

IWYS

**Immigrant women,
youth and seniors**

A Research and Knowledge Mobilization Project on the
Settlement Outcomes–Services Nexus

Immigrant Women's Settlement Transitions in an Era of Precarious Migration

Primary Research Report

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FOREWORD

This report, along with thematic reports on immigrant youth and seniors, and a composite report, is an output of Phase 2 (2018–2019) of the IWYS project that aims to document the settlement and service experiences of the three groups, as well as proposing new intervention strategies. Building on Phase 1 (knowledge synthesis), we conducted primary research in three Ontario communities—Ottawa, Greater Toronto Area and Hamilton, and Windsor—to inform strategies for service innovation that are scalable across the country.

This report will focus on Immigrant Women's Settlement Transitions and is based on original research conducted between November 2018 and April 2019. We hope this research provides service providers, policymakers, fellow researchers, and the general public an opportunity to consider the settlement needs and outcomes for immigrant women. Readers are encouraged to share the report by downloading or citing an electronic version available at: www.iwys.ca.

We extend our gratitude to the immigrant women and service providers who contributed to this report through partaking in interviews and focus groups. We would also like to thank our partners, volunteer members of the National Advisory Board, and staff at Immigration, Refugees and Citizenship Canada and York University.

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EXECUTIVE SUMMARY

This report presents findings on “*Immigrant Women’s Settlement Transitions*,” a qualitative study which forms part of the Immigrant, Women, Seniors, and Youth (IWYS) research project conducted by researchers and community partners at CERIS, with funding support from Immigration, Refugees and Citizenship Canada.

Previous research on immigrant women illustrates that immigrant women are more vulnerable to social isolation, poverty, and have poor health outcomes during the period of initial arrival, pregnancy, early parenting, and when seeking safety from domestic violence (see knowledge synthesis report available at: <http://ceris.ca/IWYS/en/iwys-ks-reports/>). A growing proportion of immigrant women today, however, who enter Canada with a precarious immigration status as temporary foreign worker, international student, or refugee claimant (Immigrants, Refugees and Citizenship Canada, 2018), face additional barriers to accessing essential services due to restrictive eligibility for social and health services. To better understand immigrant women’s settlement during the periods of vulnerability, this study examines the settlement needs and outcomes for immigrant women who recently became permanent residents or who are in the process of applying for permanent residence from within Canada.

An Intersectional Framework for Immigrant Women’s Settlement

In accordance with the Canadian government’s commitment to gender equality, this research employs an intersectional framework to explore immigrant settlement in relation to gender, race, ethnicity, class, language ability, national origin, health, and immigration status (<https://cfc-swc.gc.ca/gba-acis/index-en.html>). Our intersectional analysis attends to social processes and practices that impact immigrants’ paths to permanent residence, their access to publicly funded social and health services, and the role of informal and formal support systems during immigrant women’s early years of settlement in Canada.

In this report, we share findings from qualitative research conducted through focus groups and in-depth individual interviews with 20 service providers and 35 immigrant women who live and work in the Greater Toronto Area and Windsor, Ottawa, and Hamilton, Ontario. While we recognize that gender inequality shapes patterns of immigration, settlement needs, and outcomes of all immigrants, this study focusses on the settlement experiences of immigrants who identify as women (including cis-gender and trans women) and the delivery of settlement services in women-centered programs.

Several front-line service providers and key informants who took part in this study emphasized the importance of women-led organizations that provide holistic, trauma-informed, and empowerment-oriented services to immigrant women. These programs are designed to address intersecting oppressions in immigrant women’s lives that stem from global capitalism; patriarchal norms in women’s families and ethnic communities; racism and sexism in Canadian society; and growing income inequality in Canada.

Women-centered, holistic programming responds to clients' short- or long-term needs through creative programs and partnering with other stakeholders to ensure that women are connected to resources in their community as they seek suitable housing, health care, education, employment, and safety.

Re-Envisioning Settlement Support in an Era of Precarious Migration

This study illustrates some of the shared settlement goals among immigrant women, irrespective of status, who moved to Canada for a better life, to find safety, and provide opportunities for their children's education and future.

Immigrant women who took part in this study highlighted the role that informal and formal supports play to support their settlement needs, which shift in priority during different periods in women's lives associated with:

- Initial arrival in Canada
- Financial, emotional, and logistical challenges of family separation
- Responsibilities associated with early parenting
- Ineligibility for services in relation to immigration status
- Systemic challenges associated with domestic violence, poverty, and racism

While settlement services provide vital support for immigrant women to develop language and job skills and develop new social networks, some groups of immigrant women remain poorly served due to funding restrictions that exclude temporary foreign workers, international students, and refugee claimants from accessing many social and health services. Furthermore, the uncertainty of immigrant women's path to permanent residence contributes to financial insecurity, anxiety from fear of losing status, prolonged family separation, and delayed life decisions.

Across Canada, many communities are affected by the increase in temporary and precarious work, growing income inequality, the rising cost of food, a lack of affordable housing, and the absence of affordable childcare services. Due to intersecting inequities, immigrant women are more vulnerable to systemic challenges including poverty, social isolation, and poor health.

To support immigrant women's successful settlement in the context of growing social inequality, settlement organizations must have the flexibility to design creative programming that builds upon the skills of immigrant women, who arrive in Canada with diverse backgrounds, different levels of education, language skills, and work experience. Of utmost importance, this study demonstrates the need to expand access to settlement services to immigrants who apply for permanent residence from within Canada towards ensuring equal participation and respect for all Canadians.

1. IMMIGRANT WOMEN'S SETTLEMENT TRANSITIONS

1.1 Overview of the Study

As part of the IRCC-funded project, Immigrant Women, Youth, and Seniors (IWYS), this report on “*Immigrant Women’s Settlement Transitions*” discusses the settlement needs and outcomes for immigrant women who recently became permanent residents or who are in the process of applying for permanent residence from within Canada. The primary research presented in this report complements our previous knowledge synthesis, *Identifying Structural Barriers to Improve Settlement Outcomes For Vulnerable Groups of Immigrant Women* (Bhuyan & Schmidt, 2018), available at: <http://ceris.ca/IWYS/en/iwys-ks-reports/>).

To better understand periods of isolation and vulnerability where immigrant women were vulnerable to social exclusion, this study addressed the following research objectives:

- 1) To understand the service needs of immigrant women with precarious immigration status and how settlement services respond to these needs.
- 2) To understand how women-centered settlement services respond to the needs of recent immigrants during periods of vulnerability related to changes in family composition, domestic violence, pregnancy and early parenting, and parenting a child with a disability.
- 3) To identify gaps in services that immigrant women face during their first five years in Canada.

Terminology

We use the terms “immigrant women” or “newcomer women” to refer to women who have arrived in Canada or applied for permanent residence in Canada within the past five years, regardless of their immigration status. We use the term “immigrants with precarious immigration status” to refer to non-permanent residents who have a temporary visa, including international students, refugee claimants, temporary foreign workers, or other temporary visa holders.

1.2 Research Methods

This research uses qualitative methods to understand shared meanings and goals related to immigrant women’s settlement. We first identified people who interact with settlement services as recipients, service providers or leaders in immigrant service organizations to explore how these stakeholders define the goals of settlement at different periods of

transition in immigrant women's lives. All participants provided informed consent in accordance with the University of Toronto's Office of Research Ethics.

Data Collection Methods

Data collection took place between November 2018 and April 2019 in the Greater Toronto area and Hamilton, Windsor, and Ottawa. Data collection activities involved:

- A) In-depth interviews and focus groups with immigrant women
- B) In-depth interviews and focus groups with front-line settlement workers who work in women-focussed settlement programs or organizations
- C) In-depth interviews with key informants who hold leadership positions in immigrant serving organizations.

Participant Recruitment

In each city, we recruited front-line service providers and leaders working in immigrant settlement services through professional networks, including the Ontario Council of Agencies Serving Immigrants (OCASI) and Local Immigration Partnerships (LIPs).

We recruited immigrant women through talking with and emailing study information to front-line service providers who work with immigrant women in each region. In each city, we were hosted by a women-centered settlement organization who provided a confidential space to conduct interviews. As such, most of the participants from Toronto, Windsor, and Hamilton were already accessing settlement services at one or more organizations in their region. In Ottawa, participants also reported learning about our study through social media, after our flyer was posted on a Facebook group for newcomer women in Ottawa. As a result, most participants in Ottawa contacted us directly and many had never accessed settlement services.

Participants

We interviewed 35 immigrant women who originated in countries in the Middle East (13), Africa (6), Asia (6), Latin America (5), the Caribbean, (4), and Europe (1).

We conducted three focus groups with women with similar backgrounds to facilitate an exchange of shared similarities and differences with regard to immigration and settlement. One focus group included resettled refugees who spoke Arabic and English (4); the second focus group included refugee claimants who spoke Arabic and Dari/Farsi (3) with assistance from an interpreter. The third focus group included migrant caregivers (4), three of whom originated in the Philippines and one from the Caribbean. The remaining 21 participants took part in individual interviews which were conducted in English. Three interviews were conducted by a multi-lingual researcher in Spanish and in French. One interview was conducted in Arabic through a professional interpreter.

Two participants were Canadian citizens, one who arrived with permanent residence through the skilled worker program and one who previously had an international study permit. Nineteen had recently become permanent residents as refugees who resettled from abroad (9) or had their claims approved within Canada (2); through the skilled worker program (4), caregiver program (2), an international student (1), or as a sponsored family member (1). The remaining 14 participants had a precarious immigration status as a refugee claimant (8), temporary foreign worker (2), caregiver (2), parent super visa (1) or a tourist visa (1).

In Tables 1 and 2 below, we present the number of immigrant women who participated by region and their current immigration status. Table 3 reports the service provider and key informant participants by region.

Table 1: Immigrant Women: Participants by Region

	Toronto	Windsor	Ottawa	Hamilton	Total
Focus Group	4	7	--	--	11
Individual Interview	5	5	9	5	24
				Total	35

Table 2: Immigrant Women: Participants' Current Immigration Status

Current Immigration Status						
Citizen	PR on Arrival	Transitioned to PR in Canada	Refugee Claimant	Temporary Worker & Caregiver	Parent Supervisa & Tourist	Total
2	11	9	8	4	2	35

As is shown in Table 3 below, we interviewed five key informants who hold leadership positions in an immigrant service organization that primarily serves women. We conducted three focus groups with service providers—one in Windsor (4); one in Ottawa (3), and Toronto (8). All of the service providers and key informants identify as women and sixteen out of twenty were immigrants themselves. Service providers had a range of experience working in immigrant settlement services: five had less than five years' experience and nine had 10-18 years of experience in the settlement sector.

Table 3: Service Provider and Key Informant Participants

	Toronto	Windsor	Ottawa	Hamilton	Total
Focus Group	8	4	3	--	15

Key Informant	2	2	1	--	5
				Total	20

All interviews were audio-recorded with permission from participants. To preserve anonymity, all names that appear in this report are pseudonyms and, in some cases, we omit country of origin or ethnicity to protect a participant's identity.

2. SETTLEMENT SERVICES FOR IMMIGRANT WOMEN

This report focusses on organizations that provide programs for newcomer women's settlement. We first discuss the strengths of women-centered settlement services from the perspective of key informants, front-line service providers, and newcomer women. We then discuss systemic challenges that impact women-centered settlement organizations.

2.1 Strengths of Women-Centered and Holistic Services

Settlement services offer a range of wrap-around supports, including language classes, employment training, social networking, referral for education and health care, on-site childcare, and assistance with accessing housing and social assistance. Using a gender lens, service providers develop programs that address the systemic challenges that newcomer women face—sexism, isolation, poverty, mental health—with the goal of empowering their clients.

To address isolation, for example, organizations provide arts and crafts groups, yoga, conversation circles, or field trips, where immigrant women can come together, learning something new, improve their public speaking, and feel less isolated.

Creating safe spaces for women is integral to the success of many programs. As a director of a settlement organization explained,

“There are a lot of women who feel invisible. Isolated. They find it difficult to trust. They have a lot of trauma, be it from domestic violence or war. Using a trauma-informed approach makes a huge difference. They are able to express themselves freely. Receiving services from women, being in community with other women, is so empowering for them. The women's only environment is key to helping women become independent and make independent choices.” (Key Informant interview).

In addition to providing wrap-around support, women-centered service providers, especially those with similar language or cultural backgrounds, provide emotional support for women to explore who they want to be in their new environment. Services that employed a gender lens are especially critical for screening for gender-based violence and serving as a “conduit” for women to legal support, access to a women's shelter, or simply having a space to learn how gender-based violence is viewed in Canada.

Employment Opportunities

Participants discussed the importance of bridging programs that connect women with work in their fields (e.g., internationally trained nurses), or developing employment opportunities that build upon the skills women already have.

One stakeholder described how they responded to a group of Syrian refugees who were “clamoring for work” but had limited English skills. The Syrian women were already accessing LINC classes, at level 2 or 3, and were taking part in the organization’s sewing class, though they were already skilled home sewers. The organization’s staff researched how they could help this group gain employment. Through a partnership with the City, another non-profit organization, and a private industrial sewing school, they were able to offer a three-month course that provided both industrial sewing and workplace language skills. Women who participated in the job training found jobs in industrial sewing and the organization has continued this program: “*it’s something we’re proud of and would like replicate it or modify*” (Key informant interview).

Settlement organizations also provide opportunities for women to volunteer and take on leadership roles in their community. Although the volunteer work is unpaid and does not alleviate financial stress, newcomer women in our study reported a sense of belonging and pride in contributing to their community by volunteering. Though several participants had previously volunteered or did community service prior to immigrating, they learned that volunteering was valued as a step to securing paid work in Canada.

Language Classes and Interpreter Services

Participants in our study reported the vital role that language classes and interpreter services play in their lives. Women with limited English are often at a loss when navigating everyday life, whether they are trying to set up a bank account, communicate with their doctors, or meet with their children’s teachers at school. For these reasons, the ability of settlement service providers to offer multilingual services in women’s first languages and to provide interpretation support is critical. Women who are able to find a service provider with whom they can speak a common language often travel out of their way to find support in their own language and get connected with other services.

Language classes offer a space for women to improve their English, develop social connections, and get information to assist with other settlement needs like finding employment or housing.

- ◆ Neza, who entered Canada with permanent resident status as a sponsored spouse, talked about feeling isolated when she first arrived. Though she took LINC classes at first, she had to stay at home after becoming pregnant and having a child. After her second child, she resumed English classes and shared how the classes enabled her to make friends, feel less isolated, and become part of a social group.

Refugees from Arabic-speaking countries expressed pride at how much English they had learned since coming to Canada:

- ◆ Sameera, who recently completed level 5 English, successfully passed her Citizenship exam and qualified for a job-training program offered by one of the local immigrant settlement organizations that required level five English.

Interpreter services are a vital support for women with low English proficiency in navigating different service systems. In some cases, women can rely on a family member or other people in their immigrant community to help them communicate with social and health services. This type of informal support is more available when there are more people with a similar language background, as is the case with Arabic speakers in Windsor or French speakers in Ottawa. However, having to rely on informal networks for interpretation can create problems, leading to loss of confidentiality, discomfort, or misinformation.

Interpreter services also represent an employment option for newcomer women who have strong English skills. One key informant described their interpreter service program as a type of settlement/employment program which offers training for interpretation and translation, then supports women to start their own businesses. Many former students are now self-employed and provide a needed service in their community.

Gender-Based Violence Programs

Settlement service providers play an integral role in screening for gender-based violence, providing support, and referring clients to women's shelters, legal support, or to work with a domestic violence advocate. Organizations that receive program-specific funding concerning gender-based violence have the flexibility to work with immigrant women irrespective of their immigration status, including refugee claimants, temporary visa holders, and non-status women. As a result, gender-based violence programs provide an inclusive space where women can work closely with a service provider to consider their short- and long-term needs for safety and settlement.

Though not funded as "settlement organizations," women's shelters and organizations that support survivors of gender-based violence provide a range of services that support the settlement needs of their immigrant clients. Temporary and long-term housing for survivors of domestic violence, which are generally funded by the provincial government, provide wrap-around services that include connecting a woman with legal assistance, providing an interpreter for women to navigate social, health, and legal services; providing childcare so women can attend language classes, employment training, or go to work; and providing emotional support and assistance with long-term planning for housing and financial stability after leaving the shelter.

2.2 Challenges Facing the Settlement Sector

"Most of us in the sector are one paycheque away from pretty precarious situations. Culturally and linguistically, lots of us are right there with our clients. So, it gets really hard to have an us and them conversation about what we see in the field versus what we see in our homes because they're the same homes"

(Service provider focus group).

Project Funding

When asked to discuss challenges facing newcomer women, service providers would often reflect on their own precarious job conditions and systemic challenges facing the settlement sector overall. During the interview quoted above, a service provider refers to the annual renewal of contracts in March, when many service providers are uncertain if their jobs will be renewed, leaving them to feel precarious in their own employment.

Project funding, versus core funding, also impacted the types of services and the extent to which service providers would offer holistic, wrap-around services. Service providers discussed difficulties in providing services to women who did not fit the eligibility criteria required for project funding, either because they had become citizens, or had precarious immigration status. Organizations with multiple sources of funding, and domestic violence services and organizations, had the most flexibility in serving people irrespective of their immigration status. In some cases, provincial settlement funding also enables organizations to support refugee claimants and temporary foreign workers who are not eligible for federally funded programs.

Funding restrictions, however, can at times create a type of segregation within programs. One settlement worker described that they can sometimes include people who do not meet eligibility criteria in a class or activity, as long as they have enough eligible people enrolled to meet their funder's mandate. However, they are not able to extend access for services that have an extra fee, like childcare or an interpreter. This results in situations where newcomer women with precarious status may be able to attend a workshop, but are excluded from the childcare assistance that other women with permanent residence can access.

This type of uneven service due to funding restrictions creates strain both for newcomer women who are seeking support, and for service providers who would like to provide more holistic programming to the people who come to them for assistance.

Multilingual staff facilitate language access by providing language interpretation, emotional support, and referrals to resources in the community. As noted in previous research (Alaggia, Maiter, & Jenney, 2017), however, language access requires extra time and unpaid work when it is not outlined as an official part of a service provider's job.

3. WOMEN'S SETTLEMENT NEEDS

Immigrant women in this study identified a dynamic array of settlement needs, including access to information, affordable housing, employment, education for themselves or their children, health care, and social assistance. Immigrant women also expressed varied levels of language access, informal support, and stress related to poverty, family separation, or the uncertainty of their immigration status.

3.1 Accessing Information

Access to information varied for women in relation to how they arrived in Canada, their English language ability, informal networks, proximity to other immigrants with similar ethnic or language background, and access to settlement services. Women in our study described getting information from a variety of sources, including informal sources through networks of family, friends, ethnic or religious communities, and social networking sites like Facebook. Women also relied on formal sources for information, including welcome centres and settlement services, violence against women programs, employment programs, their children's school, or other service organizations, including information found online.

With the Canadian government's investment in refugee resettlement for Syrian and Iraqi refugees, women who arrived as government-assisted or privately sponsored refugees received substantial support from their sponsors or settlement organizations during the first months after arrival. Arabic-speaking women also benefitted from proximity to family and Arabic-speaking people in their community, including settlement service providers, which helped them secure housing, learn how to bank, find employment, use public transportation, enroll their children in school, and find language classes for themselves.

Despite the availability of services in their region, some women described a lack of information about services to meet basic needs, contributing to financial insecurity, isolation, delayed health care, delayed education for children, or falling out of status due to problems with immigration application.

For women who are ineligible for settlement services due to their immigration status, access to information about available services can be a particular challenge.

- ◆ Arnelle, who recently became a citizen, describes the challenges she and her family faced when she first arrived on a visitor's visa.

“There's not much information, especially when you are a temporary resident like the visitor I was. Everywhere, like this center that gives information, they are so nice. They say, “Hello, good morning. What's your status?” As soon as they know that I'm not a permanent resident, I'm not refugee. Okay. They have nothing to tell

me. Even the information, they cannot inform me for anything. They will say, "This is for a permanent resident, a refugee. You, you don't deserve it." Okay. So even the information is very, very difficult. I had to go through many, many clinics, but, if I had information, I will say that. Yeah. That would have been better."

Some women who had a study permit or work permit were well-informed about Canada's immigration policies, but had uneven access to information to find employment or where to access social and health services.

- ◆ Olivia, reported feeling well oriented by her education program where she was an international student, but did not know how to access the health care system.
- ◆ While Carmen's husband, who was an international student, found a support network through his university, Carmen felt isolated as an accompanying spouse and had to figure things out on her own.
- ◆ Teresa, who accompanied her husband as an economic immigrant, attended free classes and workshops at her local library, which Teresa said helped her to immerse into the English language and Canadian culture.

Liaising with Informal Supports

In most cases, immigrant women turn to their friends, family, and other people in their faith or ethnic community, when they first arrive in Canada. In the Windsor region, Arabic-speaking refugees were able to communicate with other Arabic-speakers in the broader community to find housing and learn how to bank. Relying primarily on family and friends, however, could lead to limited information or misinformation about formal resources in the community, and in some cases, vulnerability to exploitation or abuse. Two participants reported being mistreated by extended family members who they turned to for support:

- ◆ Sabra came to Canada without her husband's permission to find services for her child's disability. She was initially supported by an uncle who helped her find an apartment and a lawyer to file her refugee claim. Sabra later learned that her uncle, who started to pressure her to return home, was taking money from her husband.

English literacy and/or access to the internet also shaped women's access to information. Sponsored family members and refugee claimants struggled to find information or to understand what resources were available to support their needs related to employment, health care, family reunification, or regularizing their status.

In some cases, a lack of information led to severe hardship, as in the case of Esperanza below.

Renting a Place without Heat Despite Being Eligible for Ontario Works

Esperenza (128) came to Canada with her husband and two young children from Central America, after being sexually assaulted by a gang who was extorting their family. She and her family filed a refugee claim at the U.S.—Canada border. Other than filing the refugee claim, they received no information at the border. The couple spoke no English and were unaware of the services available to them. Soon after arriving, they went to Legal Aid to prepare for their refugee hearing and received guidance to enroll their children in school. They did not know that they could apply for Ontario Works, and lived in an apartment without heat during their first four months of winter in Canada due to their limited finances and refugee claimant status. Through the refugee claim process, they were eventually connected with settlement supports, and their living situation improved. As Esperenza recounts,

“We came and we didn’t know that Ontario Works existed. We didn’t know that food banks existed. We didn’t know anything.... Nothing, nothing. We didn’t know we could study English. We didn’t know anything. We thought it was like the United States... because my husband’s sister didn’t tell us about any of this...”

“Because we were new and my husband didn’t have a work permit, we lived for four months in an apartment without heating. All day and all night, we would sleep with our jackets on, hats, gloves, and we slept on the floor because we didn’t have anything. Only the suitcases that we had arrived with, and a blanket that a lady had given us” (Interview translated from Spanish).

Esperenza’s experience illustrates how access to Canadian healthcare and social service systems is shaped by immigrants’ access to information.

3.2 Health and Mental Health

While many women described positive experiences with the Canadian healthcare system, common challenges were also discussed. In the context of being new to a country and unfamiliar with Canada’s primary health care system, some women described lacking information about how to access healthcare, and difficulty in finding a family doctor, especially one who speaks their native language. Several women also described feeling anxious when dealing with long wait times to see a specialist, in comparison to their previous experience in private health care systems in their home country.

- ◆ Valentina, whose immigration was sponsored by her father at age 18, decided to move to Canada for educational opportunities. Living with her father for the first time, however, created new challenges due to her father's traditional values. For example, Valentina did not know where to access birth control, despite her father working at a health care centre, because she was uncomfortable talking with him about her personal life.

Lack of information, language barriers, long wait times, and being denied health services due to immigration status contributed to newcomer women delaying healthcare, or having negative health outcomes.

Having Emergency Surgery without Language Interpretation

Neza recalled being scared when she had emergency surgery during her second pregnancy without an interpreter to explain what was happening to her or her baby. Neza, who came to Canada as a permanent resident and sponsored spouse from a French-speaking country in Africa, spoke limited English when she first arrived. Mid-way through her second pregnancy, Neza was sent to the hospital in an ambulance by her regular physician. She did not know what was happening, until her husband, who had to stay home with their first child, could speak with the nurse by phone.

“So the day, the time for stitches, I meet many people [medical staff and students], but nobody speaks English. I’m not good in English. They put here on my body [pointing to her abdomen]. I don’t know the name, to inject medication. And the first time they inject medication, I put down [referring to being put under anesthesia]. What they do? I don’t know”

Neza eventually learned the purpose of the surgery and successfully carried her child to term. Neza worked with the same obstetrician with her third child, who she grew to trust. Despite speaking French, one of Canada's official languages, Neza's experience illustrates how poor language access can cause enduring trauma for immigrants.

Impacts of Immigration Status

Women with precarious immigration status face uneven access to healthcare. Some participants were covered by the Interim Federal Health Program, by OHIP, or paid for private health insurance. Those without insurance paid for their health care services out

of pocket. In some cases, women were denied access to services despite having health insurance or were unable to apply for OHIP health insurance for themselves or their child, even though they were eligible.

- ◆ Cristelle became pregnant soon after submitting a refugee claim. She had difficulty finding a family doctor who would accept Interim Federal Health insurance until a few months into her pregnancy, creating additional stress.
- ◆ Carmen arrived in Canada with a temporary open work permit (her husband was an international student). Though she was eligible for OHIP, her employer would not provide a document to verify she was a full-time employee, so she had as yet been unable to enroll in OHIP.
- ◆ Kamala had fled from her abusive husband and arrived in Canada eight months pregnant. Though she had filed a refugee claim, she did not know how to enroll in the Interim Federal Health Program, so had to pay high medical bills for delivering her child in hospital without insurance.

In addition, service providers reported that they have worked with clients on temporary visas who have given birth in local hospitals where staff have refused to register the newborn for OHIP. Emily, who provided assistance to women with complex legal issues, described a case where the local hospital would not issue a birth certificate or authorize health care for the newborn of a mother who had a temporary work permit, until a lawyer from Legal Aid intervened.

Due to poor language access and restrictions due to immigration status, a few participants who had a temporary work or study permits maintained health coverage in their home countries, where they understood how to navigate the health care system.

Mental Health and Trauma-Informed Services

Service providers and newcomer women described the need for trauma-informed services for immigrant women who have experienced war or forced migration pre-arrival and systemic challenges after living in Canada. One participant who was dealing with PTSD described waiting for several months to fill out her application for permanent residence because her intense anxiety impeded her from showing up to her appointments with her settlement worker. Her settlement worker did not recognize her symptoms of trauma, and increased her anxiety by criticizing the repeated no-shows, leading to further delays.

Several immigrant women described their own and their children's mental health challenges due to pre-migration trauma, the stresses of settlement, and family separation:

- ◆ Maryam was concerned for her daughter, age 8, who was depressed and having trouble at school due to being separated from her father.

- ◆ Both Jada and Delores shared concerns for their children's mental health problems due to prolonged separation from the child's father who had not immigrated with the family.
- ◆ Nadia, a resettled refugee, was worried about her son's lack of interest in school and the time he spent playing video games. Her son's education had been disrupted when they fled their home in Syria. Though the son was learning English, Nadia was worried that he hadn't yet learned to read.

Many of the women who described worries about their own or their children's mental health had not sought professional support. Others described positive experiences with community mental health services, both for themselves and for their children, highlighting the value of these services.

- ◆ Kasiya's young sons had experienced family violence before coming to Canada. Kasiya described community mental health supports as easy to access, but had difficulty getting a psychiatric assessment for her sons due to long waiting lists to see a child psychiatrist. She was referred to a group therapy program at a children's mental health clinic which she found very helpful,

"It's a group therapy for kids who had violence... I like it because my kids are smiling there. At the beginning, they run from other people, they afraid. It's about self-confidence. They feel that place is safe. And I believe I will bring this feeling outside of the place. I mean it will grow. Yeah, I like the program actually."

3.3 Housing

Affordable housing is a systemic issue that impacts a cross-section of Ontario residents. Advocacy Centre for Tenants Ontario (2018) estimates that 50% of people across Ontario pay unaffordable rent. Affordable and appropriate housing thus is a key concern among immigrant women living in each region of our study. While housing costs were the highest in the Greater Toronto Area, participants living in Windsor, Hamilton, and Ottawa also shared challenges finding suitable housing when they first arrived in the city.

Esin and her family, who were permanent residents, were told that the waitlist for social housing was four years. She was currently living in a one bedroom apartment with one adult son, and a nephew with his wife and their 2 year old baby.

Some women, who had planned ahead before immigrating as a skilled worker or international student, had saved money to support their housing and other essential needs during the first months after arrival. In contrast, resettled refugees and refugee claimants reported staying in hotels when they first arrived, from one to six months.

- ◆ Farrah and Nadia, both privately sponsored refugees, described horrific conditions of the hotels where they stayed with their families when they first arrived. Due to

the high cost of the hotel, Nadia's family did not have money for food and the place was rat-infested, which impacted their sleep.

Immigration status negatively impacts access to housing for women with a precarious status. Refugee claimants in our study described difficulty in finding housing and faced discrimination from landlords who learned about their immigration status.

- ◆ Kasiya was frustrated with the long wait list for social housing. Her abusive husband froze her bank accounts after she left him, so she could not afford to pay market rent for an apartment for herself and her two children, and found landlords discriminating against her. As Kasiya recalled, *“when they know that I’m a refugee claimant, they said someone else get it [the apartment]. Also when they know you have kids, it’s very difficult to get apartments.”*
- ◆ Aimee also reported that landlords turned her away when she could only present a “brown paper” (identity document that shows her temporary residence). She said *“if you presented this, it was like you’re a freak, I don’t want you here.”*
- ◆ Sabra was staying in a women's shelter with her two children while waiting for a refugee hearing. Sabra had fled her husband who was abusive to her and one of her children who has a disability. She was frustrated that she did not qualify for Ontario's Survivors of Domestic Violence Portable Housing Benefit because her abusive spouse lives in another country.
- ◆ Service providers in Ottawa reported challenges finding emergency housing for families who arrived at their offices hungry and cold after walking across the U.S.-Canada border.

3.4 Employment and Financial Insecurity

Deskilling and underemployment are long-standing issues that impact immigrants in Canada (Creese & Wiebe, 2012; Li, 2008). Women in our study reported a range of challenges finding work commensurate with their experience, that would address their financial needs. Due to limited language skills, lack of childcare, immigration status, or de-skilling, many women were stuck in low-wage jobs with few benefits or job security.

Some refugees in our study had no prior work experience in addition to limited English. Language classes and settlement programs enabled these women to develop language skills but also a new sense of self, including aspirations to find work outside the home.

In some cases, employment barriers contributed to family separation.

- ◆ Arnelle shared how her husband, a lawyer, could not find work in Canada and had to leave Canada, at which time he lost his permanent resident status:

“My husband as a lawyer, he never found anything to do in this country. He came here sometimes, for two months. One time he stayed here for four

months, but he couldn't find anything to do. They ask for Canadian experience. So now I had to go back to school as an international student and that was so difficult."

While volunteering and giving back to the community was a shared value among many immigrant women in our study, participants also described volunteering being recommended to them as a means to an end, to build social networks and find work:

- ◆ As Carmen recounted, *"I used to do some volunteering in my country, you know, like but it was just like my instinct. I feel like here it's something you need in your resume. Just like you studied something, you need to show you volunteered."*

Many women described having received help from settlement services in finding employment. However, several participants with precarious immigration status described being turned away from employment services:

- ◆ Nour, who is now a Canadian citizen, first arrived in Canada on a temporary work permit as a skilled worker. She faced financial hardships when she was laid off from her employer, but could not access settlement or employment assistance until she obtained her permanent resident status. Marisol, who was working as a migrant caregiver and Jada, who had a parent super visa, were similarly turned away from employment services, because they did not have permanent residence.

Income assistance from Ontario Works and informal networks

As a result of financial insecurity, several women in our study reported periods where they depended on family members, relied on in-kind support from their faith community, or turned to Ontario Works and/or food banks to support essential needs.

Some women reported being ineligible for government benefits, including the Canada child benefit, due to their immigration status, while other women who were eligible experienced challenges accessing Ontario Works. For example, some women received eviction notices because their rent was held by Ontario Works when paperwork was filed incorrectly. Participants also preferred being independent to avoid stigma.

- ◆ Esperenza and her husband, both refugee claimants, were both Ontario Works recipients while they studied to learn English, with her husband working part-time as an Uber driver. She described having to hide this from others in her ethnic community who think people on OW are lazy and don't want to work.

3.5 Family Responsibilities, Separation & Reunification

Positive and Negative Role of Family Relationships

Family relationships significantly impact immigrant women's settlement and integration. Several women received support from family members who sponsored them, and/or

provided both emotional support and tangible resources, including a place to live, orientation to systems and services in Canada, or help to find a job. In some cases, family members, however, were abusive or reinforced patriarchal values that impacted women's access to reproductive health care, or pressured women to return to an abusive spouse.

Childcare and Family Responsibilities

Family responsibilities can increase women's financial insecurity, isolation, and delay women's goals to improve language skills or find employment. Childcare was an important settlement need discussed by several participants, many of whom delayed other settlement goals because they were taking care of children. Participants who were single parents faced additional challenges in meeting the care needs of their children, in addition to isolation and financial hardship.

- ◆ Tamara who came as a refugee from Syria took LINC classes with her husband when she first arrived and improved her English to level 3, but had to quit when her husband found work, due to lack of transportation and needing to be home when her children returned from school.
- ◆ Maryam, a refugee claimant awaiting her refugee hearing, lives alone with her 15-month old and 8-year old daughters. She is currently at home full-time caring for her younger daughter, and described her intense feelings of isolation. She was unaware that she could go to Early Learning Centres with her baby.
- ◆ Kasiya, who has two young children and fled her husband's abuse, described the strain of parenting on her own: *"I'm a single mom. I be a mom and dad, everything, you know what I mean? ... Even on the weekend, I can't take a rest. When I was sick, kids didn't go to school, they didn't find food, yeah, I'm always on... There isn't any opportunity even to be sick. You know, I'm human, but I can't."*

Family Separation

Several women in our study were also deeply impacted by long periods of family separation, due to Canada's immigration laws or employment barriers that forced some families to split, so the husband could find work outside of Canada. Canada's narrow definition of family also prevented women from sponsoring children they had raised as their own. Under Canada's current immigration policies, access to family sponsorship is uneven, and depends on immigration status, family income, country of origin, and other factors. Prolonged family separation creates long-lasting traumatic impacts even after families are able to reunify in Canada.

- ◆ Nour, Arnelle, and Makena assumed all parenting and household responsibilities after their husbands went abroad to find work in their field, after facing employment barriers in Canada.

- ◆ Esin expressed deep sorrow because she was unable to immigrate with her nephew, whom she had breastfed and raised as her own child.

All of the migrant caregivers in our study experienced family separation from their children and/or spouse due to the conditions of their work permit. Separation created financial stress—as mothers sent funds home to support their children—and lasting emotional harm. Those who have reunited with their children, reported challenges supporting their children's settlement and integration after living apart for many years.

- ◆ Dolores, who transitioned to permanent residence through the Caregiver Program, described the emotional difficulties her 9-year old daughter experienced after joining her in Canada after several years of separation. Hoping to help her daughter with the transition, Dolores applied for a visa for her mother to come to Canada for a few months to care for her granddaughter. Dolores was distraught when her mother's visa application was denied.
- ◆ Gabrielle worried for her son, who she was separated from for many years while she applied for refugee status: *"I think the separation of so many years left wounds in his heart... Because his attitude sometimes hurts me... I know that we need family therapy, because he needs to get it out. Even if I did it for his benefit, separation leaves scars, especially psychological ones, for a child. And our separation was a very long one."*

3.6 The Precarious Path to Permanent Residence

Twenty-two of the women in our study arrived in Canada with a precarious status and experienced challenges when renewing their status or applying for permanent residence. These women faced barriers to accessing services and were uncertain if they would be able to settle permanently in Canada. As noted in the literature (Goldring & Landolt, 2011), permanent residents, who previously had a temporary or precarious status, are more likely to remain in precarious work. Exclusion from settlement and other essential services impacts immigrant women's access to information, health care, employment, education, and housing. Renewing or filing immigration applications also requires significant financial resources, legal assistance, and time.

Anxiety and Fear while Waiting for Decisions Related to Immigration Status

Refugee claimants in our study described waiting for a decision on their claim as a main source of anxiety. Gabriela, who is now a permanent resident, described the years she waited for a decision on her refugee claim as the most difficult since her arrival in Canada.

"It's the uncertainty. You don't know what is waiting for you. You don't know if really... because until you sign your permanent residence, you are... in limbo. Because... you're here and not here. Because in any moment, they can say no, no they didn't accept you. Until you have your hearing and...and I waited over two

years for my hearing. Then I had the hearing, and thank God, they accepted me. And then you relax a little.”

Fear of losing status also impacted high-skilled workers and international students:

- Noor, who worked in the field of international development on a closed permit, described how she and her family almost lost their right to remain in Canada when she lost her job.

“I started realizing how paralyzed I was being with a work permit. I was completely blind that I was living in a country, where if I lost my work, I would lose everything. I just realized this when I actually lost it. And then, all of the sudden, you know. I've been paying my taxes from year one. I've bought a house. My kids were very active in the community, in their sports or school. I have a son who's just finished grade 11 and 12. He went to aerospace engineering. None of this counts. It's just a little piece of paper.

Delaying Life Decisions and Opportunities

While a few women in our study experienced smooth transitions to permanent residence after arriving as an international student or skilled worker, most described how the long wait and financial stress associated with precarious status impacted other life goals.

- ◆ Patricia and her children waited three years for their refugee hearing, which was repeatedly postponed due to her lawyer's health issues. As a result, her daughter, who finished high school shortly after their arrival in Canada, could not start post-secondary education because they could not afford international school fees.
- ◆ Leyla, a former English teacher, wanted to study when she first came to Canada, but as a refugee claimant also could not afford international student fees. She took online courses until after her hearing, when she enrolled in a paralegal program as a second career.
- ◆ Aimee first came to Canada as an international student ten years earlier as a child. After finishing high school, she had wanted to attend university, but was advised to pursue a two-year college degree, so she could apply for permanent residence sooner.

“I got accepted to university and... I couldn't go because they said go to college because it's two years, and when you're done, then you can apply for your permanent residence. ... So, a way to apply for becoming Canadian – other than claiming refugee – is you go to school, graduate from a university or college, and then you work for a year, and then you apply for your permanent residence. And that's a long process.”

3.7 Systemic Abuse, Exploitation, and Racism

Canada represents safety and security for many women in our study. Some newcomer women in our study miss their families and would like to return to their home countries, but were afraid to due to violence or the poor economic situation.

- ◆ Esperanza, who came with her husband and two children as refugee claimants, shared her relief to be in Canada after fleeing gang violence in her country of origin, *“I could walk freely with my kids in the street. The peace of being able to go out and knowing that nothing will happen, we could go with my husband to his interview, go on the train.”*

While many women described appreciating the safety they felt in their lives in Canada, some discussed their disappointment at finding that Canada had not met their expectations of being an equal society, due to racism, exploitation and discrimination.

Migrant caregivers in our study reported high levels of abuse and exploitation. As reported in previous research (Bhuyan, Valmadrid, Panlaqui, Pendon, & Juan, 2018), women working in one of Canada's Caregiver Programs are vulnerable to abuse, because they are dependent on their employers for their pathway to permanent residence. Many of the caregivers in our study were required to work long hours, often with little to no overtime pay. Pressure to complete the program and apply for permanent residence leads migrant caregivers to remain with employers, even when they face abuse and exploitation.

- ◆ Marisol described working 24 hours a day, when she was looking after an elderly woman with dementia. When she approached her employer about this issue, the employer refused to provide support at night so Marisol could sleep. When asked if she considered leaving the employer, Marisol stated, *“you know, like if something happens I might lose my temporary work permit, I have to look for another employer, and I don't want that to happen cause it will just delay my application for PR... so I just keep my mouth shut and work till I finish my contract with them.”*

Many of the women were also separated from their families, which increased the strain on their daily lives and their dependence on employers.

Gender-Based Violence

Women who came to Canada to flee an abusive spouse and are dependent on extended families (e.g., uncles) are also vulnerable to abuse within their extended family. While some women fleeing violence were able to access temporary housing in women's shelters or apply for Ontario Works, those with a precarious status had fewer supports, especially in cases where their abusive spouse lived outside of Canada. Some participants with precarious status also described financial dependence on domestic partners in Canada which made them vulnerable to abuse.

Systemic Racism

As discussed in the sections above, many women described experiences of systemic racism which contributed to barriers to finding adequate employment, housing, and other settlement needs. Black and Latina participants shared specific examples of witnessing or experiencing racism.

- ◆ Patricia, a refugee from Haiti, described the challenges her son was facing at school where he was bullied by other children but often accused of being the instigator. At age ten, her son had been suspended twice already. Patricia suspected that her son was mistreated by students and teachers in the school because he is Black.
- ◆ Carmen described witnessing a woman wearing a hijab getting hit by a public bus. The woman was crossing in a bus lane in a busy transit station when she was hit by a bus that was coming to a stop. The bus driver shouted out of the window for the woman after she fell to the ground, but no one went to help the woman get up. Carmen did not believe the woman was seriously injured, but was shocked at the behavior of the driver and people waiting in line.

Discrimination and racism contribute to many settlement challenges for newcomer women, the majority of whom are racial minorities. As one key informant described, women can feel isolated, even when they are surrounded by people, due to racial discrimination and language barriers, or the stigma associated with being abused or exploited.

4. POLICY AND PROGRAMMING RECOMMENDATIONS

In addition to the comprehensive recommendations for immigrant women's settlement, outlined in our Knowledge Synthesis Report (available at: <http://ceris.ca/IWYS/en/iwys-ks-reports/>), the following recommendations focus on strategies to support women who have a precarious status or who recently adjusted to permanent residence within Canada.

4.1 Facilitate Access to Information and Make Immigration Process More Transparent

- Ensure that new immigrants, both principal applicants and dependent family members, receive information about their rights in Canada, and how to access healthcare and social services, including how to make a refugee claim, at their first point of contact with immigration.
- Ensure that refugee claimants are provided with accurate information about the refugee claim process when they first make their claim.
- Establish more accessible and transparent processes for individuals to get information about their immigration options and status of their applications.

4.2 Support Woman-Centered/Holistic Settlement Services

- Provide adequate funding for woman-centered holistic settlement services to provide multilingual, wrap-around support to women and their families.
- Offer settlement services and English classes to all immigrants, regardless of their status, including citizens, refugee claimants, temporary foreign workers, and individuals on parent/grandparent super visas or other temporary visas.
- Ensure that language classes and settlement services are available at times that facilitate access for women with different work schedules and childcare responsibilities.
- Establish programs to assist immigrant women to find a family doctor and navigate the Canadian healthcare system.
- Ensure adequate funding for violence against women programs and services.
- Promote knowledge exchange among settlement service providers to strengthen networks that can foster holistic settlement services across the sector.

4.3 Support Newcomers Transition to Permanent Residence

- Provide funding for information and referral services for all immigrants regardless of immigration status.
- Ensure that individuals can access accurate information about their opportunities for transitioning to permanent residence.
- Eliminate closed work-permit policies for temporary work programs which tie workers to a specific employer.
- Provide a pathway to permanent residence for all individuals who come on temporary work permits, regardless of skill level.

4.4 Implement Policies and Programs That Reduce Family Separation and Facilitate Family Reunification

- Provide social and health services to immigrant women during pregnancy and while parenting young children.
- Enable workers on temporary permits, regardless of skill level, to be accompanied by their family members.
- Remove income requirements and increase quotas so that family sponsorship is more accessible to immigrant families.
- Broaden the current definition of family members that can be sponsored to recognize the importance of extended family ties beyond the nuclear family unit.
- Allow immigrants to sponsor family members who were not declared on the initial application for permanent residents.

4.5 Promote Economic Security for Immigrant Women and Families

- Support newcomer women to connect with stable employment in their fields of expertise through increased funding for skill-bridging, paid internships, and mentorship opportunities.
- Work with provinces and territories to develop and enact employment equity legislation, including faster and fairer processes for foreign credential recognition.
- Expand Canada Child Benefit eligibility to cover all children in Canada irrespective of their parent's immigration status.

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