Chapter 5.1

Living on the Ragged Edges:
Latin Americans and Muslims and the Experience of Homelessness in Toronto

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This examination of housing and homelessness in the Latin American and Muslim communities attempts to map the realities of those living on the unstable peripheries of our society. Research on homelessness among these particular populations is virtually non-existent. This exploratory study hopes to open the door to future research and community development focusing on the housing needs of these communities.

The purpose of this study was to (1) identify the social, economic, and political conditions that contribute to the marginalization and disenfranchisement of Muslims and Latin Americans in West Central Toronto; (2) analyze how the interlocking systems of oppression based on race, class, gender, religion, sexuality, age, mental health status, and disability affect their ability to access and maintain stable housing; (3) uncover the specific housing needs within these groups; and (4) explore the dynamics of informal housing networks.

Integrated framework for understanding homelessness

Homelessness results from the interaction of social, cultural, economic, and political factors. These include the lack of affordable rental units being built in Ontario, long waiting lists for social housing, low vacancy rates, decreases in social assistance support, legislation that favours landlords, and the lack of strong political will to end the housing crisis. These factors in turn are mediated by an individual's immigration status, race, gender, language, age, religion, sexuality, mental health, and disability level as additional barriers to securing and maintaining adequate affordable housing.

Immigrants and refugees must cope with the difficulties associated with settlement; the shifting narrative of "home" as being a strange and unfamiliar place, lacking the cultural capital to negotiate the institutional systems in Canada, language barriers, the lack of accreditation for professional skills, being channelled into lower-paying jobs and often social or emotional isolation. These barriers are compounded when mental health problems, domestic abuse, disabilities and discrimination on the basis of race, ethnicity and religion are involved (Chambron et al., 1997; Murdie et al., 1996).

An integrated framework involves examining the interconnectedness of these multiple factors that mediate homelessness. It is essential not to homogenize the variety of situations along the continuum of hidden to absolute homelessness as circumstances that occur independent of issues of race, class, gender, and other forms of social difference. People live those experiences differently according to their particular social locations. The issues affecting homeless women, for example, cannot be fully understood if we view women as a universal social category unmediated by class or race. Therefore, homelessness as a wide-ranging social phenomenon must be understood through the ways it is related to race, class, and gender.

Informal housing networks

A significant focus of this research is the understanding of how informal housing networks operate within these communities. People in need of housing help turn first to their family members and then to their friends

and other community members (Rose et al., 2000). These contacts provide access to resources that can help with housing-related concerns. However, many newcomers lack these supports and also lack access to formal housing support systems provided by housing help centres. This study examines the possibilities of interventions to strengthen both informal as well as formal channels to ensure eliminate barriers to accessing housing help.

Latin Americans and Muslims in Toronto

Latin Americans and Muslims in Toronto represent "communities in exile" that have created local diasporic societies. Whether fleeing war, civil strife, or persecution, reuniting with families or looking for better economic opportunities, newcomers from these communities are recreating a home in Canada and rebuilding the framework of community through new social networks.

In 1996, 61,655 Latin Americans were living in Toronto. More than half had immigrated to Canada in the 1980s (the majority between 1982 and 1991). Latin Americans are therefore among the youngest immigrant groups in Canada. As a group, they tend to have less formal education, low labour force participation, and a high rate of unemployment.

The 1996 Census data did not provide population statistics according to religious groups, therefore it was difficult to determine the current numbers of Muslims in Canada.[1] According to the 1991 census, there were 105,970 Muslims living in Toronto; current projections place this figure at 325,000 to 350,000 in 2001. The Muslim community is ethnically and racially diverse including South Asians, Africans, West Asians/Middle Easterners, Iranians, Afghanis, Indonesians, and Malaysians, as well as many from the Caribbean. There are also many Anglo-Canadian and African-Canadian converts to Islam.

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[1]   Census data on population by religious groups are only tabulated every 10 years.

Method

Quantitative methods

A survey of housing needs was developed in consultation with the project's advisory committee. The survey was translated into Spanish, Somali, Urdu, Arabic, Farsi, and Dari and disseminated through ethno-specific agencies and LINC (Language Instruction for Newcomers) classes in the West Central Toronto area. The survey was also administered during two housing seminars conducted by a project advisory member from Syme-Woolner Neighbourhood and Family Centre

A total of 300 surveys were completed between October 2001 and March 2002. Specific sites were chosen to administer the survey, including LINC classes, seniors groups, women's organizations, youth programs, and mental health support groups.

Qualitative methods

Interviews and focus groups were conducted with three categories of informants: (1) people experiencing situations of absolute or hidden homelessness in the Latin American or Muslim communities in West Central Toronto; (2) service providers in agencies dealing with homelessness among these populations; and (3) people involved in informal housing networks, such as family members, friends, or members of church groups and mosques. Ten interviews were conducted with individuals in the absolute and hidden homeless categories: three were Latin Americans and seven were Muslims. Among the seven service providers interviewed, five were Latin American and two were Muslim.

The sample

Of the 300 participants surveyed, 44 percent were from the Latin American community and 56 percent from the Muslim community. The Latin American participants came from Central America (19 percent), South America (21 percent) and the Spanish Caribbean (4 percent). Within the Muslim community, the largest number came from South Central Asia, including Iran and Afghanistan (17 percent) and the Horn of Africa region, including Somalia, Eritrea, and Ethiopia (14 percent). Other regions

represented include West Asia (Turkey, Azerbaijan, 6 percent), East Africa (Kenya, Tanzania, Sudan, 5 percent), South Asia (Pakistan, Kashmir, and India, 4 percent), the Middle East (3 percent), and the Balkans (Bosnia, Kosovo, Albania, 2 percent). A small number (0.3 percent) came from each of these regions: Central Asia, West Africa, and the Caribbean.

Length of time in Canada

Of the sample, only 2 percent were Canadian-born. The majority were relative newcomers, with 70 percent having lived in Canada five years or less. Of the most recent newcomers, 36 percent had been in Canada one year or less, while 34 percent had lived in Canada two to five years. A smaller number (14 percent) had lived in Canada for between five and ten years and 14 percent had lived in Canada more than ten years. The predominance of newcomers is due to the sites where the survey had been distributed, such as LINC classes and through ethno-specific settlement agencies.
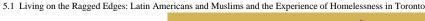
Immigration status

Of the sample, 40 percent were landed immigrants. The highest proportion, 49 percent, were refugee claimants, 6 percent were sponsored refugees, and 4 percent were waiting for status. According to the Golden Report on homelessness (1999), refugee claimants are the most at risk of homelessness.

Of the refugee claimants, 42 percent were Latin American, or 52 percent of the total Latin American sample. In the Muslim community, 53 percent were refugee claimants, or 46 percent of the total Muslim sample. In the sponsored refugee category, 82 percent were Muslims and 18 percent were Latin Americans. In the overall sample, 83 percent of Latin Americans indicated that they were waiting for status, while 17 percent of the Muslims were in this category.

Reasons for immigration

War and civil strife were the most significant reasons for immigration, with 30 percent of the sample indicating this as the reason they fled their homeland, while 22 percent cited political reasons for migration, and 18

percent were fleeing personal violence. Another 18 percent had left their country to find better economic opportunities, while 10 percent cited "other" reasons.

Of those fleeing personal violence, 59 percent were Latin American and 42 percent were Muslim. Of those fleeing war and civil strife, 26 percent were Latin American and 74 percent were Muslim. Of those participants citing political reasons for leaving their homeland, 49 percent were Latin American and 52 percent were Muslim. Of those leaving their homeland in search of better economic opportunities, 61 percent were Latin American and 39 percent were Muslim.

Languages spoken

Overcoming language barriers is a necessary first step to integration. In this sample, 46 percent indicated that could speak English; 60 percent indicated that they understood English to varying degrees, though not all were able yet to speak fluently. The sample included 43 percent Spanish-speaking individuals. Among the Muslim participants, the language groups represented included: Arabic (10 percent), Urdu (4 percent), Farsi (18 percent), Somali (10 percent), and "other" (21 percent). In some cases multiple language facility is noted as with many Afghans, who often speak Urdu due to being displaced in Pakistan, and Somalis, who often also speak Arabic and Italian.

Education background

The highest level of education achieved by most of the participants was high school, comprising 48 percent, while 15 percent had graduated from a community college, 10 percent had a university undergraduate education, and 18 percent had attained a graduate degree. Only 6 percent stated they had no formal schooling.

Cross-tabulation of results on the level of education show that 30 percent of those whose highest level of education was high school were men, while 70 percent were female. While gender differences at the post-secondary level were not significant, among those with "no formal schooling," 94 percent were women, or 8 percent of all women in the sample, versus 6 percent of men, or 1 percent of all men represented.

Clearly, women have had less access to education than the men in this sample, although those who had access achieved academic levels on par or higher than men, particularly at the community college level.

Employment

While 49 percent of the participants in this study indicated that they had training in a professional field, only 4 percent were working in this field in Canada. The majority of those who were professionally trained were women, comprising 65 percent; professionally trained men comprised 35 percent. This is consistent with the higher number of women in the sample who had attended community college. Most participants had received their education in their homelands. Only 3 percent had received their education and professional training in Canada.

Only 18 percent of the participants were currently employed. Of this 18 percent, 52 percent were Latin American and 48 percent were Muslim. In total, 21 percent of the Latin American participants and 15 percent of the Muslim were working.

Level of education and employment status

The findings show a negative correlation between the level of education and employment in Canada. The results are counter-intuitive, as they indicate that the higher the level of education, the lower the employment status. For example, the highest number of those currently employed (57 percent) had only a high school education, and 26 percent had attended a community college. Only 4 percent of those currently employed had a university degree and 10 percent of those working had a graduate degree. Of those currently employed, 6 percent had no formal schooling whatsoever.

Income sources

The primary sources of income for participants in this sample were: wages and salaries (25 percent); social assistance (69 percent); income from self employment (2 percent); child support (5 percent); economic support from family and friends (3 percent); and the Child Tax Credit (10 percent).

Of those receiving their income from wages and salaries, 54 percent were Latin American, representing 31 percent of the total Latin American community in this sample and 46 percent were Muslims, or 21 percent of the Muslim community.

Among those receiving social assistance benefits as their primary source of income, 37 percent were Latin American, or 58 percent of the Latin Americans in the study and 63 percent were Muslim, or 77 percent of the Muslims in the sample.

The percentage of the sample receiving social assistance benefits decreases as the length of residency in Canada increases, as would be expected. For newcomers who had been in Canada less than one year, 77 percent were receiving social assistance. For those who had been in Canada for two to five years, the number decreases to 70 percent, however it remains at 70 percent for those who had been in Canada for five to ten years. The number decreases to 48 percent for those who have lived in Canada more than ten years. Despite the decline with years of residency, the numbers of those on social assistance is still very high. Even after ten years, almost half of the participants were unable to find employment.

According to the Ornstein report (2000), Central Americans, Afghans, Arabs, West Asians, Pakistani, Bangladeshi and Somalis were among those categorized as the most severely disadvantaged, with an unemployment rate of 20 to 29.9 percent, as opposed to the overall average of 9.4 percent.

Income levels

The average annual income of participants in this study ($13,468), is well below the low income cut-off (LICO) or poverty line. Examining the data through quartiles shows that: 25 percent earned below $7,440, 50 percent earned below $13,200 (the median income level), and 75 percent earned below $18,000 a year. A total of 90 percent of all participants earned less than $21,600 a year.

These income levels are also considerably lower than those cited for the average household income in the catchment area of this study, the former City of York ($43,192). The average income level in this region is significantly lower than other municipalities in the Greater Toronto Area (Wallace & Frisken, 2000).

Difficulties in finding housing

When participants were asked how difficult their last housing search had been, 62 percent said their housing search had been "very difficult," 32 percent found it "somewhat difficult," and 5 percent found it "somewhat easy." With vacancy rates as low as 0.9 percent in Toronto, it is not surprising that for the majority, the housing search was "very difficult."

Lack of income, source of income, and being on social assistance were the most prevalent reasons for why the housing search was difficult. Number of children, lack of transportation, and the need for references and a guarantor were also barriers to finding housing.

Many faced numerous refusals by landlords and ended up accommodated by "slum landlords" in sub-standard housing in dangerous areas of the city. According to Dion (2001), being housed in substandard circumstances reduces access to other social and economic needs such as education, health care, and employment.

Housing discrimination

Participants were given a definition of housing discrimination and asked to indicate whether they felt that they had experienced discrimination on the various grounds that were listed. The definition read: "*Sometimes landlords or their staff refuse to rent to people for unfair reasons and/or people have to pay higher rent than others for no valid reason. This is housing discrimination based on things like ethnicity, gender and income. Do you feel that you faced any in discrimination in finding housing?*"

In response, 68 percent of participants indicated that they had experienced some form of housing discrimination. Of these, 54 percent were Latin American (80 percent of the Latin Americans in the study) and 46 percent were Muslim (57 percent of the Muslim participants). Level and source of income were the most noted forms of housing discrimination, although the narratives revealed strong examples based on racism and Islamophobia.

For example, the Refugee Housing Task Group in Toronto (2001) reported that since September 11, 2001, there has been a reduction of Muslim clients attending programs due to fear of backlash, and some landlords are openly refusing to rent to Muslims. According to a report

by the Toronto Police Services (2001), there was a 66 percent increase in hate crimes in 2001; the largest increase was against Muslims. Of the 121 hate crimes linked directly to September 11, 45 incidents were perpetrated against Muslims, 20 against Jews, and 38 against other groups. In addition to these individual acts of violence, racial profiling at airports, train, and bus stations has also been reported. Finding housing in this political climate is difficult for many Muslims already disadvantaged by the barriers of race, ethnicity, and lower socio-economic status.

Racialized groups face constant rejection from some landlords, who have unstated policies of racial exclusion and the "selection" of tenants from groups seen as socially acceptable and desirable. One participant gave an example of the various circumstances in his housing career that were interrupted by issues of racism and social difference:

> [When I called one lady about a place,] she sounded optimistic. I told her that I was taking one or two night school courses and I was working part-time. I told her how old I was. I didn't believe she knew about my race or she didn't have any preconceived notions over the phone after hearing my voice. But when I showed up there, she had like a shocked look on her face. I don't know. I guess she had a different face in mind when I told her my name over the phone. She didn't even let me come in. She told me that somebody had already come by and they were giving the place to them. She said basically, "Oh, sorry," [and that] somebody else already had the place.

For this individual, who had converted to Islam, Islamophobia among some landlords forced him to use his given Christian name rather than his Muslim name to landlords over the phone:

> Sometimes I would get different responses in regard to my name and how I would sound on the phone…my Islamic name. So at times I would use my given name—my birth name—just at least to get my foot in the door.

Interlocking systems of oppression and housing

Interlocking systems of oppression affect daily interactions and broader systemic barriers. These are based on discrimination related to race, class, gender, sexuality, religion, mental health status, age, and ability. According to Dion (2001), "Housing discrimination is an integral part of

an overarching, interlocking system of discrimination that Sidanius and Pratto (1999) have aptly termed 'the circle of oppression'" (p. 536).

Gender

The service providers interviewed for this study affirmed that all of the issues related to housing and homelessness were experienced in a more pronounced way by women, particularly women already marginalized by race, poverty, and language barriers.

Sexual harassment and abuse sometimes involved landlords taking advantage of single women. Women in the Latin American and Muslim communities must therefore contend with the barriers associated with their gender as well as other forms of social difference, such as race and class that lead to multiple marginalities. Meanwhile, single mothers face multiple burdens as providers of shelter and support for their families.

Homophobia

Although issues of sexual orientation were not noted as factors of concern for participants in this study, there are broader concerns in both communities, particularly regarding lesbian, gay, bisexual and transgendered (LGBT) youth who leave home due to their family's negative reaction to their sexual orientation. It is estimated that up to 75 percent of Toronto's street youth are gay and fleeing family violence and rejection (Wolfe, 2002).

A focus group with Latin American Service providers revealed that the social stigma and discrimination surrounding homophobia can be a barrier to seeking formal help, since many young people do not feel safe "coming out," given the lack of tolerance they have encountered. The lack of gay-positive support available for those who need housing help leads to greater isolation for those members of the community.

Disability

Finding affordable subsidized housing was a barrier for people with disabilities who may also lack employment opportunities. People with certain physical disabilities face barriers in locating housing that is wheelchair-accessible.

Seniors

The number of homeless seniors is increasing as the result of changing family dynamics, whereby elders are brought to Canada to help with grandchildren and to rebuild an extended family network of support. As families grow and change and there is less need for support from elders, many find them themselves in need of alternative support and shelter. Or if overcrowding occurs as the result of families doubling up with grandparents, there is the possibility of eviction. Some seniors also suffer elder abuse from the family members with whom they are housed. Those who are reluctant to disclose the problems they face remain in abusive situations.

Youth

Racial profiling by police and the negative stereotypes particularly associated with Latin American youth reduce the varied experiences of these youth to a single negative referent. This social positioning has serious implications for their access to housing. Many landlords see youth as irresponsible and undesirable to house due to their age and poverty.

Mental health

Research has shown that there is an over-representation of people with severe mental problems among the homeless population. An estimated 33 percent of men in hostels and as many as 75 percent of women have serious mental health problems. There is also significant evidence that homeless people with mental health problems remain homeless for longer and have less contact with family and friends than other homeless people. They encounter more barriers to employment, tend to be in poorer physical health, and have more contact with the legal system than the rest of the homeless population. Cultural stigmas around serious mental health problems may prevent some sufferers from disclosing their problems to others and seeking professional help.

The impact of post-traumatic stress affects many who had to flee situations of war and violence in their homeland. There are few community-based supports for counselling and housing help.

For example, Somali youth who had been displaced from their families back home and migrated to Canada as refugees, faced many emotional stresses associated with the danger and instability of homelessness. Living on the streets created fear and anxiety; they also suffered from the stress and anxiety of not knowing what had happened to their families back home.

Religion is a spiritual lifeline for these youth, who found solace in spending time at the mosque. While spirituality is an important mechanism grounding these youth, who remained committed to their Islamic practices despite their transient and unstable lifestyle, traditional services geared toward the homeless population place little emphasis on this aspect of emotional and spiritual survival (see also Kappel & Ramji, 2002). Also, many Somalis favour indigenous health practices to those based on a Western model. Muslims have a different cultural framework for understanding mental or physical illness that proceeds from a more spiritual worldview.

There is insufficient knowledge about Islamic practices within the mental health care system. Cultural or religious practices can lead to the stigmatization of Muslims within the mental health and criminal justice system. Many of these individuals leave the prison system and end up homeless. Certain religious practices are pathologized and seen as evidence of mental illness.

The events of September 11, 2001, prompted people in the Federal Correctional System to focus on Muslims in the care of the government; this surveillance is not limited to Muslims behind bars. Some have been denied parole and their presence in the system is lengthened. There has been targeting, stereotyping, violence and an anti-Arab, anti-Muslim backlash.

Muslim men discharged from the criminal justice system have difficulties finding adequate housing, and this problem affected their mental health. The trauma these former inmates encounter in trying to reintegrate into society is often too much to bear and many prefer to remain institutionalized.

In the Latin American community, the loss of occupational status many men have experienced in their transition to Canadian society can lead to mental health problems (Dunn et al., 2000). For Latin American

men, this results in the loss of identity and in the traditional role of the man as provider, and leads to feelings of inadequacy, anxiety, and isolation, a complex referred to as "*nervios*" or emotional distress (Bakshi et al., 1999). The loss of social networks as the result of migration was also seen as contributing to mental health problems for both Latin American men and women.

Within both the Latin American and the Muslim community, stigma surrounding serious mental health problems was a barrier to disclosure. While people might report experiencing depression, they are far more reluctant to speak of more serious mental health problems. Although some of the surveys were administered in a mental health support group, only 7 percent indicated that they needed mental health support.

Mental health problems may be misdiagnosed. One community mental health rehabilitation worker noted: "Somebody from the upper classes would be diagnosed with neurosis. If it is somebody from the working class … or from a different ethnic group, it will be psychosis."[2] An ability to ascertain a client's mental health condition and needs was one of the many skills that housing help workers said they needed to provide the kind of holistic care required. Ongoing training and support for housing service providers was cited as a need in order to meet the growing demands of their work.

People with serious mental health problems are often labeled "hard to house" and face barriers to housing based on the stigmas related to people experiencing these mental health difficulties. The need for more housing that provides support services to people with serious mental health problems was highlighted in the survey. However, supportive housing does not always attend to the religious and cultural needs of clients, therefore the issue of cultural and religious diversity in this sector of service delivery also needs to be addressed.

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2   *Neurosis* is understood as "being overly in touch with reality" (e.g., overly aware of risks in the environment), while *psychosis* is a break with reality. Psychosis is perceived to be a more serious condition and is often misdiagnosed when it is ascribed to people from racialized and lower-income communities.

Rent and housing

Participants in this study were paying an average of 64 percent of their income toward rent. For Latin Americans, the rent-to-income ratio was 60 percent and for Muslims the ratio was 67 percent. By comparison, in low-income subsidized units, rent geared to income is set at 30 percent.

Newcomers were paying the highest proportion (69 percent) of their income toward rent. Among those who had been living in Canada for two to five years, the proportion is 65 percent, and among those in Canada for between five and ten years, 66 percent. There is a significant drop in the rent-to-income ratio (49 percent) among those who had lived in Canada 10 years or more.

While those who had lived in Canada for less than on e year had the lowest monthly income at $902, there was less income difference between the other categories. In other words, while the length of time in Canada does lower the average rent-to-income ratio, higher levels of income are not the reason. It is important to take into account the high number of participants receiving social assistance. While the number of those on social assistance decreased over time, almost half of the sample were receiving welfare benefits after having been in Canada 10 years or more. This is a sad commentary on the difficulties faced by immigrants and refugees from racialized communities in achieving consistent economic growth, despite having lived in Canada for longer periods of time and overcoming the initial barriers of language and employment.

Access to affordable housing

Only 14 percent of the participants in this sample lived in social housing with a rent-geared-to-income ratio of 30 percent. The majority (76 percent), paid rent to a private landlord. Of those living in public housing, a very low number (9 percent) were Latin Americans, or 3 percent of the Latin American participants in this sample. Muslims represented 90 percent of those who paid rent to a public landlord, or 24 percent of the total Muslims in this sample.

A total of 42 percent of participants had applied for subsidized housing. Of these, 30 percent had been on the waiting list for up to five years and 4 percent had been on the waiting list between six and ten

years. The majority (58 percent), had not applied for subsidized housing. Current waiting lists for social housing in Toronto are 10 years or more with approximately 100,000 people currently waiting for a placement.

Being at risk for homelessness

Participants were asked whether they felt they were at risk of losing their home and 55 percent said that they were at risk of homelessness. The primary reason given for being at risk, was that their housing was too expensive, with 42 percent of the sample indicating this reason. Not being able to pay rent on time was also a key factor.

A total of 19 percent of the participants indicated that they had been without a permanent home in the last five years and 22 percent were currently without a permanent home. The most prevalent reason given for their unstable housing condition was that housing was too expensive.

Living in shelters and on the street

Many shelters do not accommodate religious dietary restrictions. As a result, many Muslims cannot eat the food provided in the shelters. Participants in the study also cited concerns with overcrowding, privacy, safety, and cleanliness in the shelter system. The overcrowding in many shelters violates the United Nation's requirements for refugee camps, which call for 4.5 to 5 square metres per person (Gillespie, 2002).

Few Latin American youth use shelters. Many are suspicious of dealing with "the system" and when they find they are not getting a friendly reception, they back off. Both Latin American and Muslim youth who become street-involved may be more prone to live in overcrowded and inadequate housing.

Among the Somali street-involved youth in our study, some had been displaced from their families when they came to Canada as refugees. Displacement was causing them emotional stress, compounding their already difficult situation. These youth were interested in staying in school, but found that difficult due to their transient lifestyle. They went from living in shelters, to staying with friends or sleeping rough on the streets or in coffee shops.

Housing adequacy

Adequate housing was defined as meaning that "your home has heating, lighting, ventilation, sanitation and washing facilities and does not need major repairs." By this definition, 63 percent felt that their living conditions were adequate, and 34 percent felt they lived in inadequate conditions. Living in housing that is in a state of disrepair was given as a primary reason for the housing being inadequate. Other factors included improper heating, ventilation, problems with appliances, and cockroaches or mice.

Informal housing networks

While the majority of participants in this sample had made housing arrangements with either family or friends before coming to Canada, only 26 percent had sustained ongoing housing help from relatives.

Support from family members

Of those receiving housing help from relatives, 31 percent were Latin American, or 19 percent of the total Latin American community in this sample, and 69 percent were Muslim, or 32 percent of the Muslim community. The most common form of support was help in finding a place to live.

There is a gap in the housing help available from family after the initial housing support provided to family members who are newcomers. This is consistent with the findings of Rose et al. (2000) who note that family support systems are not sufficient in providing mid-to long-term support for housing needs. For many participants, other family members may themselves be relative newcomers who do not have the resources needed to provide adequate housing support. Nevertheless, Murdie (1999) notes that in research among Somalis in Toronto, proximity to relatives and friends was the most important factor in searching for the first permanent residence. Maintaining bonds with social networks based on family friends and community group is an important means of facilitating integration to a new society, but may not provide the kind of longer-term support needed to negotiate the various systems in Canadian society, in this case, access to housing.

Support from friends and social networks

A larger number, 39 percent, of the sample said they received some form of housing help from friends. This is consistent with social network theory, in that social contacts outside the primary groups relationships may provide a broader gateway to housing information and resources. If friendships are cultivated outside the immediate circle of friends and family through community or faith-based organizations, language classes, or workplace relationships, individuals have more diversified opportunities to accessing knowledge related to housing. The findings also relate to the fact that many of the participants are refugees who may rely on support from friends in the absence of family ties in Canada.

According to our findings, of those receiving support from friends, 47 percent were from the Latin American community, or 41 percent of the Latin Americans participants, and 54 percent were from the Muslim community, or 30 percent of the Muslim participants. The most common form of support was help in finding a place to live.

Mosques as informal housing providers

Mosques operate as informal centres for the dissemination of various kinds of information related to housing, education, and employment. Mosques are, however, not formally structured to address housing or employment needs, and have little funding to engage in more formalized systems of support to meet these needs. However, when family networks break down, the mosque becomes a surrogate for support. Living in a mosque or church can be a temporary arrangement. One participant had been living in a mosque for the past two months, as he tried to save money to support himself and a daughter who was chronically ill.

Formal agencies providing housing help

Relatively few participants went to formal agencies to access support for their housing needs. Most had never approached a formal agency for housing help. This finding is troubling, as it would seem that few participants have any form of support, either formal or informal, with their housing needs.

Participants indicated that "finding a place to live" was the greatest service that formal agencies could provide, followed by help "understanding tenant rights." This reflects a desire to engage in political self-advocacy by building knowledge of the legal and institutional frameworks that would protect their interests as tenants. While informal social systems can provide some knowledge based on people's own experience, it is clear that participants are looking for formal support in this area.

New strategies for housing help outreach

During the period of this study, two housing seminars were conducted in partnership with the Afghan Women's Organization and the Arab Community Centre to provide public education on housing rights, eviction prevention, and access to affordable social housing. Fifty-six at-risk homeless people attended, and four service providers. The housing seminars were conducted by Syme-Woolner Neighbourhood and Family Centre's Homeless Outreach Coordinator and the Informal Housing Network Project's (IHNP) outreach workers. Volunteers from the organizations hosting the seminars translated into Arabic and Dari.

This public education service was critical in disseminating information and resources to other organizations that require additional knowledge on housing to help meet the needs of their clients. Information packages were prepared by Syme-Woolner's Homeless Outreach Coordinator and distributed at the seminars to provide additional support to both clients and service providers. These seminars helped develop capacity among people in the at-risk homeless category as well as service providers, through access to information on housing.

An alternative model of service delivery proposed by the IHNP involves a decentralized approach, including the development of mobile housing clinics that can provide training and workshops in the areas of housing support identified in the research, as well as housing referral services. These clinics would be made available in various culturally accessible sites. This represents a departure from the current centralized approach to housing help that require people in need of housing support to obtain help from the location of the centre.

This strategy also allows for information to be communicated in first languages with the support of community partners on site. This de-

centralized process of providing housing support will also considerably strengthen the ability of informal housing networks to provide housing information and support through less formal channels.

Selected recommendations

The following are some of the key recommendations from our study.

- Undertake greater grassroots capacity-building by coordinating formal and informal housing networks to provide temporary housing when necessary and information and resources on housing needs.
- Provide adequate funding and organizational support to ethno-cultural and neighbourhood associations to allow them to participate in partnerships, develop funding proposals, and meet community needs.
- Implement mandatory Employment Equity and Service Equity Legislation Implementation of Employment Equity and Service Equity Plans within community, organizational and business practice both in the public and private sectors.
- Ensure that refugee claimants, government-sponsored refugees, and sponsored refugees have rights in relation to meeting basic human needs (e.g., access to financial and settlement services). The process must be culturally accessible and transparent (e.g., people at all the borders get information about the refugee process and settlement workers are on site to give information and any necessary emergency help).
- Ensure that when sponsorship breaks down because of violence, women can still access the same financial and settlement services in tandem with culturally accessible counselling supports.
- Ensure that all newcomers have access to affordable housing, language support, food, income, employment, and self-defined support.
- Fund programs that provide a process for newcomers to access a guarantor, two-month deposit, information, basic needs allowance, and the start of credit rating. A system must be developed and implemented for people to live up to reasonable expectations within their means, for example, interest-free loans.
- Provide pro bono legal support for class-action legal suits against various forms of housing discrimination so that people from mar-

ginalized communities have support to take on landlords who systemically exclude tenants on the basis of level or source of income, family size, race, ethnicity, gender, or mental health problems.

- Train service providers so that they are able to provide more holistic assessments of clients' housing needs based on an integrated anti-racism, anti-Islamophobia and anti-oppression framework, and culturally accessible service delivery, and they understand issues of mental health, addiction, and incarceration in the Latin American and Muslim communities and their connection to homelessness.

- Provide funding for holistic housing help in ethno-specific organizations that generally lack the requisite resources to provide adequate housing help along with other linguistic or settlement services.

- Ensure that housing help centres are adequately funded to provide information and support in culturally and linguistically accessible ways for information on support to find a place to live; help maintaining a home; social assistance; shelters and drop-ins; food banks; and tenant rights.

- Develop and provide cross-cultural services in shelters, including provision of halal meals, prayer or mediation rooms as a recognition of the important of spiritual support for those facing housing crises.

- Extend the Reintegration Project delivered by the Ontario Multi-faith Council on spiritual and religious care, which seeks to house inmates discharged from the provincial prisons, to the federal system.

- Provide funding for alternative model of service delivery proposed by the Informal Housing Network Project (IHNP) that involves a *decentralized approach,* including the development of mobile housing clinics that can provide training and workshops as well as providing housing referral services. These clinics must be available in culturally accessible sites.

- Provide public education in the Latin American and Muslim communities about mental health, addiction (including Harm Reduction vs. Abstinence approach) and incarceration; undertake anti-stigma campaigns in areas that incorporate an anti-oppression framework.

- Develop greater cultural and political literacy among people in marginalized communities to better understand and advocate for housing rights.

- Develop public education strategies for landlords. Encourage more communication between landlords and tenants groups; ensuring that there is continued funding for tenant services, like the Tenant Hotline and the Federation of Metro Tenants – all those bodies that provide legal representation and information to tenants.
- Educate refugee claimants about the Canadian political system (e.g., income support programs). Encourage people to assert their political rights and contact their local politicians about housing concerns, identifying themselves as future voters.

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Acknowledgements

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