

Hidden homelessness: An indicator-based approach for examining the geographies of recent immigrants at-risk of homelessness in Greater Vancouver

Rob Fiedler, Nadine Schuurman * and Jennifer Hyndman

*Department of Geography, Simon Fraser University, 8888 University Drive, Burnaby,
BC, Canada V5A 1S6*

While homelessness is a growing problem in Greater Vancouver, immigrants are not yet a visible part of the region's homeless. The over-representation of immigrants among the population considered at-risk suggests that immigrant homelessness remains hidden. Using census-based housing indicators, we examine the geographies of immigrants at-risk of homelessness to discern where 'hidden' homelessness might be occurring. Findings indicate that: spatial concentrations of recent immigrants at-risk of homelessness are found in inner suburban locations; in these at-risk areas the vast majority of immigrants are recent arrivals; and recent immigrants are disproportionately excluded from at-risk estimates because they are significantly over-represented among households that have shelter costs that exceed their incomes (which are excluded by the indicator). These conclusions are reached through analysis at the regional and sub-regional scale, which revealed broad trends and patterns, and a second small-area (neighbourhood) scale analysis, a means of better documenting the highly-localized geography of low-cost rental housing, revealing fine-grained patterns of social difference, that in Greater Vancouver identify areas where 'hidden' homelessness may be present.

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Introduction

Homelessness in Greater Vancouver is an increasingly visible problem. A recent count revealed that homelessness in the region nearly doubled from 1121 to 2174 persons from 2002 to 2005 (Goldberg et al., 2005). The report also revealed an interesting disjuncture: the ethnic profile of homelessness differs significantly from that of the region as a whole. Aboriginals stand-out among the 'street' and 'sheltered' homeless population as significantly over-represented (30% of homeless population, while only 2% of the overall population), a condition elab-

orated upon by Cardinal in this issue (Cardinal, 2006). Only 8% of those enumerated identified themselves as a member of an ethnic group not Caucasian (includes European origin), Aboriginal, or "Canadian". In contrast, the 2001 census indicates that visible minorities and immigrants represent 36.9% and 37.5% of Greater Vancouver's population, respectively. As more than two-thirds of immigrants in Greater Vancouver are members of a visible minority ethnic group¹ their apparent

*Corresponding author. E-mails: rfiedler@sfu.ca, schuurman@sfu.ca, hyndman@sfu.ca.

¹Immigrant status and ethnicity are not directly linked, but the 2001 census indicates that over two-thirds of immigrants in Greater Vancouver are also visible minorities – and this number increases among those more recently arrived.

absence among the 'street' and 'sheltered' homeless population is surprising. Immigrants comprise a significant proportion of the region's at-risk population (Woodward et al., 2002) and homelessness among new immigrants, especially refugees, is known to be a problem (Hyndman and Friesen, 2002).

Using focus groups comprised of immigrants and refugees, Mattu (2002, p. 35) revealed that "they [immigrants and refugees] are living in overcrowded, unaffordable, substandard, 'dirty', unpleasant, and poorly maintained accommodations". This is consistent with findings from other studies on immigrant (and refugee) housing experiences in Greater Vancouver (see Chan et al., 2005; Mirafteb, 2000). These studies employed research methods, such as focus groups, interviews and surveys, that are apt for identifying the broad array of housing issues faced by immigrants and refugees, while also providing access to visceral accounts of the housing conditions and living situations of research participants, offering detailed information not available in more extensive secondary datasets, like censuses. However, these research methods typically offer a limited spatial perspective, and cautious guidance as to the overall extent of the problems identified. Nonetheless, these studies consistently note that a lack of affordable housing, along with the increasingly low-incomes earned by many new immigrants or low social assistance rates provided to refugees, converge to make accessing acceptable housing difficult. Unaffordable, overcrowded, and/or substandard housing situations—stemming from a lack of affordable housing—are consistent with definitions of being at-risk of homelessness. Structural causes of the latter (including lack of affordable housing and income disparity) are common themes in housing need and homelessness research (see Eberle et al., 2001; Forrest, 1999; Hulchanski and Shapcott, 2004; Wolch et al., 1988).

Murdie (2004) notes that despite an awareness of the issues facing new immigrants (i.e. lack of affordable housing, low vacancy rates, and rising rates of low income), relatively little is known (in a systematic way) about immigrants and housing affordability in Canada, especially outside of Toronto. Murdie uses the *core housing need model*, developed by Canada Mortgage and Housing Corporation (CMHC) to measure housing need in Canada, to illustrate and situate immigrant housing conditions in the broader national context, as well as to provide city-wide numbers for a few metropolitan areas. Core housing need is a highly operational and versatile census-based indicator. A version of the core housing need model is used by the Greater Vancouver Regional District (GVRD) as an indicator to measure and profile the region's population at-risk of homelessness (see Woodward et al., 2002).

In this paper, we aim to extend the use of the core housing need indicator by illustrating how analysis of neighbourhood level data can be balanced with a de-

gree of social specificity to reveal greater insight into homelessness amongst immigrants. Chan et al. (2005, p. x) describes the initial housing experience of refugees as "typically in the cheapest accommodations available, in poor residential environments. They cope by sharing rents and crowding. Nearly all continue to be dependent on social assistance and nearly all are in situations of housing stress". They note, however, that immigrants and refugees avoid ending up "on the streets" due to these coping strategies, and characterize the situation as representing 'hidden' homelessness occurring "below notice".

Our approach does not uncritically adopt core housing need as an indicator of housing need or risk of homelessness. Instead we recognize the complexity of identifying acute housing need and spatial dependence, that is, we acknowledge the spatial specificity of the indicator. In describing the development of the core housing need indicator, CMHC (1991) acknowledged that compromises are made when developing a general indicator and that more nuanced measures would be preferred. However, in practice, it is pointed out that the feasibility of data collection plays a significant role in the development of an indicator. It is our contention that as an indicator, core housing need is most effective when careful attention is paid to its fine-scale geographic dimensions. In effect, by accounting for spatial context, core housing need becomes a more reliable indicator. Accounting for spatial location enables the indicator to be used in combination with local understanding and context. Thus, the spatial dimensions of housing need within Greater Vancouver are examined by tenure and immigrant status (broken-down by period of arrival), using geographic information systems (GIS) at the small-area scale (in addition to discussion of the regional and sub-regional numbers), to provide a more focused and specifically spatial understanding of immigrants at-risk of homelessness. First, however, we summarize and interpret contemporary literature on immigration and homelessness in order to set the stage for this approach.

Immigrants and the new landscape of precariousness

Sustained levels of immigration since the early 1990s have reshaped the social geography of Canadian cities, and refocused research and public policy attention on immigration related issues (Hiebert, 2000). Social change in Canada's three largest metropolitan areas—Toronto, Montreal, and Vancouver—is intensified by the degree to which they are the destinations of choice for new immigrants to Canada.²

²The recently conducted Longitudinal Survey of Immigrants to Canada (LSIC) revealed that almost three-quarters of new immigrants settled in Montreal, Vancouver and Toronto – with almost half settling in Toronto alone.

In Greater Vancouver, recently arrived immigrants are a sizeable proportion of the overall population (16.5%).³ Ley and Hiebert (2001) note that immigration policy in Canada has become de facto population policy. Immigration is now viewed as a way to mitigate declining birth-rates, the aging of Canada's population, and future labour shortages, demographic issues that threaten the future viability of many government-run social programs.

Since the 1980s, the economic context in which new immigrants to Canada arrive has changed markedly. Unlike previous post World War II cohorts, contemporary immigrants are impacted by broad economic restructuring, that has produced a 'new poverty' that disproportionately impacts certain segments of the labour force (Bunting et al., 2004; Kazemipur and Halli, 2000a,b). 'New poverty' is closely associated with reduction of the welfare state and parallel downsizing in the private sector. Aside from reduced governmental support for social programs targeted to benefit the least well-off members of society, the decline in well-paying manufacturing jobs and related shifts towards a labour market dominated by either low-skill/low-pay or high-skill/high-pay jobs, has resulted in what Forrest terms "the new landscape of precariousness" (1999).

Commenting on studies investigating the socio-economic performance of immigrants, Kazemipur and Halli (2000a) caution against treating immigrants as a 'homogeneous' group or examining their "average" performance. Their study suggests that income disparity is greater among immigrants than non-immigrants, with the former over-represented at the high and low ends of the income spectrum and under-represented in the middle. Picot (2004) points out during the 1990s, rising rates of low incomes in Canada's largest cities (Montreal, Vancouver, and Toronto), were in large part concentrated among immigrants. This can be explained by the declining economic performance of new immigrants and is represented by the widening gap between the initial earnings of immigrants and those of non-immigrants (Li, 2003). Declining initial earnings help explain diverging economic welfare in the late 1990s, where low-income rates rose among recent immigrants, while falling among non-immigrants (Picot and Hou, 2003).

Explaining rising levels of immigrant poverty is complicated by the diversity of immigrants and their experiences. While immigrants have been linked to spatially concentrated poverty in Canadian cities (Kazemipur and Halli, 1997; Ley and Smith, 1997), concern that this will lead to social exclusion may be overstated. There is limited empirical evidence to date that links immigrants to traditional measures of deprivation (Ley and Smith, 2000; Smith, 2004).

³According to the 2001 census, immigrants who arrived between 1991 and 2001 represented 16.5% of Greater Vancouver's overall population (Immigrants arrived 1996–2001 represented 8.6%).

Additionally, Ley cautions against focusing too narrowly on low individual income levels, as they are often mitigated by higher household incomes (1999). Similarly, the unusual case of business/investor class immigrants (who within Canada disproportionately settle in Greater Vancouver) suggests that care should be exercised with 'official' statistics, as they offer at best a partial view of the immigrant experience (Ley, 2003). Despite declaring mean assets of over a million dollars (Canadian) upon arrival, many business/investor class immigrants have surprisingly low incomes (Ley, 1999), and they confound easy attempts to characterize immigrant housing affordability need, for despite having low incomes, they often own expensive homes in desirable neighbourhoods.

Immigrants to Canada are admitted via three broad entrance classes: economic (business and skilled workers), family, and political (refugees). Applicants in each entrance class are evaluated using different criteria; new immigrants now arrive in Canada possessing considerably different amounts of social and financial capital (Ley, 1999). Some, particularly refugees, arrive with limited financial resources and may experience substandard housing conditions and/or be at-risk of homelessness. However, diversity among immigrants clearly makes it inappropriate to view immigrants or their housing experiences in a singular way (Murdie, 2004; Ray, 1994). That there is no longer a 'typical' or 'average' immigrant (Ley and Hiebert, 2001), needs to be carefully considered when examining at-risk of homelessness amongst immigrants, especially recent immigrants.

Locating risk of homelessness on the housing continuum

"Homelessness is not a sudden event in the lives of most victims. It is more usually the culmination of a long process of economic hardship, isolation, and social dislocation—what we regard as the cycle of homelessness" (Wolch et al., 1988)

Contemporary definitions split homelessness into two broad groups: 'absolute' homelessness, which refers to persons or households literally without physical shelter (i.e., sleeping rough or living in homeless shelters), and 'relative' homelessness, which includes a range of housing situations characterized as being at-risk of homelessness. The influential report "Taking Responsibility for Homelessness: An Action Plan for Toronto" defines the homeless as "those who are 'visible' on the streets or staying in hostels, the 'hidden' homeless who live in illegal or temporary accommodation, and those at imminent risk of becoming homeless" (Golden et al., 1999, p. iii). 'Street' or 'visible' homelessness is an immediate problem, requiring immediate action, but it represents only a portion overall. 'Relative' homelessness, which remains largely out of sight, involves far more people, albeit in a considerably

less acute manner. From a policy perspective, reducing Greater Vancouver's problem in the long-term requires reducing the number of people who are at-risk of becoming homeless (Eberle et al., 2001).

According to Murray (1990, p. 35) "most people at-risk cannot find appropriate housing that is affordable and offers security of tenure". An insufficient supply of affordable low-cost housing results in high rent-to-income ratios among those least well-off and puts them at-risk for economically-induced homelessness (Bunting et al., 2004; Moore and Skaburskis, 2004). Two-thirds of responses from homeless individuals enumerated in Greater Vancouver's recent homeless count cited economic reasons for their being homeless, with lack of income and cost of housing accounting for 44% and 22% of responses, respectively (Goldberg et al., 2005).⁴ Similarly, a CMHC study of "hard to house" people in Toronto noted that while many factors contribute to eventual homelessness, lack of job security and low incomes (from social assistance or employment) are significant factors in housing instability (CMHC, 2003c). Consistent with other studies of those at-risk, they found the precarious financial position of participants left little room for adverse events.

At-risk households may have serious housing issues, but they remain housed for the time being. Murray (1990, p. 19) points out that households in core housing need are at medium-level risk, "that they may, with the slightest deterioration in income or family circumstances, be pushed along the continuum toward its bottom end of no fixed address and no shelter". This is the essence of what is meant by being at-risk. It does not mean (or guarantee) eventual homelessness, only that there exist pre-conditions that might lead to eventual 'literal' homelessness.

Data and methods

Consistent with the approach adopted by Woodward et al. (2002) we use the CMHC indicator in *core housing need and spending at least half of household income on shelter costs* (INALH) to identify the population at-risk of homelessness in Greater Vancouver, except in our study only renters INALH are considered. Renter households are considered to be at greater risk for homelessness—especially if they are already in low-rent housing—than owner households, as they have a more limited ability to reduce their housing costs, and cannot draw on accumulated home equity in times of financial difficulty (Bunting et al., 2004). While our analysis is focused on renters, we acknowledge that homeownership does not eliminate risk of homelessness.

The *core housing need model* was developed by the CMHC to identify Canadian households that are unable to obtain *adequate, suitable, or affordable*

housing without spending at least 30% of their pre-tax household income (CMHC, 1991).⁵ Moving from the 30% *shelter cost-to-income ratio* (STIR) used in the core housing need model, to a 50% threshold, typically reduces the number of households identified by more than half. INALH, therefore, identifies only households experiencing acute housing affordability need. However, the core housing need model (and by extension INALH) may be problematic as an indicator of at-risk of homelessness as not all households are assessed. Households with shelter costs that exceed their income or do not have a positive income, are not considered by the core housing need model, as their STIRs are not deemed interpretable and therefore housing affordability cannot be assessed (CMHC, 2005). This issue is further examined in a subsequent section of the paper.

The spatial dimensions of the population at-risk of homelessness in Greater Vancouver are examined using a custom census cross-tabulation that includes the following data dimensions: CMHC census-based housing need indicators (including core need status and STIRs), immigrant status (by period of arrival), and tenure status. Census cross-tabulations allow researchers to create custom population counts (for areal units) from differing configurations of available data dimensions. This allows, for example, the tabulation of the number of recent immigrant renters in core housing need for an areal unit, rather than having separate counts for persons in core housing need, recent immigrants and renters in an areal unit, which allow only spatial association between the separate counts to be examined.

In order to examine the distribution of housing need within the study area, population counts have been aggregated into sub-regions that conform to those used by the GVRD and employed in Woodward et al. (2002).⁶ *Figure 1* provides the

⁵The Core Housing Need model consists of, *adequacy*: a dwelling should need only regular repairs, or at most minor repairs; *suitability*: based on the National Occupancy Standard (NOS), the number of bedrooms required for a household based on its size and composition; and *affordability*: Shelter cost-to-income ratio must be below 30%. To be considered in core housing need a household must fall below at least one housing need indicator and have insufficient income to access housing meeting all three housing standards. Only households in non-farm, non-reserve, non-band housing with positive income exceeding shelter costs are included in core housing need counts (CMHC, 1991).

⁶The GVRD is the area's regional government. These sub-regions were used to describe the regional patterns of at risk of homelessness in Woodward et al. (2002), which was a report on absolute and relative homelessness in Greater Vancouver prepared for the GVRD. Inner Municipalities—Burnaby, New Westminster and Richmond; South of Fraser (river)—Surrey, Delta, White Rock and Langley (township and city); North Shore—North Vancouver (district and city), West Vancouver, Bowen Island, Lions Bay and western parts of electoral area C; Northeast Sector—Coquitlam, Port Coquitlam, Port Moody, Belcarra, Anmore and the eastern parts of electoral area C; Ridge Meadows—Pitt Meadows and Maple Ridge; Vancouver includes the University Endowment lands (electoral area A).

⁴Multiple responses were possible—44% lack of income; 22% cost of housing.