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# Viewing immigrants' neighbourhood and housing choices through the lens of community resilience

Ren Thomas

Department of Geography, Planning and International Development , University of Amsterdam,  
Plantage Muidergracht 14, 1018TV, Amsterdam, The Netherlands, E-mail: r.thomas@uva.nl

## Abstract

*Immigrants represent a rapidly growing segment of the Canadian population: 48 percent of the population in the Toronto Census Metropolitan Area (CMA) and 40 percent in the Vancouver CMA are immigrants, the highest foreign-born metropolitan populations in the world. Immigrants' settlement in postindustrial cities with competitive housing and labour markets has been explored with spatial, economic, and social theories, particularly in disciplines such as geography and urban planning. However, there is a great potential for community resilience theories from the disciplines of ecology and psychology to provide a richer understanding of the choices of specific ethnocultural groups.*

*This article introduces the literature on immigrants' housing and neighbourhood choices in Canadian cities, citing theories of spatial assimilation, housing career and structural change. These theories have contributed to researchers' understanding of how immigrants' patterns differ from those of non-immigrants. However, theories of community resilience provide a lens through which to view differences within the immigrant population. Using the definitions of simple resilience and psychological resilience, this article aims to view immigrants' housing choices through a new lens, and gives a different perspective to ethnocultural differences in housing patterns.*

**Keywords:** housing, neighbourhoods, immigration, community resilience, resilient cities

## 1. INTRODUCTION

As a country with consistently high immigration rates, Canada has developed a significant literature on immigrants' settlement patterns. It could be said that planning for growth in Canadian cities is planning for immigrants; as immigration has outpaced natural population growth in Canada, providing for a diversity of choices has become necessary in the locations of housing, community and faith centres, parks and recreational activities.

In the literature on immigrants' settlement patterns in Canadian cities, researchers often attribute housing and neighbourhood choices to economic or labour market conditions, or as the product of the spatial characteristics of cities. There has also been an emphasis on immigrants' preferences or choices as a product of their cultures or histories. Since resilience metaphors have been applied to both cities and ethno-cultural communities, there is a line of theory connecting immigrants' housing choices and the metaphor of community resilience.

Understanding immigrants' choices is crucial in multicultural cities: since immigrants are responsible for the majority of population growth in many Canadian cities, their choices and preferences influence municipal and regional growth management. Citizenship and Immigration Canada (CIC), the federal ministry responsible for immigration, supports high immigration rates and funds settlement and integration programs through community-based organizations. However, CIC does not prioritize immigrants' housing outcome as part of its mandate (Tanasescu & Smart, 2010), and there is no specific institution that is responsible for helping immigrants enter the Canadian housing market (Hiebert *et al.*, 2006). As many authors have noted (*e.g.* Hiebert *et al.*, 2006; Osborne, 2012; Thomas, 2013), immigration and housing policy are weakly linked: although immigration levels have been high for over 20 years and immigrants have a demonstrated need for affordable rental housing, housing policy has not supported an increase in supply of these units.

In order to understand the spatial and economic theories that predominate this literature, this paper begins with a brief overview of three established approaches to understanding immigrants' neighbourhood and housing choices, as well as researchers' criticism of their applicability. Following this, the community resilience concept is introduced. The paper concludes with reflections on the use and limitations of the community resilience metaphor in understanding immigrants' housing and neighbourhood choices.

## 2. HOUSING CHOICE AS AN OUTCOME OF SPATIAL AND ECONOMIC CONDITIONS

In the substantive body of research on immigrants' settlement patterns, a number of theories have been used to explain the spatial or economic foundations of certain trends; this is not surprising considering that many of the studies are under-

taken in the fields of geography and urban planning. Many researchers view their results through the theoretical lenses of spatial assimilation, housing career, or structural changes in the economy and labour market. The use of these theories tends to position immigrants' choices as dependent upon spatial or economic conditions (*e.g.* Balakrishnan & Hou, 1999; Haan, 2005). This body of research often explores how immigrants differ from the native-born population, rather than exploring differences within the immigrant population.

For example, the literature on immigrants' housing patterns tends to focus on the ability of newcomers to integrate into the housing market. Several researchers indicate that homeownership has been decreasing among immigrants compared to the native-born population since 1981; before this year immigrants had a "homeownership advantage" (Balakrishnan & Wu, 1992; Haan, 2005; Tanasescu & Smart, 2010). Haan (2005) found that recent immigrant cohorts tend to locate in the largest, most expensive cities in the country, while other scholars have found that they have lower incomes than previous cohorts, contributing to their concentration in affordable and rental housing (Hiebert & Ley, 2003; Hulchanski, 2007; Walks, 2011). Some researchers have found that the spatial concentration of affordable and rental housing, which has become scarce in most cities across the country, has contributed to spatial concentrations of immigrants (*e.g.* Owusu, 1999; Murdie, 2002; Hou & Picot, 2004; Walks & Bourne, 2006; Carter, 2010).

In the following sections, three theories commonly used in the literature are discussed. In each theory, choices are seen as the outcomes of spatial or economic conditions.

### 2.1 SPATIAL ASSIMILATION

The theory of spatial assimilation (Burgess, 1925) proposed that immigrants would initially settle in the most affordable and least desirable locations within a city, where there would be a higher concentration of other immigrants. Over time, they would be able to move into more desirable neighbourhoods with higher native-born populations, presumably outwards to peripheral areas (Booth, 1902). Murdie and Ghosh (2009) note that Bangladeshis arrived in a suburban Toronto neighbourhood through the 'invasion-succession' pattern (Massey & Bitterman, 1985), which describes their gradual replacement of earlier ethnocultural groups who had moved on to (presumably) better neighbourhoods.

Substantial evidence shows that low rates of residential segregation exist in Canadian cities, and occupational segregation is decreasing (Balakrishnan & Hou, 1999; Ray & Bergeron, 2006). Walks and Bourne's (2006) comprehensive study showed that there are no ghettos in Canadian cities; although ethnic enclaves persist in the largest cities, they seem to be products of preference (*e.g.* Murdie & Ghosh, 2009; Kataure & Walton-Roberts, 2012). Murdie and Ghosh (2009: 296) described a "spatially concentrated, institutionally complete" Bangladeshi neighbourhood that "calls into question the continued relevance of the spatial assimilation model."

The spatial pattern no longer holds either (e.g. Walks, 2011); depending on the concentration of residential, manufacturing, and other land uses in postindustrial cities, the most desirable or wealthiest neighbourhoods are often located in the inner city.

## 2.2 HOUSING CAREER

The housing career theory is widely used in urban planning, economics, geography, and sociology research. Housing career is based upon the idealized human life cycle: families choose the most appropriate type of housing for their life cycle stage. It is believed that home ownership in particular “plays a fundamental role in determining the social and economic well-being of families” (Haan, 2005: 2191). However, now that even small and mid-sized Canadian cities like Kelowna, Winnipeg, and Waterloo have competitive housing markets and a persistent scarcity of affordable housing (Carter, 2010; Teixeira, 2009; Walton-Roberts, 2007), many households are unlikely to follow the linear path from rental apartment to single-family detached home.

The concept of housing career may be somewhat outdated today, as we have more diversity in life cycles (e.g. single parent families, couples without children) (Haan, 2005). Younger households, single-person households and immigrant households often choose affordable rental housing despite their life cycle stages (City of Toronto, 2006). Kataure and Walton-Roberts (2012: 57), in their study of housing preferences of second-generation South Asians, note that “Life cycle has proven to be a powerful explanatory tool during the household-formation phase, but does not appear to be valuable during the independent-living stage, since ethnic enclave residency seems to persist.” The recent mortgage crisis and subsequent depressed housing market in the US has also disrupted the presumed path to homeownership (Preston *et al.*, 2009; Krugman, 2008; Florida, 2008; NPR, 2010).

Murdie *et al.* (1999) proposed an alternative theory of housing trajectory, which includes life cycle stages as well as other factors such as occupation, income, and ethnocultural background. Rather than progressing along a linear path, a household may move in any direction—sideways, or even backwards—depending on housing characteristics, preferences and resources (such as language fluency and income), filters in the housing search process (housing agencies and landlords), the search process itself, and outcomes of the search process. Osborne (2012) found that many immigrants living in high-rise rental units in Toronto remained in this type of housing for years, in part because they became socially connected within their neighbourhoods. He writes that “the privileged position of homeownership should be re-evaluated” (*ibid.*: 40) considering these results.

## 2.3 STRUCTURAL CHANGES IN THE ECONOMY AND THE LABOUR MARKET

A third theory explaining immigrants' housing choices can be

found in the economic geography literature, which stresses the effects of structural changes in the economy and the labour market. The spatial impacts of postindustrial shifts, such as the relocation of manufacturing to suburban areas, decline in manufacturing, and gentrification of inner city neighborhoods, have been significant in Canadian cities (Ley & Smith, 2000; Hutton, 2006; Walks, 2011). Some researchers describe the postindustrial labour market as precarious (Peck & Theodore, 2010; Goldring, 2010), with growing polarization and insecurity regardless of industry or occupational sector. Income disparities between immigrants and non-immigrants have increased and immigrants are more likely to remain in the low-income bracket (Pendakur & Pendakur, 2011; Walks, 2011; Hulchanski, 2007; Picot *et al.*, 2007), which affects their ability to afford housing in increasingly competitive markets. Murdie and Ghosh (2009) and Thomas (2013) detailed the impacts of these structural changes on immigrants' integration and housing choices.

Structural changes in Canadian immigration policy are also closely tied to the country's economic conditions (Hiebert, 2006; Darden, 2004; Hiebert & Ley, 2003), e.g. amendments to the Immigration Act allowing entry to citizens of non-European countries as skilled workers (1967) when the economy was growing, introducing live-in caregivers (1993) and temporary foreign workers (2003) during and after an economic downturn. The categories of immigrants entering the country affect housing choice: live-in caregivers, for example, are required to live with their employers for at least two out of four years.

While spatial and economic theories have provided some understanding of immigrants' settlement at the neighbourhood and household levels, immigrants' patterns and choices are often seen as problematic because they differ from those of non-immigrants (e.g. Osborne, 2012; Kataure & Walton-Roberts, 2012). As Tanasescu and Smart (2011: 101) write, before the 1980s, “immigrants' high levels of homeownership prompted the researchers to examine why they had more successful housing careers than Canadian-born persons.” But the choices of immigrants need not be considered problematic, e.g. Thomas (2013) showed that high rates of renting among Filipino immigrants in Toronto in part reflected a preference for flexibility.

As recent research has shown, the spatial assimilation, housing career, and structural change theories often do not fully explain immigrants' housing patterns and choices. Elements of the social—cultural preferences, living arrangements, and discrimination—also play significant roles. A growing number of researchers are exploring the social and cultural factors behind immigrants' housing patterns. In the examination of specific ethnocultural and language groups, community resilience theories become more useful in understanding the variation in housing trajectories and settlement patterns.

## 3. A NEW LENS: COMMUNITY RESILIENCE

The concept of resilience originated in psychology and ecol-

ogy, and subsequently made its way into research on urban growth and development (Pendall *et al.*, 2012). Petrillo and Prospero (2011) trace the path of the resilience concept from its original use in ecological science to climate change adaptation literature to urban planning. They distinguish two definitions of resilience within a collection of resilience metaphors:

- *simple resilience*, the definition most commonly applied in ecology as a property of systems, as the ability of a material to absorb energy when it is deformed elastically and then, upon unloading, to have this energy recovered;
- *psychological resilience*, the definition used in psychology and sociology, as the positive capacity of people to cope with stress and adversity, the ability to bounce back to a previous state of normal functioning.

Besides resilience, other responses to internal and external threats to a system include constancy (remaining unchanged) and persistence (resistance and inertia).

While Petrillo and Prospero discuss resilient cities (e.g. Pickett *et al.*, 2004; Hester, 2006) as a direct descendent of the simple resilience metaphor first proposed in ecology (e.g. Holling, 1978; Tompkins & Adger, 2004), the definition of psychological resilience commonly used in sociology, public health, and family studies research can also be seen as contributing to resilient cities. In their “cities of resilience” metaphor, Pickett *et al.* (*ibid.*: 370) invoke the characteristics of “staying power, flexibility and adaptability”, which can be applied to communities as well as the physical aspects of resilient cities. In housing, a cross-disciplinary area of study that integrates the physical and social aspects of cities, the concept of resilience can be a useful theoretical lens.

Using the “simple resilience” definition, cities are seen as systems with the capacity to rebound after economic or ecological stresses. Petrillo and Prospero (2011) characterize public transit, employment, housing and migration as systems in urban planning practice that continuously evolve and are challenging to adapt to internal and external changes. Bertolini (2012) suggests that transportation systems need to be flexible to cope with future uncertainty. Governance systems can reduce precarious situations, e.g. providing adequate supplies of affordable housing or adopting laws that limit predatory financial practices (Pendall *et al.*, 2012: 292):

Regions in states with active, responsive, and appropriate housing policies will likely have greater capacity, develop better mechanisms for forecasting and scenario-building, and meet their housing challenges earlier and more comprehensively. With these elements – capacity, foresight, early action, and comprehensive responses – regions are, in turn, much more likely to reduce the worst impacts of stresses on their most vulnerable residents.

Florida (2008) asserted that flexibility in housing choice could

lead to increased economic resilience because households would remain more mobile, able to relocate as needed to meet labour market needs. At the height of the mortgage crisis, he advocated the widespread government purchase of foreclosed homes to be used for rental housing, which would allow people to remain mobile. In unstable economic environments and precarious labour markets, choices that lead to community resilience should be more highly valued than choices that raise debt load (e.g. Carrick, 2011; Carmichael, 2011) and constrain mobility.

Using the “psychological resilience” definition, communities can be seen as having the characteristics to help individuals and households rebound from stress or adversity. As far back as Hoyt (1939), researchers have speculated that the creation of ethnic neighbourhoods may be a response to racism. Yet, as Graham and Thurston (2005) noted, immigrants are often framed as victims; research focuses on the disadvantages they face without mention of their coping mechanisms or resilience. Lamont (2009) suggests that ethnocultural groups have multiple ways of responding to stresses such as racism.

In recent years, Canadian researchers have focused more on immigrants' settlement processes, including the use of social and transnational networks, immigration services, and government agencies (e.g. Walton-Roberts, 2007; Ghosh, 2008; Teixeira, 1995). Many of these studies focus on specific ethnocultural and language groups (e.g. Teixeira, 2008; Murdie & Ghosh, 2009), revealing considerable variation among immigrants that suggest non-spatial, non-economic factors behind their neighbourhood and housing choices. There are high homeownership rates among some groups, and high rental rates among others; some groups are concentrated in social housing (Owusu, 1999; Balakrishnan & Wu, 1992; Hou & Picot, 2004; Kobayashi *et al.*, 2011). There are high spatial concentrations in some groups and low concentrations in others (Balakrishnan & Wu, 1992; Hou & Picot, 2004; Walks & Bourne, 2006; Bauder & Lusia, 2008; Murdie & Ghosh, 2009). Some groups face more societal racism and housing market discrimination than others (Balakrishnan & Hou, 1999; Murdie, 2002; Darden, 2004), which may be based on skin colour (e.g. Teixeira, 2008), income source (e.g. Carter & Osborne, 2010; Murdie, 2002), or family size (e.g. Preston *et al.*, 2009), among other factors. A history of urban or high-density housing compared to a history of rural housing may affect housing choices (Murdie, 2002; Teixeira, 2008). These studies have shown many different housing trajectories, as compared to earlier research that mainly described patterns among immigrants versus the native-born population. However, no one theory or metaphor has described immigrants' complex housing patterns and choices.

Viewing housing as part of a resilient city system (using the simple resilience definition) could enhance researchers' understanding of the social and community aspects of immigrants' choices. If housing were seen as a system that needs to absorb impacts such as large numbers of immigrants entering the country each year, characteristics that would help it recover would be a high percentage of rental housing; units

that are suitable for larger families; and a mix of housing types within neighbourhoods. It would be able to meet these needs without being permanently altered, e.g. physical decline of housing stock, decreasing affordability, decreasing diversity in housing type through threats such as condominium conversion. Thus, as a system, it would be most resilient if it reduced precarious situations.

If we view housing choices as related to community resources (the psychological resilience definition), resilient choices would be those that helped immigrant communities respond positively to the stresses of settlement and integration. Resilient choices could reflect cultural aspects, e.g. living with extended family members or close to culturally-oriented shops and services. Threats to resilient choices might be those that prevent group members from interacting with those outside the group, including pressure for individuals to conform to cultural practices, which would decrease its integration and ability to cope with stresses in the long term.

### 3.1 HOUSING AS A COMPONENT OF A RESILIENT CITY SYSTEM

As discussed in Section 2, most researchers describe the housing market in Canadian cities as becoming increasingly difficult for immigrants to navigate. The decrease in available funding for affordable and rental housing, and subsequent under-construction of these types of housing (e.g. Hulchanski, 2007b; Murdie & Ghosh 2009; Osborne, 2012; Thomas, 2013), has acted as a force that has altered and stressed the city as a system. Krahn and Taylor (2005) suggest that resilience at the neighbourhood or city scale is threatened by high levels of vulnerability among residents, and that immigrants may be more vulnerable to living in precarious housing because of discrimination from landlords, language barriers, and lower incomes, while renters are at risk in rapidly appreciating housing markets. Historically, overcrowding, old housing, overpayment, renting, and non-single family housing occurred in central cities, but now they appear across metropolitan areas. They write that,

Regions that anticipate the many challenges of protecting and improving this housing stock will do much to guard against stresses that will affect our most vulnerable residents and thereby exhibit greater resilience. (p. 291)

In this context, we can consider the scarcity of rental housing in Canada as a vulnerability in its cities' systems: persistent threats to the system include condominium conversion, lack of funding for affordable housing, and lack of policy support for a broad range of housing types (e.g. Oberlander & Fallick, 1992; Hulchanski, 2007b). Canadian housing choice has been limited by decades of policy support for homeownership over other tenure types, such as rental housing; a very small percentage of units are designated for the low-income population (e.g. Preston *et al.*, 2009; Owusu 1999). Hiebert *et al.* (2006) maintain that the supply of affordable rental housing in Canada's largest cities has not kept up with demand. This threat is

in fact so severe that in 2009, the United Nations declared that Canada had an affordable housing crisis.

The ability to choose from a variety of housing types, and to be flexible in these choices, can be seen as the ability to respond to these system threats with resilience. Thomas (2013) showed that Filipino immigrants in Toronto display flexible housing preferences, often moving back and forth from renting to homeownership, and choosing mixed-use neighbourhoods throughout their lives. Filipinos' flexible housing strategy seems to have contributed to their mobility and resilience in increasingly competitive labour and housing markets. Contrast this with the Chinese and South Asian populations, where multiple-family households are used as a strategy to achieve homeownership in increasingly competitive markets (Hiebert *et al.*, 2006). These two strategies have contributed to two very different patterns: Filipino immigrants have low homeownership and a highly dispersed spatial pattern, while Chinese and South Asian immigrants have higher than average homeownership and a high level of spatial concentration.

Following Petrillo and Prosperi (2011) and Pendall *et al.* (2012), decreasing the vulnerabilities within the system could provide immigrants with more housing choices, and also increase resilience at the regional level. As a system, Canada's housing market can be seen as responding poorly to threats: rental units have been lost (Ontario Non-Profit Housing Association and Co-operative Housing Federation of Canada, 2010), housing has become increasingly unaffordable, and rental stock in particular shows signs of physical decline, in part because there are very few units designed to accommodate large household sizes prevalent among newcomers (e.g. Carter, 2010; Osborne, 2012; E.R.A. Architects *et al.*, 2010). Neither the housing system nor municipal/regional governance has reduced precarious situations among immigrants; indeed, on the policy side there has been resistance and inertia.

### 3.2 COMMUNITY RESILIENCE AND HOUSING CHOICE

Tompkins and Adger (2004) define social resilience as the capacity for positive adaptation despite adversity. Ungar (2008) defines community resilience as a community's social capital, physical infrastructure, and culturally embedded patterns of interdependence that give it the potential to recover from dramatic change, sustain its adaptability and support new growth that integrates the lessons learned during a time of crisis. His research into youth resilience determined that community and individual factors in developing resilience differ among cultures. In her studies of responses to racism and discrimination, Lamont (2009) suggests that members of specific ethnocultural groups take on ideals of the surrounding society in order to claim full and equal membership. In particular, her work on the adoption of Neoliberal values (e.g. consumption, acquiring higher education, emphasizing self-reliance and hard work) by ethnocultural groups is relevant to this paper (Lamont & Molnar, 2001). Many groups also retain the desire to express tastes or characteristics slightly different from the norm, such as being a caring society (Hall & Lamont, 2009). Lamont (2009) stresses that the availability of empowering cultural repertoires among low-income

groups sustains resilience.

Immigrants will often settle in a city or neighbourhood where their friends, family, or other social contacts live (Murdie, 2002; StatsCan, 2005; Teixeira, 2008; Bauder & Lusia, 2008). Walks and Bourne (2006: 286) speculated that the concentration of visible minority neighbourhoods "is the end result of a cultural strategy of ethnic community formation." Thomas (2013) discussed the practice of Filipino immigrants to host co-ethnics during their first few months or years and Owusu (1999) found that Ghanaian immigrants often chose to live in the same rental buildings as their social contacts. Members of other groups prefer mixed neighborhoods (Teixeira, 2008; Agrawal & Qadeer, 2008). Positive aspects to living in close proximity to co-ethnics include cultural and language retention, and social and financial support (Peach, 1996; Ley & Germain 2000; Siemiatycki *et al.*, 2001). In Ghosh's study contrasting Bangladeshi and Bengali immigrants (2007), she found that the Bangladeshis were coping much better with settlement, partly because many initially lived with co-ethnics, who provided them with the support they needed to survive. Bengalis, on the other hand, had relied upon their employment contacts or international relocation companies to settle in the country, and were finding it much harder to adjust to life in Canada. Following Lamont (2009), patterns of high homeownership within a group could be seen as an adoption of Neoliberal values, particularly if the group did not show this pattern in their native country.

Falicov (2007: 164) notes that migration always involves a loss of social capital, and that "community connections develop unique characteristics in transnational lives and may amount to significant rebuilding of social capital in either real or virtual spaces over time". It is important to note that communities based on common language or ethnicity need not be spatially defined, since connections can be built through close phone, e-mail, and other contact. Some groups have a high level of engagement in community, contributing to the development of settlement services targeting their ethnic or language group. Del Rio-Laquian and Laquian (2010) observed that there are hundreds of non-profit organizations, community groups, and social justice and advocacy associations in Canadian cities that help newly-arrived Filipinos with job training, career advice, and legal issues. Not all groups can rely on these specific services: in Murdie's study contrasting Polish and Somali immigrants (2002), the established Polish community in Canada helped newcomers settle and find housing; Somalis, a relatively new immigrant group, relied upon general settlement agencies since there were none specific to their group. Often, immigrants do not use settlement services because they do not know what types of assistance are available to newcomers (Preston *et al.*, 2009; Tanasescu & Smart, 2010); refugees, on the other hand, may use these services extensively (*e.g.* Carter & Osborne, 2009).

Applying the psychological resilience definition to housing choice shows that many groups have made choices that allow them to maintain cultural ties and access services that they need. However, a number of challenges exist in the applica-

tion of the community resilience metaphor, including transnationalism, negative responses to racism and discrimination, and persistent poverty and overcrowding among immigrants.

## 4. CHALLENGES AND LIMITS TO THE COMMUNITY RESILIENCE METAPHOR

### 4.1 TRANSNATIONALISM

Transnationalism theory suggests that recent cohorts of immigrants continue to identify strongly with their home countries (*e.g.* Ghosh, 2009; Chiang, 2008). Falicov (2007: 157) writes that, "globalization is constructing a different scenario that expands meanings of family, community, and culture." Immigrants may settle in a new country but retain social, political, and even employment ties in their homeland, making their citizenship more fluid between the two countries. Many immigrants show extreme patterns of transnationalism, such as 'astronaut families' where one family member remains in the home country; Waters (2002) describes this pattern among Chinese immigrants in Vancouver, while Chiang (2008) focuses on the Taiwanese community. Tsang *et al.* (2003) describe 'satellite children' who return to China after immigration to Canada, even after becoming Canadian citizens. More recent immigrants keep in contact with relatives at home using e-mail, phone cards, and video chatting in addition to the usual remittances, packages and occasional visits. This contrasts with the earlier cohorts of immigrants who kept looser ties with relatives in their home countries and had more stable citizenship in their adopted homeland.

Transnationalism poses a direct challenge to the concept of resilient housing choices because it suggests that immigrants may be avoiding settlement and integration into the new country, instead choosing to remain "global" citizens. Their social and cultural ties often remain in their homeland, so they may not make choices in Canada that reflect their ethnocultural backgrounds or maintain local community ties. Their housing choices confirm a greater degree of economic freedom in Canadian cities than other immigrants seem to have, so they are not as reliant upon a more resilient housing system with more affordable housing options. Because of the relative wealth of these households, they can have an impact on the housing market, *e.g.* in Vancouver, which has a higher than average percentage of immigrants who entered the country under business and investor categories.

### 4.2 NEGATIVE RESPONSES TO RACISM AND DISCRIMINATION

Racism and discrimination pose a challenge to the resilient housing choices because they do not always produce positive responses that strengthen a group or aid in its long-term integration. Those who are the most resilient may be able to master the characteristics valued most in the host society as well as having a strong sense of group identity (Lamont, 2009; Krahn & Taylor, 2005). Otherwise, "the strengthening of group boundaries may lead to empowerment, but perhaps also to isolation and ghettoization if the group is not sufficiently en-

gaged with mainstream culture—if it lacks in cosmopolitanism.” (Lamont, 2009: 165) Tanasescu and Smart (2010: 98) note the “dark side” of the social capital in ethnic communities: “When low-income immigrants have no alternative but to rely on their social networks for access to housing, this can lead to unfortunate situations of exploitation and abuse.” Preston *et al.* (2009) note the precarious situations of immigrants who rely on their community for all types of interaction, who are often unaware of their rights and unwilling to resolve disputes outside the community. The pressure on individuals to retain cultural practices can also have negative long-term effects, trapping vulnerable individuals in undesirable household situations.

Although immigrants are underrepresented in the homeless population (Tanasescu & Smart, 2010), Preston *et al.*'s (2009) study of immigrant households in the York Region of Toronto found that many were at risk of homelessness (defined as spending over 50% of their household income on shelter) due to the low percentage of rental housing, very low percentage of social housing, and high rental costs in the area. This ‘hidden homelessness’ can be considered to be increasing as affordability has decreased in municipalities across the country.

Rather than a result of preference, concentrated homeownership patterns could be a response to racism or deprivation in social status (Balakrishnan & Wu, 1999; Hou & Picot, 2004; Darden, 2004): members of immigrant groups may buy homes in the same neighbourhoods to create a visible, cohesive residential community. Settlement services specific to ethnic or language groups may also reflect in-group racism and discrimination: in Teixeira's 2008 study, lighter-skinned immigrants from Cape Verde were more accepted by the existing Portuguese community than darker-skinned immigrants from Mozambique or Angola, and were able to find rental housing and settlement services through established community members.

#### 4.3 POVERTY AND OVERCROWDING

Tanasescu and Smart (2010) suggest that the declining economic situation of the growing immigrant population has stressed communities to their limits. They argue that assumptions about community resources should be continually examined in light of policy initiatives that shift responsibility for social issues onto individuals and communities. In their research, 44% of immigrant households in Calgary shared their house with people who were not their family. As Gopikrishna (2010) noted, new immigrants often live in crowded situations with friends, acquaintances or even strangers. This differs from the cultural practice of living with close extended family members. An immigrant to Canada in 2006 had a one in four chance of living in an overcrowded house, a major increase from 1971, when the odds were one in 13 (Haan, 2010).

One limit to the view of housing as a resilient city system is that in the long term, immigrants in Canada have persistent lower than average incomes and face labour market discrimination. These factors increase their precariousness in

the housing and labour markets, yet they are not constrained to the housing system itself. It is also important to note that following Petrillo and Prospero's (2011) three responses to internal and external pressures, many Canadian neighbourhoods could be said to have been permanently altered through decades of immigrant settlement: rather than bouncing back to their original monocultural form, many neighbourhoods are becoming more multicultural (Walks & Bourne, 2006).

## 5. CONCLUSIONS

In this paper, the literature on immigrants' housing and neighbourhood choices has been discussed, first using the predominant spatial and economic theories, and then through the lens of community resilience. Spatial assimilation, housing career, and structural change theories have often characterized immigrants' choices as the outcome of spatial or economic conditions. These theories have provided researchers with some understanding of the main differences between immigrants' and non-immigrants' choices, but they have limits. As more researchers explore differences among ethnocultural and language groups, group characteristics become important. Here, viewing individuals' housing and neighbourhood choices through the lens of simple or psychological resilience could be useful. Transnationalism, negative responses to racism, and persistent poverty and overcrowding among immigrants can be considered challenges to the community resilience metaphor.

Housing choices can be seen within the context of resilient cities, whose responsive and appropriate housing policies would have a greater ability to meet their housing challenges and would be more likely to reduce the impacts of stresses on their most vulnerable residents (Pendall *et al.*, 2012). Canada's housing market can be seen as having low resilience because it has not been able to meet the needs of increased immigration without permanent alteration, *e.g.* the loss of rental units, affordability problems and physical decline. It has not decreased precarious situations among immigrants such as hidden homelessness. Using the psychological resilience definition, ethnocultural communities can be seen as having the characteristics to help immigrants quickly return to their normal state of living by helping them with housing and settlement. However, in the long term, the resilience of immigrant communities in Canadian cities also depends on their ability to make housing choices that reflect individual needs and to develop social networks, including integration in the broader community and the labour market.



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