

CMHC-SCHL

Addressing the Housing Needs of Immigrants and Refugees Through Transitional Housing and Wrap-around Supports

A Literature Review

Immigrant & Refugee Community Organization
of Manitoba (IRCOM)

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This study was conducted for Canada Mortgage and Housing Corporation (CMHC) under Part IX of the *National Housing Act*. The analysis, interpretations and recommendations are those of the consultant and do not necessarily reflect the views of CMHC.

Executive Summary

This report summarizes two activities of the Immigrant and Refugee Community Organization of Manitoba (IRCOM)'s National Housing Strategy (NHS)-funded planning project:

- 1) A literature review on housing, language proficiency, financial literacy, after-school youth program, childcare and early childhood education, and community connections indicators and outcomes, and
- 2) A compilation of relevant provincial- and national-level datasets.

A series of **Literature Reviews** identify key outcomes and indicators of settlement and integration across a range of relevant thematic areas, focusing on areas most relevant to IRCOM's programming, including:

- Housing
- Language proficiency
- Financial literacy
- After-school youth programs
- Childcare and early childhood education
- Community connections

The reviews provide a basic, evidence-based understanding of newcomer settlement-related indicators and outcomes, and how they are commonly measured, for each area.

The **Relevant External Datasets** section compiles a list of relevant provincial- and national-level data sets that include data on immigrants and refugees and their settlement and integration outcomes. If internal organizational and program-level data variables are collected in a format and manner consistent with the data in these data sets, it could enable data linkages and expand possibilities for comparative research. In the list of data sets compiled here an overview of the data, source, and description of each data set are provided.

1.0 Introduction

The Immigrant and Refugee Community Organization of Manitoba (IRCOM) is a community-based non-profit organization that provides affordable transitional housing to newcomer refugee families across two housing complexes. It has a unique housing model that also provides wrap-around social, recreational, and educational programming, supporting tenants as they build knowledge and capacities relevant to living in Canada. These supports enable newcomers to settle and integrate into the broader community after a three-year stay at IRCOM. IRCOM is one of few such models in Canada.

In 2018, IRCOM received funding under the National Housing Strategy's Research and Planning Fund to support this planning project. This report summarizes the findings of some of the foundational activities completed for this project, used to inform IRCOM's successful application for research funding under the National Housing Strategy Research and Planning Fund (2019). This goal of the follow-up Research project, which commenced in March 2020, is to measure those factors that contribute to newcomers' successful transition to appropriate and affordable housing, and those social factors that contribute to successful settlement and integration of refugees into Canadian society. Results from the research project are expected in summer of 2021.

There were multiple activities and final products that resulted from the 2018 planning project. Below is a description of two of them.

Phase 1 – Literature Review

The objective of the literature review was to identify key indicators and outcomes of settlement/integration across a range of relevant thematic areas. IRCOM was interested not only in housing outcomes, but also in how its model of housing plus support services impacts newcomer settlement outcomes. Because of the breadth of the literature on newcomer settlement/integration, the literature review focused on areas that are most relevant to IRCOM programming.

In addition to a review of relevant housing indicators and outcomes in the literature, five additional reviews were undertaken, with the aim of providing a basic, evidence-based understanding of newcomer settlement-related outcomes and indicators for each area. Overall, six reviews were completed, related to: (1) housing, (2) language proficiency, (3) financial literacy, (4) after-school youth programs, (5) childcare and early childhood education, and (6) community connections.

Details about how the literature reviews were undertaken and highlights of the findings are described in Section 2 – "Literature Review Summary." The findings of each literature review are presented in a 5-8-page summary plus a bibliography and are accompanied by a table of example outcomes and indicators.

Phase 2 – Data Quality and Management Practices

The second phase of the project included a review of the literature on best practices on data quality and a review of existing data sources at IRCOM. This phase involved an assessment of all data management practices at IRCOM, as well as an inventory of all data collection sources and the 1000+ data variables currently collected across the organization and its programs. Much of the work for this phase was internal to IRCOM's assessment and benchmarking of its own practices and is not included in this report. However, the findings from the scan of existing data sources is a good companion to the literature review and may be useful to immigrant serving organizations. The main sources of information for this data review were Statistics Canada and the Canadian Institute for Health Information. The list of "Relevant External Data Sets" that resulted from this scan is provided in Section 3.

2.0 Literature Review Summary

Process

The main objective of the literature reviews was to explore how selected programs and services offered at IRCOM may impact settlement and integration of immigrants and refugees, and to identify how the settlement-related outcomes of these programs are measured. The main program and service areas covered by the review are: 1) housing, 2) language proficiency, 3) financial literacy, 4) after-school youth programs, 5) childcare and early childhood education, and 6) community connections. This literature review covers studies released between 2000 and 2019 published in Canada, United States, Europe, Australia, and New Zealand. The search for relevant material was based on a review of the contents of national and international journals, as well as research published by government agencies, NGOs, and research institutes.

Results

Reports of each selected topic discuss important findings from the literature, and elaborate on identified indicators and outcomes. (Identified indicators and outcomes, as well as ways they have been measured in the literature, are also listed in detail in a separate Excel database that was produced during this review; in many cases these include sample measurement tools or survey questions, etc.).

Note that the following are the main domains of the searches, with just one example of an identified outcome/indicator listed under each (i.e., these are not comprehensive or exhaustive, but are included as highlights).

1) Housing

- In the literature on housing outcomes of newcomers to Canada, **affordability** emerged as the main housing issue for many newcomers. This means that they have to dedicate a large proportion of their income to housing, leaving them with few resources to cover the costs of other basic needs.

Affordability Indicators: Households spending 30% or more of their pre-tax income on shelter costs are considered to be in core housing need, if their income is such that they could not afford alternative suitable and adequate housing in their community. Households that spend 50% or more of their pre-tax income on shelter are in severe housing need.

2) Language Proficiency

- Proficiency in an official language is one of the most important factors contributing to successful integration because it enables newcomers to participate in the social, economic, political, and cultural aspects of society. For instance, research findings suggest that immigrant language skills are strongly related to their **labour market** outcomes. Knowledge of official language(s) affects immigrants' earnings and labour market access.

Labour Market Outcomes Indicators: Commonly used indicators of the impact of language proficiency on labour market outcomes include weekly, monthly, or annual wages and earnings, as well as the type and status of employment.

3) Financial Literacy

- Financial literacy education has a potential to increase financial knowledge and help individuals and families make well-informed financial decisions that will contribute to their financial well-being. One of the goals of financial literacy education is to impact **financial behaviour**.

Financial Behaviour Outcomes Indicators: These indicators measure the extent to which people are behaving in financially literate ways, such as how they are controlling spending and whether they are paying bills on time, engaging in financial planning, saving for the future, or using a budget.

4) After-School Youth Programs

- After-school programs offer a wide range of activities, including participation in sports and arts activities, community engagement, and assistance with homework, that can have many positive outcomes. Research studies show that involvement in community programs provide youth with opportunities for socialization and access to enriching experiences that promote development of **academic skills**.

Academic Achievement Indicators: Academic achievements may be measured by years of schooling completed, degrees or credentials earned, honours or awards received, improved grades, homework completion, and also school retention, such as grade repetition or being behind in a grade relative to one's age.

5) Childcare and Early Childhood Education

- Immigrant children disproportionately face stressors in early childhood, such as low family income, low parental education, and lack of exposure to the English language which may affect their ability to enter school ready to learn. High-quality early childhood education programs have a potential to affect school readiness in immigrant children.

School Readiness Indicators: Tests that measure pre-reading and pre-math skills.

6) Community Connections

- Social connectedness and participation in one's community benefit individuals and a community as a whole. Individuals' feelings and attitudes about their social status in the community, sense of belonging, level of trust in others and institutions, experiences of discrimination, and perceptions of safety are important for interpreting their social

connectedness and community engagement. For instance, **sense of belonging** has been positively associated with one's desire to engage in and contribute to the community by voting in elections, participating in group activities, or volunteering.

Sense of Belonging Indicators: Proportion of the population who report a somewhat strong or very strong sense of belonging to their community/neighbourhood/country.

2.1 Housing Report

Affordable and suitable housing acts as a stabilizing factor that has long term-implications on social, cultural, and economic integration of newcomers to Canada (Bucklaschuk 2019; Carter, Polevychok and Osborne 2009; Francis & Hiebert 2014; May 2007; Shier et al. 2014). For example, Carter and Polevychok (2004) argue that secure housing establishes the circumstances for access to other formal and informal supports and networks. Good housing for immigrants facilitates and reduces the length of the resettlement and integration process. Good housing also reduces long-term costs to society in other areas such as health, education, social assistance and employment insurance.

For many newcomers accessing acceptable housing is difficult. The Canadian Mortgage and Housing Corporation (CMHC) defines acceptable housing as housing that is in adequate condition (not needing any major repairs), of suitable size (enough rooms for its household), and affordable (cost less than 30% of pre-tax income). Newcomers are constrained by a number of factors, including large structural barriers and individual characteristics (Francis 2009; Wayland 2007). Wayland (2007) identifies three levels of barriers: *primary barriers*, which are defined as unchangeable characteristics of a person and include race, ethnicity, culture, religion, gender, age, and disability; *secondary barriers*, which include factors that can change over time, such as level and source of income, family size, and household type and language; and finally *macro-level barriers*, which are broader contextual factors that a person cannot change, such as the state of housing markets, government policies regarding housing, and social constructions of differences and exclusion. These barriers create multiple disadvantages that prevent newcomers from accessing acceptable housing.

In the literature on housing outcomes of newcomers to Canada, affordability emerged as the main housing issue for many newcomers (Francis and Hiebert 2014; Hiebert, Mendez and Wylly 2006; Hiebert et al. 2006; Murdie 2005; Murdie and Logan 2011; Preston et al. 2011; Rose and Ray 2001; Wayland 2007). In their study on housing experiences of recent immigrants in Kelowna and Kamloops, Teixeira and Drolet (2018) found that many newcomers experience ‘culture shock’ in respect to housing affordability. Most respondents in their study (82.5% in Kelowna; 57.5% in Kamloops) “described a wide gap between their expectations and the reality, thinking it would be relatively easy to find affordable housing in Canada” (Teixeira and Drolet, 2018, p. 29). According to the CMHC, in 2011, 29.6% of newcomer households were considered to be in core housing need, meaning they spent more than 30% of their income on housing; this was almost three times the rate for non-immigrant households (CMHC 2014). Similarly, using the data from Longitudinal Survey of Immigrants to Canada (LSIC), Hiebert (2010) reported that “nearly three-quarters of the survey respondents at the first wave spent more than 30% of their income on rent. In fact, over half lived in households that had to dedicate over half of their income to rent” (p. 280).

To cope with unaffordable rents and avoid homelessness some immigrants are forced to share accommodation with friends or relatives from the same ethnic background or country, to sublet

parts of a residence, or to couch-surf (Teixeira 2009). A number of studies have revealed that hidden homelessness appears to be a common experience among many newcomers, and especially refugees, who are unable to afford housing in the private market due to low incomes and high rents (Chan et al. 2005; Francis and Hiebert 2014; Murdie 2005; Preston et al. 2011; Sherrell 2010; Teixeira 2014). For instance, a study on refugees in Vancouver's housing market shows that nearly half (43%) of all respondents stayed with family, friends, in a shelter, or in a place not normally intended as a residence (such as a church or warehouse) because they could not afford housing. The incidence was even higher for refugee claimants (80%) and sponsored refugees (46%) (Francis and Hiebert 2014).

Despite numerous barriers they experience upon their arrival to Canada, very few immigrants and refugees were found to be using homeless shelters. Instead, they rely on their own social networks to cope with unaffordable housing markets. Chan et al. (2005) found that people who offer accommodation often live in precarious housing themselves. To illustrate, they cite that 61% of those offering assistance are themselves in core housing need. Although sharing accommodations helps many newcomers avoid the worst forms of homelessness, it often results in inadequate, substandard, and crowded housing situations.

On the positive side, it appears that despite initial struggles, most immigrants in Canada tend to experience a progressive housing career. In other words, their incomes tend to increase over time, their housing conditions improve, and they experience rising rates of homeownership the longer they have lived in Canada. For example, analyzing data from the three waves of LSIC, Hiebert and Mendez (2008) observed a remarkable change in access to affordable housing over the 18 months between the first and second waves. They explained that "given the substantial rise in average incomes over this period, the proportion living in affordable housing (less than 30% on rent) increased from a little over a quarter to fully half by the second wave of the survey" (Hiebert and Mendez 2008, p. 4). They also found that the homeownership rate of newcomers increased from under 20% in the first wave, to one-third in the second, to 52% in the third wave. This means that within four years of landing in Canada more than half of the survey respondents lived in owner-occupied housing.

However, not all immigrants experience progressive housing careers. In fact, there are significant differences in regards to housing experiences based on one's immigration and visible minority status. Hiebert and Mendez (2008) observed that immigrants accepted to Canada through the family and economic classes already had high ownership rates in the first wave, while skilled workers and refugees tended to start their new life in Canada as tenants. However, while skilled workers' propensity to purchase a home greatly increased in subsequent waves, refugees' ownership rates remained relatively low. This finding is not surprising since many refugees come to Canada without any financial assets, have limited official language skills and education, are more likely to experience discrimination in the labour and housing markets based on their race and ethnicity, and have much lower income and employment rates compared to other immigrant groups (Carter et al. 2008).

The precarious housing situation of refugees in Canada is well documented (Carter et al. 2008; Carter and Osborne 2009; Carter, Polevychok and Osborne 2009; Chan et al. 2005; D’Addario et al. 2007; Francis 2008; Francis and Hiebert 2016; Hiebert et al. 2006; Hiebert 2011; Mensah and Williams 2013; Murdie 2005; Rose and Ray 2001; Sherrell et al. 2007; Teixeira 2008). Murdie’s (2005) study reveals that both sponsored refugees and refugee claimants spend over 50% of their income on rent, leaving them with very little means to pay for food and other essentials. Due to severe affordability issues, refugees are at a higher risk of homelessness and hidden homelessness. Unlike other immigrant groups, refugees often lack an extensive social support network and are more likely to ‘fall between cracks’ (D’Addario et al. 2007). Furthermore, refugees, especially those of African origin, are also more likely to experience discrimination in the labour and housing markets due to their accent, skin colour, and country of origin, as well as family size and immigration status (Francis 2009). Discrimination further aggravates existing disadvantages and undermines newcomers’ prospects of successful integration.

Fortunately, there is some evidence that housing outcomes of many refugees improve over time. In a three-year study of refugee households in Winnipeg, Carter et al. (2009) observed that the “average shelter-to-income ratios for renters dropped from 31% in year one to 22% in year three.” However, access to cheaper accommodation also means that many refugees end up in smaller, older units that are often in deteriorating conditions. Similarly, in a study on housing experiences of recent refugees in Winnipeg, Carter et al. (2008) found that despite difficult living conditions, refugees experience positive housing trajectories in the two years following arrival in Canada. Notable improvements were also observed in housing affordability, income and employment rates, satisfaction with housing conditions and neighbourhood, knowledge of landlord/tenant rights and responsibilities, and overall knowledge of the city and housing market. (The Excel table created for IRCOM to accompany these reviews has more information on measures and indicators of these outcomes.)

Hiebert (2017) found positive long-term housing trajectories (up to 31 years since arriving to Canada) of immigrants and refugees in Montreal, Toronto, and Vancouver analyzing data from the Immigrant Landing File and the 2011 National Household Survey. Results of the study indicate that in general, immigrants reach high levels of home ownership, especially in Toronto and Vancouver, and probably have a significant impact on the housing markets of the two cities. But there are also many who cannot find a comfortable foothold in the housing market. The experiences of refugees in the three cities are highlighted; in the long term, refugees approach the total population in terms of home ownership levels and, also, the ratio of individuals under financial stress in the housing market (Hiebert 2017, p. 52).

Although it appears that the majority of immigrants achieve housing circumstances similar to their Canadian-born counterparts, these outcomes were found to take significantly longer to materialize compared to previous cohorts, and they vary across immigrant groups. Overall, research findings suggest that there are three broad categories of housing outcomes among immigrants in Canada: immigrants who arrive to Canada with financial assets and easily attain homeownership in a very short time period; immigrants who become owners after initial

difficulties and sacrifices; and lastly there are immigrants who continue to struggle in the housing market (Brown 2017). However, compared to other immigrant groups, refugees experience more severe affordability issues, substandard housing conditions, crowding, tend to be at higher risk of homelessness, and still often have to overcome discrimination based on their race, ethnicity, country of origin, household size, income, and other personal characteristics.

A review of the housing literature highlights that access to affordable, adequate, and suitable housing is a crucial element of successful integration because it allows newcomers to develop a sense of stability, allowing them to focus on other aspects of their lives. Still, housing alone is only part of the complex factors that influence the (re)settlement process. May (2007) states that providing “affordable housing without making concessions to other aspects of people’s lives in which they may need assistance only gets at half of the problem” (p. 1). For individuals and families with multiple needs and barriers, providing housing alone is not sufficient to significantly improve their non-housing outcomes, such as health, family stability, educational attainment, employment and income outcomes (Pomeroy and Marquis-Bissonnette 2016). In order to overcome barriers, individuals and families may require access to resident-based services, such as adult education, job training, financial literacy, language classes, and other services tailored to individual needs (Proscio 2006).

2.1.1 Table of Housing Indicators and Outcomes

HOUSING OUTCOMES	DESCRIPTION	EXAMPLES OF INDICATORS
Affordability	Housing affordability is based on a ratio of housing costs to total household income. A household paying 30% or more of its pre-tax income for housing is considered to have affordability problems. Housing is considered to be affordable when a household spends less than 30% of its pre-tax income on adequate shelter.	<ul style="list-style-type: none"> • % of households paying 30% or more of pre-tax income for housing
Core Housing Need	A household is said to be in ‘core housing need’ if its housing falls below at least one of the adequacy, affordability, or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards). Adequate housing is reported by their residents as not requiring any major repairs.	<ul style="list-style-type: none"> • % of households paying 30% or more of pre-tax income for housing • Dwelling in need of major repairs • Dwelling does not have enough bedrooms for the size and composition of the household

	<p>Affordable housing has shelter costs equal to less than 30% of total before-tax household income.</p> <p>Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.</p>	
Severe Housing Need	Households that spend 50% or more of their pre-tax income on shelter are in severe housing need.	<ul style="list-style-type: none"> • % of households paying 50% or more of its pre-tax income for housing
Acceptable Housing	<p>The term 'acceptable housing' refers to housing that is in adequate condition, of suitable size, and affordable.</p> <p>a. Adequate dwellings are those reported by their residents as not requiring any major repairs.</p> <p>b. Suitable dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.</p> <p>c. Affordable dwellings cost less than 30% of before-tax household income.</p>	<ul style="list-style-type: none"> • Place in a good condition • Place in need of repairs • Number of people in current dwelling • % of households paying less than 30% of pre-tax income for housing
Suitability	<p>Suitability: There are enough bedrooms for the size and make-up of the household. This means one bedroom for:</p> <p>a. each cohabiting adult couple;</p> <p>b. each lone parent;</p> <p>c. each unattached household member 18 years of age or over;</p> <p>d. each same-sex pair of children under age 18;</p> <p>e. and each additional child in the family, unless there are two opposite-sex children under age 5, in which case they may share a bedroom</p> <p>Source: National Occupancy Standards (NOS) requirements.</p>	<ul style="list-style-type: none"> • Number of people that live in a household (i.e., space with shared kitchen and/or bathroom) • Number of bedrooms in a house
Crowding	Based on National Occupancy Standards (NOS) of suitable housing, households that require at least one additional bedroom are considered to experience some degree of overcrowding.	<ul style="list-style-type: none"> • Number of people that live in a dwelling (share kitchen and/or bathroom) • Number of adults (19 years of age or older)

	<p>Housing suitability measures whether a dwelling has enough space for its inhabitants. NOS Definition: a. There are no more than two persons per bedroom b. Parents have a bedroom that's separate from children c. Members that are age 18 or older have their own bedroom unless they are married or living common-law d. Children age 5 or older do not share a bedroom if they are of the opposite sex.</p>	<ul style="list-style-type: none"> • Number of children (under 19 years of age) • Number of separate bedrooms (do not include living room) in a dwelling
<p>Housing Stress</p>	<p>Housing stress occurs when the cost of housing (either as rental, or as a mortgage) is high relative to household income. Source: Mendez, Hiebert, and Wyly (2006)</p>	<ul style="list-style-type: none"> • Housing stress: <ul style="list-style-type: none"> a. none (savings equivalent to more than 12 months' rent) b. none (paying less than 30% of family income on rent; savings equivalent to less than 12 months' rent) c. moderate (paying 30% or more of family income on rent, savings equivalent to more than 3 months' rent, less than 12 months' rent) d. high (paying 30–49% of family income for rent; savings equivalent to less than 3 months' rent) e. severe (paying 50% or more of family income for rent; savings equivalent to less than 3 months' rent)
<p>Residential Mobility</p>	<p>Number, nature, and reasons for moving.</p>	<ul style="list-style-type: none"> • Number of places lived in as a residential location (residential location: living in a place 6+ weeks) • Duration of tenure at current place • Housing mobility by household type (non-family household, family household, expanded family households, etc.)

		<ul style="list-style-type: none"> • Housing mobility by area (e.g., inner-city, outer-city, suburbs) • Reasons for moving
Housing Search	The process of searching for housing.	<ul style="list-style-type: none"> • Average number of landlords contacted • Average number of dwellings inspected • Length of search (one month or less; one to 3 months; more than 3 months) • Most important information sources (e.g., friends/relatives; local newspapers/bulletins/websites; settlement services/ organizations/NGOs) • Housing search difficulty (very difficult; somewhat difficult; somewhat easy; very easy)
Barriers / Difficulties Accessing Housing	Obstacles that prevent immigrants/refugees from accessing housing.	<ul style="list-style-type: none"> • What are the barriers that immigrants encounter in the housing search (e.g., money, lack of information, language ability, racial discrimination, family size, lack of transportation, etc.)
Discrimination in the Housing Market	Housing discrimination is defined as “actions by landlords or their staff which means you are refused an apartment for unfair reasons, and/or have to pay higher rent than others for no valid reason, and/or have fewer neighborhoods to choose from than others simply because you are a [group name] newcomer” (Dion 2001, p. 531).	<ul style="list-style-type: none"> • Experience of personal discrimination (i.e., the personal experience of the respondent and their immediate family) • Experience of group discrimination (i.e., to what extent respondents thought their ethnic group was facing housing discrimination)

<p>Housing Condition</p>	<p>Refers to physical state of dwelling.</p>	<ul style="list-style-type: none"> • Size of place • Place in a good condition • Place in need of repairs • Repair problems not addressed • Place not safe for children • Place contributes to health problems
<p>Housing Satisfaction</p>	<p>Refers to overall satisfaction with housing and its elements.</p>	<p>Overall satisfaction with housing</p> <ul style="list-style-type: none"> • Satisfaction with elements of housing (e.g., ability to control air temperature; air quality; lighting; safety (hazards in unit); design/floor plan; cooking facilities/kitchen; storage)
<p>Neighbourhood Satisfaction</p>	<p>Satisfaction with neighbourhood.</p>	<ul style="list-style-type: none"> • Neighbourhood feels like a “community” • Neighbourhood satisfaction (measured, e.g., by accessibility and proximity to transit; access to amenities; noise level; perceptions of friendliness and privacy; security/safety; relationships with neighbours; housing type/quality/availability)
<p>Housing Trajectories</p>	<p>Refers to the process of integration in Canada that is associated with improving income levels, better housing, and rising rates of homeownership over time (Hiebert 2010).</p>	<p>Measures of housing trajectories (changes tracked over a period of time):</p> <ul style="list-style-type: none"> • Owners • Renters • Rent apartment • Rent houses • Shelter-to-income ratio (all households) • Shelter-to-income ratio (renters) • Paying 30% or more for shelter (all households)

		<ul style="list-style-type: none"> • Renters paying 30% or more for shelter • Owners paying 30% or more for shelter • Units do not meet National Occupational Standards
Homelessness	Refers to homelessness and ‘hidden homelessness.’	<p>Incidence and duration, since arriving in Canada, of:</p> <ul style="list-style-type: none"> • Staying with friends because couldn’t afford own housing • Stayed with family because couldn’t afford own housing • Stayed in an emergency shelter • Lived in a place not intended as a residence (e.g., church, mosque, warehouse, vehicle)
Tenant / Landlord Relationships	Refers to relationships between tenants and landlords, and knowledge of rights and responsibilities.	<ul style="list-style-type: none"> • Experienced problems with current/past landlord • Specific problems with landlords (repairs not done, landlord won’t issue receipt, etc.) • Experienced discrimination/harassment by landlord • Violation of landlord/tenant law • Problems with understanding and interpreting the rental agreement • Knowledge of tenant/landlord rights and responsibilities

2.2 Language Proficiency Report

Proficiency in an official language is one of the most important factors contributing to successful settlement and integration of Canada's immigrants and refugees. Ability to communicate in the host language(s) enables newcomers to participate in the social, economic, political, and cultural aspects of society. Research findings suggest that the level of language proficiency affects different dimensions of integration, including labour market outcomes, civic and democratic participation, health outcomes, education, and a sense of belonging in the new society. Knowing the language(s) of the host society enables newcomers to successfully navigate daily activities like shopping, using transportation, obtaining housing, and accessing social services. Yet, many newcomers continue to experience language difficulties years after settling in Canada. For example, one study analyzing Statistics Canada's Longitudinal Survey of Immigrants to Canada (LSIC), which followed the integration process of immigrants who came to Canada between October 2000 and September 2001, found that four years after arriving in Canada, survey participants cited language difficulties as the second largest barrier to integration (Grondin 2005).

Immigrant language skills are strongly related to their labour market outcomes. Knowledge of official language(s) affects immigrants' earnings and labour market access (Boyd and Cao 2009; Chiswick and Miller 2002; Dustmann and Fabbri 2003; Ferrer, Green and Riddell 2004; Grondin 2007; Skuterud 2011). While other factors, like lack of recognition of international experience and education, lack of Canadian work experience, and discrimination also contribute to labour market outcomes, research studies have demonstrated that language proficiency has a strong direct impact on labour market outcomes and enhances the effect of pre-immigration experience and education (Chiswick and Miller 2002). For instance, Boyd and Cao (2009) explain why language proficiency can impact outcomes and earnings:

First, because it facilitates oral and written communication with supervisors, subordinates, peers, suppliers, and customers, language proficiency increases labour productivity and, therefore, earnings. Second, host country language proficiency is complementary with other productivity-enhancing forms of human capital, particularly education; knowing the language(s) of the destination country increases the utilization of education in the work-place. Third, language proficiency influences occupational opportunities. (p. 67)

Commonly used indicators of the impact of language proficiency on labour market outcomes include weekly, monthly, or annual wages and earnings, as well as the type and status of employment. For example, Boyd and Cao (2009) examined the relationship between weekly wages and language proficiency. In this study language proficiency represented the extent to which one or more official languages is understood and used in different contexts. Participants were asked about their mother tongue, home language used most often, and conversational knowledge of the official language. There was a strong link between language proficiency and earnings. In particular, compared to permanent residents who are highly proficient in English

and/or French (i.e., English and/or French is mother tongue, used most often at home, and used in conversation), those with lower levels of proficiency have lower weekly earnings. Immigrant women with the highest level of language proficiency earned on average \$684 per week, compared to \$427 earned by women with no knowledge of English or French. The same is true for immigrant men; those with the highest level of proficiency earned \$1,042 per week, while men with the lowest level earned \$579 per week (Boyd and Cao 2009).

Another study, which used data from the LSIC, revealed that in addition to wages, language proficiency also affected the rate of employment and the likelihood to find 'appropriate' employment (Grondin 2005). Specifically, they found that the rate of employment increased with the ability to speak the official language. Furthermore, immigrants who reported their level of English or French was 'good' or 'very good' were also more likely to hold an appropriate job, which was defined as a job that is high-skilled, in the field intended by the immigrant, in the same field as the job held before immigrating, and related to the immigrant's field of training or education (Grondin 2005).

Knowledge of the official language(s) is also related to civic participation among immigrants. Although the research is not extensive, several studies indicate that language proficiency determines the level of civic engagement (Baer 2008; Boyd 2009; Dudley 2002). These studies use the following indicators of civic participation: participation in various types of organizations and groups; tendency to vote in federal, provincial, and municipal elections; and a sense of belonging to family, ethnic, or cultural group, town, city or municipality, province, and to Canada and North America (Baer 2008). For example, Baer (2008) conducted a study of civic participation among a few immigrant communities to test whether a lack of knowledge of the official language can explain the limited participation in voluntary organizations. Findings show that language has an important role in civic participation among immigrants. In particular, the study found that immigrants who do not adopt English as a home language are less engaged in community organizations than immigrants who speak English at home. Civic participation among immigrants is an important indicator of social integration because it can indicate social cohesion and the existence of social networks that assist in social integration of immigrants (Boyd 2009). Lack of civic participation can indicate the existence of barriers to taking part in the host society.

Participation in the broader community is especially important for the integration of refugees. Yet, due to numerous challenges they face, including those related to physical and mental health, language barriers, and discrimination, they tend to rely on their own ethnic groups to meet their resettlement needs. While the support of ethnic networks is crucial during the initial stages of adjustment, involvement in the broader community provides refugees with valuable opportunities to acquire language skills and social connections they need to access information and services regarding education, employment, housing, and health care (Goodkind and Foster-Fishman 2002).

As one example, interviews with Hmong refugees in the United States revealed that despite their desire to participate in their communities their meaningful participation was limited by language barriers and discrimination (Goodkind and Foster-Fishman 2002). The broader communities lacked the capacity to include the Hmong refugees in their activities. In particular, notices for meetings and group activities were posted in English and interpreters were not presents during these meetings or activities. As the result, Hmong refugees who did not understand English were effectively precluded from participating. While community participation promotes language development, language barriers may prevent refugees from participating in the first place. In other words, community participation is beyond individual capacities and also requires intentional efforts by the broader community to provide means and resources that facilitate participation of all ethnic groups.

Limited language proficiency is also associated with negative health outcomes. According to research study findings, those who are not proficient in one of the official languages are underserved by Canadian health care system (Bowen 2004; Ng, Pottie and Spitzer 2011; Gulati et al. 2012; Sentell et al. 2007; Thomspson et al. 2015). In particular, limited language skills are associated with negative health outcomes because language barriers may be impairing access to health services, creating economic difficulties and reducing social participation (Ng, Pottie and Spitzer 2011). Language barriers also influence experiences with medical staff, meaning that inability to communicate may impact providers' treatment and prescribing behaviour. This may further result in lower standards of care and negative health outcomes (Bowen 2004).

Language proficiency is also strongly related to educational outcomes. Research studies that examined the relationship between language proficiency and academic performances of immigrant students show that the lack of ability to use or understand the official language(s) is associated with lower grade point averages (GPAs), lower likelihood of meeting curriculum targets, lower graduation rates, higher drop-out rates, and impairment of social, emotional, and behavioural adaption to educational institutions (Bayliss and Raymond 2004; Martirosyan et al. 2015; Oliver et al. 2012; Whiteside et al. 2017). For example, a study that compared the undergraduate academic achievement of first- and second-generation immigrant students to that of native English speakers found that the literacy levels of immigrant students impacted their retention, progress, and GPA, as indicators of academic success (Roessingh and Douglas 2012). Interestingly, while immigrant students had higher graduation rates (78% for the younger arrivals and 80% for the older arrivals) than native-born students (72%), their GPAs were lower than those of native students, and they took more semesters to graduate because they had to repeat courses attempted unsuccessfully. Roessingh and Douglas (2012) suggest that the demands of university studies require high proficient language reading, writing, and speaking skills, applied when writing tests, essays, doing library and internet research search, participating in group activities, and doing presentations, which may be well beyond the language skills of some immigrant students.

In summary, official language skills have an impact on many different aspects of newcomers' settlement and integration outcomes. This brief review of the literature shows that official

language skills influence labour market, civic participation, health, and educational outcomes and impact immigrants’ sense of belonging to the host country. These diverse outcomes are measured with a number of indicators. (Examples of some are identified in the following table.). Overall, knowing the official language(s) enables newcomers to fully participate in the host society by enhancing their ability to obtain appropriate employment, to enroll and participate in school, to access health care and other social services, to acquire information about their basic needs, including housing, and also to feel like a member of their new community. Thus, for effective integration to take place, newcomers with limited and no-official language skills would benefit from language training, linguistic support, and opportunities to interact with Canadians.

2.2.1 Table of Language Proficiency Indicators and Outcomes

LANGUAGE OUTCOMES	DESCRIPTION	EXAMPLES OF INDICATORS
Labour Market	Relationship between official language proficiency and labour market outcomes.	<ul style="list-style-type: none"> • Earnings (weekly, monthly, annual) • Type of employment (whether or not the job is a high-skill job; whether or not the job is in the field intended by the immigrant; whether or not the job is in the same field as the job held before immigrating; whether or not the job is related to the immigrant’s field of training or education; the hourly wage associated with the job) • Probability of being employed (employment variable includes: individuals who are in the labour force and employed and those who are in the labor force and not employed but are actively seeking a job) • However, labour market outcomes are also affected by level of education, pre-immigration experience, duration of life in Canada, gender, etc.
Civic Participation	Relationships between official language proficiency and the level and type of civic participation within the immigrant population.	<ul style="list-style-type: none"> • Participation in various types of organizations and groups • Voting (federal, provincial and municipal elections) • Volunteering in official language speaking organization
Health	Relationship between official language proficiency and health.	<ul style="list-style-type: none"> • Self-reported health • Access to health care services • Effects on encounter with health care system and health care providers

		<ul style="list-style-type: none"> • Physical and mental health outcomes • Service utilization and cost • Ethical standards
Education	Relationship between official language proficiency and educational achievements.	<ul style="list-style-type: none"> • Grade point average (GPA) • Meeting curriculum targets • Social, emotional, and behavioural adaptation to educational institutions • Ability to navigate education system (e.g., access support services, adjust to new learning style and expectations from teachers)
Emotions	Participants' reflection on their feelings or emotional state in relation to settlement, language learning, language use, and sense of belonging in their community.	<ul style="list-style-type: none"> • Feelings related to use of language (e.g., feeling embarrassed or self-conscious when speaking) <p>Sense of belonging to family, ethnic, or cultural group; town, city or municipality; province; to Canada and to North America (sense of belonging can be considered as an attitudinal measure)</p>
Information about Official Language	Information about official language knowledge and program.	<ul style="list-style-type: none"> • Knowledge of language before coming to Canada • Self-assessed level of official language knowledge • Enrollment in a language program • Name of program, name of school • Opinion of the language program
Reasons for Learning Official Language	Reasons for learning official language.	<ul style="list-style-type: none"> • Self-identified reasons for learning official language (e.g., communicate with friends or coworkers, meet other people who speak the language, enter university or college in Canada, function comfortably in daily situations such as shopping, banking, etc.) • Expectations about language learning
Assessment of Official Language Knowledge	Assessment of language proficiency.	<ul style="list-style-type: none"> • Formal: Canadian Language Benchmark (CLB), Test of English as a Foreign Language (TOEFL), etc. • Informal: observations, unstructured interviews, impromptu presentations, conversations

Barriers to Language Learning	Barriers to access language programs and learn language.	<ul style="list-style-type: none"> • Self-identified barriers to access language program (e.g., time availability, money, childcare, transportation) • Self-identified barriers to learning language (e.g., lack of opportunities to speak, little interaction with native speakers, etc.)
Opportunities for Interaction	Contexts in which official language is used.	<ul style="list-style-type: none"> • Frequency of official language use • People communicate with in official language (family, friends, employer, etc.) • Places where official language is used (shopping, school, doctor’s office, work, home, etc.)
Knowledge and Use of Other Languages	Knowledge and use of unofficial languages.	<ul style="list-style-type: none"> • Mother tongue, knowledge of other languages • Frequency of other language use • Place where other language is used (home, work, community events, etc.)
Housing	Relationship between language proficiency and housing outcomes.	<ul style="list-style-type: none"> • Did language proficiency affect ability to access housing (e.g., when searching for housing) • Did language proficiency affect ability to understand housing-related information (e.g., tenant/landlord rights and responsibilities).
Discrimination	Unjust treatment due to language proficiency.	<ul style="list-style-type: none"> • Self-reported perception of discrimination due to language proficiency (e.g., when searching for employment, housing etc.)

2.3 Financial Literacy Report

The recognition of the importance of financial literacy, which refers to a person's ability to understand and use personal finance-related information, has increased as the result of the growing complexity of financial markets, products, and services. In the current financial environment, individuals require greater financial knowledge and skills in order to make well-informed decisions when managing their personal finances. To promote financial literacy and inclusion, international governments and organizations have promoted the creation of financial literacy interventions and education programs to improve individuals' financial well-being through development of relevant knowledge and skills.

The Organisation for Economic Co-Operation and Development (OECD) has been a leading organization working on developing financial inclusion through education programs and interventions since 2003. The OECD has published a number of research studies on the state of financial literacy around the world, identified best practices, proposed policy guidance, and developed a financial literacy measurement toolkit (Atkinson and Messy 2013; Atkinson and Messy 2015; OECD 2016; OECD 2017).

The Government of Canada has also made financial literacy a priority. In 2014, the government established the National Steering Committee on Financial Literacy to undertake initiatives, conduct research, and develop financial programs and tools. The work of the Committee led to the creation of the National Strategy for Financial Literacy – Count me in, Canada. The Strategy aims to “mobilize and engage public, private, and non-profit sectors to strengthen the financial literacy of Canadians and empower them to achieve the following goals: manage money and debt wisely; plan and save for the future; and prevent and protect against fraud and financial abuse” (Financial Consumer Agency of Canada 2019, p. 7).

The increased interest in financial literacy around the world has initiated more research on the topic and resulted in the development of financial literacy measurements and indicators. For example, Lusardi and Mitchell (2007) developed a set of financial literacy and planning questions that measure basic and sophisticated financial literacy. Basic literacy questions measure simple concepts, such as numeracy, compound interest, inflation, and time value of money, which is the idea that money that is available at the present time is worth more than the same amount in the future. Sophisticated financial literacy questions seek to measure more advanced financial knowledge, such as the function of the stock market, knowledge of mutual funds, and the relationship between prices and interest rates. Lusardi and Mitchell (2007) combined basic and sophisticated financial literacy questions into a financial literacy index that they used to assess its impact on retirement planning. Their analysis shows that financial literacy is a key determinant of retirement planning; respondents with higher financial literacy knowledge were also more likely to make plans for retirement. Not surprisingly, they also found that respondents who were exposed to economics in school or who attended financial education programs had higher financial literacy knowledge than respondents who did not have previous financial training. Overall, fewer than half (47%) of respondents could correctly

answer all five basic financial literacy questions. Less educated, younger people and women exhibited lower levels of financial knowledge than more educated, older, and male respondents.

The OECD created the OECD/INFE Financial Literacy and Financial Inclusion Measurement Toolkit that measures three components of financial literacy: financial knowledge, financial behaviour, and financial attitudes (OECD 2016). Financial knowledge measures consist of seven questions designed to test different aspects of knowledge that are widely considered to be useful to individuals when making financial decisions. These questions assess items such as, for example, whether respondents can correctly calculate interest on savings, or whether they would know what would happen to the purchasing power of money if inflation stayed at the same rate for one year. Financial behaviour questions explore the extent to which people are behaving in financially literate ways. For instance, they ask respondents about their practices regarding budgeting, thinking before making a purchase, paying bills on time, and saving and borrowing to make ends meet. Finally, financial attitude measures include three questions designed to capture people's long-term attitudes towards money and planning for the future. A list of financial literacy questions and indicators can be found in the *OECD/INFE International Survey of Adult Financial Literacy Competencies* (OECD 2106a; listed in the Appendix).

In Canada, financial literacy has been measured with the Canadian Financial Capability Survey (CFCS 2014), which is a national survey of consumers that is conducted by Statistics Canada. The survey uses several indicators of financial well-being to measure Canadians' self-reported financial knowledge, abilities and behaviour (Financial Consumer Agency of Canada 2015). The survey questions are divided into two groups: managing money and debt, and planning for the future. The results vary across different variables, including demographic groups (e.g., in a couple relationship; not in a couple relationship; Aboriginal, low-income; newcomer; immigrant), age groups, education levels, income quintiles, and regions. A detailed description can be found in Financial Consumer Agency of Canada (2015). (Also, a detailed description of other financial literacy measures and indicators can be found in the Excel table created for IRCOM to accompany these reviews.)

Much of the attention on financial literacy training has been motivated by international survey findings that suggest that regardless of significant variations in financial literacy competencies across countries and economies, the overall levels of financial literacy in adult populations are low (OECD 2016). For instance, the OECD conducted an international survey of financial literacy measuring financial knowledge, behaviour, and attitudes of 30 countries and economies, including 17 OECD countries. The average score across all participating countries was just 13.2 out of a possible 21 (a combination of a maximum of 7 for knowledge, 9 for behaviour, and 5 for attitudes). Similarly, the survey on adult financial literacy in G20 countries showed that there is considerable scope for improvement because "on average across G20 countries, fewer than half of adults (48%) could answer 70% of the financial knowledge questions correctly (the minimum target score)" (OECD 2017, p. 1).

Financial literacy is related to financial well-being. For example, financially illiterate adults are less likely to plan for retirement (Lusardi and Mitchell 2007), and people who cannot correctly calculate interest rates tend to borrow more, save less money, and accumulate less wealth (Stango and Zinman 2007). Low financial literacy is also associated with financial exclusion. According to the OECD, 2.3 billion working-age adults worldwide are financially excluded, meaning that they are not able to access and use financial services (Atkinson and Messy 2013). In countries in the Global South, the majority of the population is financially excluded and unable to access financial services due to factors such as an undeveloped financial market sector, living in a rural area without financial institutions, or not having technology to access financial services. In the Global North, certain groups, like immigrants and refugees, are more likely to experience financial exclusion as they try to adapt to the economic and financial systems in host countries. In their early years, newcomers have to make important financial decisions while they are learning to navigate complex financial institutions. As a result of these early obstacles, many immigrants experience financial hardship. For example, in the United States immigrants lag behind native-born individuals in financial participation, meaning that they are more likely to be unbanked, less likely to have savings accounts, and less likely to be home or stock owners (Barcellos et al. 2016).

It is important to remember that newcomers come from diverse social, cultural, and economic backgrounds and have varying financial needs. In Canada, for instance, many immigrants tend to be highly educated and skilled. However, they still often experience financial instability in their early years because they are not able to find employment that corresponds with or recognizes their education and experience. Refugees are at the greatest risk of financial instability and exclusion due to a unique set of barriers and constraints, including debts from transportation loans, lack of identification documents, and previous trauma (Atkinson and Messy 2015; Barcellos et al. 2016). The OECD identified several barriers that are likely to hinder access and use of formal financial services amongst immigrants and refugees (Atkinson and Messy 2015). These barriers include: underdeveloped financial services industry and financial consumer protection in the home or host country, cultural and social attitudes, trust and confidence, and lack of knowledge, skills, and access to services, including education.

Underdeveloped financial services industry and financial consumer protection refers to barriers caused by limited financial service infrastructure or appropriate products. For instance, some immigrants and refugees do not have experience dealing with financial institutions because they were not available or easily accessible in their home countries. In host countries, they may not be able to access services because of their legal status or lack of identification documents, or they may not be able to obtain appropriate financial services that allow them to send low-cost remittances (the money they send to their families in home countries). Cultural and social attitudes can create additional barriers because some immigrants and refugees mistrust financial institutions due to previous negative experiences. Undocumented immigrants may be concerned that they will be punished or deported once they identify themselves to financial institutions. Limited language skills and low levels of financial literacy also create obstacles as immigrants and refugees struggle to understand the host language and the terms used in

financial services. Without understanding or adapting to the economic and financial systems in host countries, immigrants and refugees risk becoming vulnerable to poverty and financial exclusion (OECD 2016). Therefore, due to their vulnerable position and the numerous obstacles they experience, immigrants, and especially refugees, need access to financial services and education in order to develop knowledge and skills necessary “to make suitable financial decisions and to actively participate in economic and financial activities in their host countries” (OECD 2016, p. 1).

Although there are relatively few evaluations of financial education programs for immigrants and refugees, there is some evidence that these interventions can improve their financial knowledge and impact their financial behaviour and well-being. For instance, in a study conducted with first and second-generation immigrants in the United States, Barcellos et al. (2016) found that compared to native-born individuals, immigrants and their children have lower levels of financial knowledge. They are also more likely to lag in financial participation, meaning that they do not have bank accounts, and also less likely to own assets like housing and stocks. Subsequently, Barcellos et al. developed new financial education material for U.S. immigrants and their children, including first-, second-, and third-generation Americans (i.e., those with at least one grandparent born abroad) and evaluated its effectiveness and impacts on their financial knowledge and behaviour.

The results showed that a one-time exposure to the educational intervention was effective in increasing financial knowledge in the short term. However, a follow-up survey showed that most of these effects faded after six months. The intervention also had a very limited effect on hypothetical and intended behaviour change, including the likelihood to open a retirement account, or to save or invest money. Overall, these results indicate that financial education can help participants gain important financial information and enhance their financial knowledge. Yet, it appears that education alone has a limited impact on financial behaviour. Authors suggest that differences in financial behaviour between immigrants and native-born may result from lower levels of trust in host-country financial institutions among immigrants, language barriers, and lower levels of financial knowledge among immigrants.

This finding is consistent with results from recently published work on financial literacy training for migrant populations. Doi et al. (2014) conducted an experimental study on the effects of financial education training on financial knowledge and practices of overseas migrant workers and their families in Indonesia. The training, which focused on financial planning and management, savings, debt management, sending and receiving remittances, and understanding migrant insurance, was offered to either the migrants, the families of migrants, or both the migrant and their family. The results showed that training both migrants and their families who received remittances resulted in increased awareness and knowledge about money management and saving. For example, families who received training were more likely to keep financial records, to accumulate more savings, and to rely less on loans than families who did not receive financial education.

Another study, which tested the impact of a financial education workshop on financial decision-making of Indian migrants in Qatar and their wives in India, found that financial education affected self-reported financial practices of the migrants' wives, but not the migrants themselves. However, financial training of both spouses contributed to the likelihood that they would make joint financial decisions (Seshan and Yang 2014). Also, while there were no treatment effects on financial outcomes (savings and remittances) in the full sample, the results showed impacts in a sub-sample of individuals with low baseline savings. This suggests that financial education is most beneficial to those with low knowledge and limited experience. Similar conclusions can be made from an experimental study conducted in New Zealand and Australia with migrants from the Pacific Islands, East Asia, and Sri Lanka (Gibson et al. 2014). The training on different methods and costs of sending money to their home countries was provided to these three migrant groups, who had differing levels of education, financial knowledge, and remitting practices. The results revealed that training increased financial knowledge among migrants from the Pacific Islands, who had a relatively low baseline financial knowledge compared to migrants from East Asia and Sri Lanka, who had higher levels of knowledge. The increased financial knowledge influenced migrants from the Pacific Islands and East Asia to use their knowledge when making decisions about which methods to use to send money back home (2014). However, while financial literacy training enhanced financial knowledge, there were no significant changes in remitting behaviour, such as frequency or remitted amount.

The findings of these studies suggest that financial literacy education is beneficial in providing individuals and families with knowledge and skills they need to make important financial decisions. However, education alone is not sufficient to ensure financial inclusion and change financial behaviours of vulnerable groups like immigrants and refugees. As recognized by the OECD, these groups require additional support in order to adapt to financial and economic systems in host countries. Low financial literacy is just one factor that prevents individuals from accessing financial services and making well-informed financial decisions. Other barriers include lack of appropriate financial services that allow immigrants to send money to their host countries at low-costs, cultural beliefs and attitudes toward financial institutions, as well as educational and linguistic barriers that contribute to misunderstandings of financial services, products such as bank accounts, and the benefits of saving and investing.

To address these complex barriers to financial inclusion, Prosper Canada suggests that appropriate supports should include "a broader spectrum of services aimed at building the financial well-being of newcomers" (Prosper Canada Centre for Financial Literacy 2015, p. 2). These supports, including the provision of essential healthcare, general education and guidance, as well as financial education, can help individuals and families learn where to turn for help and empower them to independently develop plans to achieve key life goals, including homeownership, getting an education, starting a business, and planning for retirement. However, a brief review of relevant literature suggests that there is a lack of comprehensive studies that evaluate the specific financial needs of immigrants and refugees, and a lack of evaluation studies on the impacts of financial education on their financial knowledge,

behaviours, and long-term integration. The majority of literature identified as part of this review primarily focuses, instead, on temporary migrants and their remitting practices. Consequently, the identified outcomes and indicators of financial education mainly relate to the general population and do not include specific outcomes that financial education could have on the newcomer population.

2.3.1 Table of Financial Literacy Indicators and Outcomes

FINANCIAL LITERACY OUTCOMES	DESCRIPTION	EXAMPLES OF INDICATORS
Financial Knowledge	Financial knowledge measures consist of questions designed to test different aspects of knowledge that are widely considered to be useful to individuals when making financial decisions.	Financial knowledge is measured with questions on topics like: knowledge of bank accounts, saving and investing, interest rates, inflation, etc. <ul style="list-style-type: none"> • For example: Imagine that five <brothers> are given a gift of <\$>1,000 in total. If the <brothers> have to share the money equally how much does each get? • Now imagine that the <brothers> have to wait for one year to get their share of the \$1,000 and inflation stays at <X>%. In one year's time, how much will they get? Other sample questions can be found in: OECD (2016)
Financial Behaviour	Financial behaviour questions explore the extent to which people are behaving in financially literate ways.	Financial behaviour questions include questions on financial behaviour such as controlling spending, paying bills on time, engaging in financial planning, saving for the future and using a budget. <p><i>Keeping track of money</i></p> <ul style="list-style-type: none"> • Self-assessment of how well the respondent keeps track of money <p><i>Making ends meet</i></p> <ul style="list-style-type: none"> • Self-assessment of how well the respondent makes ends meet <p><i>Keeping up with bills and payments</i></p> <ul style="list-style-type: none"> • Does the respondent regularly keep up with bills and financial commitments? • Behind in one or more bills • Has the respondent been behind in one or more bills for two consecutive months over the last 12 months? <p><i>Household budget</i></p> <ul style="list-style-type: none"> • Does the respondent have a household budget? • How often does individual stay within budget?

		<p><i>Checking account balances</i></p> <ul style="list-style-type: none"> • How often does respondent check account balance? <p><i>Type of debt</i></p> <ul style="list-style-type: none"> • What type of debt or liabilities does the respondent currently have? • How much debt • What is the estimated total value of debt and liabilities? <p><i>Saving for children’s education</i></p> <ul style="list-style-type: none"> • Has the respondent saved to support the cost of their children’s post-secondary education? • Is the respondent using a Registered Education Savings Plan (RESP)? <p><i>Retirement income and planning</i></p> <ul style="list-style-type: none"> • Does respondent have a good idea of how much money is needed to maintain a desired standard of living in retirement? • How confident is the respondent that household income at the time of retirement will be sufficient for a desired standard of living? • Is the respondent planning for retirement either on their own or through an employee pension plan? • What sources of income are included in the respondent’s retirement plan? • What will be the primary source of income in retirement? <p>Source: Canadian Financial Capability Survey (CFCS 2014)</p>
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2.4 After-School Youth Programs Report

Newcomer youth face unique emotional, social, cultural, linguistic, educational, economic, and other challenges that may negatively impact their integration experiences. Despite these obstacles there are several individual and environmental factors that promote resilience in newcomer youth, including individual traits, family integrity, school environment, and community support (Rossiter et al. 2015). This brief review focuses on the community support aspect and explores the impact of after-school community programs on youth's academic, psychological, and behavioural outcomes. First, the review discusses common challenges experienced by newcomer youth and describes outcomes of participation in the after-school programs. The review concludes by outlining how these outcomes have been measured.

Newcomer youth face many obstacles on their path to integration and adaptation to their new country. Initially, many newcomer youth experience a culture shock and struggle to develop a positive cultural identity because of conflicting cultural norms, practices, and expectations at home and in the host community (Hurlock et al 2004; Este and Ngo 2011). These challenges often impact their ability to develop a sense of belonging and establish healthy relationships with their family, peers, teachers, and community members. For instance, negotiating between two cultures can create intergenerational conflicts because young people often feel torn between their desire to fit in with their peers and to meet the expectations of their parents (Rossiter et al. 2015).

Adapting to a new culture is especially challenging for young people who come to Canada with traumatizing pre-immigration experiences. Refugees and youth from countries in the Global South often have physical and mental health issues that result from malnutrition, high exposure to communicable diseases, cultural practices related to sexual and reproductive health, as well as experiences of war and violence. Negative resettlement experiences may further exacerbate pre-immigration traumas and undermine youth's integration (Rossier et al. 2015). For example, visible minority youth may be subjected to prejudices and stereotypes perpetuated by their peers, teachers and the broader society. Pervasive racism and discrimination can affect their educational and employment opportunities, which further marginalizes, isolates, and prevents them from developing their full potential and adapting to their new community.

Newcomer youth and their parents also need to acculturate to a new school environment where they are expected to adopt new customs and practices, and understand their rights and responsibilities. Yet, because of gaps in formal education, language difficulties, cultural differences, as well as other socioeconomic issues, many newcomer students feel disconnected from their teachers and peers and experience academic difficulties (Este and Ngo 2011). In addition to attending school, newcomer youth often work to support themselves or to supplement their family's income. While employment can give them opportunities to improve their language skills, expand social networks, and develop a sense of pride and self-sufficiency, it can also create additional stress, compromise their academic achievements, and put them at greater risk of dropping out of school (Rossiter and Rossiter 2009a).

Unique linguistic and sociocultural challenges can undermine newcomer youths' educational achievements and limit their future employment prospects. A lack of education and employment opportunities may also put newcomer youth at greater risk of becoming involved in criminal activities, gangs, substance use, and sex work (Ngo et al. 2013; Rossiter and Rossiter 2009b). In fact, in their study about gang-involved immigrant youth in Alberta, Ngo et al. (2013) argue that:

Gang-involved youth had experienced multiple, severe and prolonged personal and interpersonal challenges in all facets of their lives and that gradual disintegration of their relationships with family, school and community had resulted in the unravelling of self-concept, ethnic identity, sense of belonging and sense of citizenship and progressively propelled them towards membership in high-risk social cliques and criminal gangs. (p. 63)

There are, however, a number of protective factors that can prevent criminal involvement of immigrant youth, including the existence of a strong support network, community engagement, and access to programs and services (Este and Ngo 2011; Hurlock et al. 2004; Ngo et al. 2013). Since the early 1990s policymakers in Western countries have been promoting after-school programs as one way to provide disadvantaged youth with meaningful opportunities that promote their positive growth and development (Lauer et al. 2006). After-school programs offer a wide range of activities, including participation in sports and arts activities, community engagement, and assistance with homework, that can have many positive outcomes. Research studies show that involvement in community programs provides youth with opportunities for socialization and access to enriching experiences that promote development of academic and social skills and reduce anti-social behaviour (Durlak et al. 2010; Fredricks and Simpkins 2012; Gouin 2016; Hall et al. 2015; Hurlock et al. 2004; Lauer et al. 2006).

A meta-analysis of 69 different youth after-school programs in the United States revealed that compared to controls, "participants demonstrated significant increases in their self-perceptions and bonding to school, positive social behaviors, school grades and levels of academic achievement, as well as significant reductions in problem behaviors" (Durlak et al. 2015, p. 294). Similar observations were made in a comprehensive evaluation of the RBC Foundation after-school programs (Mishna and Daciuk 2013). Analysis of the year-end evaluation reports and interviews with students, parents, and staff revealed that these after-school programs had positive academic, recreational, and social outcomes. In particular, students' academic performance, literacy and language skills, and academic motivation/confidence increased as a result of the program. These outcomes were measured by examining students' reading and writing skills, vocabulary development, reading enjoyment, academic confidence, and discipline/work ethic. The recreational component of the program contributed to the development of teamwork and cooperation between peers and led to healthier lifestyle choices, such as healthy eating habits. Finally, the most prominent social outcomes were

socialization and pro-social behaviours, cooperation between peers, and increase in self-esteem.

Studies that examined the impact of after-school programs on immigrant and refugee youth found that participation in these programs contributes to youth's social and emotional development, academic outcomes, and pro-social behaviour (Este and Ngo 2011; Hall et al. 2015; Ngo et al. 2013; Rossiter et al. 2015; Wright et al. 2010). For example, immigrant and refugee youth interviewed in Rossiter et al.'s (2015) study explained that participation in after-school community programs contributed to development of their self-esteem and sense of belonging. Similarly, a study examining the influences of community-based after-school program for Latino immigrant youth in the United States found that the programming contributed to youth's sense of self-worth and development of their ethnic identity (Riggs et al. 2010). Importantly, this study also revealed a connection between regular attendance and positive youth outcomes. In particular, Latino youth who participated in the program more frequently reported higher levels of self-worth. However, studies show that youth who are in the greatest need of services and programs often experience barriers to accessing them, such as those associated with language and transportation (Hurlock et al. 2004; Mishna and Daciuk 2013).

A two-year study in six major metropolitan centers in the United States that followed economically disadvantaged, minority youth whose families were recent immigrants found that their regular participation in high-quality afterschool programs resulted in significant academic gains and contributed to reductions in behaviour problems (Vandell et al. 2007). Specifically, compared to youth who were unsupervised during after-school hours, participants in the program had significant gains in standardized test scores and work habits as measured by teachers' reports. Opportunities for additional learning can be crucially important for the academic success of students who require additional assistance due to language barriers or other educational challenges. Furthermore, additional support can be critical for the future well-being of newcomer youth because academic achievements influence their employment opportunities and economic well-being. Studies also show that youth who experience academic challenges are at a greater risk of victimization and involvement in crime (Rossiter and Rossiter 2009a).

Therefore, when tailored to unique needs of young people, community-based after-school programs may contribute to many positive outcomes (Lee and Hawkins 2008). It is also important that programs are culturally sensitive and provide a safe environment where youth feel welcome. The Happi Camp, a month-long summer camp for Syrian refugee children and youth offered in summer 2016 and 2017 in Toronto and London, Ontario, is an example of a community program that successfully tailored its activities to specific needs of its participants (El-Baba et al. 2017). The camp's goal was to promote integration of refugees into Canadian communities, help them with literacy and English language skills, and address their emotional and mental health issues. The program included daily literacy and language sessions, but also physical activities, creative arts, and theatre that focused on empowering and building youths'

self-esteem in order to help them overcome their physical and mental health issues. The feedback from participants, their families, and staff was overwhelmingly positive because they strongly felt that the program contributed to their academic, social, and emotional growth and development. The success of Happi Camp demonstrates the importance of delivering activities that target issues of the group being served.

After-school programs' goals, practices, and activities vary greatly, and thus there is variation in outcomes. A review of the literature shows that these outcomes commonly fall within four broad domains: educational achievements and cognitive attainment; health and safety; social and emotional development; and self-sufficiency (Hair et al. 2001). Educational achievements and cognitive attainment measure academic outcomes, development of education-related cognitive skills, and motivation to learn. Academic achievements may be measured by years of schooling completed, degrees or credentials earned, honours or awards received, improved grades, homework completion, and also school retention, such as grade repetition or being behind in a grade relative to one's age (Hair et al. 2001; Mishna and Daciuk 2013). Cognitive skills include outcomes such as the development of language and literacy skills, which can be measured by examining reading and writing skills and vocabulary development. Other cognitive skills may include science and math skills, technology, data analysis and research skills, as well as oral communication skills. Many after-school programs aspire to influence young people's motivation to learn and academic success. Motivation outcomes may measure youth's confidence in their academic capabilities (YouthREX, Academic Self-Concept Scale), motivation to learn science (YouthREX, Science Motivation Questionnaire), and school engagement, measured by school attendance.

Good physical and mental health is important for youths' physical, social, and intellectual functioning (Bronte-Tinkew et al. 2006). Many after-school programs seek to educate and engage young people in activities that promote good physical and mental health and reduce risky behaviours that endanger their health and safety. For instance, positive health outcomes may be promoted through recreational activities, education on the benefits of a healthy lifestyle, and information on healthcare resources. Measures of physical health may include youths' physical condition and health-related behaviours, such as healthy weight and the absence of sexually transmitted infections, but also behaviours like adequate sleep, healthy diet, and regular doctor's visits. Mental health, which is key to healthy development and growth, may be measured by the presence of depression, anxiety, anorexia and bulimia, as well as suicidal thoughts and excessive stress. Finally, many after-school programs focus on reducing risky behaviours such as alcohol and drug use, unsafe sexual practices, or violence and gang membership. Impact of these programs may be measured by the observed decrease in these types of risky behaviours.

The social and emotional development domain encompasses a wide range of outcomes which can be categorized into social and community relationships and emotional and personal development (Hair et al. 2001). Social and community relationships includes young people's relationships with their family, peers, teachers, and community members. Many programs

aspire to promote socialization and development of positive relationships because they are critical for development of youths’ social identity and sense of belonging. Other outcomes that fall within the social and community domain include civic engagement, including participation in community organizations and activities, voting, volunteering, as well as cultural sensitivity and acceptance of diversity. Emotional and personal development refers to self-development and awareness of one’s behaviours, emotions, and feelings. Some outcomes include self-esteem, self-expression, trust, emotional coping skills, spirituality, motivation to do well, sense of identity, initiative, and cooperation.

Finally, self-sufficiency is the ability to independently support oneself and any dependents financially (Bronte-Tinkew et al. 2006). Many after-school programs focus on developing employability skills and knowledge, and include activities such as resume/cover letter writing, assistance with interview preparation and job searching, and providing volunteer/job placements. Indicators of self-sufficiency may include employment status, hours worked, and work ethic.

In conclusion, the evidence suggests that after-school programs may provide disadvantaged youth with enriching experiences that help them develop their academic, social, and emotional skills and contribute to their health and overall well-being. The needs and experiences of immigrant and refugee youth are unique as they adapt to their new life. Research studies suggest that to successfully overcome barriers newcomer youth benefit from a strong support network and access to community-based services and programs (Este and Ngo 2011; Rossiter et al. 2015). Participation in meaningful after-school activities may have a wide range of positive outcomes. (Detailed information on identified outcomes and ways to measure them can be found in the Excel table created for IRCOM to accompany this review).

2.4.1 Table of After-School Youth Programs Indicators and Outcomes

AFTER-SCHOOL YOUTH PROGRAMS OUTCOMES	DESCRIPTION	EXAMPLES OF INDICATORS
Social and Community Relationships	Includes community engagement and social relationships with parents, peers, teachers, and other adults in the community. These relationships are key indicators of youths’ health and well-being.	<ul style="list-style-type: none"> • Civil engagement (e.g., participates in one or more school or community organizations; volunteering; votes; involved in community service activities; participates in social activities such as sports, clubs) • Leadership (e.g., leader in sports organizations; leader in community organizations; leader in church organizations)

		<ul style="list-style-type: none"> • Positive parent/child relationship (e.g., closeness to mother/father; positive perception of mother/father) • Positive relationships with other adults (e.g., feeling cared by other adults around you, such as teachers) • Positive peer relationships (e.g., having one or more close friends)
<p>Educational Achievement and Cognitive Development</p>	<p>This domain includes educational achievements and cognitive development. Educational achievements include educational outcomes and experiences. Cognitive development refers to how children and youth perceive, think, and gain understanding of their world.</p>	<p><i>Educational achievement</i></p> <ul style="list-style-type: none"> • Educational attainment (e.g., years of formal school completed; credentials/degrees; GPA) • Repetition (e.g., grade repetition/behind age in grade) <p><i>Cognitive development</i></p> <ul style="list-style-type: none"> • Basic cognitive skills (e.g., reading/literacy, writing, and mathematic skills (measured by test/assessment, score/grades)) • Higher order thinking skills (e.g., good-problem solving skills; good study skills; employs good study habits; does homework regularly) • Data collection and analysis skills • Oral communication skills • Language skills (e.g., English proficiency (test/assessment scores/grades); foreign language fluency (measured by test/assessment, score/grades)) • Technology skills • Arts, dance, music • Motivation/approach to Learning (e.g., personally motivated to achieve academically)
<p>Health and Safety</p>	<p>Includes markers of risky behaviour, and physical and mental health.</p>	<p><i>Risky behaviour</i></p> <ul style="list-style-type: none"> • Drugs/alcohol (e.g., does not drink at all or excessively; does not use illegal substances) • Sexual behaviour (e.g., responsible sexual behaviour) • Violence (e.g., not a gang member; does not get involved in physical fights or fights with weapons) • Accidents and injuries (e.g., motor vehicle-related injuries; recreational injuries; other unintentional injuries at home or at school (e.g., burns, falls); injury due to a physical fight; injury due to family violence)

		<ul style="list-style-type: none"> • Good safety habits (e.g., use a seat belt or helmet; does not drink and drive or ride with somebody who has been drinking; does not drive recklessly) <p><i>Physical health</i></p> <ul style="list-style-type: none"> • Good health and health habits (e.g., health status; adequate exercise; adequate sleep; healthy diet; does not smoke; dental hygiene; recent health care exam (not for sickness or injury)); not obese) <p><i>Mental health</i></p> <ul style="list-style-type: none"> • Good mental health (e.g., not depressed; not anxious; optimistic; not anorexic; not bulimic; not suicidal)
<p>Self-Sufficiency</p>	<p>Self-sufficiency refers to the ability to support oneself and any dependents financially.</p>	<ul style="list-style-type: none"> • Employment (e.g., employed/unemployed; hours of work) • Work ethic (e.g., promptness; attendance) • Family (e.g., responsible childbearing – does not have unwanted or unintended children; regular interactions with children; regular visits for non-resident children) <p>Responsible management of finances (e.g., saving behaviour; debt)</p>

2.5 Childcare and Early Childhood Education Report

Previous traumatic experiences, poverty, language barriers, and other stressors associated with resettlement may undermine immigrant and refugee children's future prospects in a new land. Early Childhood Education (ECE) programs may mitigate these challenges and positively impact immigrant and refugee children's social, emotional, and cognitive development (Morland et al. 2016; Park et al. 2018). ECE programs provide opportunities for socialization and participation in structured learning activities that contribute to immigrant and refugee children's adaptation to new cultural and learning settings and practices, foster official language acquisition, and promote academic skills development.

Importantly, early learning experiences offered by quality ECE programs can reduce future academic and occupational gaps between children of immigrant and native-born parents by boosting immigrant children's school readiness skills (Crosnoe 2013; Gormley 2008; Karoly and Gonzalez 2011; Magnuson and Waldfogel 2005; Voltruba-Drzal et al. 2015). Participation in ECE programs can also benefit entire families by providing them with opportunities for social networking with ECE educators and other families (Vesely et al. 2013). However, before describing the positive outcomes of participation in more detail, this report discusses ECE enrollment rates among immigrant and refugee children and explains the main obstacles families face in accessing these programs.

According to U.S.-based studies, immigrant and refugee children are less likely than children of native-born parents to participate in ECE programs (Gelatt et al. 2014; Greenberg and Kahn 2011; Karoly and Gonzalez 2011; Matthews and Ewen 2006; Morland et al. 2016). For instance, recent data from the Urban Institute's National Survey of America's Families (NSAF) reveal that children of immigrants are less likely than children of U.S.-born parents to be enrolled in every type of non-parental care, including centre-based care and child care arrangements with relatives or babysitters (Matthews and Ewen 2006). The majority of immigrant children under age three are in parental care or do not have a regular care arrangement (60%, compared to 40% of children of U.S.-born parents). Only 5% of immigrant children under age three are in centre-based care compared to 15% of children with native-born parents. Even when taking into account parents' employment status, immigrant children under age three with working parents are still half as likely to be in centre-based care than children of native-born working parents (11% and 23%, respectively). Parental care continues to be the primary source of care for 43% of children of immigrants ages three to five, compared to 29% of children of U.S.-born citizens. However, the enrollment rates in centre-based care for all children in this age group, including immigrant and U.S.-born, increases (32% compared to 39%). Specifically, centre-based childcare is the most common arrangement for all children ages three to five among working families, with immigrant children only slightly less likely to be enrolled than children of U.S.-born parents (34% versus 39%). These findings raise questions about why centre-based care is infrequent for immigrant children under age three, regardless of their parents' work status. Although the studies reviewed do not provide any explanations, possible reasons include barriers to access, such as limited awareness of child care options and the high cost of care.

Also, children ages three to five may have higher enrollment rates because they qualify for subsidized ECE programs, like Head Start.

Other studies clarify that gaps in enrollment rates between immigrant and native-born children can be explained by demographic and socioeconomic factors rather than immigration status. For example, poverty, low parental education, and employment status explain the majority of the immigrant/native-born enrollment gap (Karoly and Gonzalez 2011; Greenberg and Kahn 2011). Immigrant and refugee families experience additional obstacles including language barriers, legal status, and lack of awareness and knowledge of ECE systems and programs (Greenberg and Kahn 2011; Karoly and Gonzalez 2011; Morland et al. 2016; Voltruba-Drzal et al. 2015). Limited official language proficiency affects parents' ability to find and understand information about ECE programs. Even when parents wish to enroll their children, the nature of their employment may limit childcare options. Recent immigrants are more likely to be employed in low-wage occupations with irregular and non-traditional, night, and weekend shifts, which makes accessing ECE programs more difficult (Matthews and Ewen 2006). Undocumented parents may not be able to access ECE programs because they often work outside the formal labour market and lack formal verification of employment. Moreover, they may fear they will be deported once they access formal childcare services. Additionally, some immigrant parents may prefer to care for their children at home to preserve their culture and language.

While immigrant and refugee families experience many barriers that prevent them from obtaining formal childcare services, research studies agree that socioeconomic factors represent the largest barrier to ECE access. For example, using the U.S. 2005 National Household Education Survey (NHES), Greenberg and Kahn (2011) examined the extent to which immigration status (proxies used to measure immigrant status were place of birth and language), compared to socioeconomic factors, impacts ECE program enrollment rates among children in the United States. Consistent with other study findings (Crosnoe 2007; Magnuson et al. 2006), Greenberg and Kahn (2011) found that socioeconomic factors like mother's marital status, employment, and family income were more important predictors of children's ECE enrollment than immigration status. In particular, families with higher income and employed mothers were more likely to use formal childcare, regardless of their immigration status.

To increase ECE participation among immigrant and refugee children, their unique needs associated with migration and resettlement, as well as wider socioeconomic inequalities, must be addressed. These efforts may require collaboration between different sectors and agencies serving immigrant and refugee populations. Morland et al. (2016) found that collaboration between Head Start and refugee resettlement services was a good strategy to increase the enrollment of newly arrived refugee children in Early Head Start and Head Start (EHS/HS) programs because both sectors had a unified mandate, common goals, and a clear understanding of refugee needs. This allowed them to create strategies to promote refugee children's participation in Head Start programs. For instance, agencies held information sessions about Head Start programs and provided interpretation services for families with

language barriers. However, other barriers, including lack of transportation and limited funding to provide translation and interpretation services, continued to create obstacles to participation among refugee children.

Deliberate efforts to overcome obstacles to participation are important. There is strong evidence that participation in ECE programs has many positive outcomes for immigrant and refugee children and their families. Evidence suggests that ECE programs promote cognitive school readiness skills and official language acquisition (Crosnoe 2007; Crosnoe 2013; Gormley 2008; Magnuson and Waldfogel 2005; Magnuson et al. 2006; Votruba-Drzal et al. 2015). These outcomes are often measured by assessing children's reading and math skills, such as children's knowledge of letters, word recognition, and vocabulary, as well as understanding of numbers and geometry. For instance, Magnuson et al. (2006) used data from the Early Childhood Longitudinal Survey—Kindergarten Cohort (ECLS-K), a nationally representative sample of kindergarteners in 1998-1999, to analyze the association between ECE program attendance and the school readiness of children of immigrants. Specifically, they found that children of immigrants who attended preschool in the year prior to kindergarten were more proficient in English and had better math and reading skills than those who were in parental care.

Similar observations were made in Gormley's (2008) study with Hispanic students in Tulsa, Oklahoma who participated in the Tulsa Public Schools Pre-K program. Hispanic students, especially the ones who came from a home where Spanish was the primary language and whose parents were born in Mexico, made significant gains in pre-reading, pre-writing, and pre-math skills compared to Hispanic children who were not enrolled in the program. These positive outcomes may be explained by the fact that compared to informal or parental care, ECE programs provide trained caregivers, opportunities to interact with peers, and structured educational activities that are essential for learning and language development (Votruba-Drzal et al. 2015).

By maximizing the gains in school readiness skills, ECE programs have the potential to mitigate socioeconomic risks and close the gaps in long-term educational and occupational achievements between immigrant and native-born children (Magnuson and Waldfogel 2005). While there is a strong evidence that participation in ECE programs promotes development of cognitive and language skills, there is little research on behavioural outcomes of ECE programs for immigrant children (Votruba-Drzal et al. 2015). There is some evidence that ECE participation affects externalizing behaviours, which refer to disruptive, hyperactive, and aggressive behaviors (Crosnoe 2007; Turney and Kao 2009; Votruba-Drzal et al. 2015). Although centre-based care is often associated with negative behavioural outcomes, some evidence suggests that this may not be persistent across all groups of children. In particular, centre-based care may lead to more favorable behavioural outcomes for immigrant children (Turney and Kao 2009).

For instance, using the same data set from the ECLS-K survey, Turney and Kao (2009) examined the pre-kindergarten childcare arrangements of children of immigrant parents and how these

care arrangements were associated with children's behaviour. Using the Social Rating Scale (SRS), parents were asked to report on changes with respect to several dimensions of children's behaviour, including approaches to learning, self-control, social interaction, and impulsive behaviours. The approaches to learning scale included six items that rate how often children show eagerness to learn, interest in a variety of things, creativity, persistence, concentration, and responsibility. The self-control scale included five items that indicate how well children can control their behavior. The social interaction scale included three items that measure children's interactions with peers and adults. Finally, the impulsive/overactive scale measured children's impulsivity and activity level.

The analysis suggests that there is an association between pre-kindergarten childcare arrangements, race and immigration status, and some behavioural outcomes. In particular, compared with white native-born children, centre-based care was associated with better approaches to learning scores among black native-born children and foreign-born Asian children. Furthermore, centre-based care was associated with more favorable social interaction scores for black foreign-born and Hispanic foreign-born children.

Similarly, using parents' and teachers' assessments, Votruba-Drzal et al. (2015) analyzed the relationship between ECE participation and externalizing behaviour problems, including children's impulsive, disruptive, and aggressive behaviours. Parents and teachers independently reported on several behavioural items using the 5-point scales, from never to very often. Results of parental reports indicate that centre-based care was associated with reductions in externalizing behaviour problems among children from immigrant families, but increases for children of native-born parents. On the other hand, teachers' reports showed similar outcomes for both groups of children. Thus, these limited research findings suggest that centre-based care may contribute to some positive behavioural outcomes among immigrant children. However, more research is needed to assess whether centre-based care produces different behavioural outcomes for immigrant and native-born children.

Finally, for many immigrant and refugee families, ECE programs have an important social function because they offer environments to develop networks and access social support. These social outcomes can be measured by examining ECE program impacts on different types of social capital. For instance, Vesely et al. (2013) conducted in-depth interviews with immigrant Latina and African mothers in the United States to gain an understanding of how mothers use their children's ECE programs to build human, social, and navigational capital. The authors explain that *human capital* refers to "personal characteristics, skills, and capabilities that influence financial well-being" (p. 745). *Social capital* includes "benefits and resources that individuals, families, and groups receive through social relationships" (p. 745), and *navigational capital* refers to "characteristics and abilities, including resilience as well as cultural strategies and the use of individual agency within institutional constraints, used to maneuver various systems and institutions" (p. 745).

Findings suggest that participation in ECE programs promoted development of all three forms of capital among immigrant mothers. Specifically, ECE programs contributed to mothers' human capital by providing a safe space for their children while they worked or attended English classes and other educational programs. Additionally, mothers learned about new employment and educational opportunities through social connections with program educators and other mothers. These connections also offered them emotional and informational support to parent their children in U.S. society. According to immigrant mothers, social ties that they developed through ECE programs also increased their navigational capital because they learned how to navigate different support systems and services available to families. In particular, some mothers explained that ECE teachers guided them in how to interact with different system and service professionals. According to immigrant mothers, these opportunities for interaction greatly improved their English language skills and helped them develop confidence when communicating with teachers and other professionals. Thus, based on findings from this study, ECE programs may play an important role in acculturation and integration processes.

A study on refugee and asylum-seeking parents' experiences with childcare services in a small, mainly rural county in the northwest of Ireland yielded similar conclusions with respect to the benefits of ECE programs for the integration of refugee families (Dolan and Sherlock 2010). Through focus groups and interviews participants identified a lack of support networks as the primary factor contributing to their social exclusion and isolation. However, they highlighted that formal and informal social networks provided through childcare services were important sources of social support. Other benefits of participation in ECE programs included language and educational developments, and exposure to people from diverse backgrounds. Participants identified several barriers to participation in ECE programs, including cost of childcare services and communication and language barriers.

In conclusion, this brief review illustrates that ECE programs promote children's language acquisition and development of school readiness skills, important for academic success and occupational achievements. Beyond educational benefits, participation in ECE programs offers children and their parents opportunities to create community connections and social networks that can contribute to their acculturation and integration. However, immigrant and refugee children are less likely to be enrolled in ECE programs than native-born children. Given the strong evidence that ECE programs have a potential to address a variety of needs of immigrant and refugee families, it is important to develop appropriate approaches to promote their enrollment in these programs.

Analyzing different ECE programs across Europe and North America, Park et al. (2018) identified several promising practices that promoted access to ECE programs among immigrants and refugees. For instance, providing wrap-around services along with childcare, such as medical care and parenting training, ensures that children and their parents are supported in a holistic way. Other promising practices include offering expanded hours of operation to improve access, providing language support, and recruiting and training multilingual staff with cultural knowledge in order to make ECE programs more welcoming to a diverse population. In addition

to addressing socioeconomic inequalities and barriers associated with migration and resettlement, fostering a welcoming and inclusive environment also promotes immigrant and refugee participation in ECE programs.

Finally, it is important to note that most of the literature covered in this review is from the U.S. context, due to lack of Canadian-based literature. Immigrant and refugee children’s experiences with ECE programs in the Canadian context may be different than those in the U.S., where there may be distinct ECE program policies and practices. Therefore, more research is needed to identify the outcomes of ECE program participation among immigrant and refugee children in Canada.

2.5.1 Table of Childcare and Early Childhood Education Indicators and Outcomes

EARLY CHILDHOOD EDUCATION (ECE) OUTCOMES	DESCRIPTION	EXAMPLES OF INDICATORS
Academic and Cognitive Skills	These measures evaluate impacts of ECE programs on children’s academic and cognitive skills.	<p><i>Language Proficiency Skills</i></p> <p><i>Reading Skills</i></p> <ul style="list-style-type: none"> • Commonly, tests of these skills assess knowledge of letters and word recognition, beginning and ending sounds, vocabulary, and passage comprehension <p><i>Math Skills</i></p> <ul style="list-style-type: none"> • Commonly, test of these skills evaluate children’s understanding of numbers, geometry, and spatial relations • Standard tests used: Peabody Picture Vocabulary Test and the Woodcock–Johnson Tests of Achievement
Behaviour	Behavioural outcomes of ECE programs.	<ul style="list-style-type: none"> • Externalizing Behaviours (aggressive, impulsive, and disruptive behaviours) • Parents and teachers are asked to measure children’s behaviours using standard scales, such as Preschool and Kindergarten Behaviour Scale • Approaches to Learning (rate how often children show eagerness to learn, interest in a variety of things, creativity, persistence, concentration, and responsibility)

Social	Social benefits of ECE programs participation for children and families.	<ul style="list-style-type: none">• Social Capital (social relationships and networks)• Human Capital (personal skills and capabilities)• ECE programs provide environments that help build social and human capital (e.g., meeting other parents and teachers increases social networks that contribute to knowledge and information sharing)
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2.6 Community Connections Report

There is growing public concern that community connectedness and engagement in Canada may be decreasing as a result of increasing diversity through immigration and settlement (Lai and Hynie 2010; Kazemipur 2012; Pearce 2008). The main argument of this view is that immigrants and refugees associate primarily with their own ethnic groups and remain disengaged from the mainstream society. This report reviews literature demonstrating the extent to which immigrants and refugees feel connected and engaged in their communities compared to native-born Canadians, in terms of indicators of social connectedness and community engagement. Before doing so, the report first discusses how community connections and engagement have been measured in national and international surveys.

A surge of interest in the role of community connections in determining social, health, and economic outcomes started in the early 1990s as a result of Robert Putnam's work on social capital. According to Putnam (1995), social capital refers to relationships and structures within a community that promote cooperation for mutual benefit. He identifies three different types of social capital: bonding, bridging, and linking (Putnam 1995). *Bonding* social capital refers to networks that exist within a group and between people who are similar, such as family members or people of the same ethnic group. *Bridging* social capital involves the networks that exist between differing groups. *Linking* social capital refers to relationships between those who are within different societal levels that allow for access to particular resources, such as power and wealth. Linking ties may include civic society organizations, government agencies, political parties, and the private sector.

The essence of Putnam's social capital concept is the idea that social relations and mutual cooperation promote the development of healthy and functioning societies in which individuals care for each other and are involved in their community. Research studies have demonstrated that social connectedness and participation in one's community benefit individuals and a community as a whole. For instance, strong social ties are associated with better physical and psychological health (Ross 2002), life satisfaction and happiness (Blanchflower and Oswald 2000), and economic well-being (Weaver and Habibov 2012). Social connectedness can also promote a sense of empowerment because "it imbues individuals with feelings of autonomy, environmental mastery, and purpose in life" (Lai and Hynie 2010:94). On a communal level, strong social networks have been associated with positive community outcomes, such as lower crime and participation in community activities (Anderson and Milligan 2006).

However, while the issues of community connections are commonly discussed among community-serving non-profit organizations, policy makers, and governments, defining and measuring community connections can be challenging. Regardless, many national and international surveys include questions that are often considered to be targeting certain dimensions of social capital. For instance, the Canadian General Social Survey (GSS), National Survey of Giving, Volunteering and Participating (NSGVP), Canadian Index of Wellbeing (CIW), Canadian Community Health Survey (CCHS), as well as the Organisation for Economic Co-

Operation and Development (OECD)'s Better Life Index have included a number of indicators to measure individuals' relationships with others and community engagement. These indicators can broadly be divided in three groups: *feelings and attitudes*, *social connections*, and *community engagement* measures.

Feelings and attitudes measures include questions that assess individuals' feelings about their social status in the community, sense of belonging, level of trust in others and institutions, experiences of discrimination, and perceptions of safety and crime. Understanding individuals' feelings and attitudes is important for interpreting their social connectedness and community engagement. For example, the indicator 'sense of belonging,' represented by the proportion of the population that reports a somewhat strong or very strong sense of belonging to their community/neighbourhood/country, has been positively associated with one's desire to engage and contribute to the community by voting in elections, participating in group activities, or volunteering (Painter 2013; Pearce 2008; Schellenberg 2004). On the other hand, experiences or feelings of discrimination have a negative impact on mental and emotional health and well-being, and contribute to one's feelings of social exclusion and disengagement from the community (Canadian Index of Wellbeing (CIW); Lai and Hynie 2010).

Measures of social connections focus on individuals' social relations with others. Common indicators of social connectedness include the number of friends/close friends, frequency of getting together with friends, knowing neighbours and getting together with them, but also obstacles to seeing friends, to making new friends, and to meeting neighbours, and feeling alone (Engagement and Connectedness Survey 2012; GSS 2003; 2008; 2013). The size of social networks and quality of relationships with others are important indicators of individual and community well-being. For instance, Schellenberg (2004) argues that "social networks can create a sense of belonging as interaction between people builds community and a sense of connectedness" (p. 17). Strong social networks also offer an important form of support, including emotional, physical, financial, or informational support, and are critical for the mental and physical well-being of individuals. Social networks are especially crucial for successful settlement and integration of newly arrived refugees and immigrants because they are often essential for accessing information on employment, housing, and other resources in the community (Lamba and Krahn 2007).

Lastly, community engagement refers to a range of activities in which people participate for their own enjoyment or benefit, or for the benefit of others in their community. Community engagement measures include questions on memberships in groups or organizations (e.g., type of organization, frequency), volunteer work and charitable giving, voting behaviour, religious engagement (e.g., frequency of attending religious functions), cultural engagement (e.g., membership in cultural organizations), political engagement (e.g., political party membership) and engagement in recreational activities (e.g., participation in sport activities) (Kazempur 2012). Community engagement gives individuals an opportunity to become engaged in decision-making processes, and offers many benefits to individuals and a community as a whole, including: material benefits (i.e., access to employment opportunities, skill

development, language acquisition); solidarity benefits that derive from social interactions (i.e., friendship, personal satisfaction); and purposive benefits that derive from the supra-personal goals of the organization (i.e., bettering the community, fulfilling religious obligations, helping out) (Frideres 1997).

Research has analyzed data collected from the surveys mentioned above, to assess whether there are any differences between immigrants and native-born Canadians in terms of various indicators of community connectedness and engagement. In general, findings suggest that Canadians have strong social ties and high levels of community engagement. The majority of Canadians report a strong sense of belonging to their country, province, and community (Schellenberg 2004), a high sense of pride in their Canadian identity (Sinha 2015), and a great deal of confidence in public institutions (Schellenberg 2004). To illustrate, the results of the 2003 GSS show that most Canadians reported a very strong or somewhat strong sense of belonging to Canada (86%), their province (78%), and their community (68%) (Schellenberg 2004). It is encouraging to know that the vast majority of immigrants also described their sense of belonging to Canada, their province, and the community as very strong or somewhat strong (84%, 72% and 65%, respectively). This finding is important because “feeling of loyalty and belonging could translate into wanting the best for the community and hence the action of getting involved” (Bryant and Norris 2002). Other studies have found that immigrants’ sense of belonging to Canada grows with duration of stay (Burton and Phipps 2010), but also that discrimination and visible minority status negatively impacts their sense of belonging to Canada (Hou et al. 2016).

Immigrants and native-born Canadians also report similar levels of confidence in public institutions. For example, according to findings from the 2003 GSS, both immigrants and native-born Canadians have high levels of trust in public institutions, especially the police, local business people, banks, the health care system, and the school system (Schellenberg, 2004). In fact, compared to native-born Canadians, immigrants report slightly higher confidence in public institutions, including the judiciary, government, police, and education and health care systems (Kazemipur 2012). However, this can be the result of a tendency of some immigrants to compare their country of origin and its infrastructure and systems to those of Canada (where Canada may be viewed as a more prosperous country).

On the other hand, according to the 2003 GSS, immigrants report having smaller social networks and less neighbourliness than native-born Canadians (Kazemipur 2012). Similarly, the recent Connections and Engagement survey of Metro Vancouver residents found that compared to the total sample, newcomers, defined as those who lived in Canada for five years or less, are more likely to report that they have difficulties making new friends (31% and 50%, respectively) (2012). Moreover, newcomers living in Metro Vancouver are also more likely to think that their neighbours are not interested in getting to know them. The results of the Longitudinal Survey of Immigrants to Canada also show that a substantial portion of immigrants to Canada struggle to build social relationships in their communities (Schellenberg and Maheux 2007). These findings are important because they indicate that immigrants may lack social

connections with the mainstream society, which is important for their well-being and integration.

Regarding aspects of community engagement, immigrants fall behind native-born in dimensions such as volunteering, participation in group activities, political expression, and voting (Kazemipur 2012). To illustrate, the results of the 2000 National Survey of Giving, Volunteering and Participating (NSGVP) and the 2003 General Social Survey (GSS) indicate that almost 30% of immigrants volunteered for non-profit or charitable organizations, about 5% fewer than Canadian-born (Scott et al. 2006). However, rates of volunteering among immigrants increase the longer they have lived in Canada. This may reflect that recent immigrants lack time to volunteer because they are concerned with finding housing and employment. Recent immigrants who are eligible to vote are also less likely to vote than their Canadian-born counterparts. Some explanations for lower voter turnout among immigrants include the lack of democratic traditions in some regions of the world, the lack of trust in institutions, or differences in political culture (Uppal and LaRochelle-Cote 2016). According to the NSGVP, 60% of immigrants and 77% of Canadian-born respondents voted in the November federal election in 2000 (Scott et al. 2006). However, more recent findings on immigrants' voting rates show that participation for eligible immigrants increased from 68.5% in 2011 federal elections to 74.9% in 2015 elections (Uppal and LaRochelle-Cote 2016). A closer look also reveals that established immigrants, defined as those living in Canada for at least 10 years, had higher voter turnout than recent immigrants in 2015 federal elections (76% and 70%, respectively; Uppal and LaRochelle-Cote 2016). Interestingly, voter turnout for Canadian-born, non-Aboriginal persons in 2015 elections was 77.9%, which is only slightly higher than the turnout rate of established immigrants.

Although these findings suggest that immigrants may not be significantly different than the Canadian-born in many areas of community connections and engagement, "given the benefits that engagement and participation can bring to individuals and communities, understanding variables that can increase community engagement in immigrant communities is essential" (Lai and Hynie 2010, p. 94). This is especially important because community connections have been identified as a crucial element in newcomers' integration. For example, Goodkind and Foster-Fishman (2002) argue that:

Participation in the broader community is an important process through which [immigrants and refugees] can acquire the language skills, cultural knowledge, and connections they need to access resources and adjust to a new, unknown environment. Participation is also an avenue through which refugees can contribute to their communities and through which their experiences and knowledge can be valued. (p. 391)

Similarly, in their holistic model of integration, Hynie et al. (2016) identify *social connections* as a critical component of successful integration. According to Hynie et al., social connections include the key elements of social capital identified by Putnam: social bonds, bridges, and links.

Relationships with family, co-ethnic groups and other communities, connections to social services and institutions, as well as community engagement in civic activities are seen as important for successful integration because they allow newcomers to access information and community resources such as education, employment, and housing. However, in addition to social connections, Hynie et al. (2016) also identify *community welcome* and *institutional adaptation* as important social factors that contribute to integration of newcomers. Community welcome refers to positive community attitudes, and positive public discourse that is inclusive of immigrants and refugees. Institutional adaptations require changes in the practices and policies by governments, institutions, and community organizations in order to meet the needs of newcomers.

Thus, integration is not only about changes that immigrants need to make to adapt to their new community, but it also depends on the ability of the community as whole to create a welcoming environment and accommodate the needs of their diverse population. Moreover, there has been an increasing recognition that the provision of basic settlement needs may not be sufficient for successful integration because many immigrants and refugees experience a number of barriers that prevent them from developing social connections and integrating in the community. For example, in their study with Hmong refugees resettled in the United States, Goodkind and Foster-Fishman (2002) found that Hmong refugees “participated both formally and informally in their communities and valued it highly,” but that their involvement was limited because they experienced multiple barriers, including language differences, time constraints, discrimination, and a lack of awareness of opportunities. They found that, as a result, “many felt disempowered and excluded from meaningful participation in their communities” and that “no supports to address these issues existed in their communities” (p. 403). Similar to the immigrants in the Metro Vancouver survey who had lower levels of engagement with their neighbours, reported difficulties when meeting new friends, and felt that their neighbours were not interested in getting to know them, Hmong refugees also felt excluded by their neighbours. These findings indicate that immigrants may lack social interactions with the host society. Integration of immigrants and refugees in the community may not be possible without the genuine effort by the host society to create a welcoming community.

A welcoming community “is a place where there is a strong desire to receive newcomers and to create an environment in which they will feel at home” (Esses et al. 2010, p. 9). In addition to providing settlement services that facilitate integration by enabling immigrants to access information and resources, welcoming communities should also identify and remove barriers, promote a sense of belonging, and meet diverse individual needs (Esses et al. 2010). Esses et al. (2010) identified 17 characteristics of a welcoming community, including characteristics such as: employment opportunities, ability to foster social capital, affordable and suitable housing, positive attitudes toward immigrants, cultural diversity, and the presence of newcomers in the community, presence of newcomer-serving agencies that can successfully meet the needs of newcomers, educational opportunities, and accessible and suitable health care.

There are multiple indicators within these characteristics that measure the strength of the welcome. For example, employment opportunities outcomes include low unemployment rates, adequate wages, low underemployment rates and lack of employment discrimination. Ravanera et al. (2013) used these 17 characteristics to develop *the Integration and Welcome-ability Indexes*. The Integration index measures the social, economic, and political integration of individuals. The Welcome-ability Index measures the capacities of communities to welcome and integrate newcomers in economic, social and health domains.

A recent initiative by the federal government of Canada, the Welcoming Communities Initiative, reflects a desire to promote social interactions between newcomers and Canadians and eliminate barriers to integration through ongoing anti-racism activities, including awareness-raising, outreach, tools and resource development, and direct services aimed at newcomers, youth, and communities. However, the evaluation study of the Welcoming Communities Initiative revealed that the continued existence of racism and discrimination against newcomers and visible minorities requires even greater efforts to address these issues (Citizenship and Immigration Canada 2010). Therefore, as concluded by Hynie et al. (2016), “successful integration needs to take into account the extent to which the social context has changed in recognition of the specific needs of refugee [and immigrant] residents” (p. 31). To promote community connectedness and engagement, the host society needs to send a clear message to newcomers that they are welcome and accepted in their new communities.

2.6.1 Table of Community Connections Indicators and Outcomes

COMMUNITY CONNECTIONS OUTCOMES	DESCRIPTION	EXAMPLES OF INDICATORS
Feelings and Attitudes	Include feelings and attitudes toward themselves and others in the community that are important predictors of community engagement and participation.	<ul style="list-style-type: none"> • Sense of belonging (to country, province, city, community) • Discrimination (based on race, ethnicity, culture, religion, etc.) • Feeling of trust (e.g., trust in people in general, and in family members, neighbours, co-workers, strangers) • Confidence in main institutions (e.g., the education system, health care system, welfare system, government, judiciary, and police)

<p>Social Connections</p>	<p>Social connections measures include social networks, connections with others, and social support. Social support describes the feeling or act of being cared for or assisted by others in one's social network.</p>	<ul style="list-style-type: none"> • Personal friendships (e.g., number of friends; number of close friends; frequency of getting together with friends; obstacles to seeing close friends; difficulties meeting new friends; etc.) • Neighbourhood connections (e.g., frequency of conversations with neighbours; knowing your neighbour's name; getting together with neighbours; doing favours for neighbours; etc.) • Reciprocity (e.g., provided unpaid help to others; received unpaid help from others)
<p>Community Engagements</p>	<p>Community engagement refers to a range of activities in which people participate for their own enjoyment or benefit, or for the benefit of others in their community.</p>	<ul style="list-style-type: none"> • Voting (e.g., voted in the last federal, provincial; municipal or local election) • Religious engagement (e.g., importance of religious/spiritual beliefs; affiliation with a religious group; frequency of attending religious functions) • Cultural/communal engagement (e.g., participation in cultural activities; membership in school groups and/or neighbourhood associations) • Political engagement (e.g., political party membership; volunteered for political party) • Political sensitivity (e.g., searching for information on political issues; expressing views by contacting newspapers and politicians; speaking out at public meetings; providing help by teaching, coaching, and giving practical advice) • Political activism (e.g., signing petitions; participating in demonstrations) • Engagement in recreational activities (e.g., current membership and/or participation in sports and recreational activities as well as their engagement in such activities back in their school years) • Social engagement for self-interested purposes (e.g., membership in labour unions; participation in service clubs and fraternal organizations; frequency of following news and current affairs) • Volunteering (e.g., whether or not one has done volunteer work and the amount of time devoted to such work)

This section discussed the findings of a series of literature reviews. The literature reviews covered a number of thematic areas relevant to the program and service areas offered by the Immigrant and Refugee Community Organization of Manitoba (IRCOM). These are: housing, language proficiency, financial literacy, after-school youth programs, childcare and early childhood education, and community connections. The reviews cover general findings related to housing and immigrant and refugee settlement and integration and were primarily aimed at identifying key indicators and outcomes and ways of measuring them. Highlights and examples of outcomes and indicators are included in the tables here. Additional, more detailed information was collected as part of this project (please contact IRCOM or the authors for more information). One of IRCOM's goals in compiling these was to identify key evidence-based measures as indicated in the literature, for reference and to compare with current data variables and measures collected by the organization and its programs. An additional objective was to assess the degree to which current data collected by IRCOM aligned with other, external data sets (to better understand and identify opportunities for future data linkages or comparative studies). Further information on these data sets can be found in Section 3 – "Relevant External Data Sets." The information collected by IRCOM through this planning project contributes to an understanding of the complex housing needs of refugee families and how they can be supported through transitional housing and wrap-around supports.

3.0 Relevant External Data Sets

As part of the Immigrant and Refugee Community Organization of Manitoba (IRCOM)’s National Housing Strategy (NHS)-funded planning project, IRCOM identified and compiled a list of relevant provincial- and national-level data sets. One of IRCOM’s objectives is to better and more comprehensively evaluate its holistic transitional housing model with wrap-around supports. Linking organizational- and program-level internal measures and assessments with data from external data sets would enable comparative analyses of housing and settlement trajectories of IRCOM tenants with a wider sample of newcomers. This would contribute to an enhanced understanding of the effectiveness of IRCOM’s housing model, resultant outcomes, any gaps, and impacts on newcomer families. It would provide a strong rationale and evidence for replication or adaptation of the model elsewhere.

What follows is a list of relevant data sets that provide data on immigrants and refugees and their settlement and integration outcomes. An overview of the data, source, and description of each data set are provided.

DATA SET	SOURCE	DESCRIPTION
Longitudinal Immigration Database (IMDB)	Statistics Canada ¹	Administrative immigration data (e.g., immigrant admission category, source country, knowledge of official languages) for all immigrants since 1952 and non-permanent residents since 1980, plus tax files (e.g., wages, salaries) since 1982. Contains information on socioeconomic outcomes (e.g., mobility), pre-admission experience in Canada, citizenship acquisition since 2005, and settlement services participation since 2013. Combines immigration information from IRCC, taxation data from the Canada Revenue Agency, and the date of death from the Canadian Mortality Database (CMDDB).
Longitudinal Survey of Immigrants to Canada (LSIC)	Statistics Canada ²	Survey participants were individuals who arrived in Canada between October 1, 2000 and September 30, 2001. There were three waves of data collection (2001, 2003, and 2005) (i.e., a panel survey). The LSIC was designed to examine the first four years of settlement; specifically, the information collected can be used to assess how new immigrants adjust to life in Canada and to understand the factors that can help or hinder adjustment. The information collected includes: language proficiency, housing, education, foreign credential recognition, employment, health, values and attitudes, the development and use of social networks, income, and perceptions of settlement in Canada. Approximately 12,000 people, 9,300 people, and 7,700 people were surveyed in each wave.

¹ IMDB: <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=5057>

² LSIC: <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&Id=3495&db=IMDB> (wave 1), <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&Id=6812&db=IMDB> (wave 2), <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&Id=30691&db=IMDB> (wave 3)

Extended Longitudinal Survey of Immigrants to Canada (LSIC-IMDB)	Statistics Canada ³	LSIC and tax data from the IMBD have been combined.
Canadian Community Health Survey linked to the Longitudinal Immigration Database (CCHS-IMDB)	Statistics Canada ⁴	CCHS and the IMDB have been linked; includes data on health, social, and economic outcomes of immigrants in different immigration classes and categories.
Ethnic Diversity Survey (EDS)	Statistics Canada ⁵	Data collection occurred in 2002, following the 2001 Census. Information collected includes: ethnic ancestry, ethnic identity, place of birth, visible minority status, religion, religious participation, knowledge of languages, family background, family interaction, social networks, civic participation, interaction with society, attitudes, satisfaction with life, trust and socio-economic activities. The final sample includes 42,476 people.
Permanent Resident Landing File (PRLF)	Statistics Canada ⁶	PRLF is from Citizenship and Immigration Canada (CIC). It contains approximately 2.75 million records on all individuals who landed in Canada between 2003 and 2013. The information is derived from the information included on each individual's landing record.
Longitudinal Immigration Database – Discharge Abstracts Database (IMDB-DAD)	Statistics Canada ⁷	IMDB landing years 1980-2013 linked to the DAD (i.e., hospital data) years 2000/2001 to 2013/2014.

³ LSIC-IMBD: <https://crdcn.org/datasets/lxic-imdb-extended-longitudinal-survey-immigrants-canada>

⁴ CCHS-IMDB: <https://crdcn.org/datasets/cchs-imdb-canadian-community-health-survey-linked-longitudinal-immigration-database>

⁵ EDS: <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&Id=4077&db=IMDB>

⁶ PRLF: <https://www.statcan.gc.ca/eng/rdc/data/prlf>

⁷ IMDB-DAD: <https://crdcn.org/datasets/imdb-dad-longitudinal-immigration-database-discharge-abstract-database>

Study on International Money Transfers (SIMT)	Statistics Canada ⁸	THE SIMT survey collected information about international money transfers from residents of Canada to their relatives or friends living outside Canada. Specifically, the information collected included: ways to send money, reasons for choosing one method over another, different uses of the money, amounts transferred, fees, and frequency of transferring money. The SIMT was conducted from April to July, 2018. The sample was comprised of landed immigrants, temporary residents of Canada, and naturalized Canadians who were born in Official Development Assistance (ODA) recipient countries. The temporary residents included in the survey were refugee claimants and persons with a work permit in 2017.
General Social Survey: Canadians at Work and Home	Statistics Canada ⁹	This survey was administered for the first time in 2016. The survey collects information on the quality of life and Canadians' views about work, and work-life balance. Survey topics include: work intensity, job security, compensation and benefits, work satisfaction, intercultural workplace relations, discrimination and harassment, work-life balance, eating habits, nutritional awareness, use of technology, sports, involvement in outdoor and cultural activities, purpose of life, opportunities, life aspirations, outlook, and resilience.
General Social Survey: Family	Statistics Canada ¹⁰	This survey captures information on the structure of families and uses retrospective questions to follow the historic evolution of families. Years: 1984, 1990 (cycle 5), 1995 (cycle 10), 2001 (cycle 15), 2017 (cycle 31)
General Social Survey: Caregiving and Care Receiving	Statistics Canada ¹¹	This survey collects information on individuals who provide care to family and friends with long-term health conditions, physical or mental disabilities or challenges related to aging. The survey also includes individuals who receive care and about the challenges both groups face. Years: 1996 (cycle 11), 2002 (cycle 16), 2007 (cycle 21), 2012 (cycle 26), 2018 (cycle 32)
General Social Survey: Victimization	Statistics Canada ¹²	This survey collects information perceptions of crime, attitudes towards the justice system, and experiences of victimization. Years: 1988 (cycle 3), 1993 (cycle 8), 1999 (cycle 13), 2004 (cycle 18), 2009 (cycle 23), 2014 (cycle 28), 2019 (cycle 33)

⁸ SIMT: <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=5258&dis=1#a1>

⁹ GSS: <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&Id=302914&dis=1>

¹⁰ GSS (Family): <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&Id=335816>

¹¹ GSS (Caregiving and Care Receiving):

<https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=4502&dis=1>

¹² GSS (Victimization): <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=4504>

General Social Survey: Time Use	Statistics Canada ¹³	This survey collects information on how Canadians spend (e.g., on work, commuting, recreation, family, friends, internet, social media) and manage their time, and what contributes to their well-being and stress. Years: 1986 (cycle 2), 1992 (cycle 7), 1998 (cycle 12), 2005 (cycle 19), 2010 (cycle 24), 2015/16 (cycle 29)
General Social Survey: Social Identity	Statistics Canada ¹⁴	The survey includes questions on the following topics: social networks, civic participation and engagement, knowledge of Canadian history, appreciation of national symbols, shared values, and confidence in institutions and trust in people. This survey provides a picture of Canadians' identification, attachment, belonging and pride in their social and cultural environment. Years: 2003 (cycle 17), 2008 (cycle 22), 2013 (cycle 27)
General Social Survey: Giving, Volunteering, and Participating	Statistics Canada ¹⁵	This survey collects information about individuals' contributory behaviors, including volunteering, charitable giving, and civic participation. Years: 1997, 2000, 2004, 2007, 2010, 2013 (cycle 27), 2018 (cycle 33)
Ontario Adult Literacy Survey (OALS)	Statistics Canada ¹⁶	The OALS measured Ontario's immigrants' perceived skills in English or French and in their own mother tongue and their perceived needs for training and the barriers which may restrict access to training. Data was collected in 1998.
Longitudinal Administrative Databank (LAD)	Statistics Canada ¹⁷	The LAD is a longitudinal file (calendar years, 1982 to 2017) which comprises a 20% sample of the annual T1 Family File. The LAD contains annual demographic variables, including the landing year of recent immigrants, an immigration flag, and annual income information for both the individual and their census family.

¹³ GSS (Time Use): <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&Id=217657&db=IMDB>

¹⁴ GSS (Social Identity): <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&Id=139605>

¹⁵ GSS (Giving, Volunteering, and Participating): <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=4430>

¹⁶ OALS: <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&Id=3504&db=IMDB>

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