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Region of Peel Immigration Discussion Paper

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Integration of Immigrants Through Local Public Services

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1. Introduction

Immigration has been integral to developing Canada's identity as well as its economy, polity and society. Today, immigration has become Canada's driver for economic and population growth, especially in the large urban areas that attract most newcomers. The 2006 Census found that Canada's foreign-born population comprised close to 20% of the country's population, the highest proportion in 75 years. This figure is expected to rise to 25% by 2015. Net international migration fuelled two-thirds of Canada's population growth between 2001 and 2006, and it is predicted to account for all net labour force growth by 2011.

Immigrants can inject new life into neighbourhoods, strengthen communities and promote economic growth. The human and cultural capital they bring represent a valuable resource to municipalities (Association of Municipalities of Ontario 2008). Immigration policy is a federal and provincial responsibility, but municipalities and regions such as Peel are on the front lines in terms of services to newcomers. The provision of social, health and employment services to newcomers immediately impacts their settlement experiences and quality of life.

This paper addresses how existing services can evolve to better meet the needs of immigrants. It adopts a social inclusion framework, which advocates for "a broad equality of opportunities and life chances for individuals" and "the achievement of a basic level of well-being for all citizens" (Sen 2001). As such, social inclusion is both a goal and a process (Omidvar and Richmond 2003) and involves a commitment on the part of dominant groups to bring about the conditions of inclusion.

Social inclusion is based on removing all barriers to individuals' opportunities in the labour market, housing and access to human services. Within an inclusive society, newcomers can actualize their human and cultural capital to their full potential. In addition, social inclusion facilitates bridging social capital and horizontal ties in a context where diversity is valued and all groups' values are seen as equally important to the society as a whole. (For more on social inclusion, see also Region Discussion Paper *Social Cohesion, Social Exclusion, Social Capital*.in this series.)

Examining the service needs of immigrants is particularly timely in view of the declining outcomes experienced by recent immigrants. Over the past two decades, newcomers to Canada have not fared as well as their predecessors in terms of employment and earnings, despite that they are more highly educated and skilled than previous cohorts. Though researchers have varying interpretations for the employment-related barriers newcomers face - ranging from poor macro-economic conditions overall, to competition with a more highly educated Canadian-born population, changing characteristics of immigrants and related factors such as discrimination, and diminishing returns to foreign experience –

they virtually all agree that the poorest labour market outcomes are experienced by foreign-trained members of racialized communities¹ (Alboim, Finnie and Meng 2004; Aydemir and Skuterud 2004; Reitz 2005; Teelucksingh and Galabuzi 2005).

As a result of declining labour market outcomes, the overall economic well-being of newcomers is declining as well. Low-income rates for immigrants entering Canada between 2000 and 2004 were higher comparatively than those who had entered even in the late 1990s – despite an improved economy and higher levels of education (Picot, Hou and Coulombe 2007). Over the period 1992 to 2004, skilled immigrants were increasingly likely to become low income compared with their counterparts in the family class, possibly because family-class immigrants often entered an already economically established family. However, immigrants in the skilled and family classes lived in low income situations for about the same length of time and were equally likely to exit low income situations (Picot, Hou and Coulombe 2007).

In brief, today's immigrants are more likely to live in poverty and to depend on social services (Picot 2004; Omidvar and Richmond 2003). Declining economic outcomes experienced by recent immigrants overall may impact Canada's potential to continue attracting the skilled immigrants it needs. Regions that can create well-paying skilled jobs will be the most attractive places to settle for newcomers bringing in their human capital.

At the same time, recent research highlights the very positive outcomes for the children of immigrants to Canada (Corak 2008; Palamata 2007). The second generation in Canada scored higher on standardized tests than the second generation in almost all other immigrant-receiving Organization for Economic Co-operation and Development states (OECD 2007). Overall, their educational and employment outcomes surpass those of their peers who have Canadian-born parents.

Within this general finding, however, there is considerable variation between immigrant groups as well as between young men and women. Differences in economic and educational outcomes across immigrant and ethnic communities suggest that factors such as individual and ethnic community social capital are important variables to consider. Differences according to racialized status suggest that structural changes are needed.

(Refer to Region Discussion Paper: *From Generation to Generation: Utilizing the Human Capital of Newcomer Parents to Benefit Families* for more detail on outcomes in the second generation)

¹ The terms "racialized" and "racialization" recognize that communities are classified and categorized based on social constructs that identify individuals as representatives of a particular "race" or "racial" group based on a set of criteria, such as skin colour, facial features and other phenotypic characteristics. This categorization enables and reinforces a system of racial stratification where certain groups of people are faced with barriers to access to equitable participation in society (Galabuzi 2001; Yee 2006). The Canadian government uses the term "visible minorities."

Aim of this paper

It is in this context that the Region of Peel (encompassing Brampton, Mississauga and Caledon) has become one of the largest reception centres for newcomers to Canada, with fully half its population born outside of Canada. As part of linked community planning initiatives, the Regional government has launched the Liveable Peel Immigration Project, focused on the successful long-term integration of newcomers and their families. In combination with the development of a web portal and the Peel Newcomer Strategy Group, the Region of Peel commissioned a set of five discussion papers to review existing relevant research findings on various aspects of integration. The aim of these papers is to inform the project teams about the findings of existing research that are relevant to locally planned strategies, programs and services aimed at the successful integration of newcomers.

This paper is the final of the five linked papers. Each can be read as a stand-alone paper, but they refer to each other and are thus better read as a package. The other papers focus on:

- Community social capital and networks
Social Cohesion, Social Exclusion, Social Capital
- Immigrants at various stages of the life cycle, including children, youth, couples and seniors
Meeting the Needs of Immigrants Throughout the Life Cycle
- Human capital assets of newcomer parents and implications for their children
From Generation to Generation: Utilizing the Human Capital of Newcomer Parents to Benefit Families
- How choosing a location to live greatly affects the immigrant's experience in Canada
Neighbourhood Patterns and Housing Choices of Immigrants

Each of these papers addresses the various service and policy needs of the groups examined. For example, Discussion Paper #3 describes various types of supports that would enable newcomer parents to better assist their children in achieving favourable educational, economic and social outcomes.

The aim of this final paper is to answer specific questions about human services posed by the Region of Peel by drawing on relevant literature as well as on the findings of the other four papers. Focus is placed on those human services that are the responsibilities of the Region of Peel, namely transit services, child care, social assistance, long-term care and housing. The paper begins with a discussion of the roles of municipalities and regions regarding immigration and settlement, followed by a brief overview of immigration to Canada and to Peel.

2. Role of local governments in settlement and services

Immigration selection, in most cases, is a federal responsibility, but the reality of settlement is local. People live in communities, and indeed more than 90% of immigrants live in urban centres. Municipal and regional governments benefit from immigration in a variety of ways, but they are also responsible for covering various costs that newcomers impose on local services.

The services provided by local governments (municipalities and regions) include human services, housing, public transit, education, policing, public health, public recreation, urban planning and public libraries (Friskin and Wallace 2002). Within these categories fall issues such as arts and culture, economic development, long-term care and housing for seniors and child care.

As more and more newcomers need to access various services, these services must evolve to meet their needs. As stated in the draft report, *Putting out the Welcome Mat: Why Immigration Matters to Ontario's Municipalities*, released by the Association of Municipalities of Ontario in September 2008:

To address emerging needs, immigrants require access to sufficient and responsive services. This requires a service system that is efficiently planned and coordinated and adequately funded... Municipalities have a vested interest in ensuring that immigrants are fully integrating into the labour market, as this goes hand in hand with municipal economic development strategies as well as plans for healthy, sustainable communities (p.19).

Immigrants bring with them creative and culturally diverse ideas of design and public space, such as cultural centres and places of worship. Areas with growing population diversity may need to modify or supplement public transit routes and adopt planning and zoning policies that can adapt to diverse communities (Association of Municipalities of Ontario 2008, p. 9).

Addressing the human service needs of newcomers requires advocacy, intersectoral collaboration and local initiatives. At present, the Canadian constitutional framework does not technically allow for direct federal-municipal relationships; there therefore remains a pressing need for new arrangements and relationships to enable municipalities to develop and deliver local strategies. The first step is to convene relevant stakeholders at the local level, including employers, educational institutions, community agencies and immigrants themselves. Working with multiple stakeholders facilitates the finding of systems-based solutions, and working at the local level empowers them to take ownership of their ideas (McIsaac 2003, p. 62). These stakeholders can, in turn, provide advice to provincial and federal governments, as well as coordinating and integrating various programs and initiatives. As stated in the *Putting out the Welcome Mat* report,

“Continued advocacy and consultation with the Provincial and Federal government is necessary to address local immigration concerns in a meaningful way” (2008).

Each municipality and region has a unique configuration of demands as well as resources. Thus, changes will not occur in a uniform manner. Local governments must determine how best to meet the immediate needs of their own communities and to balance those with future considerations, such as encouraging economic growth, enhancing existing communities and adapting to demographic and labour market shifts.

In the Region of Peel, local issues of importance to newcomer settlement include understanding secondary migration patterns and the relative underservicing of the Region in terms of settlement services. Despite changing patterns of settlement, settlement service agencies are relatively concentrated in the City of Toronto and under-represented in the surrounding regional municipalities (Sadiq 2004). In 2001, Peel Region had 20.2% of immigrants and 10.5% of the newcomer service agencies in the Greater Toronto Area or GTA (Lim, Lo, Siemiatycki, and Doucet 2005, p. 16). As of this writing, there are 48 agencies that specialize in serving immigrants and visible minorities in Peel and two agencies dedicated to coordinating these services (Mohanty 2007).

Recent consultations for the Peel web portal identified seven topics of interest to local stakeholders: employment, housing, education, health care, transportation, language and family. The availability of public transit is a particular need, and is compounded by the fact that many people cross regional lines when commuting between home and work. As stated in the United Way of Peel Region publication, *Portraits of Peel: Facing the Facts* (2005, p. 5): “Peel has a broad range of inner city issues in a suburban context.”

In the wake of the Canada Ontario Immigration Agreement and increased flows of settlement dollars to Ontario, the climate seems ripe for collaborative and new solutions. However, local governments have a stake in settlement issues no matter what the fiscal climate. Indeed, local governments have proven themselves able to respond to the challenges of diversity, even under fiscal constraints. In their study of municipal agencies in the GTA, Friskin and Wallace (2002) found that some agencies were able to innovate around services to immigrants even under the stresses of the provincially-imposed amalgamation of Metropolitan Toronto, with its six member municipalities. Local settlement initiatives may be easier to promote during expansive economic times, but they are critical no matter what the broader climate.

In the following section, we continue to contextualize the human service needs of immigrants by presenting a brief overview of immigration to Canada and to Peel Region.

3. Immigration to Canada and Peel Region

3.1 Immigrants to Canada arrive under a variety of categories and are characterized by their heterogeneity.

Newcomers arrive under various immigration categories. About 60% of newcomers to Canada are admitted in the Economic Class category. These are skilled workers, business immigrants, provincial and territorial nominees and live-in caregivers. It also includes their dependants - more than half of those admitted in the economic class category are actually dependants of the principal applicants. Family class immigrants are the spouses, partners, children, parents and grandparents sponsored by family members already in Canada. Protected persons or refugees may come to Canada as government-assisted refugees or privately sponsored refugees. More likely, they come as refugee claimants and complete the refugee determination process within Canada.

In addition, temporary residents such as students, foreign workers and visitors may reside lawfully in Canada for a limited period of time. Due to shifting priorities in federal immigration policy, Canada has seen a significant growth in the numbers of foreign workers and provincial nominees in recent years. With the passage of Bill C-50, the Immigration Minister can fast-track applications from certain types of immigrants, such as skilled workers. Lastly, there are at least tens of thousands of persons living in Canada with no status at all. Living without status can be precarious, often entailing contingent or low-paid employment and limited access to services.

Compared with the Canadian-born population, immigrants are diverse, young and urban. Since the early 1990s, about three-quarters of immigrants to Canada have been from racialized groups (visible minorities), and most of them have settled in Canada's largest cities, about half in the Greater Toronto Area alone. Immigrants are a younger population than the Canadian population as a whole, and they are more linguistically and ethnically diverse. More than half of permanent residents admitted in 2005 were from Asia and the Pacific, and another 19% were from Africa and the Middle East. Close to 30% of newcomers came from China and India alone, Canada's two largest source countries.

3.2 Peel's population is growing and changing rapidly

Between 2001 and 2006, the Region of Peel had the seventh greatest population increase in the country, and the second largest in Ontario (Mohanty 2007). Much of it was fuelled by immigration as well as by secondary migration of newcomers from the City of Toronto. Brampton and Mississauga in particular depend on immigration for population regeneration and renewal of their social and economic vitality. The influx of new and younger members of the labour force is an important factor for demographic stability and economic renewal in these cities. As such, the successful integration of immigrants is an essential part of community building in Peel Region.

Immigration and secondary migration of this calibre is relatively new to Peel Region. Almost one-third of the immigrants residing in Peel arrived between 1991 and 2000, and another 21% immigrants arrived between 2001 and 2005 (Statistics Canada 2006). Peel has therefore had less time to expand social and settlement services to meet the needs of immigrants than have more established immigrant destinations, such as the City of Toronto.

With over 93 distinct ethnic groups represented, Peel is now more racially diverse than either the City of Toronto or Ontario (Mohanty 2007). This wide range of language and cultural differences acts as a barrier to immigrants wishing to form networks outside of their own ethnic groups. However, in 2006, 67.7% of Peel's residents identified English as one of their home languages (Statistics Canada 2006). The majority of the immigrants in Peel are between 35 and 54 years of age, most of whom participate in the labour market (Statistics Canada 2006). As such, social networks are of great importance to these newcomers.

Demographic Trends Relating to Immigrants in Peel

Data from the 2006 Census (Statistics Canada 2006) and from the Region of Peel website reveal the following:

- From 2001 to 2006, Peel's population grew by 17.2%, mainly due to immigration. In 2006, 48.4% of the Regional population was comprised of immigrants, up from 43.1% in 2001.
- Visible minorities constituted 50% of the 2006 Regional population, which is an increase from 38.5% in 2001. In 2006, within the GTA, Peel had the highest proportion of visible minorities, ahead of Toronto (46.9%).
- The five most common visible minority groups in Peel, by size, in 2006, were: South Asian; Black; Chinese; Filipino; and Latin American. South Asians formed the single largest group, representing 51.3% of all visible minorities.
- The five most common non-official home languages in Peel in 2006 were: Punjabi; Chinese; Urdu; Polish; and Spanish.
- Recent immigrants and visible minorities are among those most vulnerable to poverty in Peel. 14.5% of the total population in Peel is low income (before-tax low income cut-off in 2005), a slight increase from 2001, but lower than both provincial and national low-income rates.

- Age and gender profiles of Peel’s immigrant population (2006) reveal that across all immigrants, there was a slightly higher proportion of women and a higher proportion of people 45 years of age or older in comparison with profiles of non-immigrants in Peel.
- Roman Catholics represent the largest religious group in Peel. In many Peel communities, Islam, Hinduism and Sikhism are the second and third largest religious groups (Mohanty, 2007).

The following section outlines the geographic context of settlement in Peel Region, with a particular focus on human networks (social capital) and ethnic concentration. This sets the context for the subsequent discussion of service needs and service delivery models for reaching immigrants. Regional policies and plans related to physical design and human networks will influence need for, and delivery of, services.

3.3 What are the outcomes of ethnic concentration in areas of immigrant settlement?

In this section, we discuss possible implications of ethnic group concentration as well as the role that social networks play in the settlement experience. Contrary to the prevailing view in the U.S. that emphasizes the negative aspects of residential segregation, Canadian scholars generally view ethnic enclaves in a positive light. However, the debate over the advantages and disadvantages of residential concentrations has not been fully settled in the Canadian context. (Please see *Neighbourhood Patterns and Housing Choices of Immigrants* in this series for a more detailed review of the relevant literature.)

Some scholars believe that the segregation of ethnic groups confines their social mobility and is a sign of a deep social problem. Ethnic concentration could lead to social exclusion, for example if neighbourhoods reduce minorities’ incentives to acquire the host-country language or to gain work experience and educational qualifications (Hou and Picot 2004). Li (2004) has suggested that the ethnic enclave economy, by its nature, is potentially exclusionary since it limits the amount of interaction with those outside of the ethnic group. On the other hand, Kazemipur and Halli (2000) and Ley et al. (1997) both found weak correlation between immigrants’ concentration and neighbourhood poverty. They argue that broader economic conditions and societal institutions have a determining influence on poverty and deprivation.

Others argue that ethnic concentration is a “good” form of segregation because enclaves provide resources to immigrant/ethnic minorities and generally improve individual and group life chances. In this view, ethnic concentrations are seen as an intermediary space where immigrants and ethnic minorities are permitted to develop places of belonging while engaging with the broader multicultural society. Residential and business enclaves provide opportunities for sustaining culture and for galvanizing political and economic power.

Furthermore, enclaves eventually become part of the fabric of the city and therefore acculturation (the process of adapting to a new culture) is a two-way process, at least where multiculturalism is part of the urban ethos.

According to Qadeer (2003) and Qadeer and Kumar (2006), in the Canadian context, ethnic enclaves are largely expressions of the preferences, common interests, social networks and cultural and/or religious needs of their residents. Ethnic enclaves are especially helpful to women, children and seniors, particularly those who are not fluent in English or who are accustomed to the supportive presence of friends and relatives. Although ethnic enclaves are rich in social capital, mutual support networks and community organizations, they can also be a barrier to residents' meeting and networking in the mainstream society and economy. In most cases, ethnic enclaves are a form of voluntary segregation, not an instrument or product of overt discrimination. The successful enclave economy does not deprive its participants of the opportunity to develop bridging capital even as it provides opportunities for transition through utilization of ethnic social networks to acquire employment (Li 2004).

Social class is an important determinant of social capital, even within ethnic enclaves. Racialized immigrants, who are more likely to encounter diverse forms of exclusion, have a difficult time using their networks to gain higher-earning jobs and higher socio-economic status (Policy Research Institute 2005, p. 55; Qadeer 2003). According to Li (2004, p.182), since bonding social capital is linked to other forms of capital, the quality available to those who are poor and socially deprived is limited by the strength of their social networks, even within their own ethnic communities. As a result, most immigrants employed in their own ethnic group tend to be economically marginalized in lower-paying positions in poorer-paying labour market sectors (Policy Research Institute 2005). It is challenging for racialized minorities to broaden their social contacts in a way that will improve their social and economic standing.

Broadening social networks through bridging social capital could lead to better jobs and earnings in comparison to most ethnic enclave networks (Li 2004). Providing opportunities to bridging social capital also has the possibility to reduce discrimination due to increased contact between dominant and minority groups. The success of bridging networks depends on the capacity of ethnic and newcomer communities to participate in coalition-building efforts, rather than simply being passive participants. (For further discussion on the importance of networking and labour market access, please refer to *Social Cohesion, Social Exclusion, Social Capital and From Generation to Generation: Utilizing the Human Capital of Newcomer Parents to Benefit Families*)

The economic and social significance of ethnic enclaves was more apparent at a time when immigrants primarily consisted of manual labourers, and when their places of residence and places of work were close to one another.

Researchers point to a diminishing role of neighbourhoods in people's daily lives, as contemporary society witnesses an ever-expanding spatial scale of social relations (Bolt, Burgers & van Kempen 1998; Qadeer and Kumar, 2006).

Social networks today are not strongly delimited by physical barriers and spatial obstacles, and social ties and economic opportunities are no longer confined to the neighbourhood. By this logic, ethnic enclaves have a decreasing influence on the social and economic integration of immigrants. The impact of the ethnic economy and ethnic networks varies among groups and depends on group cohesion and the nature of the ethnic economy.

In terms of housing options more generally, housing mix is seen as a key feature of a socially-inclusive and interactive community. Throughout the U.S., U.K. and Australia, social plans have been developed and implemented that seek to mix income groups through different housing forms and tenures. The results have been uneven. It would seem likely that when planning and service practices ensure the participation and cooperation of ethnic minority and immigrant communities, there is greater potential for social inclusion, though it is not certain how this might affect social interaction.

Ethnic concentration in Peel

In Peel, neighbourhoods such as Malton, Hurontario and Cooksville/Dixie have the highest proportion of immigrants (Mohanty 2007). In addition, there are several large areas of ethnic concentration in Peel. Many Italians live in the north-eastern corner of Mississauga. In Mississauga and northern Brampton, around Pearson airport, South Asians are the single largest ethnic group (Qadeer and Kumar 2006; Region of Peel 2008). Of the 75,320 people that speak Punjabi in Peel, 90.6% live in Brampton, and of the 32,705 people who speak Chinese, almost 9 in 10 (88.1%) live in Mississauga. A high concentration of South Asians in some areas of Peel is due in part to needs relating to religious, linguistic and cultural accessibility.

Despite these figures, in general, ethnic groups are not highly segregated in Peel (Qadeer and Kumar 2006). Geographic concentrations of low income are much more widely dispersed in Peel, in part due to the existence of planned mixed-income neighbourhoods. The existence of many planned mixed-income neighbourhoods across Peel limits low-income segregation and allows for social mixing and interaction across residential housing types as part of residents' everyday life (Region of Peel 2008).

It is also important to recognize that ethnic enclaves are not necessarily comprised of the economically marginalized. Many ethnic enclaves, as is the case in Peel, are relatively affluent (Qadeer and Kumar 2006). However, correlations between high poverty levels and high proportions of immigrants and racialized populations give cause for concern. Although Peel Region ranked in the middle of Ontario communities in 2001, with an

incidence of low income at 11.6%, some of the neighbourhoods with the highest concentrations of immigrant and racialized populations, such as Cooksville/Dixie (40%), Malton (69%) or Central Brampton (40%) also suffered above average rates of low income vulnerability: Cooksville/Dixie with 16.5%; Malton with 20.5% and Central Brampton with 12.7%. This emerging phenomenon suggests a relationship between poverty, race and immigration status. The experience of low income is concentrated in particular neighbourhoods and communities, often coinciding with a profile of high immigration status and disproportionately more racialized group composition. Longitudinal research is needed to follow these recent immigrants in order to better ascertain whether low income is a temporary or more long-term phenomenon for them.

Thus far in this paper, we have presented a general overview of immigration and diversity in Canada and the Region of Peel, outlined why immigration matters to local governments, and discussed various learnings about ethnic concentration and ethnic enclaves. Building on this context, we now turn to the human service needs of immigrants, and present findings about the models of service delivery that best suit these needs.

3.2 What are the human service needs of immigrants?

3.2.1 Aside from language and settlement programs, the human services that immigrants need do not differ greatly from those of the broader population.

Aside from immediate settlement supports such as orientation and basic language training, the overall human service needs of immigrants are similar to more global human service needs. Immigrants need to access the same services that are relied on by the rest of the population. This research identified needs in a number of key areas, namely:

- **Education:** early childhood education and care, schooling for children and youth, language training for mature learners, occupational-specific language training
- **Employment:** finding a job commensurate with one's skills, meeting licensing requirements for professions and trades, knowledge of workplace culture, equity and promotion in the workplace
- **Housing:** acceptable and affordable housing, including social housing and cooperative housing, and options for different types of dwellings and locations
- **Health:** access to health information and services, health promotion and disease prevention, mental health, community supports, long-term care

- **Transportation**

The Region of Peel meets these needs by providing early childhood education and child care programs, employment referrals, non-profit housing, long-term care, social assistance and transit assistance for persons with disabilities. In addition, immigrants have social needs that extend beyond social service provision, namely connections to networks, communities and neighbourhoods.

Despite the general similarity of need, newcomer populations face distinctive barriers to meeting these needs. As discussed below, critical intersections of race, ethnicity, gender, economic well-being and other factors create different levels of need and also erect different types of barriers to meeting need.

3.2.2 Just as in the broader population, some groups of immigrants have greater needs than others, and these vary according to numerous factors, including length of time in Canada.

Within the Canadian-born population, the level of need for services varies among individuals and groups. Such is the case within immigrant populations. Numerous variables have been found to be significant by researchers, including one's age at the time of migration, health, language skills, gender, ethnicity and income level. Age at migration has important implications for settlement experiences, including education and labour market experiences and outcomes (Schaafsma and Sweetman 2001). In addition to individual level factors, macro- and community-level factors such as social capital networks, racism, ethnic concentration and the urban geographic landscape are equally important.

Even the same person has different needs over time. Many of the papers in this series speak to the importance of assessing needs at different stages of life, as evidenced by the focus on children, youth, couples, families with children and seniors. Life-course frameworks that recognize the constantly shifting and evolving nature of needs have been used in the health and social service fields (PRI 2004). The life-course perspective recognizes that experiences and conditions from gestation through childhood, youth, and mid-life affect adult and later life needs, and can even transmit across generations (Kuh and Ben-Shlomo 2004).

In addition to the life-course, the needs of immigrants vary according to how long they have been in their country of settlement. Settlement is best conceived of as a long-term process or continuum of activities that a new immigrant or refugee passes through upon arrival in a new country.

Settlement can be broken down into three phases:

- (1) *Immediate*: Persons require shelter, food, clothing, information and orientation, basic language instruction and other essential “reception” or early settlement services.
- (2) *Intermediate*: Persons require advanced or employment-specific language instruction, training and education to acquire or upgrade skills, usually with the goal of securing employment. Other needs at this stage include accessing health services, housing and the legal assistance system.
- (3) *Long-term*: Persons work to overcome systemic barriers and to participate in Canadian society as equals to the Canadian-born population. Long-term settlement includes civic participation and issues related to citizenship. This phase may not be achieved until the second generation, that is, by the Canadian children of immigrants (Mwarigha 2002).

As will be discussed later in this paper, this view of settlement extends beyond settlement policy as defined and funded by Citizenship and Immigration Canada as well as beyond the programming offered by most of Canada’s immigrant serving agencies that comprise the “settlement sector..”

Although it is sometimes the case that length of stay in the country of settlement correlates with needs becoming more and more “mainstream,” it must be recognized that settlement is a long-term process. Some migration-related stresses may actually surface years after actual migration, perhaps after immediate “survival” needs have been met. Similarly, perceptions of discrimination may actually increase over time in Canada.

In addition, pre-migration factors may impact the human service needs of newcomers. For example, refugees may have physical and mental health challenges that stem from their original dislocation experiences. Experiences of trauma, violence and oppression carry over into life in Canada, and special supports may be needed for such vulnerable populations. Refugees are particularly vulnerable to personal and social isolation and to stresses caused by family separation.

The papers in this series draw attention to the need to consider intersectionality. Various socially and culturally constructed categories, such as race/ethnicity, gender, immigrant status, age, sexual orientation, or religion, do not act independently, but rather interact on multiple levels. These factors taken together contribute to creating a system of inequality in society, and, some would say, oppression. Any examination of newcomer experiences should recognize the multiple layers of factors that contribute to various types of oppression and inequality.

3.2.3 Newcomers face distinctive barriers to accessing services, and they often struggle to access the services and supports they need.

With the possible exception of basic and/or essential services, such as municipal services (Agrawal, Qadeer & Prasad 2007) and acute health care (Hyman 2006), it is generally thought that immigrants do not access their “fair share” of services. In his review of almost 400 publications from Canada, the U.S., Britain and Australia, Reitz (1995) found that most studies agreed that - in spite of significant need - recent immigrant groups often utilized health and social services at low rates.

Reitz emphasized the complexity of the question of equality of access. Service needs and utilization of services vary according to such factors as ethno-racial group, period of immigration and immigration class. As such, generalizations about immigrants or visible minorities may not be valid. He also noted that even when services are utilized, they are not always culturally or linguistically appropriate. As such, adequate benefits may not be derived from the services. Much of the literature reviewed found racial discrimination to be a factor in barriers to service access.

The literature reviewed for this study identified several types of barriers – informational, financial, linguistic, cultural and systemic.

Informational – These needs are particularly high among newcomer populations. Newcomers face increasing complexities in trying to access various services such as health care and social services, as well as the labour market. Issues such as credential recognition, access to licensing and paperwork are compounded by linguistic and cultural barriers. Newcomers may be completely unaware that supports have been created to assist them with these types of tasks. The recent expansion of some settlement service areas in Ontario has not necessarily increased recognition that those services exist, and newcomers continue to rely heavily on family and friends for various types of information.

Informational needs also refer to a lack of knowledge about services delivered outside the settlement sector. Another type of informational need pertains to orientation to life in Canada. Many specific informational barriers are highlighted in the other papers in this series.

Financial – Poverty affects the ability of immigrants to live well, secure necessary health services and access municipal and community programs. Access to affordable and appropriate transportation is consistently listed by immigrants as a major issue. Not all newcomers have access to health care. Although health services provided under the Canada Health Act and provincial health programs are largely successful in reducing

economic barriers to health care, there is a three-month residency period before immigrants are eligible to access the Ontario Health Insurance Plan.

Linguistic – Communication is an essential part of service provision and decision-making about health care, education, legal issues and other important areas of life. Newcomers who lack proficiency in French or English are often unable to communicate with service providers outside the settlement sector. Indeed, the largest single access barrier to government and community services is language (Bowen 2001; Koehn 2006). These barriers may disproportionately affect women as they often have less opportunity to learn an official language.

Cultural – Cultural barriers include lack of knowledge of services, lack of culturally appropriate services, racism and fears of becoming involved with the Canadian legal system as a result of experience with repressive regimes in the country of origin. Reports highlight the need for various policies and programs aimed at ensuring cultural competency, including 1) acknowledgement of power and privilege of the dominant culture; 2) awareness of one’s own cultural worldview; 3) attitude towards cultural differences; 4) knowledge of different cultural practices and worldviews; and 5) cross-cultural skills.

Systemic – Systemic barriers are formal and informal structures and processes that maintain the status quo by acting as barriers to access and effective participation by marginalized groups. A key finding of the Law Commission of Canada/ Community Foundations of Canada *Unsettled* report on legal and policy barriers to settlement was that various barriers interconnect and produce systemic discrimination against newcomers (Wayland 2006). Different sets of barriers to employment, housing, human services and other necessities of life combine to impact newcomers in particular and harmful ways.

3.2.4 The settlement sector alone cannot meet the full range of human service needs required by newcomers.

Due to constraints in funding, mandate and eligibility requirements, settlement agencies address a limited range of newcomers’ human service needs. As articulated by Citizenship and Immigration Canada (CIC), settlement policy primarily addresses the first stage of settlement only. Settlement policy consists of a “variety of programs and services designed to help newcomers become participating members of Canadian society as quickly as possible” (CIC 2002), normally within three years. CIC has attempted to stretch its mandate into other fields such as employment, but settlement dollars for the most part do not reach into subsequent stages of settlement. There is virtually no ownership of long-term settlement issues, and thus no funding of programs that promote the civic participation of new Canadians.

In view of the fact that more highly-educated immigrants arriving in Canada are eager to enter the workforce as soon as possible, CIC's conceptualization of settlement is increasingly inadequate. If settlement is viewed as involving a longer-term process, then it "becomes clear that a major part of the current failures of settlement in Canada is due to the lack of an integrated and comprehensive settlement policy" (Policy Solutions Consulting 2005, p. 2). Other policy areas crucial to settlement, discussed elsewhere in this series of papers, include labour market integration, the education of newcomer children and youth, and issues of social citizenship (Omidvar and Richmond 2003).

Constraints imposed by funding also include eligibility criteria for services. CIC-funded settlement services are for the most part available to permanent residents and convention refugees (those that can't return to their country of origin for fear of persecution) only. As such, individuals may reside in Canada for years before being able to access these services. At the other end of the spectrum, newcomers are no longer eligible for services once they acquire Canadian citizenship. This affects women in particular who may have child care responsibilities during their early years in Canada and are only able to work on their language skills at a later time. By the time they wish to access language training, they may no longer be eligible for federally-funded language classes (LINC), yet are still unable to afford private or other types of language classes.

In brief, the settlement sector places constraints on the human services it provides. As such, other service providers must step in to ensure that human service needs do not go unmet. If "mainstream organizations" were to relegate all newcomer needs to the settlement sector, newcomers would be served solely by "their own" agencies, and everybody else would get services from the mainstream. There would be two segregated streams of services, with service duplication and an understanding by service providers that they only need to meet the needs of a particular population. Immigrant human service needs must not be viewed as something to be relegated to the settlement sector. The mainstream must take responsibility for serving a broader population.

At the same time that the settlement sector is limited in the extent to which it can provide human services to newcomers, other more mainstream human service agencies need to take responsibility for serving diverse populations.

3.3 What models of service delivery best ensure a full and accessible family of services?

3.3.1 Newcomers need to access various types of specialized human services outside the settlement sector. Human services should be available, accessible and adequate or needs-based.

Human service institutions face many challenges to service delivery in an economically, ethnically and racially stratified society. Some institutions continue to be characterized by outdated values and myths that still exist within the human service sector. They must put new structures in place to respond effectively to the diverse needs and expectations of a changing population (James 1996).

There are numerous features of services that influence their usage. The most important ones are availability, accessibility and adequacy.

Services should be available. A wide range of services should be offered to newcomers, to ensure that services are available for all types of immigrants, including professionals and non-professionals, women, men, youth, refugees, the elderly, the non-literate, etc.

Availability includes the ability to move easily from one part of the service system to another. This could be achieved through readily obtainable information about various services, or via referrals from one service provider to another.

Services should be accessible. Determinants of accessibility include eligibility requirements, languages used and geographic location of services. Service providers need to employ different methods of service delivery to meet the needs of different types of immigrants. Printed and Internet-based materials will be accessible to some groups more than others. Human services should be offered in any language required by immigrants. Providing services in English only will limit who can benefit from those services. Lastly, services should be offered in different and strategic locations across Peel Region.

Services should be adequate as well as needs-based. They should recognize differentiations of needs among various communities as well as within communities, for example, children, women, seniors and people with disability (Geronimo 2000, p. 13; George 2002). A wide range of services can address the needs of highly educated immigrants as well as newcomers with low literacy, of immigrant seniors as well as newcomers entering the labour force, of immigrant as well as second-generation children. All services should be provided in a culturally appropriate manner and follow the use of anti-racist practices.

Ideally, services should be holistic as well, integrating individual, family and community dimensions as well as “social, economic and cultural aspects of settlement (from health to housing, job creation and language training, crisis counselling and civic participation) and ultimately leads to enabling the newcomer to be an active participant of civil society, capable of accessing, as well as providing, service to the community” (Geronimo 2000, p.25). For some persons, this process may take a generation, or even longer, to come about.

As noted in *Meeting the Needs of Immigrants Throughout the Life Cycle*, it is especially important to connect family units with resources and services. Whether one enters Canada as a newborn or as an adult, individualized attention in the first few years is the simplest, most efficient way to achieve this, and indeed research has shown it to be a cost-effective approach (Olds et al. 1998, 2007).

3.3.3 “Ethnic match” boosts service utilization.

For newcomers, one of the attractions of immigrant service agencies is that staff members may speak the same native tongue and be familiar with their cultural background. There is some evidence that “ethnic match,” the term used by Reitz (1995) to refer to members of minority groups having the opportunity to be served by members of their own group, boosts service access as well as service utilization. Reitz could not measure the effects on service outcomes, but he did point to positive outcomes and of gains in the cost-effectiveness of ethnic matching.

A number of American studies have examined the effect of ethnic matching between client and service providers and their locations. A study of the availability and utilization of services for immigrant women clients in New York City’s social welfare system found that the strongest predictor of immigrant use of an agency’s services was the number of persons of that ethnicity employed by that agency (Lutz 1994). Sue et al. (1991) conducted a major study of a sample of approximately 13,000 outpatients in the Los Angeles County Department of Health during a five-year period in four major racial-ethnic groups: African American, Asian American, Mexican American and White. Support was found for the benefits of ethnic match between patient and therapist, using two length-of-service measures: dropping out and length of treatment. The benefits were found in each instance, except for that of dropping out by African Americans. There were effects of ethnic match on treatment outcomes only for Mexican Americans.

In their study of Vietnamese and Cambodian clients in L.A.County mental health facilities, Flaskerud and Liu (1990) found an effect of ethnic match and language match on the number of sessions, but not on length of treatment. In a nation-wide study, Wu and Windle (1980) studied 220 federally funded mental health centres, looking at the impact on minorities in areas of minority population concentration. It found that the larger the proportion of minority staff in a mental health centre, the higher the utilization rate by

that minority. The result could be spurious if both outcomes were influenced by the ideology of the centre administration, but they were also consistent with the hypothesis that increasing minority therapists will increase minority use of therapy. Snowden et al. (1995a) produced data suggesting that ethnic matching of clients and clinicians can reduce program costs. In a large county mental health system, they found that ethnic matching of clients and clinicians led to less frequent use of emergency services. This suggests that ethnic matching leads to treatment success because a crisis of sufficient magnitude to require emergency intervention is avoided.

The above research defined “ethnic match” in different ways. In the case of services to newcomers, sharing a common language would seem to be a key component of ethnic match. Also, there needs to be awareness that ethnicity is a fluid term and is conceived of differently within different communities as well as over time.

Categories such as “South Asian” seem too broad to describe matches between persons who speak the same language and share a common background, which in this case could be from a range of countries in South Asia and include persons of Hindu, Muslim, Sikh, Christian and other faith backgrounds, not to mention dozens of linguistic communities. Service providers should be prepared to “drill down” as far as possible if seeking to promote ethnic match with service users.

It must also be recognized that ethnic matching may not be desirable in cases of persons with needs that are considered “stigmatizing,” e.g., breast and cervical cancer screening, inter-partner violence issues, or mental health needs. In such cases, though cultural sensitivity is still needed, persons may seek anonymity from their own ethnocultural communities when seeking assistance.

Neighbourhoods with high concentrations of immigrants or ethnic groups may facilitate the delivery of some linguistically and culturally sensitive services because of the presence of a large group of people of a similar background and needs in one area. Locating agencies in areas of ethnic concentration could address a perennial problem that services are often located in central areas and away from the places where there is a need (Agrawal, Qadeer & Prasad 2007). These agencies could also provide ethnically and culturally appropriate services needed in the area.

However, policymakers must keep in mind that such neighbourhoods are transient in nature, so the type and nature of delivery of services must keep up with the changing social make-up of the area and the ensuing demands. The impact of ethnicity on demand for services comes into play at the level of operational policies and program management, and not so much in terms of types of services.

More collaboration between the settlement sector and mainstream human service agencies is needed, and this requires incentives.

For the most part, the settlement sector is an isolated avenue through which newcomers are expected to receive services for a time-limited period, after which they presumably become “settled.” Collaboration and partnership with mainstream human services agencies, or between ethno-specific service providers and multiethnic service providers, do occur from time to time, but they are usually inequitable and project specific.

Most partnership models are “top down” and hierarchical in their planning approach. Instead of strengthening the institutional capacity of Immigrant Settlement Agencies (ISAs) to enable them to be a “partner” in the real sense, the decision-making and control in the hands of the mainstream (Geronimo 2000, p. 21). The settlement sector is, for the most part, located at the periphery of the mainstream sector.

Despite popular perception, the mainstream sector is neither culturally neutral nor value free; its practices and values simply conform with those of broader society, rather than with those of newcomer communities.

In a report on this topic, the Social Planning Council of Peel (2000, p. 105) stated that “lack of resources and lack of mutual trust, respect and understanding are major factors detrimental to developing an effective collaboration.” These stem from power imbalance, differences in goals and a lack of flexibility in the restrictions imposed by funders.

Means must be found to overcome this isolation. In view of systemic barriers to access in many institutions and organizations, immigrant service agencies play a crucial role in meeting the human service needs of newcomers. Services to newcomers are basic human services and should not be resourced in isolation from the rest of the human service sector. Services could be better connected through a network of “various specialized services that respect the differences in needs and capacities of newcomers” (Geronimo 2000, p. 25). Similarly, mainstream agencies need to better reflect the diversity of the population in their priorities, structures and strategies.

Consideration should be given to how human service delivery is impacted by ethnic concentration.

Do ethnic concentrations make it easier to provide services to members of certain ethnic groups? What are the challenges of reaching members of “ethnic enclaves?” Very little in the existing literature informs us on the issues related to physical and social geography of neighbourhood and delivery of human services.

Ethnic concentrations could help to organize services for a particular ethnic group. For instance, they could offer services in one or more languages spoken within the enclave, and deploy caseworkers who are familiar with the particular cultures into the enclaves. Conversely, enclaves can be barriers. Enclaves can create a restrictive environment in which immigrants cannot express themselves individually.

Some immigrants do not seek help from government agencies because they do not want their compatriots to know the kinds of help they are seeking, especially if the help is related to financial, domestic, psychological or mental issues that may be considered taboo within their culture. Internal supports do exist in ethnic enclaves, but sometimes misinformation and rumours can compound simple problems. In terms of the physical implications, ethnic concentrations could significantly impact the overall structure of a metropolis area. Ethnic concentrations tend to spawn ethnic economies and a wide range of ethnic commercial and service establishments, as well as religious and cultural institutions. All this could affect the current metropolitan structure, especially the traditional hierarchy of standardized neighbourhood, community and regional shopping centres.

Ethnic concentration can also have an effect on the demand for certain types of municipal, provincial and federal government services because of its “critical mass” effect, i.e., the presence of a large number of persons of similar background and needs in one area. More studies are needed to systematically understand the physical and social structure of such neighbourhoods and how they change over time, their role in the overall development of a region, and their special service needs.

Community engagement strategies can best determine what mix of services is optimal in Peel as well as how to reach isolated populations.

The findings of the papers developed in this series suggest the use of a community engagement approach to determine the mix of services that would be optimal in Peel. Regarding the coordination of services for newcomers in Peel Region, decision makers should re-examine the *Setting the Course* report completed by the Social Planning Council of Peel in 2000. In particular, the Vision, Principles, Goals, Objectives and Strategies (pp. 106-115) are very detailed and for the most part accord with the visions outlined by authors of these discussion papers.

A community engagement approach would also be the best means of generating ideas for better reaching isolated and vulnerable populations. To quote from the Social Planning Council of Peel, this type of approach to service coordination:

- addresses the needs and concerns of the people as well as the technical issues involved in actually coordinating services;

- is both people-oriented and task-oriented;
- addresses people's and agencies' emotional and political issues in a focused and intensive manner at the beginning of the process and continues to pay attention to these issues throughout the life of the process;
- values and effectively manages the diversity among the stakeholders in the process;
- is participatory;
- develops a sense of ownership of the process and project among the stakeholders involved (p. 144).

In this model, diverse stakeholders actually design the process and develop the strategies for achieving coordination of services for newcomers. If achieved, these become major resources for the implementation of strategies and models for the coordination of services for newcomers.

In *Social Cohesion, Social Exclusion, Social Capital*—one of the papers in this series, authors Galabuzi and Teelucksingh describe numerous initiatives in other jurisdictions aimed at reversing the processes of social exclusion and opening avenues to strengthen social cohesion. They suggest that using social capital as a strategy for promoting social inclusion will involve working with the most vulnerable communities to develop a plan of action to address the socio-economic disadvantages and structural inequalities in access to labour markets, the health care system, the education system, housing selection and community and neighbourhood services. They name schools, neighbourhood sports and voluntary organizations as institutions in Peel Region that bring together diverse stakeholders who already share a vested interest in improving the quality of life of Peel Region.

Institutions such as these are not ethnically affiliated and provide sustained interaction. As such, they offer good starting points for establishing inclusive networks and sites for addressing social exclusion. Authors of the other discussion papers in this series also promote the idea of using schools as community hubs.

Though they are not using the same terminology, Galabuzi and Teelucksingh are also advocating for a community engagement approach. Their scope is broader than that of services alone, extending to social networks, shared activities and partnerships between a variety of local parties. In this view, community engagement is a tool used to gather input from communities, but it is also a means of empowering communities to work for structural change.

These could be further developed by considering how Peel might engage with local communities in its own policy development. Beyond service provision and community outreach initiatives, local communities could have input into policy making. In order to achieve real input that extends beyond tokenism, this would entail deliberate strategizing and commitment of resources from the Region of Peel. Recent work by organizations

such as Canadian Policy Research Networks (CPRN) and the Institute of Public Administration of Canada (IPAC) could be helpful in identifying key considerations in such a process (e.g., Wayland and Rees 2007).

4. Promising strategies and solutions

This section describes promising strategies and solutions that the Region of Peel may consider adopting to meet the human service needs of immigrants. Many of these suggestions echo similar ones made in other papers in this series, but they also reflect the main types of barriers to services outlined in this paper.

The recommendations are organized into three categories, ranging from a macro-level to the more specific:

1. Promote social inclusion
2. Strengthen neighbourhood and immigrant communities
3. Implement and support development of accessible regional services

Underlying all of these suggestions is the need for community engagement. Community engagement helps communities to work towards structural changes and reduce social exclusion. Second, community engagement helps build community social capital by enabling the formation of horizontal and vertical partnerships. Third, at a micro level, the process of engagement ensures the development of services and programs that respond to the experiences and needs of diverse communities.

1. Promote social inclusion

It is critical that the Region of Peel address structural factors that contribute to social exclusion, reduce political, social and economic integration and increase health risk. Infrastructure and policy level supports are needed to address the systemic barriers identified in these discussion papers and to ensure that diversity is reflected and respected in Regional departments and community-wide institutions.

It is recommended that the Region of Peel:

- Formalize processes to ensure the participation of immigrant communities in decision-making activities, policy development and in the development of Regional programs and services. There are different possible avenues to this end, such as the creation of an Inclusion or Equity Office endowed with resources to accomplish its objectives, or via a Region-wide task force as advocated in Discussion Paper #1
- Develop and implement policies addressing inclusion, diversity and employment equity
- Offer training in diversity management and cultural competence to Region of Peel employees
- Collect information and statistics (e.g., country of origin, age, residential location, number of years in Canada and Peel) that track the barriers and other difficulties faced by immigrants and other diverse groups in Peel

- Develop a communication strategy that explicitly promotes the benefits of immigration and diversity

2. Strengthen neighbourhood and immigrant communities:

It is critical that the Region of Peel develop policies and funding mechanisms aimed at strengthening intra-and inter-community social capital, including supports to community-based organizations and the development of long-standing and reciprocal relationships with community groups and organizations. Of central importance is the development of culturally and linguistically appropriate communication strategies through personal contact, written material and the Internet.

It is recommended that the Region of Peel:

- Take a leadership role in developing and sustaining effective community partnerships with diverse groups in Peel
- Enhance the active participation of diverse communities in the design and implementation of policies and programs at the community level
- Implement policies and programs that support immigrant and racialized communities and/or respond to their distinct needs and experiences as they integrate into a new society
- Build community infrastructures and create meeting places and facilities to enable social interaction, such as using schools as public space for the creation of social networks and for recreation
- Engage a liaison officer or outreach worker from a newcomer community to do community outreach to diverse communities, including organizing a welcoming committee for recent immigrants and cultural events, responding to community concerns and complaints, and running educational seminars and workshops on Regional programs and services
- Enable community-based organizations who deliver settlement and other services to share information and reduce duplication of activities

3. Implement and support development of accessible regional services

It is critical that the Region of Peel address barriers (e.g., informational, cultural, linguistic, financial) to existing services, and consider the additional service needs of immigrant communities identified in the discussion papers (e.g., early childhood education and care, long-term care).

It is recommended that the Region of Peel:

- Develop a media campaign that increases awareness of Regional programs and services by targeting diverse groups, particularly refugees, recent immigrants, youth and seniors

- Ensure that all written materials and application forms produced by the Region are translated into multiple languages and are written in clear, simple, inclusive language
- Disseminate written material on services and programs to the agencies and organizations that are most frequently accessed by diverse groups
- Post advertisements and information about Regional programs and services in ethnic/cultural community newspapers, television and radio programming
- Identify and address systemic barriers to Regional services such as racism and social exclusion
- Collaborate with schools and with municipal and community-based organizations to effectively outreach immigrant families and engage in
 - determining needs, finding culturally and linguistically appropriate solutions, and developing effective mechanisms for program delivery
- Ensure the financial accessibility of Regional and municipal programs, including public health, schools, sanitation, social housing, recreation facilities, libraries, public transportation and urban planning
- Locate services in areas characterized by heavy ethnic concentration. At the same time, be aware of the transient nature of demographic and socioeconomic enclaves

In conclusion, the Region of Peel has a key role to play in promoting diversity, equity and inclusion principles as well as policies that address systemic, informational, linguistic, financial and cultural barriers to services in the Region. It should also be coordinating and collaborating with various levels of government and community-based services to ensure that immigrants' needs are met throughout the lifespan.

As stated in this paper and others in this series, in order to reach their full potential, children and youth, working-age adults, families and seniors need a comprehensive and accessible system of culturally sensitive mainstream and community-based services that meet their basic needs: income, housing, social support, education and health. This outcome requires significant outreach, consultation and community engagement.

5. Appendix A: Housing and Income Assistance

The following two areas were not covered in the discussion papers but fall under the jurisdiction of Peel Region. As such, they are briefly described here, followed by suggestions for the Region of Peel.

5.1 Housing

The housing choices of immigrants and refugees are mostly constrained by affordability (Wayland 2007). And affordability problems are exacerbated by relatively declining availability (i.e., relative to rising need) of non-market or assisted housing, including social housing, rental assistance and other means of assisting low income households.

The declining economic outcomes experienced by newcomers have raised concerns about the concentration of poverty within certain neighbourhoods in Canada's immigrant-receiving cities. Research has found that, in Canada, a high degree of racial concentration is not necessarily associated with greater neighbourhood poverty (Hou and Picot 2003; Hou 2004; Walks et al., 2006). Exceptions for some groups such as Blacks indicate that generalizations may not be feasible. Ethnic spatial concentration can be helpful in terms of social network formation and preventing feelings of isolation and alienation experienced by many newcomers.

Newcomers are likely to experience multiple aspects of disadvantage resulting from various types of barriers, including skin colour, age, level of income, family size and lack of knowledge of legal rights and responsibilities, as well as broader contextual factors such as the availability of different types of housing and social and non-profit housing policies. Different immigrant and refugee groups are impacted by these factors in a variety of ways, leading to a variety of experiences of housing-related discrimination. (For an overview of the housing needs of immigrants and refugees in Canada, see Wayland 2007).

5.2 Income Assistance (Ontario Works)

In Canada today, nearly one-third of low-wage workers do not earn sufficient income to meet their costs of living (MISWAA 2006, p. 11). Many working people cannot earn enough to make ends meet even when working full time and full year. This is a problem particularly in the country's large cities, and for recent immigrants to this country. Moreover, when low-income workers lose their jobs, most of them do not qualify for Employment Insurance (EI): only 27% of the unemployed in Ontario receive benefits from EI (MISWAA 2006, p. 11). As a result, welfare or social assistance (Ontario Works) is one of the few options. Social assistance rates are dramatically below any reasonable cost of living, and it is difficult for many people to use it as a stepping stone to achieving stable employment or meaningful community participation (MISWAA 2006, p. 19).

Instead, they become trapped in a cycle of dependence: they must dispose of almost all their liquid assets, thereby eliminating the kind of savings cushion that might enable them to more easily withstand minor setbacks when they start working again. Once in the welfare system, the average recipient finds a very high wall to climb to make the transition back to the workforce. Given the value of benefits lost, new employment expenses and taxation of rising incomes, the costs of leaving welfare and going to work are often significantly more than the wages gained from working. This “welfare wall” perversely can make it more economically rational for some people to stay on welfare than to work, despite the low rate of social assistance (MISWAA 2006, p. 11).

Moreover, there are many problems with the Ontario Disability Support Program, including its complex eligibility process, insufficient benefits and the barriers it places in the way of employment (MISWAA 2006, p. 19).

While income supports target vulnerable populations as a whole, they are particularly salient to immigrant communities, especially recent immigrants who are among the most likely groups to be living in poverty. Every effort should be made to see that income support programs meet the basic costs of living, and that people who use them are given the supports that enable them to transition to employment if they are able.

5.3 Recommendations for the Region of Peel

In view of the above, we recommend that the Region of Peel take the following steps:

Advocate:

- To the federal government to play a more prominent role in the income security of working-age adults, much as it does today with seniors and children (MISWAA 2006).
- To the provincial government for higher social assistance rates, to keep up with cost of living and especially with shelter costs.
- To the provincial government to implement an integrated child benefit platform for all low income parents with children that pays benefits outside the social assistance system.
- To federal and provincial governments to provide incentives to social housing providers and private rental landlords to modify existing stock and supply new stock that will accommodate larger newcomer families.

Collaborate With Various Service Providers:

- To educate newcomers about existing laws regarding landlord-tenant issues as part of the settlement process; provide better information on how to search for housing; and educate newcomers about rules of

living in high rise units, perhaps in video form. (Federal, provincial and municipal authorities could work with service providers on this.)

- To encourage housing help services to place a priority on providing housing assistance in close proximity to those who need it – perhaps via creation of mobile housing help centres and on coordination between immigrant settlement and housing help and related services.
- To take steps to increase the supply of affordable housing and/or the affordability of existing private rental housing, as an aid to immigrant settlement and integration.
- To examine specific steps in support of additional affordable housing, including enhanced ongoing funding, public private partnerships (P3), inclusive development (inclusionary zoning) and other steps.

Implement and/or Support Regional Policies and Programs:

- That expand rental assistance policies such as housing allowances (vouchers) in order to offer newcomers a greater choice of housing and neighbourhoods.
- That provide clear, consistent and multilingual information on eligibility and the application process for subsidized housing.
- That provide clear, consistent and multilingual information on eligibility for income assistance.

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