "comprehensive, fully-funded and integrated national housing strategy." Consequently Toronto and other jurisdictions continue to rely on the private sector for the provision of affordable private rental housing (Murdie, 2004; Wellesley Institute, 2012).

The shortage of affordable rental housing in Toronto persists as it continues to receive more than forty percent of newcomers to Canada every year (Shapcott, 2012; Murdie, 2004, 2005; Preston et al., 2011). The vacancy rate for affordable rental housing, which is described by Canada Mortgage and Housing Corporation (2012) as a situation where a housing unit is physically vacant and ready for occupation, fell in Toronto and its immediate surroundings—Greater Toronto Area, from 2003 to 2014. Although vacancy rates have also been falling in other CMAs, Toronto's rates have been the lowest (Canadian Housing Observer, 2014).

Transitional Housing Used by Newcomers

[We] lived with my sister-in-law [temporarily while searching for rental housing]. That's where we lived when we first arrived. From there we moved to where we live today (Peter, African-Caribbean man from Barbados).

Transitional housing is the temporary housing those newcomers live in upon arrival in a new destination while they search for permanent housing. The seventeen newcomers that I interviewed reported dwelling in different types of transitional housing, including living with friends or relatives, paying for lodging in guest-houses, or renting basement apartments in private homes when they arrived in Toronto. Newcomers that lived in guest-houses mentioned that they used the internet to book their stay before leaving their respective countries. Those that lived in basement apartments indicated that their friends or family connections in Canada helped them to secure the temporary housing just before they left their countries.

Newcomer participants mentioned going into transitional housing with the hope of finding more permanent housing within short periods. About seventy percent of newcomers described how they had to live in those transitional housing arrangements for much longer than they had anticipated. They cited landlords' insistence on requirements such as proof of employment, credit history and co-signers, as the major reason for their extended house-hunting experience. These newcomers pointed out that they were willing to spend more than a third of their incomes on rent as long as they had a roof over their heads, but landlords did not give them the option.

Many apartments, I could afford the rent, about \$1,200... but they said no. With \$20,000 savings I could pay that rent but because I did not have a job and [Canadian] credit history, they said no... I was looking for a two-bedroom apartment (Peter, African-Caribbean man from Barbados).

Peter and his family stayed with relatives when they arrived. He explained that he had hoped to live with the extended family for two to three weeks but had to extend their stay to two months because they could not secure private rental housing sooner.

In an environment where many landlords practiced housing discrimination, job market challenges compound the problem by making it difficult for some newcomers to secure jobs with earnings that are acceptable to landlords. Four newcomers that reported having jobs while they were still house-hunting were working in low-income menial occupations. Stakeholders reported working with newcomers that had lived in transitional housing for extended periods, sometimes up to a year, because they could not meet the minimum income criterion.

Newcomers that shared small spaces such as bachelor apartments with relatives or friends during their extended house-hunting described how living in overcrowded conditions resulted in a lack of privacy and sometimes caused tension and conflicts between the different people involved. Arizona, a single woman from Mexico, described some of her transitional housing experiences as follows:

[My friends] were living in a bachelor [apartment] so we were [it was] the couple and I, sleeping in the same room, different beds, so it was... uncomfortable for everybody. It was a small apartment”.

Alice, a stakeholder, described having worked with house-hunters living in similar conditions:

I saw to a lot of clients who were living in the community... came to the shelter to access... housing services, and they would be living in a one-bed room apartment with other people, or a roommate situation.

Existing literature has indicated that conflict between members of extended families sharing housing is a common problem experienced by newcomers (Preston et al., 2011). Newcomers that lived in basement apartments while searching for permanent private rental housing reported some problems that were unique to their type of transitional housing:

The owner is staying upstairs [on the main floor of the house] and sometimes they will also be interfering in my activity [personal business] and the privacy of my family (Shica, Asian man from India).

Three newcomer participants lived in basement apartments upon arrival in Toronto. Two of them reported constant invasion of their privacy by their respective landlords. Such invasion included unannounced visits by landlords to tenants' apartments and unwarranted phone calls from landlords asking tenants to switch off lights. The two newcomers who reported invasion of privacy had their landlords living on the main floors of their respective houses and rented out basement apartments. Transitional housing also posed a challenge for newcomers who rented rooms in guest-houses for extended periods. Having to pay daily guest-house fees for much longer than planned resulted in financial stress for the affected newcomers as expressed by one of them:

Yes, took long time [to get an apartment]. Longer than we thought: three months.

[We] were running out of money (Joe-One, African man from Nigeria).

The three newcomers that lived in homeless shelters when they arrived in Toronto had come as refugee claimants and did not have financial resources to pay for their accommodation before getting jobs. They reported experiencing numerous hardships while living in the shelters, including the challenge of living with a group of strangers and a lack of privacy. Stakeholders described how some newcomers end up in homeless shelters:

There are refugee specific shelters which for the most part are often full. So... refugees who are already traumatized are re-traumatized in homeless shelters where for the most part, you will find people with all sorts of mental health problems, addiction problems (Patrick, stakeholder).

The length of time that newcomers lived in transitional housing depended on how quickly they were able to secure housing, which, in turn was determined by the amount and type of barriers they encountered in their house-hunting processes. In addition to differential impact housing discrimination discussed in the previous chapter, newcomers faced various other barriers to accessing private rental housing.

Barriers to Accessing Private Rental Housing Newcomer and stakeholder participants identified various barriers to accessing private rental housing in Toronto, among others high rent, covert racial and gender discrimination, language and immigration status.

Rent

During my first month I was looking for accommodation and the single most challenge for me was the price, Yes, it was very, very expensive, especially the rental market here in Toronto (Paul, White man from Austria).

The seventeen newcomers that I interviewed reported high rent as a major concern for them. However, there were marked disparities in how different newcomers experienced the problem of high rent. Four indicated that high rent was their biggest challenge to accessing private rental housing. One of them, Yussuf, reported experiencing high rent as his biggest barrier while he was searching for his first private rental home but not during his second round of house-hunting. To secure his first private rental housing, he received help from a housing worker at the family homeless shelter where he lived upon his arrival in Toronto. The housing worker referred him to a landlord whom he knew from before. As a result, Yussuf was not required to meet any requirements such as proof of income, credit history and co-signer in order to obtain private rental housing. After living in his new home for a short period of time, he realized that he was living in an unsafe neighbourhood and had to resume house-hunting. Yussuf reported experiencing what constitutes housing discrimination when he was searching on his own for the second private rental home.

The fourteen newcomers that reported experiencing differential impact housing discrimination cited high rent as their biggest challenge during tenancy as it took away from their ability to afford other basic necessities such as food, clothing and transportation. They reported spending over one third and sometimes more than half of their incomes on rent. Joe-One, a newcomer from Nigeria explained his situation as follows:

After paying rent we are left with almost nothing, so we buy only one metro-pass [bus-pass] and share it. We share it; [we] take turns to travel. If my wife goes job-searching I... stay home. If I go somewhere, she stays home.

Newcomers in similar circumstances indicated that their situations would have been better if they had been able to secure private rental housing sooner in order to engage in other settlement activities earlier than they had done. They pointed out that the private rental housing they obtained after extended house-hunting was still expensive and they were paying the high rent, anyway.

Rent is expensive in Toronto... We knew rent is high. But [the] problem was getting the place to rent. How can we look for jobs if we don't have a home...? Where do you start if you don't have a home...? (Peter, African-Caribbean man from Barbados).

Newcomers who experienced housing discrimination indicated that securing housing was more of an urgent issue than worrying about how they would spend a major portion of their incomes on rent. The high rent issue was overshadowed by the threat of possible homelessness. While spending over one third of their incomes on rent made them financially vulnerable, housing discrimination barred them from accessing private rental housing and thus exposed them to the risk of homelessness, which they viewed as a worse outcome. The fourteen affected newcomers thus indicated that housing discrimination was

their biggest barrier to accessing private rental housing. High rent, though still a major concern has become the norm for many low to medium income households in Toronto and other Canadian cities, particularly for newcomers.

Past research has indicated a large discrepancy between newcomers' incomes and high rentals in Toronto, resulting in some of them spending as much as seventy percent of their incomes on rent (Preston et al., 2011; Murdie, 2011). Valerie Preston et al., (2009, p. 3) have argued that “[l]argely as a result of low incomes, newcomers are more likely than the Canadian-born to spend over 50 percent of total household income on housing costs.”

Other reports have also indicated similar situations in other Canadian cities, such as Montreal, where newcomers face challenges in finding affordable private rental housing and spend more than fifty percent of their incomes on housing (Rose, 2010). Vancouver and Kelowna in British Columbia are examples of other Canadian cities that are experiencing similar problems (Teixeira, 2009, 2011).

A report by Toronto's biggest food bank, the Daily Bread Food Bank (2013, Para 2) pointed out that notable among food bank users were some “highly educated, but underemployed newcomer families with children living in apartments that are barely affordable.” Such families use the bulk of their income to pay rent in order to have a roof over their heads and then struggle to meet other basic necessities, including food. A report by the City of Toronto (2013) indicated that forty-three percent of Toronto's renter households, i.e., 207,097 households in total, which is about twenty percent of all households, spent over thirty percent of their total incomes on shelter in 2010.

According to the minimum income criteria, such households are expected to default in rent payment because they cannot afford it. If all those households had defaulted on their rent

payments, the city would have experienced an eviction predicament, but they did not. That demonstrates how people prioritize paying for shelter before meeting their various other needs. As the Daily Bread Food Bank (2013, Para 2) has argued “food becomes a luxury” when people need shelter.

The Centre for Equality Rights in Accommodation (CERA) (2013) reported assisting eight hundred households that were facing eviction for non-payment of rent across the city of Toronto during that same period 2010-2011. The eight hundred renters cited by CERA, is a much smaller figure than the 207,097 households whose rentals were higher than one-third of their total household incomes, contrary to the minimum income criterion.

Covert (Perceived) Racial Discrimination

Over fifty percent of newcomer participants reported experiencing covert racial discrimination in Toronto’s private rental housing market. The following vignettes help to illustrate the disparities in experiences of newcomers of different racial backgrounds. Both participants described below lived in guest-houses/hostels upon arrival in Toronto.

Joe-One is an African man from Nigeria. He migrated to Canada with his wife about two and half years ago. In Nigeria, Joe-One worked as a musician and his wife was a pharmacist. They lived in a garden apartment that they owned and described as nice and in a good neighbourhood. On arrival in Toronto they lived in a guest-house where they had intended to stay for two to three weeks while searching for private rental housing. They had enough savings to pay for their planned stay in the guest-house as well as the deposit for an affordable private rental apartment and rent for at least six months.

Joe-One and his wife stayed in the guest-house for much longer than they had anticipated. For three months they searched for a rental apartment in Toronto with no success. They attributed their prolonged search for private rental housing to their inability to meet the demands made by many landlords across the city, including, the need for proof of employment and a co-signer. They did not know anyone that could co-sign for them or give them a place to stay. Their savings were running out with each day they overstayed in the guest-house. As a result they were getting desperate and anxious. Joe-One described times when he would wonder if they had made the right decision of migrating to Canada. He related how much the situation stressed them. The following is part of Joe-One's account of his house-hunting experience:

Yes, it took a long time [to get an apartment], longer than we thought. It took three months. [We] were running out of money... [We] were getting desperate, anxious... [We] had no jobs, no income. [Our] savings were running out. [We] didn't know what to do. [We] had nowhere to go. [We] didn't know anyone to guarantee for us. They [landlords] wanted job reference, wanted guarantor. [We] didn't have those, so couldn't get apartment. It was very stressful.

After three months of house-hunting they finally secured an apartment when someone they had met at church co-signed for them.

Adriana is a White woman who came from Armenia with her family about six years ago. In Armenia she and her husband owned a small business. They lived in a nice condo town home that they owned. On arrival in Toronto they lived in a guest-house while they searched for a private rental home. Adriana reported having preferred to rent a town

home or a detached house in Toronto. After a few visits to different rental places they realized that rents for town homes and detached houses were too high for them. They thus decided to obtain a rental apartment in a high-rise building instead. After about three weeks of searching they secured a private rental apartment that they considered suitable for their family. Adriana expressed the following sentiments regarding their stay in the guest-house:

We were there [in the guest house] for just three weeks, and were busy searching for a place, so didn't really see, mmmh, anything wrong. [It] was home. [It] served the purpose... What I like... we found the apartment soon. Yep, guest-house was expensive, only good for short time. So, yep, guest-house was good for that time. Apartment, better.

Due to her being White, Adrianna did not experience housing discrimination. She was able to secure housing within six weeks while her racialized counterpart obtained housing after three months of house-hunting. Securing housing early enabled her to save money as renting was cheaper than living in a guest-house. Her racialized counterpart who had to live in a guest house for three months experienced financial and physical stress as a result.

Although most newcomer participants may not have been aware of their housing rights as stipulated under Canadian laws, those that reported covert discrimination described what they perceived as landlords' deliberate ways of applying requirements unfairly to disqualify them. One stakeholder, Patrick, who is also a newcomer to Canada, narrated his own experience with covert racism practiced by some landlords.

There is systemic discrimination of immigrants and newcomers, either through demanding large deposits, or... through simple exclusion from certain [housing]. For instance, I am a new immigrant myself, I have applied to certain condos, I speak on the phone everything is fine, but the moment I go there and they see me, the face changes and the guy says they want a bank statement for the past twelve months. I am like, what do you need my bank statement for the past twelve months for; I have proven that I work. I have an income source, I can give you my last two to three months' salary slips, I can get you a letter from my employer.

Past audit research has indicated the prevalence of racial discrimination in Toronto's private rental housing market (Dion, 2001; CERA, 2009, 2010). The reports indicate that in many cases, after meeting with a racialized house-hunter, a landlord changes his/her story and gives excuses such as that the rental unit is no longer available: "Sorry it's rented" (CERA, 2010). A short while after that, they go on to offer the same unit to a White house-hunter who approaches them after they turn down the racialized one. Many such occurrences have been also reported in other Canadian cities as well as other countries, including the USA (CERA, 2009, 2010, 2013; Turner, Ross, Galster, and Yinger, 2000).

Two newcomers reported cases of overt racial discrimination in the private rental housing market. One of the newcomers narrated her experience as follows:

The owner of the property asked me if I was Indian or Pakistani... I told him I was Latino. He said he doesn't like the smell of their [Indians and Pakistanis]

food and if I was [Indian or Pakistani], I actually was not gonna get the apartment (Arizona, woman from Mexico).

David Hulchanski (1994) rightly observed that various types of discrimination found in society at large are also present in housing markets. Discrimination stems from deep-seated prejudice and various other factors and affects how targeted groups are treated (Hulchanski, 1994). As such prejudice is not limited to housing markets; discrimination is also not confined to one sector, but practiced in almost all spheres. Overt racism can be experienced in Toronto's housing market in much the same way as it can be experienced in various other spheres of life. It is therefore not unusual that some landlords may practice differential impact housing discrimination against certain groups of newcomers and not against others. Selective application of housing rules to one group of house-hunters and not to another constitutes differential treatment housing discrimination against the targeted groups. Thus, the two forms of housing discrimination, differential impact housing discrimination and differential treatment housing discrimination, were experienced concurrently by racialized newcomers in this study.

As the Ontario Human Rights Commission (2007b) has explained, both the Ontario Human Rights Code and Canada Human Rights Law forbid differential treatment of persons based on characteristics such as gender, race, ethnicity, class or religion. Despite such legislation, various reports have indicated the prevalence of racial discrimination in Toronto's private rental market as well as across Canada (Dion, 2001; Hulchanski, 1993, 1994; Preston et al, 2011; Teixeira, 2011). In their analysis of racial profiling by police in Toronto, Frances Henry and Carol Tator (2006) found that racism is not a result of isolated actions by "a few

bad apples” or a single factor such as White values and norms, but a “reflection of the racism that interconnects all institutional spaces, including legislatures and bureaucracies, the criminal justice system, the media, schools and universities, and the vehicles of popular culture. All these in concert reinforce racism in the mainstream White culture...” (Para 2). Like police profiling, housing discrimination practiced in the housing sector is reinforced by racism in various other institutions.

Audit research conducted by CERA (2010) on housing discrimination in Toronto, exposed widespread practices of differential treatment housing discrimination against racialized groups across the city. The Housing New Canadians research project that investigated perceptions of housing discrimination among new immigrants, exposed disparities in the experiences of different groups based on race (Dion, 2001). Racialized, “Black” immigrants who were Jamaican and Somali, experienced more challenges with accessing housing than White Polish immigrants (Dion, 2001). Past studies have also indicated the prevalence of widespread racial discrimination in housing markets in the US and many other countries (Dion, 2001; Hulchanski, 1994; CERA, 2010; Wachsmuth, 2008; Teixeira, 2008; Murdie et al., 2006; Turner et al., 2000). According to the Housing Discrimination Study (2000) a nationwide research study to investigate discrimination experienced by racialized groups in the US, African-Americans and Latinos are often discriminated against by landlords in the rental and sales markets (Turner et al., 2000).

Discrimination based on race, ethnicity and gender are often the primary barriers to accessing housing (Hulchanski, 1997). These three categories of discrimination are considered to be primary because they are factors that are the hardest, if not impossible, to

change. They can continue to hinder discriminated groups' access to housing and other resources and privileges, unless attitudes and practices of those that discriminate are changed. A research study by Carlos Teixeira (2006) on the experiences of "Black" Africans in Toronto's rental market interrogated the experiences of Angolan and Mozambican immigrants and concluded that race and cultural background were major barriers to accessing housing. A subsequent study by Teixeira (2008) that investigated barriers and outcomes experienced by Portuguese speaking Cape Verdian, Mozambican and Angolan new immigrants and refugees in Toronto's rental market, also reported race was an important factor in determining people's ability to access housing. Teixeira (2008) asserted that racism can lead to social exclusion of low-income newcomers, which in turn can delay their integration. Research in other cities such as Winnipeg has also cited discrimination against newcomers as one of the barriers to their integration (Carter et al., 2008).

Covert (Perceived) Gender Discrimination

Of the eight women that I interviewed, three reported experiencing what they perceived as gender discrimination. The three were single and racialized. The following vignettes of one male and one female newcomer participant help to illustrate how gender discrimination can exacerbate the disadvantages of discriminated women.

Both newcomers, Maria and Yussuf, came to Canada as refugee claimants. As such they did not have enough financial resources to pay guest-house or hotel bills. They also did not have family or friends to live with in Canada. Therefore, on arrival in Toronto, they went to homeless family shelters where they lived until they secured private rental housing with help from their respective shelter housing workers.

Maria is a single African woman who came to Canada from Angola with her three children and lived in a homeless family shelter on arrival in Toronto. While living in the homeless shelter Maria visited many places in different parts of the city to view apartments and each time she was turned down because she did not meet landlords' requirements, including having a job.

One of Maria's other challenges was not having somewhere safe to leave her children whenever she had to go house-hunting. She was not able to always take them with her, so she was forced to leave them in the shelter where her sixteen year old daughter would babysit her two younger children. Maria described her family's experiences over those three months as scary and stressful:

With children, in shelter, not easy. [I] had my three children, they didn't like it. No one likes living in shelter, I didn't. [I] feared for them [children], living with so many people, you don't know these people, so... how can you trust. Worse, I had children. How to protect them, mmmh... not easy. Many times I had to leave them in the shelter when I went to look for apartment. Couldn't take them with me always, too expensive, plus they would get hungry before we come back. Need money for take-out food on the way, couldn't afford. Plus they get tired of walking. So, yah, I left them there, my heart always cried, worried for them. The sixteen year old looked after the younger two. They were all scared, yah, seeing all those strangers. Some looked like they were not ok, had something mental going on. So, yah, [I] was anxious about my kids, three months in there [homeless shelter]

It took Maria three months to secure her first private rental home with help from shelter workers.

Yussuf is an African man who came from Egypt about three years ago with his wife and children. On arrival they lived in a homeless family shelter in downtown Toronto while searching for private rental housing. Yussuf expressed appreciation for the generosity of homeless shelter workers to him and his family. However, he also expressed dissatisfaction with life in the homeless shelter:

[We] lived in [homeless] shelter, but the people [shelter workers] I liked them, were good to us. But, it's not home. Shelter, not same as home. So many people, no privacy. It's shelter not home. [We] didn't want to stay there long, didn't want our children in [homeless] shelter.

A housing worker referred Yussuf to a landlord that he knew from before, so he was not asked to meet the usual requirements such as proof of employment and credit history.

Yes, the housing worker at the shelter. He helped us get our first apartment... [He] took us to see apartments. So he was like guarantor. It was not very hard to get apartment. [It] was not very hard getting that apartment because he helped us. [We] were happy to get apartment and leave shelter...

Yussuf was able to secure his first private rental home after four weeks of searching. He was the only racialized newcomer to secure private rental housing after just four weeks.

A stakeholder, Patrick, recounted cases of women that were treated unfairly by landlords because of their gender:

It's a challenge, especially for the rest of the staff, we have challenges housing single women... you find that it's much easier to house a single young man... with a regular job than it is to house a young lady with a regular job. I don't know [the reason for that difference]... Ask housing workers, they will tell you all sorts of stories. The hardest client to house is a single woman, worse when they have a kid. They are not considered as reliable. They might move, they might cause problems (Patrick, stakeholder).

Patrick explained that many housing workers view racialized women, particularly young ones as "hard to house." Such a notion stems from the various stereotypes of women as "unreliable" and "causing problems." Stereotyping makes it harder for women than men to secure private rental housing. Such unfair treatment can expose women to homelessness or to possible abuse from family members or friends with whom they may have to live when they can't secure their own housing. A study by Preston et al., (2011) on homelessness and precarious housing among refugees and immigrants in Toronto, reported possible exploitation of vulnerable people such as seniors and single parents by members of their communities from whom they would have obtained some help. Having to live with friends or relatives because one does not have a home of their own, places them at the mercy of their helper/s who can take advantage of their vulnerability, if they wish.

One stakeholder reported experience with landlords who asked for sexual favours from women in exchange for housing. Being denied housing repeatedly can result in women becoming desperate and therefore vulnerable to abuse and exploitation. None of the women that I interviewed reported sexual harassment by landlords.

Although none of the women that I interviewed reported sexual harassment by landlords, some of them did report incidences of blatant gender segregation:

Some basement people [landlords]... said they want 'men only'... they didn't accept women to rent their basement... I don't know why... but, yah that was another problem (Naomi, African-Caribbean woman from Jamaica).

Naomi, a single woman, explained how she was disadvantaged by a landlord's gender-based discriminatory criteria when she was looking for private rental housing in Toronto. As a result, she spent more time searching for housing than she had anticipated. Two other female newcomers that were also single at the time of house-hunting, reported experiencing what they perceived as gender-based discrimination. Gender-based discrimination, covert or overt, added another layer to the other forms of discrimination experienced by the three women.

As part of the Housing New Canadians project, Kenneth Dion (2001) did a study on the perceptions of immigrants on housing discrimination and reported more experiences of covert racial and gender discrimination among Jamaican and Somali immigrants who arrived in Canada between 1987 and 1994, than their Polish counterparts who were White.

David Hulchanski (1993, 1997) cited gender-based discrimination as one of the primary barriers to newcomers' access to housing in Canada. As a result of gender discrimination in the housing market and in society at large, female-headed households are disproportionately represented among households in severe housing need (Hulchanski, 1993). Canada Mortgage and Housing Corporation (2010) described housing need as a situation

where a household's housing fails to meet any one or more of the following three standards: adequacy (not requiring any major repairs); affordability (cost is not more than thirty percent of total household income before taxes); and suitability (house has enough bedrooms for the size of family). Covert gender-based discrimination exacerbated racialized women's vulnerabilities.

Language Barrier

I learned the language [English]. I am now able to speak up after so many years (Arizona, woman from Mexico).

Arizona, a woman who migrated from Mexico nine years ago, explained the difficulties she experienced communicating with landlords and many other people in Toronto when her English language skills were still limited. She indicated that her limited language skills added another challenge to house-hunting and other settlement activities. The other sixteen newcomer participants did not report experiencing any language barriers. They already spoke English in their countries of origin before migrating to Canada. A stakeholder participant, Patrick discussed his experience with newcomers that faced the language barrier:

Language, it's a huge barrier, it's huge, right now we have a lot of Afghani and Roma families settled in the... area and we had to consciously hire a Roma speaking settlement worker... There is no funding for translation services for housing-help and some of the communities we deal with are reluctant to get help, and secondly when they do get it it's a challenge for them to communicate their needs. So language is a huge, huge one.

Valerie Preston et al., (2011) reported language as a barrier for newcomers with limited language skills who, as a result of that limitation, have difficulty understanding leases and other official documents. Even when translation is provided, it can be problematic since meanings of some words can be lost in translation and result in possible misinformation. Therefore, language limitations can delay newcomers' ability to access the services that they need and thus delay their settlement.

Immigration Status

Immigration status was reported as a barrier by some newcomers seeking private rental housing in Toronto. Two stakeholders described their experiences with affected newcomers from any of the thirty-one countries that were listed as 'Designated Countries of Origin' (DCOs) by Canada's new immigration laws in 2012. DCOs are countries that are considered to observe human rights and provide sufficient protection for their people that they are not expected to produce refugees. Stakeholders told stories of newcomers that were denied housing by landlords because they came from DCOs and how some of them resorted to living in homeless shelters or on the streets of Toronto.

Patrick, a stakeholder pointed out that:

If you come from any of the countries like Hungary... a lot of folks from the Czech Republic... a lot of folks from the Roma countries... are finding it harder to get accommodation because of these legislative changes because the landlords know or think if their [refugee] claim is denied in two months, the person will move out.

Another stakeholder, Diane, expressed concern about how some newcomers from DCOs have been discriminated against based on landlords' negative speculation regarding the outcomes of their future refugee hearings with Canada's Refugee Board:

Last year I dealt with a Roma family that couldn't get an apartment because of their immigration status. They had bed-bugs where they were living with their relatives and they wanted to move and get their own rental apartment, but they couldn't get it. Landlords speculated that they might not get permanent status when they get their immigration hearing... so they were denied an apartment. It's speculation. It is discrimination.

Two newcomer participants that are from DCOs were required to produce proof of permanent resident status by some landlords they approached for private rental housing. After they showed their landed immigrant documents, they had no further problems. They were offered the apartments they were seeking. Their outcomes were likely to have been different if they were refugee claimants. Many landlords would not be willing to give them housing, based on speculation that their refugee hearing might be unsuccessful and they may have to go back to their countries of origin. The rest of the participants were not required to produce proof of immigration status during house-hunting. They were not from DCOs.

Stakeholders pointed out that, landlords who are on the lookout for house-hunters from DCOs identify their targets based on their accents and any other characteristics that may distinguish them from other house-hunters. Once they suspect that a house-seeker is from a DCO they ask for proof of immigrant status before they show them the rental unit. Those that

are refugees or refugee claimants from DCOs but do not get detected early, would be exposed at a later stage when they submit their application forms and supplementary documents that usually require the applicant's social insurance number.

In Canada refugees and refugee claimants are issued social insurance numbers that differ from those of landed immigrants and citizens (Government of Canada, 2013). Landlords can thus identify refugee and refugee claimants based on their social insurance numbers. Being a refugee or refugee claimant from a DCO is an added layer of potential discrimination against them. Canada's new immigration laws expose refugee claimants from DCOs to unfair treatment by landlords and to the risk of homelessness:

Landlords are now requiring six to twelve months' rent payment [deposit] from them [refugees from DCOs]. So you get people [newcomers] staying longer homeless, longer in shelters. There are families pretty much from day they arrived to the day they get their [immigration] hearing; they are staying in [homeless] shelters, not because they want to, but because no landlord will take them... unless they want to put six months' rent deposit. So yah, it [the immigration status requirement] is a huge problem (Patrick, Stakeholder).

A report in the Toronto Star newspaper by Joe Fiorito (2013) cited some of the problems faced by under-housed Roma families that were living in high-rise apartment buildings in the Lakeshore West Boulevard area. The report described how the affected Roma families had to live with problems such as pest infestations, leaking taps, non-flushing toilets,

and non-working stove ovens. It also indicated that their landlord required them to pay for repairs, if and when they were done.

Unfortunately, none of my efforts to secure interviews with newcomers from the Roma community were successful. I had to rely on stakeholders' accounts and media reports for information on housing discrimination against Roma newcomers in Toronto.

Dissimilarities in newcomers' experiences with barriers to accessing affordable private rental housing in Toronto

A common factor among all seventeen newcomers was limited financial resources that hindered them from accessing Toronto's more expensive private rental housing such as condominium apartments. However, their experiences with accessing affordable private rental housing were remarkably different (see Table 5).

Differential impact housing discrimination was experienced simultaneously with other forms of discrimination that were based on race and gender (Table 5). The three White newcomers who did not experience differential impact housing discrimination also did not experience other forms of discrimination. In the absence of housing discrimination, high rent was their biggest barrier to accessing private rental housing. Newcomers that reported experiencing racial and gender discrimination described experiencing it concurrently with differential impact housing discrimination. The pattern of the disparities indicated that race played a key role in determining newcomers' experiences with barriers to accessing housing.

Table 5: Disparities in newcomer participants’ experiences with barriers to accessing private rental housing in Toronto

Name	Gender	Race/ Ethnicity	Differential Impact Discrimi- nation	Covert Racial Discrimi- nation	Overt Racial Discrimi- nation	Covert Gender Discrimi- nation	High Rent	Language	Migra- tion Status
Adriana	F	White	no	no	No	no	yes	no	no
Arizona	F	Latina	yes	yes	Yes	yes	yes	yes	no
Atika	F	Asian	yes	yes	No	no	no	no	no
J. Mila	F	Asian	yes	yes	No	no	no	no	no
Jason	M	White	no	no	No	no	yes	no	yes
Joe-One	M	African	yes	yes	No	no	no	no	no
Maria	F	African	yes	yes	No	yes	no	no	no
Naomi	F	African- Caribbean	yes	yes	Yes	yes	no	no	no
Nathan	M	African- Caribbean	yes	yes	No	no	no	no	no
Shani	F	Asian	yes	no	No	no	no	no	no
Michael	M	African	yes	yes	No	no	no	no	no
Paul	M	White	no	no	No	no	yes	no	yes
Peter	M	African- Caribbean	yes	no	No	no	no	no	no
Sandra	F	African- Caribbean	yes	yes	No	no	no	no	no
Shica	M	Asian	yes	no	No	no	yes	no	no
Josi	M	Asian	yes	no	No	no	no	no	no
Yussuf	M	African	yes	yes	No	no	no	no	no
Totals			14	9	2	3	4	1	2

By belonging to what Crenshaw (1991) described as multiple discriminated identity categories, racialized newcomers were subjected to different forms of discrimination in Toronto’s private rental housing market. Their three White counterparts were silent on differential impact housing discrimination, as well as racial and gender-based discrimination. Three racialized women reported experiencing covert and overt gender-based discrimination.

As Kimberle Crenshaw (1991, p. 1242) has argued:

[R]ace, gender, and other identity categories are most often treated in mainstream liberal discourse as vestiges of bias or domination -- that is, as intrinsically negative frameworks in which social power works to exclude or marginalize those who are different.

The image of non-White women has been devalued by mainstream culture, which has located them at the intersection of race, gender and class. The compounding of the different forms of discrimination produced what Crenshaw (1991, p. 1242) has described as “intersectional disempowerment” of the targeted group. Such disempowerment made racialized newcomers more vulnerable than their White counterparts who had fewer grounds of disadvantage. As Hulchanski (1994, p.13) contends, “no matter what type of discrimination is examined it is reinforced by the other types of discrimination.”

Of the three White newcomers, two reported being suspected by some landlords to be refugees/refugee claimants from DCOs and being required to prove their immigrant status before they could view the apartments they wanted. They were given housing after they presented their landed immigrant documents. The three newcomers indicated no awareness of the challenges faced by their racialized counterparts or of their privileged position. One of them credited “luck” for his success acquiring private rental housing without much struggle:

I was pretty lucky. I went to... this residence... and asked if there were rooms left... and they were like, yes (Paul, White man from Austria).

Peggy MacIntosh (1988) described the lack of acknowledgement of privilege by Whites as internalized privilege. She pointed out that as a White woman herself, she was

taught to see how racism and other forms of discrimination disadvantage the ‘other’ but not to see the flip side of that disadvantage: her being advantaged as a result of her racial identity. Housing discrimination eliminated the ‘other’ from fair competition in the private rental housing market. As a result more vacant rental units became available for the preferred group, which Paul belonged to. As a member of the privileged group, he enjoyed unearned advantage while remaining unaware of it.

Conclusion

Differential impact housing discrimination was experienced in Toronto’s private rental market by fourteen of the seventeen newcomers that I interviewed. The experiences occurred at a time when Toronto’s private rental housing market was characterized by a severe shortage of affordable housing.

There were stark differences in newcomers’ experiences with differential impact housing discrimination and various other barriers to accessing private rental housing in Toronto. Racialized newcomers experienced differential impact housing discrimination during house-hunting and they perceived it as their major barrier to accessing private rental housing. Their non-racialized counterparts did not report experiences with differential impact housing discrimination i.e., being required to meet landlords’ demands such as possessing proof of employment in order to qualify for private rental housing. While racialized newcomers reported housing discrimination as their biggest barrier to accessing private rental housing, their White counterparts cited high rent as their major barrier. Such dissimilarities in experiences constitute differential treatment of the different groups by landlords: known as differential treatment housing discrimination. Differential treatment housing discrimination, a

covert form of segregation was also reported by racialized female house-hunters who described being treated unfairly by some landlords as a result of their gender. They reported gender discrimination as having added an additional layer of barriers to their accessing Toronto's private rental housing.

Racialized newcomers reported experiencing constant rejection by many landlords during house-hunting, resulting in feelings of desperation. The desperate need to secure housing overshadowed the problem of high rent. Hence, the high rent problem was of less importance to racialized newcomers during house-hunting. The housing discrimination that made it difficult for them to access private rental housing was dominant, their biggest barrier to accessing private rental housing.

Past research has indicated that racialized women with children, particularly those of African descent, face serious housing discrimination in housing markets in Canada (Wachsmuth, 2008). Although some of these women may not end up living on the streets where they might be exposed to sexual assaults and the risk of losing their children to child protection agencies, many of them experience hidden homelessness where they live in sub-standard housing (CERA, 2002).

The discrimination that was experienced in the private rental market by individuals was enabled by group level systemic discrimination that favours certain groups at the expense of others. Such systemic discrimination is nurtured by macro level socio-political and economic structures that are responsible for the allocation of societal resources and privileges. Such institutional structures include the deficient legal system that purports to protect disadvantaged newcomers and other vulnerable groups against discrimination; the attitudes

and perceptions of those responsible for the execution of those laws; and neoliberalism which continued to erode the provision of public goods and services by governments, including affordable housing. The compound effect of the different forms of discrimination created inequitable access to Toronto's private rental housing market, resulting in a skewed distribution of the housing shortage burden against targeted groups, such as racialized newcomers.

CHAPTER FIVE:

HEALTH PERCEPTIONS OF HOUSING DISCRIMINATION

Introduction

In this chapter, I apply a social determinants of health approach to examine newcomers' perceptions of how their experiences with overt and/or covert housing discrimination related to their health. Social determinants of health “are the economic and social conditions that influence the health of individuals, communities, and jurisdictions as a whole” (Raphael, 2004, p. 1). Health is “a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity” (World Health Organization, 1948). This holistic definition of health encompasses all aspect of a person’s wellbeing, including contentment and self-esteem.

Due to the paucity of literature on the impact of housing discrimination on health, I apply two frameworks as the basis of my analysis of newcomers' perceptions of the relationship between their experiences with housing discrimination and their health outcomes. One of the two frameworks is the “housing as a social determinant of health” model developed by James Dunn et al., (2002). The other one is the “discrimination as a social determinant of health” framework developed by Ilene Hyman (2009). I begin the chapter with a brief outline of the two frameworks (More detailed explanation of the frameworks is provided in Chapter One: Literature Review section).

The following table summarizes the three main characteristics of housing that are important for health: material, meaningful and spatial (Dunn, 2002). Deficiencies in any of the three features of housing are predictors of poor health (Dunn, 2002).

Table 6: Housing Dimensions

Housing Dimension	Characteristics of housing included in the dimension
Material dimension	The physical being of a home, such as its state of repair; its ability to protect occupants from various forms of pollution, including chemical or biological. The cost of housing is also an important factor— unaffordable housing has an impact on households’ ability to meet other basic necessities, including food, transportation and clothing. Deprivation of basic necessities has a negative effect on health.
Meaningful dimension	Refers to housing as a place of refuge. . Home provides a sense of self, belonging, and stability, and social status to its inhabitants. Home is where people build strong family and friendship ties and is therefore an important place for building social networks, which is essential for preventing social isolation, a determinant of one’s health.
Spatial dimension	Represents the quality of a home’s surroundings, including its physical and social environments. Home environments expose people to various social values, expectations and behaviours that can affect their health outcomes. Immediate surroundings can also expose people to biological and chemical pollutants that are harmful to health.

Source: Dunn et al (2002)

Deficiencies in any of the three characteristics of housing, that is, the material, meaningful and spatial dimensions can contribute to poor health (Dunn, 2002).

Ilene Hyman (2009) developed the “discrimination as a social determinant of health” framework. It outlines two main pathways through which discrimination can impact health:

direct and indirect paths. Subjection to discrimination results in psychosocial stress. Such stress produces toxins that are harmful to the body's immune and cardio-vascular systems (Hyman, 2007, 2009; Bryant, 2004; Raphael, 2004). The indirect pathway to negative health is a consequence of discrimination's unfair distribution of opportunities and privileges such as jobs, access to healthcare and education (Hyman, 2009). Lack of access to such necessities is also a predictor of ill-health (Hyman, 2009; Raphael, 2004).

Newcomers' Perceptions of How House-Hunting Experiences Related to Their Health

I was feeling very anxious in those days because [my roommate's] wife is about to come and if I don't find an accommodation, where am I going to stay? I don't have a place to stay so that was a big concern for me. My anxiety grew. She [landlord] turned me away and I had to go back. By the evening my anxiety grew. Where am I going to live from now on? Will I be able to find a place? Once his wife comes, will I be in the street? Will I be left in the street? So that caused the anxiety (Josi, Asian man from India).

Josi, who was a social worker in his native country, India, is one of the twelve newcomers that related their housing experiences to negative health outcomes. He described how his house-hunting experiences aggravated his anxiety. Health problems cited by the other eleven included stress, anxiety, frequent headaches, hypertension, diminished self-esteem, and asthma. They indicated that their experiences with the different health issues were mostly during house-hunting and life in temporary housing.

Stakeholders recounted experiences with house-hunters who were desperate after being turned away by landlords because they were not able to meet their various requirements. James, a stakeholder who worked in the area of housing advocacy expressed the following sentiment:

Our clients are really frantic because they have been turned down many times. They call us and they would be worried that they may never be able to get a place that is appropriate for the family.

As Hyman (2007, 2009) has argued, inability to meet one's basic needs can result in feelings of desperation that can lead to psychosocial stress, which is a direct pathway to ill-health. Housing discrimination results in unequal access to housing, which can also have indirect negative effects on health.

Peter, an African-Caribbean from Barbados described his experience during house-hunting as follows:

I felt bad, really bad. They make you feel very low... humiliated. I was... so humiliated, felt so low. [They] treat you like trash, it's like you will not pay rent. [We] had money, savings for deposit and rent, but they were not interested. They insisted on what they wanted. Stressful, yeah, stressful, you are confused, don't know what to do next.

Peter is an urban planner who worked in his country, Barbados, as well as in the United Arab Emirates for several years. He and his wife brought some savings when they migrated to Canada. They intended to use their savings to pay rent and meet other expenses while they

prepared themselves for jobs in their professions. Peter described being humiliated by some landlords during house-hunting, adding to his stress and a diminished self-esteem. Despite being a newly arrived immigrant, Peter was required to possess job references and Canadian credit history in order to qualify for housing. His failure to do so resulted in him being unfairly denied access to private rental housing while also being humiliated by some landlords.

Stakeholders discussed the issue of house-hunters or tenants' humiliation by some landlords and the impact it can have on them.

I think the effects can be quite significant on people. Beyond just... affecting people's dignity, the humiliation and frustration people experience from going through this kind of discriminatory treatment...can be very stressful (James, stakeholder).

Studies conducted by researchers at the Society for Neuroscience in New Orleans concluded that stress leads to the release of chemicals such as adrenalin and cortisol that interfere with the normal functioning of the part of the brain responsible for higher level thinking--cognition (DiSalvo, 2012). The scientists described how such chemicals result in negative mental health outcomes such as anxiety, aggression and depression (2012). Stress chemicals can also disrupt the normal functioning of body organs, which can result in various physical health problems such as heart diseases and hypertension (DiSilvo, 2012). Jason Snyder et al (2011) explained how stress hormones damage neurons in the brain and inhibit the genesis of new ones. They assert that a decrease in the number of those neurons diminishes the body's stress resilience, which can result in cognitive impairment that affects

memory and ability to learn new things, and can also result in anxiety and depression. Events that induce stress, such as experiencing discrimination are thus likely to lead to mental health illnesses.

Naomi, an African-Caribbean woman from Jamaica, reported experiencing a sense of diminished self-esteem during house-hunting. Before coming to Canada, Naomi was a state registered nurse but needed to upgrade her credentials before she could practice her profession in Canada. She described her house-hunting experiences as follows:

You know, you begin to feel they think you are not worth. How come all these people don't want you? You ask so many questions, no answers... no longer sure of yourself... doubt yourself... Many times I felt anxious too... Sometimes I had serious panic attacks. Later I started getting heart palpitations. Up to now I still suffer from that [heart problem].

Naomi blamed her five-month house-hunting experiences for contributing to her stress-related health conditions. Joseph Goldberg (2012) described how continuous stress can lead to distress. In turn, distress can result in emotional problems such as panic attacks. The prolonging of stressful situations such as house-hunting is likely to lead to stress-related health conditions. Stakeholders mentioned working with house-hunters who experienced constant stress during extended periods of house-hunting:

The delay in getting rental housing causes people a tremendous amount of stress. If you don't know where you are going to live, how on earth are you going to deal with all the other things? (Alice, stakeholder).

In addition to mental health problems, stress can also lead to physical health issues including headaches and cardio-vascular diseases (Goldberg, 2012). Some newcomers blamed stressful house-hunting experiences for their frequent headaches. Mila, a woman from Sri-Lanka recounted experiencing frequent “stress-headaches” while house-hunting. She attributed the headaches to the stress that she experienced when she was being constantly turned down by many landlords for not meeting their various requirements. She pointed out that her fear of possible homelessness added to the stress. Mila described how her children were also affected by her experiences:

Because of my headaches I was getting during that time, I was not able to... help my kids... [I] could not help in their school activities and homework... they didn't like it. It stressed them too. My son started bed-wetting, too much stress. These days, less stress, my son is not much bed-wetting anymore.

Children depend on their parents for most of their needs, including emotional support. If parents are not able to provide that support, the children are likely to experience stress. Housing stress among parents has been cited as an example of indirect effects of housing on child development, which in turn is a strong predictor of children's future health (Dunn, 2002). Stakeholders described experiences with cases of children who were affected by the housing stress that their parents were going through during house-hunting.

It also affects the children because... they don't necessarily know what school they are going to be in and so they are not settled in that way, so for the entire family, the delay in getting rental housing causes people a tremendous amount of stress (Alice, Stakeholder).

Reports by the Ontario Child/Youth Advocacy Initiative (OCYAI) (2008) have indicated that over fifty percent of children's visits to the Children's Hospital of Eastern Ontario emergency department were from children who live in housing need. OCYAI (2008) has defined housing need as a situation where people live in housing that does not meet their requirements, their housing cost is more than one third of their gross household income, or they are homeless. OCYAI's definition of housing need included some of the three dimensions of housing discussed by Dunn. Deficiencies in any of the dimensions of housing are predictors of poor health (Dunn, 2002) and are therefore likely to have placed the children at risk of poor health.

Two newcomers recounted experiences with "insomnia" which they described as inability to sleep even when they wanted to. Joe-One a newcomer from Nigeria described his experience as follows:

We are grateful they finally gave us the apartment... I don't know how much longer we would have absorbed more pressure without breaking down. [It] was stressful, very stressful... Sometimes I would suffer from insomnia. I was not able to sleep... Now I can sleep well... I haven't had headaches again since we got our apartment.

Joe-One indicated that his insomnia and headaches stopped after he secured private rental housing. The University of Maryland Medical Center (n.d.) has described some of the causes of insomnia as illness, travel, environmental factors, and stress. Joe-One mentioned that securing private rental housing contributed to reducing his stress and eventually his insomnia and headaches ceased.

Stakeholders described situations where house-hunters experienced various health problems that improved after their housing problems were resolved:

When they found some place to live, the transformation was incredible just because they could settle, unpack their things, have their children in school... they just go to school regularly; there wasn't that sense that they will be moving... it was permanent... I think that it really helped... finding a housing unit... made a lot of difference, a lot of people felt more settled (Alice, stakeholder).

About sixty percent of the newcomers that reported experiencing health problems indicated that their conditions improved after they secured private rental housing. Forty percent mentioned that they continued to suffer from the same health problems well after they secured private rental housing:

[I] am now on hypertension drugs. Things were hard; everything was hard when we came. Getting the apartment too... big problem... They [landlords] make it unnecessarily hard... Living with other people is not easy... so yah, was very stressful (Nathan, an African-Caribbean man from St Lucia).

Nathan mentioned that he developed hypertension when he first came to Canada and has been taking prescription medication since then. He indicated that he was still on the same medication at the time I interviewed him. Although various other factors could have contributed to his health condition, Nathan blamed his six months of stressful house-hunting while living in overcrowded conditions for contributing to his health problems. Living in

overcrowded conditions, which is a deficiency in the material dimensions of housing, is a predictor of poor health (Dunn, 2002).

Stakeholders described how housing discrimination can add extra layers to the challenges that newcomers have to deal with in their settlement processes:

It [housing discrimination] just adds to their life stresses. They are trying to juggle so many things at the same time in terms of finding appropriate employment, getting schools for their children, getting a place that is good and affordable. It just adds a whole other level of stress to what is already stressful time people are going through (James, stakeholder).

The process of settling in a foreign country, including house-hunting, is a challenge for many newcomers. As stakeholder James pointed out, discrimination tends to extend periods of house-hunting and keep newcomers in temporary housing for longer. Prolonged instability erodes the meaningful dimension of a home, exposing people to poor health (Dunn, 2002).

Perceptions of How Transitional Housing Experiences Related to Their Health

Hard to get my own place... [I] had health problems in my friend's basement [transitional housing], yah, asthma. Basement was damp, no fresh-air... and my asthma got worse, started having more [asthma] attacks, had to use puffer daily [pause]... [I] thought I would stay there [at friend's place] just two to three weeks, but no, [I] was there five months (Naomi, African-Caribbean woman from Jamaica).

Naomi is one of three newcomers that reported living with dampness, mould and poor ventilation for extended periods ranging from five months to a year, while searching for private rental housing. Stakeholders also narrated situations where tenants lived with mould for extended periods because they could not move to better housing due to inability to meet landlords' various requirements:

There would be mould around the carpet, or under the sink, or wherever, there would be mould and mould is a huge health hazard and so that was a concrete health risk... associated with sub-standard housing (Alice, stakeholder).

Past research conducted in Canada, Europe and the USA has linked living with dampness, mould and poor ventilation to negative health outcomes, including respiratory diseases such as asthma, coughing, phlegm built-up, and various allergic reactions, in both children and adults (Fuller-Thompson, Hulchanski and Hwang, 2000). The Child and Youth Health Network of Ontario (CYHNO) (2008) mentioned that mould can cause allergic reactions, irritated eyes, nose and throat, as well as coughing and wheezing in children.

Some newcomers that shared small spaces with extended family in transitional housing reported experiencing stress due to a lack of privacy and tension between family members while living in overcrowded housing conditions.

People got irritated, impatient with each other. [We] needed to find better place quickly to save the family. Too much stress. [We were] over-crowded, that's why stress (Atika, Asian woman from Pakistan).

Atika who experienced conflicts while living with extended family shared a two-bedroom basement apartment with them for one year before she could secure appropriate private rental housing.

David Wachsmuth (2008) cited overcrowding as one of the common problems experienced by newcomers. Valerie Preston et al., (2011) have argued that living arrangements where newcomers ‘double-up’ with friends or family often result in conflict between family members and possible abuse of some members of the extended family by others. The conflicts and tension that arise between family members as a result of overcrowding interfere with the meaningful dimension of housing – home as a crucial setting for positive social interaction and a source of contentment. Deficiencies in those important dimensions of housing expose inhabitants to possible ill-health.

In addition to the lack of privacy and possible conflicts between family members, overcrowding can also compromise hygiene standards by making it more difficult to keep the overcrowded housing unit clean. Goux and Maurin (2005) pointed out that overcrowding intensifies the transmission of viral and bacterial infections such as meningitis, childhood tuberculosis, and respiratory diseases and can lead to poor mental health conditions. By compromising the material dimension of housing, overcrowding is thus a predictor of poor health. Preventing overcrowded housing can therefore help to reduce people’s exposure to ill-health.

Some newcomers that lived in basement apartments for extended periods while searching for more permanent private rental housing reported experiencing problems with landlords who constantly interfered in their private affairs:

Landlord was also problem ... [He] came to our basement anytime without notice. Sometimes he came to tell us to switch off lights... sometimes any other things... [He] just wanted to monitor us... [We] had no privacy... [That] added to my stress (Mila, Asian woman from Sri-Lanka).

Three other newcomers that reported similar experiences also related their experiences to negative health outcomes such as stress, anxiety, and loss of self-confidence. Stakeholders described working with house-hunters who had similar experiences while living in basement apartments. They pointed out that landlords who rent out their basement apartments or other portions of their dwelling houses are usually not aware of tenants' housing rights.

When you talk about housing providers who are renting out of their homes it's probably twenty-five percent of the rental housing market in Toronto... on the whole they don't understand Human Rights Code at all, from my experience (James, stakeholder).

As stakeholder James pointed out, violation of tenants' housing rights by such landlords is therefore common. Stakeholders blamed housing discrimination for contributing significantly to the failure of discriminated groups to secure permanent housing sooner.

Not having that house makes it difficult to look for work and it sort of keeps them trapped in that cycle of uncertainty longer... If you are working, it is easier to find an apartment; if you don't have one, it is harder to find work (Alice, stakeholder).

The resultant vicious cycle where newcomers cannot engage in job-search and other essential activities because they are still looking for private rental housing; and not having a job makes them unqualified for such housing; exacerbates their pre-existing vulnerabilities. CRICH (2010), pointed out that people who are vulnerably housed face severe health problems, including some physical and mental health challenges. Although pre-existing health problems can be a barrier to accessing housing, stress from living in sub-standard housing can result in ill-health.

Perceptions of How Private Rental Housing Experiences Related to Their Health

It's near busy road, lots of noise... pollution too. [It's] not good for our health. Our daughter has asthma. Now her asthma is worse... Trucks make noise all night, can't sleep well sometimes. Pollution from the trucks and cars, dust too... We knew it was not good to live there... [We had] no choice... was desperate. [It] was the only one we got, no jobs, no paystub... Had to take it, otherwise no apartment (Atika, Asian woman from Pakistan).

Atika was a veterinary doctor and her husband an engineer in their native country, Pakistan. Before coming to Canada they lived in a four-bedroom house with a yard and swimming pool. Atika, who migrated to Canada in 2011, pointed out that they did not anticipate living in similar housing on arrival in Canada, but at least expected an apartment in a neighbourhood that would not expose them to pollution. Stakeholders described working with newcomers whose circumstances were similar to Atika's:

I had one client whose daughter had a severe dust allergy but the only thing that she could find was... a ground floor apartment, but it was right by a streetcar track and so the streetcar would kick up a lot of dust... Her child's doctors were telling her that she had to move, that it was not safe for her daughter... but she faced so many barriers trying to access a new apartment... so she was looking and looking and looking for months and her daughter is getting sicker and sicker (Alice, stakeholder).

When people live in neighbourhoods that expose them to health hazards, the spatial dimension of their housing is compromised, making it a predictor of poor health (Dunn, 2002).

Some of the newcomers who reported living in substandard housing indicated that they had accepted their housing as a last resort after failing to get anything better. They cited an inability to meet landlords' demands as their main barrier to accessing the housing that they wanted. Stakeholders recounted experiences with house-hunters who accepted sub-standard housing because that was all they could get:

It [housing discrimination] can force people into over-priced low-quality accommodation because those are the landlords that will rent to them (James, stakeholder).

Past research has indicated that fifty-two percent of people who live in sub-standard housing have reported previous diagnosis of mental health problems, including "depression, anxiety, bi-polar disorder, schizophrenia and post-traumatic stress disorder" (, CRICH, 2010,

pp. 2-3). Stakeholders recounted their own experiences with house-hunters that developed various health problems while living in sub-standard housing:

Some socio-psychological health problems... may develop. Some of them might end up in mental institutions, some of them might end up homeless, and some might end up on welfare longer than necessary because they don't have time to be looking for jobs. They are worried with housing issues (Patrick, stakeholder).

The World Health Organization Commission on the Social Determinants of Health (2008) included poor housing as one of the leading determinants of health. Other research studies have linked sub-standard housing among people living with HIV/AIDS to an inability to access needed healthcare, and for increasing the risk of HIV transmission (Leaver et al., 2007; Wilson, 2013).

Various characteristics of housing, including neighbourhood safety, impact people's health in numerous ways (Dunn, 2002; Maier, n.d.). Some newcomers reported experiencing health problems while living in unsafe neighbourhoods:

My kids were traumatized by what they saw, someone shot dead in our lobby, terrible. They got anxiety. Up to now the youngest one still struggles with it [anxiety problems]... Everyone was anxious, always in fear. That apartment... was hell (Maria, African woman from Angola).

Other factors may have also contributed to that child's anxiety problem, including the family's stressful experience in a homeless shelter where they lived for three months upon

their arrival in Toronto. Housing discrimination contributed to the family's extended stay in a homeless shelter and their decision to rent an apartment in an unsafe neighbourhood because that was all they could get.

In addition to emotional problems such as anxiety caused by constant fear, children who live in unsafe neighbourhoods are also more likely to develop physical health problems related to lack of adequate physical activity (Maier, n.d.). The World Health Organization (2004) linked living in neighbourhoods that are poor and unsafe to reduced physical exercise, less community involvement and opportunities for socialization. Parents living in unsafe neighbourhoods are likely to keep their children indoors in an effort to protect them from possible danger. Past research has also indicated higher incidences of overweight children and youth in neighbourhoods that are of lower social economic status usually linked to higher crime rates, than in neighbourhoods of higher SES (Oliver and Hayes, 2005). David Wachsmuth (2008, p. 10) has argued that "living in poor neighbourhoods leads to lower life expectancies, increased rates of adolescent pregnancy, increased rates of avoidable hospitalization, and increased mortality rates."

Besides being unsafe, low social economic status neighbourhoods are also likely to have pest problems. Four newcomers reported living with pests such as roaches and mice in their private rental housing:

Well, I can say [my problem was] depression and anxiety... When I had the biggest [depression] breakdown I was living in a third floor [apartment] with big window and light. Yah there was a lot of sunlight but there were mice

there, so, I was terrified... Yes, mice ... it was the worst experience ever, yah.

I couldn't sleep (Arizona, Latina woman from Mexico).

Three other newcomers described living with cockroach infestations in their private rental housing. Past research has established that pest antigens, which are proteins found in the saliva, excreta, and eggs of pests such as cockroaches, cause asthma and other respiratory illnesses in children (Fuller-Thompson, Hulchanski and Hwang, 2004). Allergic reaction to pest antigens is the main cause of asthma among children in poor neighbourhoods (Fuller-Thompson, Hulchanski and Hwang, 2004).

Many low-income households, including newcomer families spend over a third of their incomes on rent in Toronto and other Canadian cities (, CRICH, 2010; Murdie, 2003; OCHAI, 2008). Despite the high rent, some of their housing is substandard. All seventeen newcomers interviewed described high rent as a major financial concern during tenancy in their private rental homes. Some of them reported experiencing financial vulnerability after paying rent:

My husband works but we are paying more than half what he makes, you know, rent you know. Our biggest expense is rent after we moved to here [Toronto]. Most of his income goes to rent... It means our future is not secure because I feel pressure, even my husband feels pressure you know. It's like stress every day. He is preoccupied with those things. It's like we don't have fun in family. He is always worried about... how to take care of our family... it's creating a lot of anxiety (Shani, Asian woman from Nepal).

Unaffordable housing has a negative impact on the material dimension of a home (Dunn, 2002) and is therefore a social determinant of health. Having to constantly worry about rent can cause stress, which can in turn lead to various other illnesses. High rent can also distract people from focusing on other issues that are important for their integration into their new communities and becoming self-sufficient. “Access to [affordable] housing plays an important role in the initial state of resettlement but is also necessary for long-term wellbeing and integration into society (Murdie, 2003, 2005). As Danso and Grant (2001) have argued, integration promotes immigrants’ upward social mobility and earning capacity.

Some of the newcomers facing affordability problems are being forced into isolated areas where access to needed services is difficult and some of them experience social isolation in these neighbourhoods (Murdie, 2003). In the long term, such isolation hinders newcomers’ chances of developing the social network they need to eventually get better paying jobs (Wachsmuth, 2008). Social isolation is a social determinant of health that increased the risk of ill-health (Galabuzi, 2004; Dunn, 2002). Housing that facilitates social integration increases newcomers’ chances of getting better paid jobs, reduces stress, and improves their health outcomes.

In the short term, newcomers sacrifice other necessities such as nutritious food to meet their monthly shelter costs. Such strategies have long term negative effects on families’ overall health, particularly children who need nutritious food for their mental and physical development.

Toba Bryant (2004) mentioned how research in Britain and other jurisdictions has established that material deprivation can lead to stress, which in turn stimulates stress glands

to produce stress hormones such as cortisol and adrenaline. Exposing the body to stress chemicals for extended periods is harmful to the body's immune, and cardio-vascular systems as well as to mental health. Newcomer participants that reported experiencing housing stress described suffering from various health problems, including anxiety, hypertension and asthma.

Some of the affected newcomers mentioned that they were not yet able to move to better housing:

After the problems we experienced last time, we are not ready for... rejection and disappointments again. [We] need time to recover.... It [house-hunting] was exhausting... stressed us out. I was getting headaches so many times, stress headaches... Maybe when we get better jobs we will buy our own place, I hope (Mila, Asian woman from Sri-Lanka).

Stakeholders described working with people in similar circumstances:

They are very, extremely frustrated; they are upset about what they are having to go through. A lot of people were shocked when they arrived to Canada—that they would have these kinds of problems or how bad the problems are, and they were not anticipating that. It has had a major impact on their perceptions of their arrival in a new country and settlement in a new country (James, stakeholder).

People need to have a home before they can start to participate in all other activities such as social networking, employment and education. Extended periods of house-hunting

can result in feelings of disappointment and frustration. Experiencing such emotions for extended periods can contribute to poor health (Goldberg, 2012; DiSalvo, 2012; Raphael, 2004).

Changes in the health of new immigrants to Canada have been a focus of research in the last ten years. Various studies have reported evidence of the “healthy immigrant effect” in Canada (Hyman, 2007; De Maio, 2010). The healthy immigrant effect states that “[i]mmigrants (both male and female) are often in superior health to the Canadian-born population when they first arrive in Canada, but lose this health advantage over time” (Hyman, 2007, p. 1).

Differences between the health status of new immigrants and that of their Canadian-born counterparts result from a number of factors, including the “self-selection” process that enables only people who are highly qualified and in good health to be able to emigrate from their countries (De Maio, 2010). Canada’s policies for issuing immigration visas re-enforce the self-selection process by picking highly educated professionals for its economic/skilled immigrants class (De Maio, 2010). These two factors together make it likely that Canada would receive immigrants who are well-educated, in high-income occupations and in good health. Only those who possess such characteristics would qualify for admission to Canada under the Economic/Skilled Worker class. Since over sixty percent of Canada’s immigrants belong to this economic class (Statistics Canada, 2013), the majority of newcomers belong to this class. The health of many immigrants deteriorates after they arrive in Canada (Hyman, 2007; De Maio, 2010).

The widespread decline in health among immigrants after their arrival in Canada is an indication of possible deficiencies in the host country's welcome. Also noteworthy, are disparities in how different immigrant groups experience the deterioration in health. Racialized immigrants have been reported to experience higher incidences of diabetes, hypertension, overweight /obesity, and mental health problems such as depression, than their White counterparts (De Maio, 2010). Although genetic pre-disposition and other biological factors can contribute to health disparities between different racial groups, newcomers' disparate experiences with various forms of discrimination can also play a role in shaping the different health outcomes. Past research has cited housing inadequacy as a major source of settlement-stress among newcomers (Labonte and Hadi, 2011).

There has been a marked increase in the time that immigrants who arrived in Canada in the 1990s took to integrate into the labour market, despite being more highly educated than previous cohorts (Hyman, 2007; McIsaac, 2003; Lochhead, 2003). The difference in integration periods has been attributed, in part, to racism and other forms of discrimination (Hyman, 2007, p. 2). While the majority of Canadian immigrants in the 1990s were from East and South Asia, the Middle East and Africa, previous cohorts were predominantly European (Wayland, 2007; Statistics Canada, 2003).

A number of reasons have been cited for the changing trend in newcomer integration periods, including constraints faced by highly educated immigrants seeking entrance into regulated professions and those needing to enter into trades (Wayland, 2007). As Sarah Wayland (2007) has argued, racialized immigrants tend to carry a heavier burden of delayed integration processes than their White counterparts due to the compounding of different forms of

discrimination against them. Health problems such as stress, anxiety, headaches, risky lifestyle behaviours, including smoking and drinking, and mental health issues have been cited as common among people that experienced any of the different forms of discrimination (Hayman, 2009; Sen and Ostilin, 2010; Jasinskaja-Lahti, Liebkind and Perhoniemi 2006; Barrell et al., 2010).

Conclusion

Eighty percent of newcomer participants that I interviewed reported suffering from various health problems which they related to their experiences with housing discrimination, open and/or covert. As discrimination is a social determinant of health, newcomers' overt or covert experiences with housing discrimination during house-hunting are likely to have contributed to ill-health.

The transitional housing that most of those newcomers lived in, as well as some of the permanent rental housing that some newcomers obtained revealed deficiencies in some or all the three characteristics of housing that are important for health: the material, meaningful and spatial dimensions (Dunn, 2002). The deficiencies, which are social determinants of health, are likely to have exposed the affected newcomers to negative health outcomes.

Health problems reported by most of the discriminated newcomers included stress, anxiety, frequent headaches, cardio-vascular diseases, asthma, and bed-wetting among children. There are similarities in the health problems reported by newcomers in my research and those associated with discrimination in various other spheres of life, such as labour markets.

CHAPTER SIX: CONCLUSION

There were widespread and concurrent experiences of differential impact and differential treatment housing discrimination among racialized newcomers in Toronto's private rental housing market. Newcomers' abilities to access housing were varied, based mainly on race. Newcomers related their experiences with housing discrimination to negative health outcomes. Social networks played an important role in helping newcomers to eventually secure housing. And various factors allowed housing discrimination to persist despite legislation against it.

Over eighty percent of newcomers experienced various forms of differential impact housing discrimination, including proof of employment, evidence of a Canadian credit history, the necessity to secure co-signers, the presentation of bank statements and proof of income source. Despite stipulations by the Ontario Human Rights Code that landlords should make accommodations for vulnerable groups, eighty percent of marginalized newcomers were denied housing for not meeting the requirements. Landlords applied housing rules arbitrarily without levelling the playing field for them as required by law. This practice is, by definition, differential impact housing discrimination. In addition to the legally sanctioned rules, some landlords also made illegal demands such as requests for key money and large deposits that are higher than the legally stipulated amounts. The unfair application of the

various requirements on vulnerable newcomers restricted their access to private rental housing, which exacerbated their vulnerabilities. So not only are racialized newcomer renters experiencing differential impact housing discrimination, they are also required to meet additional illegal requirements that do not confront other potential renters. These conditions constitute differential treatment housing discrimination.

While differential impact housing discrimination was experienced at a time when Toronto and many other Canadian cities were facing a tight rental market and a critical shortage of affordable housing, it occurred simultaneously with race and gender discrimination. Racialized newcomers experienced overt and covert racial discrimination by landlords during house-hunting that their White counterparts did not. Differential treatment housing discrimination was also reported by racialized women who narrated incidences of gender-based unfair treatment by some landlords during house-hunting. The stark disparities in newcomers' experiences with housing discrimination were reflected in their different and differentiated abilities to access housing.

Newcomers who experienced housing discrimination secured housing after periods that ranged from three months to a year and half of house-hunting. They perceived housing discrimination as the major barrier to accessing housing because its dominance surpassed the other challenges they experienced. Those who did not experience housing discrimination were able to secure housing within three to six weeks and they reported high rent as their major barrier to accessing housing. The blunt inconsistencies in newcomers' experiences with housing discrimination demonstrated that race matters in marginalized people's ability to access rental housing. Although other factors, such as limited financial resources, may have

contributed to newcomers' problems with accessing suitable housing, their role was secondary to that of race.

This finding was divergent from some past research findings, such as Robert Murdie's (2004) research on immigrant and refugee experiences with housing affordability in Toronto, which cited affordability as the major barrier to newcomers' access to housing. Other past research concurs with my findings, for example, Carlos Teixeira (2008) investigation on the housing experiences of Portuguese-speaking groups of newcomers of varying racial backgrounds, namely, Cape Verdeans, Angolans and Mozambicans in Toronto. Teixeira (2008) reported discrimination as the main barrier to the racialized group's access to housing. David Hulchanski (1993) also cited discrimination as the primary barrier to accessing housing in Toronto.

Different forms of housing discrimination experienced by newcomers intersected with each other, along with discrimination in other sectors such as in labour markets. Racialized women who experienced discrimination based on race, described gender discrimination as an extra barrier to their accessing housing. One form of discrimination exposes affected people to other forms of discrimination (Hulchanski 1993, 1994). Discrimination results from widespread prejudice that exists in different spheres of life and is therefore bound to be experienced in almost every sector, including in labour and housing markets, and during social interactions. As Crenshaw (1991) has asserted, the compound effect of disadvantages from different forms of discrimination worsened newcomers' settlement experiences. Housing discrimination delayed newcomers' settlement into homes, which in turn postponed their job search efforts and social integration.

Although past research has exposed the pervasiveness of different forms of housing discrimination in Toronto and other jurisdictions (Dion, 2001; Hulchanski, 1993, 1994; Hulchanski et al., 2004; Teixeira, 2006, 2008; CERA, 2009, 2012b; Novac et al., 2002; Wachsmuth, 2008), my in-depth one-on-one interviews yielded rich descriptive data from participants, which added a vivid picture of newcomers' experiences. Such narratives facilitate better understanding of the problem, which can promote the formulation of more appropriate strategies to end housing discrimination.

My research also revealed newcomer participants' perceptions of how their experiences with housing discrimination contributed to their negative health outcomes. Past research has linked housing deficiencies to poor health outcomes (Dunn, 2002; Leaver et al., 2007; Bryant, 2004; Raphael, 2004; Hadi and Labonte, 2011). Such studies revealed how deficiencies in the different dimensions of housing can lead to ill-health. Some studies have examined how race and gender discrimination in various sectors, including labour markets, can provide pathways to ill-health (Hyman, 2007, 2009; Ahmed, Mohammed and Williams, 2007; Borrell et al., 2010). However, there was a dearth of studies on housing discrimination as a determinant of health. My research contributed to filling the gap by providing new knowledge that links housing discrimination to negative health outcomes, as perceived by the affected people.

Newcomers that reported experiencing various forms of housing discrimination tended to spend extended periods in transitional housing before they could secure permanent rental homes. For the majority of them such transitional housing was sub-standard. About seventy percent attributed their negative health outcomes to stressful house-hunting experiences and

life in transitional housing. Approximately ten percent also blamed their experiences in their private rental homes for continuing to put their families at risk of ill-health. Common health problems cited by newcomers included constant stress, anxiety, frequent headaches, hypertension and other cardio-vascular diseases, asthma and bed-wetting among children. While some of the newcomers mentioned that their health problems ceased after they finally settled in their private rental homes, some reported persistent health issues at the time of the interview, which may be an indication of perpetual stress.

Newcomers that related their housing experiences to negative health outcomes also described deficiencies in all three dimensions of their housing experiences: the material dimension which embraces the physical integrity of housing and its costs, the meaningful dimension which includes satisfaction with one's housing, and the spatial dimension that pertains to how a home's immediate neighbourhood can impact health (Dunn, 2002). They indicated that their housing choices were greatly limited by discrimination.

There were notable similarities in the pattern of health deterioration described by newcomers in my research and those reported in past studies on Canada's healthy immigrant effect which states that newcomers enjoy a health advantage over their Canadian born counterparts when they first arrive in Canada but later lose the advantage as their health status deteriorates over time (Hyman, 2007). As discrimination is a source of stress among targeted individuals and groups, housing discrimination is likely to play a role in producing Canada's "healthy immigrant effect".

My research also reveals that personal networks played a significant role in helping some discriminated newcomers to eventually secure private rental housing. Ninety percent of

those that received housing help obtained it from social networks (mostly friends they met in Canada and religious organizations) while only one percent received help from family connections. This is a contrast to past research, for example Robert Murdie's (2003) study of the housing careers of Somalis, Polish and Jamaican immigrants in Toronto, which found that most of the help received was from family connections. Such contrast may be a result of the differences in the immigration class, and migration history of the groups under study. While immigrants in the family class who are sponsored by their relatives to come to Canada are more likely to receive help from family, their counterparts in the economic/skilled worker class, would not necessarily have family connections in Canada. Most newcomers in my study belonged to the latter class.

Since the majority of newcomers that I interviewed were landed immigrants belonging to the economic/professional class with limited family connections in Canada, they were in a similar predicament as their refugee counterparts in terms of limited access to social networks. This is contrary to the argument by Silvia D'Addario et al. (2007) who suggested that landed immigrants are in a better position to access social networks for housing help than refugee claimants due to the latter's uncertain legal status in Canada, among other factors. All help received by the newcomers I interviewed was provided free of charge and in different forms, including referral to landlords and co-signing of leases. Although such help provides necessary relief, policy makers still need to deal with the root cause of housing discrimination and other forms of discrimination.

Reasons cited for the perpetuation of housing discrimination, despite legislation against it, included limited knowledge of housing rights among newcomers. Newcomers also

had limited knowledge about the different organizations that provide housing help, which suggests that there are deficiencies in Canada's current pre-arrival and post-arrival information systems that are supposed to disseminate information to immigrants before they depart their countries and upon their arrival in Canada.

Citizenship and Immigration Canada (CIC) created and administers the Canadian Immigration Integration Project (CIIP), an information system whose mandate is to educate immigrants in the Economic/Skilled Worker class and Provincial Nominees about economic integration in Canada (CIC, 2013). According to a report by Canadian Immigration Lawyers (2013), between 2005 and 2012, CIIP served 19,000 clients from 25 countries through its offices in China, India, the Philippines, and the United Kingdom. Serving 19,000 prospective immigrants to Canada over a period of seven years is by far short of the 250,000 immigrants who arrive in Canada annually (CIC, 2013b). Therefore, only a tiny fraction of new immigrants is informed about important settlement issues before they come to Canada, which creates a huge gap in information dissemination.

Stakeholder Patrick pointed out that the post-arrival information system is also deficient in that settlement workers, who are likely to have the first contact with newcomers arriving in the country do not have the mandate and capacity to educate their clients about housing. He also maintained that in general settlement organizations are not staffed with housing workers, including the agency that he works for in one of Toronto's low income neighbourhoods. A housing worker from another agency comes to provide housing related services to clients one day per week (Stakeholder Patrick). Newcomers that seek settlement help from that agency are thus not able to access housing-help for the remainder of the week.

Stakeholder reports also suggested that many landlords have limited knowledge of housing laws, particularly the illegal nature of the more subtle forms of housing discrimination, such as, differential impact housing discrimination. Perceived deliberate violation of housing laws by some landlords was also cited by stakeholders as contributing to the persistence of housing discrimination. Landlords' inability or unwillingness to make the necessary accommodations to level the playing fields for vulnerable house-hunters, as stipulated by law, could be a demonstration of possible ignorance or deliberate violation of housing laws. Their discriminatory application of requirements on different groups of house-hunters was differential treatment housing discrimination, which is forbidden by law.

Systemic discrimination that exists at the group level made it possible for some landlords to discriminate against racialized individuals with impunity. Macro-level socio-economic and political structures, such as deficiencies in policies and legislation that pertain to housing and various other spheres of life, including Canada's current housing policy which limits federal funding for affordable housing. In Ontario the launch of a neoliberal agenda with the coming into power of the Tory government in 1995, led to various governance changes described by Hackworth and Moriah (2006) as the neoliberalization of social policy. This led to a reduction in social spending, including affordable housing expenditure, resulting in the current critical shortage that has made it a landlords' market that in turn allowed discrimination to thrive (Shapcott, 2004, 2012; Hulchanski, 2004; Shapcott and Hulchanski, 2004). Racial discrimination in labour markets makes it hard for recent immigrants to access appropriate employment (Lochhead, 2003). They are forced to take menial low-income jobs,

which make it harder for them to secure suitable housing. Meanwhile advocacy organizations such as CERA do not have the mandate and resources to take landlords that violate housing laws to court on behalf of discriminated individuals or groups that do not yet have the capacity to engage in legal action (stakeholder James).

During interviews, both newcomers and stakeholders suggested strategies to improve the housing situation of disadvantaged newcomers and other vulnerable groups. Their suggestions included provision of more housing-rights education to newcomers and landlords. CERA (2013) has been conducting such education with landlords, as well as with house-hunters, tenants and the broader public, but there is a need for more. Although knowledge of housing rights among newcomers is important, its impact is likely to be limited by its focus at the individual level while neglecting the underlying causes of the problem that require systemic solutions such as a funded national housing policy to create additional affordable rental housing.

Suggestions to deal with the legal system that pertains to housing were also made by stakeholders, including the need for mechanisms that proactively monitor landlords' compliance with housing laws, for example, by conducting spot-checks. In addition to monitoring, stakeholders also suggested the need for mechanisms that facilitate enforcement of housing laws. For example, enabling advocacy organizations such as CERA to take legal action on behalf of house-hunters and tenants would help to make the legal system more accessible to victims of discrimination.

Although assisting vulnerable house-hunters and tenants in accessing the legal system could go a long way to improve their housing situation, loopholes and contradictions within

that system may limit such progress. For example, the Ontario Human Rights Code sanctions application of the various requirements that landlords use to screen house-hunters but also requires them to make accommodations for vulnerable groups. A landlord needs to confirm a house-hunter's vulnerability in order to make accommodations for them. They would need proof of income source as evidence that a house-seeker is on public assistance, and is therefore vulnerable. The Code, however, does not allow a landlord to ask for a person's source of income. Without evidence of a house-hunter's vulnerability, a landlord would rightly apply the minimum income criterion to screen them. That action disadvantages the vulnerable house-hunter as he/she would not qualify for housing and creates differential impact housing discrimination. Therefore, contradictions within the Code can promote housing discrimination by making it difficult to prosecute landlords that violate housing laws. Such loopholes in the legal system can be taken advantage of by landlords that want to practice housing discrimination.

While many studies have been conducted on housing discrimination in Toronto and Canada at large, my semi-structured interviews with seventeen newcomers and four stakeholders contributed to enriching the body of knowledge. Use of direct quotations and vignettes describing their experiences, provided detailed accounts of the other barriers experienced concurrently with differential impact housing discrimination and how they related it to their negative health outcomes, as well as information about the factors that have nurtured housing discrimination and the role of social networks in providing housing-help. Spending a prolonged period of five months collecting data in the field enabled me to gain a

deeper understanding of my research topic. My engagement of participants in the final interpretation of research findings helped to align the findings with their lived experiences.

Despite its positive contributions, my research study's findings were limited to the group of participants that I interviewed. Due to inadequate time and financial resources, I was not able to conduct a research study whose findings could be generalized. For example, I could not conduct a longitudinal study that would interview participants at different stages of their housing careers which would help to limit the problem of memory gaps that can affect the recall of discriminatory experiences and any other events.

There is a need for more research that could build on my findings and on past research conducted by CERA (2009, 2012, 2012b) and other researchers including Hulchanski (1993, 1994, 1997), Huchanski et al., (2006), Dion (2001), and Novac et al. (2003) on housing discrimination. The following are some of the areas that could benefit from further investigation:

- a) Landlords and housing discrimination: more research is needed to investigate factors that promote widespread discriminatory practices by some landlords, as well as effective strategies to educate them about housing discrimination and its negative consequences, and stop differential treatment of house-hunters.
- b) Monitoring and enforcement of housing legislation: appropriate strategies to monitor and enforce regulations pertaining to affordable rental housing are needed. Studies that focus on how other countries monitor and enforce housing legislation could help to provide insight as well as different perspectives on the issue.

Although I have personally experienced housing discrimination in Toronto's private rental market, conducting research on the topic furthered my knowledge of different forms of housing discrimination and its implications. It also broadened my knowledge of housing rights and the various organizations that provide housing help in Toronto. Through interacting with participants and hearing their narratives, I gained a better appreciation of the importance of social networks in overcoming housing discrimination and other challenges.

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APPENDICES

Appendix A: NEWCOMER PARTICIPANTS' RECRUITMENT FLYER

**Faculty of Environmental Studies
York University**

PARTICIPANTS NEEDED For RESEARCH on *Private Rental Housing Issues for New Immigrants in Toronto*

I am looking for volunteers to take part in a study that explores Housing Issues among New Immigrants in Toronto. To participate you need to be a new immigrant with 10 years or less in Canada and have experienced some challenges while searching for or living in private rental housing in Toronto.

As a participant in the study, you will be asked to engage in a one-on-one interview and answer questions related to your experience with finding or keeping private rental housing in Toronto.

The interview will last approximately one hour

Honorarium will be given

To volunteer or to get more information about this study please contact:

Gloria

*Faculty of Environmental Studies
York University*

This research has been reviewed and approved by the Human Participants Review Sub-Committee, York University's Ethics Review Board and conforms to the standards of the Canadian Tri-Council Research Ethics guidelines.

Appendix B: INFORMED CONSENT FORM FOR NEWCOMER PARTICIPANTS

INFORMED CONSENT FORM: Newcomer Participants

Date: October 15th, 2012

Study Name: Private Rental Housing Issues for New Immigrants in Toronto

Researcher: Gloria Wenyewe
PhD Student, Faculty of Environmental Studies, York University

Purpose of the Research: To discuss the experiences of new immigrants with finding, and keeping, affordable private rental housing in Toronto.

What you will be asked to do in the Research: You will participate in a one-on-one interview with me. You will be asked questions about your experiences with finding and keeping affordable rental housing on the private housing market in Toronto. The interview will last approximately one hour.

You will receive a \$20 honorarium as a token of my appreciation for your agreeing to participate in the interview.

Risks and Discomforts: There may be some limited risks involved. These could include your getting upset by re-living an unpleasant experience as you talk about it. Anger can also result from the realization that your rights were violated by the landlord or landlords you have dealt with in the past.

To help you deal with possible discomforts I will give you a list of service providers that offer free or low-cost emotional or psychological support as well as organizations that help people to get and keep affordable private rental housing in Toronto. I will also provide you with information on your housing rights.

If needed, I will help to connect you with a family member you might wish to speak with on the phone and also make sure you get home safely.

Benefits of the Research and Benefits to You: Through participating in the research you may learn about your rights and some of the services that exist to help you and other new immigrants find and keep affordable private rental housing in Toronto. You will also receive a copy of my final report. The research will provide information that could help decision makers to formulate strategies that help to eliminate barriers faced by new immigrants in finding and keeping affordable private rental housing in Toronto.

Voluntary Participation: Your participation in the study is completely voluntary and you may choose to stop participating at any time. Your decision not to participate will not influence the services you may be receiving from the community organizations associated with this research or your relationship with them now or in the future. It will also not affect your relationship with me, the researcher, or any other persons or organizations associated with this research, including York University, either now, or in the future.

Withdrawal from the Study: You can stop participating in the study at any time, for any reason, if you so decide. If you decide to stop participating, you will still be eligible to receive the promised monetary token of appreciation for agreeing to be in the project. Your decision to withdraw from the interview, or to refuse to answer particular questions, will not affect your relationship with me, York University, or any other persons associated with this research. In the event you withdraw from the study, all associated data collected will be immediately destroyed wherever possible.

Confidentiality: For the purposes of the audio recording and my handwritten notes I will use your first name only or a pseudonym if you prefer, and exclude any personal descriptions that could identify you. I will keep all

identifying information in a separate folder from where I keep interview data. All your information will be safely stored in a locked facility at York University and will be held in confidence. Only my supervisor and I will have access to the data. Unless you specifically indicate your consent, your name will not appear in any report or publication of the research. After five years all electronic data will be deleted and hard copy files will be shredded. Confidentiality will be provided to the fullest extent possible by law.

Questions about the Research: If you have questions about the research in general or about your role in the study, please feel free to contact my supervisor, Dr. Sarah Flicker. This research has been reviewed and approved by the Human Participants Review Sub-Committee, York University's Ethics Review Board and conforms to the standards of the Canadian Tri-Council Research Ethics guidelines. If you have any questions about this process, or about your rights as a participant in the study, please contact the Sr. Manager & Policy Advisor for the Office of Research Ethics, 5th Floor, York Research Tower, York University (telephone: 416-736-5914 or e-mail: ore@yorku.ca).

Legal Rights and Signatures:

I _____, consent to participate in the research conducted by Gloria Wenyewe on private rental housing issues for new immigrants in Toronto. I have understood the nature of this research and wish to participate. I am not waiving any of my legal rights by signing this form. My signature below indicates my consent

Signature _____
Participant

Date _____

Signature _____
Principal Investigator

Date _____

Appendix C: STAKEHOLDER PARTICIPANTS' CONSENT FORM

INFORMED CONSENT FORM -- Stakeholder Participants

Date: October 15th, 2012

Study Name: Exploring Housing Discrimination among New Immigrants in Toronto

Researcher: Gloria Wenyewe
PhD Student, Faculty of Environmental Studies, York University

Purpose of the Research: To discuss strategies that could help new immigrants to get, and keep affordable private rental housing in Toronto.

What you will be asked to do in the Research: You will participate in a one-on-one interview with me. You will be asked to answer some questions based on your professional experiences working in the housing sector with new immigrants. The estimated time for your participation in the interview is one hour.

Risks and Discomforts: There could be some limited risks involved in your participation. These could include emotional discomfort that may result from having to recall some frustrating moments you may have experienced while performing your job.

Benefits of the Research and Benefits to You: The research will provide information that could be used by policy makers, housing providers, and community agencies, to help new immigrants get and keep affordable private rental housing in Toronto. You will contribute in the creation of new knowledge that could lead to positive social change.

Voluntary Participation: Your participation in the study is completely voluntary and you may choose to stop participating at any time. Your decision not to participate will not influence your relationship with me (the researcher), York University, or any other people associated with the research, either now, or in the future.

Withdrawal from the Study: You can stop participating in the study at any time, for any reason, if you so decide. Your decision to stop participating, or to refuse to answer particular questions, will not affect your relationship with me, York University, or any other persons that may be associated with this research. In the event you withdraw from the study, all associated data collected will be immediately destroyed wherever possible.

Confidentiality: All information you supply during the research will be held in confidence and unless you specifically indicate your consent, your name will not appear in any report or publication of the research. I will take some handwritten notes while also audio recording our conversation. All your personal data and what we discuss in this interview will be safely stored in a locked facility at York University where only my supervisor and I, will have access. After five years electronic data will be deleted and hard copy files will be shredded. Confidentiality will be provided to the fullest extent possible by law.

Questions About the Research: If you have questions about the research in general or about your role in the study, please feel free to contact my supervisor, Dr. Sarah Flicker. This research has been reviewed and approved by the Human Participants Review Sub-Committee, York University's Ethics Review Board, and conforms to the standards of the Canadian Tri-Council Research Ethics guidelines. If you have any questions about this process or about your rights as a participant in the study, please contact the Sr. Manager & Policy Advisor for the Office of Research Ethics, 5th Floor, York Research Tower, York University (telephone 416-736-5914 or e-mail ore@yorku.ca).

Legal Rights and Signatures:

I, _____ consent to participate in the "Exploring Housing Discrimination among New Immigrants in Toronto" research conducted by *Gloria Wenyeye*. I have understood the nature of this project and wish to participate. I am not waiving any of my legal rights by signing this form. My signature below indicates my consent.

Signature _____
Participant

Date _____

Signature _____
Principal Investigator

Date _____

Appendix D: INTERVIEW GUIDE: NEWCOMER PARTICIPANTS

INTERVIEW GUIDE--Newcomer participants

I would like to thank you for taking your time to come and participate in an interview with me today. My name is Gloria Wenyewe and I would like to talk to you about your experiences with private rental housing issues in Toronto. The purpose of the research is to find out the experiences of new immigrants with getting, and keeping, affordable private rental housing in Toronto.

The interview will last about an hour. You will be answering questions based on your experiences searching for and keeping affordable private rental housing in Toronto. Please make sure you speak up all the time to enable accurate audio recording of the discussions.

There may be some limited risks involved. These could include, getting upset by having to re-live an unpleasant experience as you talk about it. The realization that your rights were violated by the landlord/s you were dealing with can trigger various emotions, including anger.

The research will provide information that could help decision makers to formulate strategies to help new immigrants find and keep affordable private rental housing in Toronto. Through participating in the research you will learn about some of the regulations and services that exist to help new immigrants find and keep affordable private rental housing in Toronto. You will receive a \$20 honorarium as a token of my appreciation for your agreeing to participate in the interview.

Your participation in the study is completely voluntary and you may choose to stop participating at any time. Your decision to stop participation will not influence the services you may be receiving from the community organization that referred me to you or your relationship with them now or in the future. It will also not affect your relationship with me, the researcher, or any persons or organizations related to this research, including York University, either now, or in the future.

You can stop participating in the study at any time, for any reason, if you so decide. If you decide to stop participating, you will still be eligible to receive the promised monetary token of appreciation for agreeing to be in the project. Your decision to withdraw from the interview, or to refuse to answer particular questions, will not affect your relationship with me, York University, or any other group associated with this research project. In the event you withdraw from the study, all associated data collected will be immediately destroyed wherever possible.

For purposes of the audio recording and my handwritten notes I will use a pseudonym and exclude any personal descriptions that could identify you. I will lock away all identifying information in a separate place from where I keep interview data. All information you supply during the interview will also be safely stored in a locked facility at York University and will be held in confidence. Only my supervisor and I will have access to the data. Unless you specifically indicate your consent, your name will not appear in any report or publication of the research. After five years all electronic data will be deleted and hard copy files will be shredded.

Confidentiality will be provided to the fullest extent possible by law.

Do you have any questions for me about this research? If you do have additional questions, I am leaving you with a copy of this consent form with additional phone numbers that you can call. Otherwise, can you please sign here and we can continue....

KEY RESEARCH QUESTIONS for New Immigrants

- 1. What were newcomer participants' experiences with differential impact housing discrimination?*
- 2. What other barriers were experienced concurrently with differential impact housing discrimination?*
- 3. How did housing discrimination affect the health and sense of wellbeing of newcomer participants, as perceived by them?*

INTERVIEW QUESTIONS

Ice breakers

Where are you from? What kind of housing did you live in before coming to Canada? What did you imagine your home in Toronto would be like?

CURRENT HOUSING SITUATION

1. Can you tell me about your current housing in Toronto? Where is it? What do you like about it? Is this your first house/apartment?
2. Are there any problems with the house/apartment? Please elaborate. Are there any problems with the neighbourhood? (Probe for different types of problems).
3. How do you feel about your rent? How does it compare to your other expenses?
4. If you could, what would you change about your current housing situation? What would the change/s mean to your family? What is stopping you from making the changes?
5. What adjustments, if any, have you made to your way of living since you moved into your home? How do you feel about the situation?
6. Have any of the adjustments improved or worsened your family's way of living? Please explain the different ways the adjustments have affected your way of living. Do you see yourself living in your current apartment in the next few years? Please explain. Would you need to make more/new adjustments in order to continue your stay? How would additional adjustments affect you and your family?

LIFE IN TRANSITIONAL HOUSING

7. Where did you live just after you arrived in Canada? Whom did you live with and for how long? Is that what you had planned for? Please explain. What did you like most about your transitional housing? What did you not like about it?

(Ask participant to explain their responses)

SEARCHING FOR PRIVATE RENTAL HOUSING

8. How did you find house-hunting each time? What was the best part of your house hunting? Please explain. What was the hardest part of your house-hunting, were there any challenges? Please explain.
9. How many houses/apartments did you go and look at before you secured yours? For how long did you search before you secured your housing? What was it like negotiating with landlords?
Please explain the steps you went through in your search for housing, from the time you searched for information about available rental housing, to when you got the landlord's feedback about your application/request for housing.
10. Did you ever feel you did not qualify to get the housing you wanted? Please explain.
11. Did you ever feel you did not have the social network to help you get the housing you needed? Probe for details. Did you ever feel you did not have any other resources to support your getting housing? Probe for details. What helped you in your house /apartment search? Can you tell me more about that?
What would you do differently if you were to search for another private rental house/apartment today? Please explain.
12. What did your experiences with house-hunting and/ living in transitional and/or permanent housing, mean to you and/or your family?

Appendix E: RESOURCE SHEET FOR NEWCOMERS

Organizations that help people find and keep affordable private rental housing:

Center for Equality Rights in Accommodation (CERA)

340 College Street, Suite 215, Toronto

Phone: 416-944-0087 or 1800 263 1139 Ext 22

COSTI

1710 Dufferin Street, Toronto

Phone: 416-658-1600

Scarborough Housing-help Centre

2500 Lawrence Ave East, Scarborough

Phone: 416-285-8070

Flemingdon Neighbourhood Services

10 Gateway Boulevard, Toronto

Phone: 416-424-2900

Organizations that provide free or low-cost emotional support and/or psychological counselling for newcomers:

Access Alliance

340 College Streets, Suite 500. Toronto

Phone 416-324-8677

COSTI

Sheridan Mall, 1700 Wilson Avenue, Suite 105, Toronto

Phone 416-244-7714

Women's Health in Women's Hands

2 Carlton Street, Suite 500. Toronto

Phone: 416-593-7655

Centre for Addictions and Mental Health (CAMH)

250 College Street, Toronto

Phone 416-595-6000

For other similar organizations please call the Toronto helpline: Phone 211

Appendix F: HOUSING RIGHTS INFORMATION PROVIDED

TO NEWCOMER PARTICIPANTS DURING INTERVIEWS

The following information on housing rights was provided to newcomer participants:

The Human Rights Code states that **all people** in Ontario have equal opportunity to access housing and to enjoy the benefits that come along with that housing. This means that everyone in Ontario has the right to rent and live in an apartment or house without discrimination. It is against the law for a landlord to harass you, treat you unfairly or refuse to rent to you because: You are a recent immigrant or refugee. You practice a particular religion. You belong to a racialized community. You are a woman. You are gay, lesbian, bisexual or transgendered. You are single or divorced. You are pregnant or have children. You have a mental or physical disability. You are receiving welfare or other government assistance. Discrimination does not have to be intentional. Someone can discriminate against you without even knowing it.

A landlord should not refuse to rent to you because you have no previous Canadian landlord references or credit history. An absence of credit and landlord references is not the same as bad credit and bad landlord references... Landlords should not require you to have a long, full-time employment history... A landlord should not refuse to rent to you because he/she does not feel that your income is high enough or because your income comes from government assistance. Landlords should not refuse to rent to you because you have children... In Ontario, it is normal [legal] for a landlord to ask you to pay the last month's rent in advance as deposit... However, a landlord should NOT ask for more than that. The government of Canada states that you **should not** give your SIN [Social Insurance Number] in an application for a rental apartment. Landlords do NOT need your SIN to check your credit history. They can check your credit history with your name, current address and birth date (CERA, 2009b).

If you need assistance or more information regarding your rights as a house-seeker or tenant, you can contact the Centre for Equality Rights in Accommodation (CERA) at:
Phone: 416-944-0087; Toll Free: 1-800-263-1139; Fax: 416-944-1803; or at their office: 340 College Street, Unit 101A. Box 23, Toronto. Ontario, M5T 3A9.

APPENDIX G: INTERVIEW GUIDE FOR STAKEHOLDER PARTICIPANTS

I would like to thank you for taking your time to participate in an interview with me today. My name is Gloria Wenyewe and I would like to talk with you about housing discrimination among new immigrants. The purpose of the research is to identify strategies that could help new immigrants to get, and keep, affordable private rental housing in Toronto.

The estimated time for your participation is one hour. You will be answering questions based on your professional experiences working in the housing sector with new immigrants. Please make sure you speak up all the time to enable accurate audio recording of the discussions.

There could be some limited risks involved in your participation. These could include emotional discomfort that may result from having to recall some frustrating moments you may have experienced while working with new immigrants.

The research will provide information that could be used by policy makers and housing providers to help new immigrants get and keep affordable private rental housing in Toronto. You will contribute in the creation of new knowledge that could lead to positive social change.

Your participation in the study is completely voluntary and you may choose to stop participating at any time. Your decision not to participate will not influence your relationship with me (the researcher), York University, or any other people associated with the research, either now, or in the future.

You can stop participating in the study at any time, for any reason, if you so decide. Your decision to stop participating, or to refuse to answer particular questions, will not affect your relationship with me, York University, or any other group that may be associated with the research project. In the event you withdraw from the study, all associated data collected will be immediately destroyed wherever possible.

All information you supply during the research will be held in confidence and unless you specifically indicate your consent, your name will not appear in any report or publication of the research. I will take some handwritten notes while also audio recording our conversation. All your personal data and what we discuss in this interview will be safely stored in a locked facility at York University where only my supervisor and I, will have access. After five years all electronic data will be deleted and hard copy files will be shredded. Confidentiality will be provided to the fullest extent possible by law.

Do you have any questions for me about this research? If you do have additional questions, I am leaving you with a copy of this consent form with additional phone numbers that you can call. Otherwise, can you please sign here and we can continue....

INTERVIEW QUESTIONS

CONTEXT

- 1) How long have you worked in the new immigrants housing sector?
- 2) What do you like most about your work?
- 3) What programs or services does your agency provide to support new immigrants with finding and keeping affordable housing?

KEY RESEARCH QUESTIONS for Stakeholder Participants.

1. *What are your experiences with differential impact housing discrimination or any other forms of housing discrimination against newcomers in Toronto?*
2. *Why has housing discrimination persisted despite stipulations against it by the Ontario Human Rights Code and other government legislation and policies?*
3. *How can regulations and policies against housing discrimination be made more effect? What other strategies could help improve the situation?*

EXPERIENCES WITH HOUSING DISCRIMINATION

- 1) From your experience working in the sector, what are the common housing challenges faced by newcomers in Toronto? Do you think discrimination plays a role? Can you give me some examples?
- 2) My research is really focused on exploring certain kinds of discrimination that differentially impacts newcomers, for instance barriers associated with landlords asking for requirements such as (a) Proof of employment; (b) Canadian credit history; and (c) Guarantors.
How often do you hear of these forms of discrimination in your work?
- 3) How do the different organizations in your area deal with these? Can you give me some examples strategies used?
- 4) What other services in the city are out there to support newcomers with their housing challenges? How much collaboration do you see among service providers in their work to help newcomers (Probe for examples of such service providers). What services do they offer?

KNOWLEDGE OF HOUSING RIGHTS

- 5) Do you feel like the people you serve know their housing rights? Are they familiar with the Canadian or Ontario human rights codes? (Why or why not)? What would be an effective way to educate newcomers on their housing rights?
- 6) Are housing providers usually aware of existing policies and regulations against housing discrimination? Please explain. Is relevant information presented to landlords and their staff in accessible language? By whom? Are translations of the regulations provided where necessary?

CURRENT POLICIES & LEGISLATION AGAINST HOUSING DISCRIMINATION

- 7) Are you happy with existing policies and legislation against housing discrimination? In a perfect world, what additional regulations would be put in place?
- 8) What strategies could help boost landlords' adherence to existing or new policies and regulations against housing discrimination? Probe for examples of strategies.
- 9) How can existing or new policies and regulations be better enforced? Probe for different approaches possible.

CONSEQUENCES OF CURRENT SYSTEM

- 10) From your perspective, what are the consequences of housing discrimination and how it affects the discriminated people?

CONCLUDING THOUGHTS

- 11) Do you have any other suggestions or thoughts on the ways we can improve the housing situation and combat housing discrimination against new immigrants? Is there anything else you want to add or talk about?

Thank you so much for participating in this interview, it was really useful. The next stage of my project is to interview new immigrants about their experiences accessing and keeping housing. Do you have any clients that you work with that you think might be interested in participating? Can I give you a couple of fliers? Would you post one and maybe give a couple to interested clients... Where else should I advertise?

APPENDIX H: RESEARCH FINDINGS SUMMARY TO NEWCOMERS

Private Rental Housing Challenges for Newcomers in Toronto

Most newcomers indicated that landlords required them to possess all or some of the following in order to qualify for private rental housing:

- Letters from landlords
- Paystubs
- Previous landlords' references
- Canadian credit history
- Co-signers
- Large deposits
- Key deposits
- Qualifying for rental housing

Most newcomers reported being denied the housing they wanted because they did not meet landlords' requirements.

Some newcomers that had savings to pay rent were also disqualified because they had no jobs.

- Negotiating with Landlords

Many newcomers reported that:

- They tried to negotiate with landlords to give them housing since they would be able to pay their rent
- Most landlords did not want to negotiate or adjust their rules
- They insisted on the requirements even for newcomers with no way of meeting their demands
- Prolonged house-hunting

Many newcomers reported that:

- For many, house-hunting took from 3 months to a year and half
- Many reported being repeatedly turned down for not meeting landlords' requirements
- Most newcomers went to see many rental places, sometimes in excess of 20 before they secured theirs
- Living in Transitional Housing
- All newcomers reported living in transitional housing on arrival in Toronto while they searched for rental accommodation:
 - Some lived with friends or family
 - Some lived in homeless shelters
 - Some rented rooms in guest houses/hostels
- Newcomers who reported experiencing housing discrimination took longer to secure housing. Other barriers experienced concurrently with differential impact housing discrimination.
- Some newcomers reported experiencing other forms of discrimination simultaneous with differential impact housing discrimination.
 - Some female newcomers reported feeling discriminated against by some landlords based on their gender
 - Some Problems experienced while in transitional/temporary housing
 - Overcrowding and a lack of privacy while living with extended family or friends
 - Tension & straining of relationships with the other house-mates over time
 - Constant worry and stress from house-hunting and fear of not getting their own place to rent
 - Delayed job search process as house-hunting was major pre-occupation.
 - Desperation

Many newcomer participants reported:

- Feeling desperate after being denied housing repeatedly by various landlords
- Feeling anxious about the possibility of not ever getting rental housing

- Eventually settling for housing they considered unsuitable because they had become desperate after being repeatedly turned down by landlords
- Constant worry resulting in hypertension
- Help from friends & family

Some newcomers reported getting help eventually:

- From some family connections
- From new friends
- Helpers provided reference, or co-signed for them
- Help From Religious or Community-based organizations

Some newcomers reported:

- Getting help from people they met in church or house of prayer who co-signed for them
- Getting help from Housing Workers at homeless shelters or other agencies
- Some religious orgs offered language training to newcomers as a way to facilitate settlement, for example, house-hunting
- With that help they finally got private rental housing
- Challenges Resulting from Limited Housing Choices

Some newcomers reported:

- Having to live with roaches, mould, rats, noise and air pollution, in their private rental housing.
- Having to live in unsafe neighbourhoods as a last resort because they failed to get housing elsewhere.
- Challenges Resulting from Limited Housing Choices
- High rent for sub-standard housing—Over 30% and in some cases over 50% of family income goes to rent.
- Inability to meet other basic needs, including food, transportation, clothing because of high rent. Most newcomers had low income jobs
- None availability of needed services like grocery stores & public transportation
- Unfair treatment or harassment of those living in basement apartments by landlords
- Housing Rights
- Many newcomers indicated that they were not aware of housing laws/ their rights
- Some believed that landlords can do as they want since they own the rental property
- Others indicated not having time and resources to pursue legal action even if they had known their housing rights
- Resources to Help Newcomers Get & Keep Private Rental Housing

Many newcomers reported:

- lack of knowledge of community organizations that could help them get or keep housing
- Receiving settlement information from various agencies but almost no information on housing rights and where to get housing-help
- Wellbeing problems reported by some newcomers

Some newcomers expressed self-blame for their situation:

- Blaming themselves for inability to provide a home for their families like they did before coming to Canada
- Some newcomers reported experiencing diminished self-esteem
- Stress-related problems reported by some newcomers

Newcomer Experiences during House-Hunting:

- Stress & anxiety from extended stay with friends or relatives in overcrowded conditions and uncertainty of ever getting a suitable place to rent
- Stress-related problems reported by some newcomers

Problems while living in private rental housing:

- Stress & anxiety from constant worry about ability to pay the ‘high rent’ and avoid eviction
- Anxiety from constant worry about their safety in unsafe neighbourhoods

- All that was in addition to stress from other settlement challenges
- Related Physical Health problems Perceived by Some Newcomers

Health Problems While Living in basement apartments:

- Triggering of asthma and other allergies due to poor ventilation, dust, and/ or mould and living with cockroaches
- Children getting constant colds and coughs due to poor heating in winter or skin rushes in summer due to lack of air-conditioning
- Related Physical Health Problems Reported by Newcomers
- Some newcomers reported :
- Developing hypertension from constant worry and stress about house-hunting & other issues
- Elevation of hypertension levels due to stress from discrimination during house-hunting and other settlement problems.

Appendix I: RESEARCH FINDINGS SUMMARY FOR STAKEHOLDERS

Differential impact housing discrimination experiences were widespread among newcomer participants in Toronto.

Landlords' Required newcomers to possess:

- Letters from employers
- Pay stubs
- Canadian credit history
- Previous Landlord references
- Co-signers
- Large deposits
- Key money

In order to qualify for private rental housing

- Stakeholders' experiences with Differential Impact Housing Discrimination

Stakeholders reported experience with:

- House-hunters that were denied housing because they did not meet landlords' requirements
- Some of the house-hunters are newcomers to Canada
- They are not able to meet the requirements due to their newness to the country
- Differential Impact Housing Discrimination and the Law

Stakeholders explained that:

- Denying housing to newcomers for not meeting requirements such as having jobs, credit history, so-signers, is discriminatory and illegal.
- It exacerbates the marginalization of groups that are already disadvantaged
- What the Law Says
- The Ontario Human Rights Code and Canada Human Rights Code require accommodations to be made for marginalized groups
- Not making such accommodations worsens their disadvantaged position and is thus discriminatory
- Newcomers are forced to live in temporariness for much longer

Stakeholders described how housing discrimination affects newcomer house-hunters:

- Their house-search while living in temporary housing arrangements is extended significantly
- Job-search is delayed because they do not have a home yet
- Overall settlement is delayed by the prolonged temporary housing and delayed job prospects
- Extended Temporariness

More problems faced by newcomers due to extended temporariness:

- Newcomers are forced to continue living in over-crowded, stressful conditions with friends/family
- Some are eventually forced into over-priced low quality housing due to desperation
- Others are forced to live in unsafe neighbourhoods as last resort
- Systemic Gender Discrimination

Some stakeholders reported dealing with cases of gender discrimination:

- Women, particularly single women with children, are viewed as difficult, unreliable tenants by landlords
- Consequently housing workers perceive them as difficult to house
- Female newcomers therefore face more layers of housing discrimination than males
- Exploitation of Women

Cases of exploitation of women by landlords were reported by stakeholders:

- Some landlords ask for sexual favours in exchange for housing
- Some women, particularly single women end up settling for housing that is unsuitable for them and their families
- Immigration Status Requirement

Some stakeholders reported experience with:

- House-hunters from ROMA countries and other Designated Countries of Origin that were asked for proof of immigration status by landlords as requirement to access private rental housing
- Newcomers that were denied private rental housing because they were refugee
- Newcomers that were denied private rental housing because they were refugee claimants from ROMA countries
- Some of them ended up living in homeless shelters and others on the streets of Toronto
- Differential impact housing discrimination and Health
- Stakeholders described how exposure to pollution in newcomers' private rental housing led to sickness of family members
- The burden of caring for sick family members such as children, added to their stress and resulted in them getting sick too.
- Effectiveness of Housing Laws

Stakeholders perception is that current housing laws are ineffective because:

- They work on a 'complaint mechanism' where the onus is on the discriminated person to prove discrimination
- There is no monitoring mechanism to monitor landlords' compliance
- There is no enforcement mechanism to deal with complaints and punish/fine offenders
- Landlords and Housing Laws

Stakeholders' experience is that:

- Many landlords are not aware of housing laws
- Some landlords that are aware of housing rights violate them deliberately
- The absence of monitoring and enforcement mechanisms makes it easy for them to get away with violations
- Newcomers and Housing Laws

Stakeholders' experience is that:

- In general newcomers are not aware of housing laws and their housing rights
- Community organizations lack the resources for effective education outreach
- Many newcomers also lack the skills, time and resources to fight for their housing rights
- Housing discrimination and government policy

Stakeholders attributed the lack of resources for fighting housing discrimination to the following:

- Housing discrimination is not a vote-getter. Those who vote most are not affected by it.
- The people most affected by it are low income and less of a political priority.
- Suggestions for Improvement

Stakeholders suggested the following measures to help improve the housing situation of newcomers in Toronto:

- Creating an effective monitoring mechanism to monitor landlords and make sure they comply with housing laws.
- Having proactive enforcement processes that respond to people's complaints and needs by educating landlords and fining those landlords that violate housing laws.
- Integrating housing services in community organizations' work with newcomers.
- That way community organizations can provide a one-stop-shop for all settlement needs, including housing.