Syrian Refugees' Experiences of Housing Stability during the COVID-19 Pandemic: Barriers to Integration and Just Solutions

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ISSN: 1911-4788



ABSTRACT Research has shown high levels of housing precarity among governmentassisted refugees (GARs) connected to difficult housing markets, limited social benefits, and other social and structural barriers to positive settlement (Lumley-Sapanski, 2021). The COVID-19 pandemic has likely exacerbated this precarity. Research to date demonstrates the negative consequences of the COVID-19 pandemic for refugees and low-income households, including both health-related issues and economic challenges, that may exacerbate their ability to obtain affordable, suitable housing (Jones & Grigsby-Toussaint, 2020; Shields & Alrob, 2020). In this context, we examined Syrian government-assisted refugees' experiences during the pandemic, asking: how the COVID-19 pandemic has impacted Syrian refugees' experiences of housing stability. To examine this issue, we interviewed 38 families in Calgary, London, and Fredericton. Using a qualitative descriptive methodology for analysis and interpretation (Thorne et al., 1997), we found the liminality of settling as a GAR has been compounded by isolation, further economic loss, and new anxieties during the pandemic. Ultimately, for many participants, the pandemic has thwarted their housing stability goals and decreased their likelihood of improving their housing conditions. Based on our findings, we discuss potential policy and practice relevant solutions to the challenges faced by refugees in Canada during the pandemic and likely beyond.

KEYWORDS COVID-19 pandemic; government-assisted refugees; Syrian refugees; housing instability; social inequities; policy recommendations

Introduction

The global rate of displaced persons is growing substantially. Between 2009 and 2020, the number of displaced persons grew from 43.3 million to 80 million (UNHCR, 2018, 2020a). The civil war in Syria has contributed to this increase considerably, resulting in 12 million Syrians fleeing their homes in a short period of time (UNHCR, 2018, 2020b). Of these, 6.7 million Syrians have refugee status around the world (UNHCR, 2018). In Canada, between November 2015 and January 2016, 26,172 Syrian refugees were resettled (Hamilton et al., 2019), ranking Canada as one of the top countries welcoming this particular group of refugees (UNHCR, 2018).

The UNHCR defines refugee resettlement as "the selection and transfer of refugees from a State in which they have sought protection to a third State that has agreed to admit them - as refugees - with permanent residence status" (2020c, p. 1). In Canada, this group of refugees receives assistance from different initiatives provided by the government, private, and community groups (IRCC, 2019a). Government-assisted refugees (GARs) are persons who fled their home countries and are referred to Canada by the United Nations Refugee Agency for resettlement (UNHCR) (IRCC, 2019b). Refugees, under the GAR program, are supported by the Canadian government for one year (IRCC, 2019b) and are eligible for the Resettlement Assistance Program (RAP), which assists with providing income support and immediate essential services (IRCC, 2019c).

The one-year timeframe does not necessarily align with the length of time it often takes to find stable and suitable housing. Refugees experience challenges when they arrive in the receiving country, including with the new health and social systems, a new culture, mental health and trauma (Bulik & Colucci, 2019). Generally speaking, GARs arrive in the receiving country with weaker language skills, lower education, and less access to employment than other categories of refugees (Wilkinson & Garcea, 2017). Those who arrive with high educational attainment struggle to get their credentials recognized in the receiving country (Rose, 2019). As a result, GARs show the worst long-term housing outcomes of all newcomers (Rose, 2019). Affordability, accessibility, suitability of size and location, unemployment, or low-paying jobs all create significant obstacles to achieve housing stability among GARs (Rose, 2019). Although settlement services enhance refugees' housing situations, COVID-19 has brought a new set of challenges and stressors that have reduced GARs' ability to access community supports. employment, and mental health resources (Shields & Alrob, 2020).

This paper highlights the unique precarity of the refugee resettlement experience during the COVID-19 pandemic, with particular attention to challenges related to housing and refugees' sense of home. The research question this paper addresses is: how did the COVID-19 pandemic impact Syrian refugees' experiences of housing stability? To answer this question, we explore the experiences of housing stability among Syrian refugees during the COVID-19 pandemic in three cities in Canada: London, Calgary, and Fredericton, and provide recommendations for addressing barriers to achieving housing stability among this population. The significance of this investigation revolves around understanding the effects of a global event that has created short and long-term economic insolvency, stressors, and social disturbance that exhaust the tangible and intangible resources of vulnerable populations, in particular, refugees. The literature review we provide next discusses vulnerabilities specific to refugees and the impact of the COVID-19 pandemic on their lives. It outlines refugees' challenges during resettlement in Canada, including challenges to housing stability, employment, and social integration in light of the pandemic.

Refugee Vulnerabilities

Because refugees live through unstable conditions when leaving their home country (Bulik & Colucci, 2019), being in transit, living in refugee camps (Wessels, 2014), and waiting for approval to be admitted to a receiving county (Laban et al., 2005), they are at increased risk of experiencing negative social and health consequences (Kirmayer et al., 2011; Müller et al., 2018). Once they arrive in a receiving country, accessing appropriate housing is often a daunting experience in both urban and rural areas, and efforts to access suitable housing may be even more difficult while trying to address

social and health consequences. Unit location, family size, accessibility, and landlords' attitudes toward refugees are structural factors that determine refugees' ability to find suitable housing (Oudshoorn et al., 2020; Weidinger & Korde, 2020).

Evidence suggests the desire for homeownership among immigrants and refugees is strong (Haan, 2012). Homeownership brings a sense of integration into the new community and increases access to businesses, schools, parks and community centers, because these services are more likely to be available in neighbourhoods with a high proportion of home owners (Haan, 2012).

After experiencing displacement multiple times in their home country and transit countries, for refugees housing stability means more than simply having a home (Immigration Partnership, 2016; Fadlalla, 2011; Miraftab, 2000). The concept of housing stability encompasses the material aspect of the residence, social relations, and the system supports that people can access in their community (Jakubec et al., 2012). Thus, housing stability combines several elements, including the home's physical structure, social networks, and resources and services, all of which are interconnected and dynamic in nature (Jakubec et al., 2012). In the context of refugees, the meaning of housing stability extends to growing roots and establishing a sense of belonging in a new environment (Fadlalla, 2011).

Despite the importance of housing stability for resettlement, finding suitable, affordable housing remains one of the main challenges that refugees face upon their arrival to Canada (Rose, 2019; Oudshoorn et al., 2020; Walsh et al., 2016). Refugees can experience housing precarity when they struggle to pay rent, live in a small rental unit or in an unsafe neighbourhood, and have limited access to information (Preston et al., 2011). This housing precarity is inter-connected with financial precarity and depleted social support (Rose & Charette, 2020). To further understand their experiences with achieving housing stability and explicating how housing stability is intertwined with their financial status, Oudshoorn and colleagues (2020) explored the resettlement experiences of 17 Syrian GAR families in a midsized Canadian city. They found that the primary barriers these families faced when trying to obtain suitable and stable housing were limited employment options, lack of affordable housing, reduced residential home quality, and unsafe conditions and insufficient dwelling size (Oudshoorn et al., 2020). Because language proficiency is an essential requirement for obtaining employment (Lumley-Sapanski, 2021), language proficiency affects the family's likelihood of accessing adequate accommodation (Francis & Hiebert, 2014). Oudshoorn and colleagues add that the goal of acquiring sufficient language for accessing employment within the first year (when resettlement financial support is available), while dealing with multiple responsibilities of childcare and establishing a new life, may not be achieved for most families. As a result, many families cannot meet their needs independently. Consequently, they rely on social assistance after the one-year resettlement allowance period (Lumley-Sapanski, 2021) and struggle with limited housing options as their social assistance income is insufficient for the housing market. Rose and Charette (2020) highlight other factors contributing to housing precarity for GARs. Resettlement Assistance Program (RAP) providers operate under extreme limitations in finding permanent housing for GARs. When compounded by limited housing market availability in terms of small and unaffordable rental units, housing instability for GARs persists.

Because obtaining adequate housing depends on the availability and accessibility of secure employment (Francis & Hiebert, 2014), low-wage earners are more likely to struggle with housing instability (Flatau et al., 2015; Francis & Hiebert, 2014; Rose, 2019). In the context of COVID-19, the Canadian labour market lost three million jobs in three months as the pandemic was declared and restrictions were put into place (Hou et al., 2020; Shields & Alrob, 2020). Evidence suggests that recent newcomers to Canada (those living in Canada for less than 10 years) were especially affected by the economic downturn because they tend to have short job contracts, which makes them vulnerable to losing their jobs during economic crises (Chan et al., 2020; Shields & Alrob, 2020). Around one-third of recent newcomers work in low-wage employment (Hou et al., 2020). As a result of the pandemic's continued economic impacts, these low-paying jobs were most negatively affected (Lemieux et al., 2020) and less likely to be recovered (Britneff, 2020; Morissette, 2020). The precarity of low-wage employment, compounded by the effect of the pandemic on the economy, exacerbated issues related to housing stability as the housing sector has seen high demand pressures related to increased investment in housing, as well as more affluent households in search of increasingly spacious homes, thus driving up purchase prices and rents (Jones & Grigsby-Toussaint, 2020). Low wages combined with higher housing costs have placed refugees in double ieopardy.

Short and long-term consequences triggered by the COVID-19 pandemic among refugees and low-income households varied between health-related issues and economic challenges that exacerbate the difficulties of housing suitability and affordability (Jones & Grigsby-Toussaint, 2020; Shields & Alrob, 2020). In terms of getting infected with the virus, marginalized and racialized communities, including immigrants and refugees, are among the highest frequency groups that tested positive for COVID-19, due to unsafe workplaces and inadequate housing (Bromley, 2020; Guttman et al., 2020). Overcrowded houses, high-density neighbourhoods, and multigenerational homes can contribute to higher infection rates (Bromley, 2020; Guttman et al., 2020). The "new normal" of working from home is not an option for many refugees because of their employment situation. Working in certain occupations, for example, meat processing or warehouses, in which it is difficult to engage in social distancing, places refugees at increased risk of COVID-19 infection (Bromley, 2020; Guttman et al., 2020).

Furthermore, the pandemic has posed specific challenges related to housing in terms of space and size (Jones & Grigsby-Toussaint, 2020). High rental

prices lead families to live in units that are inadequate for the family size (Jones & Grigsby-Toussaint, 2020). Spending time in lockdowns and quarantining in a small unit with limited access to nature increase the damage caused by COVID-19 to both physical and mental health (CDC, 2020). Moreover, evidence suggests that immigrant men have been more likely to express concerns about losing their income source due to COVID-19 (Atlin, 2020; LaRochelle-Côté & Uppal, 2020; Turcotte & Hango, 2020). Therefore, maintaining an adequate house becomes an ongoing financial struggle (MacKinnon & Cooper, 2020), especially when house prices are rising (Siatchinov et al., 2020) and in the context of refugees tending to have larger families than the Canadian average (OECD/European Union, 2015). The implementation of social distancing and "stay at home" orders to stop the spread of the virus has increased the need for more spacious accommodations (Clarke et al., 2021). When refugees strive to obtain any housing at all while being laid off or living on minimum wages, the pandemic's impact on refugees' lives may be especially complex.

The pandemic has resulted in economic and social challenges, which may reoccur in the future due to natural disasters, civil war, persistence of the current pandemic, or another pandemic. Therefore, this analysis aims to explore refugees' experiences of housing stability during the pandemic and understand how the pandemic created barriers to achieving housing stability for Syrian GARs. Whereas previous research has investigated the many housing challenges for refugee populations, including GARs, the current research provides a detailed examination of the housing experiences of Syrian refugee families during the COVID-19 pandemic. In doing so, it uncovers systemic inequities revealed by the pandemic that disproportionately impact vulnerable populations. Furthermore, this paper provides some concrete recommendations to minimize barriers to housing stability and enhance the social and economic conditions of refugee families.

Theoretical Approach

This project is situated within a Critical Social Theory (CST) perspective. CST provides a foundation for understanding the concept of social location and how it creates inequalities. Social inequalities are rooted in social locations such as race, refugee status, class, gender, and sexual preference, which determine the resources and opportunities one may have. These inequalities related to social location are less about interpersonal interactions and more about how policies structure an inequitable system (or systems). In the context of forced migration, a Critical Social Theory perspective provides focus on the complex marginalities of uprooted peoples both within their home environments and in their new communities. Under this theoretical perspective, CST does not examine the human experience in a vacuum (i.e., refugee individuals and families); rather, it expands the understanding of the

phenomenon to support analysis of the policies and practices that frame these experiences. Applying a CST perspective means it is important that we outline the assumptions that underpin this analysis. Government-Assisted Refugees (GARs) are a uniquely marginalized group and Syrian GARs particularly so. Although Syrian refugees in Canada consented to migrate to Canada, they did not have a voluntary choice to leave their home country, and many Syrian GARs who resettled in late 2015-early 2016 were only given a few days to decide whether they wanted to migrate to Canada (Esses et al., 2020). Dynamics of unfamiliarity with systems in the receiving country, limited skills in the local language, being a member of a racialized group, and discrimination that is aggravated by refugee status intersect and create disadvantages while building a new home in the receiving country.

Therefore, this analysis seeks to understand the experience of housing stability or instability during the COVID-19 pandemic for Syrian refugee families in three locations and varying in personal characteristics.

Method

This focused analysis of the pandemic experiences of Syrian refugee GARs was made possible by a research project already underway with Syrian refugee families across Canada. The primary study is following a grounded theory approach looking at barriers and facilitators to achieving desired housing over a period of five years post-migration. The sub-analysis described in this paper involves a qualitative descriptive review of project interviews that were conducted during the Covid-19 pandemic, with a particular focus on the pandemic impacts.

Data for the primary project are in the process of being collected annually over a five-year period from three cities in Canada: Fredericton (small). London (medium), and Calgary (large) through connections with local settlement agencies and established networks. The analysis presented here includes 38 interviews: 16 from Calgary, 11 from London, and 11 from Fredericton. All interviews were collected during the third data collection round of the larger project. These interviews were conducted in the spring and summer of 2020, during the COVID-19 pandemic. All families arrived in Canada between November 2015 and February 2016 as GARs from Syria. The families include young parents with young children or teenagers and older parents with adult sons or daughters. Family size ranges from four family members to 12 family members. The parents' average age was 37 years old while the current data were collected, and the children's average age was nine years old. Few families have relatives who live in the same city, while the majority are pursuing the family sponsorship program to reunite family members, and all keep connected to families virtually. Around half of the families in this study live on social support incomes; the other half worked in services and manufacturing jobs with minimum wages. All

families rented their first permanent home upon arrival, and three out of the 38 families included in this study owned a house in the fourth to fifth year in their settlement.

Due to social distancing requirements during the pandemic, in-depth interviews with the families in the three sites were conducted in Arabic through telephone or Zoom. The average length of the interviews was 16 minutes; these are subsequent interviews for all families and longer interviews had been conducted in previous years. Time of interviews ranged from six minutes to 57 minutes. The overarching goal of this interview round was to follow up on the participants' housing condition and discuss whether and how the pandemic impacted it. The interview guide included questions such as: Are there any challenges you are experiencing with food, income, or rent because of the pandemic? If this continues for several more months, do you have any concerns? Have you been able to keep socially connected by phone or online? What does home look like for you? Interviews were transcribed and then translated to English by two research assistants who speak Arabic as a first language and are experienced with qualitative research with the Syrian community. The participants were compensated between \$20 to \$30 for their time.

Qualitative descriptive methodology was applied to analyze and interpret the data. Thorne et al. (1997) proposed a non-categorical approach termed Interpretive Description that stems from philosophical underpinnings that recognize shared realities and acknowledges the subjective human experience of being socially constructed (1997). Thorne et al. (1997) presume that researchers bringing their preconceptions and clinical observations to the research inquiry is inevitable. Therefore, they recommend the use of an analytical technique called adaptations, which requires extensive immersion in the data before taking on any coding activities or making any analytical linkages (Sandelowski, 1995). Thorne and colleagues justify utilizing this procedure as it allows researchers to "capitalize on such processes as synthesizing, theorizing, and recontextualizing rather than simply sorting and coding" (1997, p. 175). This premise has been met; in addition to being immersed in the primary project for close to three years, the team has been collecting, translating and transcribing the data for this particular analysis for a period of over four months.

The lead author read all transcripts and listened to each voice-recorded interview multiple times. Next, a coding scheme was created inductively based on the stories that participants shared. Because data collection and analysis occurred simultaneously, restructuring the coding scheme was ongoing, and new codes were added as they emerged from the interviews. The coding scheme was then shared with the project's research team for triangulation to ensure verification and confirmation (Denzin, 1970; Thorne et al., 2004). Categories and themes were then proposed after sorting and grouping codes to make sense of them and to decide on what codes fit under each category (Nowell et al., 2017; Thomas, 2006). Pseudonyms were used

throughout the analysis process and writing. Interviews were analyzed across the cities because major differences based on geographic location were not detected. That is, differences based on location did not emerge in the current study. One interpretation for this finding is that during the time period in which the interviews were conducted, the COVID-19 pandemic was affecting these three Canadian cities similarly.

Findings

"We have been through a lot": Social Isolation

These families are located in a unique place between the past and the present where they live in the moment, but at the same time still feel deeply attached to their past. They recently settled in Canada (less than five years ago) and remain strongly connected with their immediate or extended families dispersed in Syria and around the world. From their new residence in Canada, they are constantly reminded of the atrocities and adversities that are happening to loved ones in their original home or transient locations through family and friends' everyday stories. This has made them cognizant of their displacement experience and their still relatively new chapters in Canada. Within the pandemic context, various emotions and memories that stem from the conjunction of their past and present were evoked.

These realizations reinforced a conflicting sense of appreciation and distress. The circumstances of the pandemic of uncertainty, loss, and harm reminded them of the adverse events that they experienced when they fled their home and during their displacement. At the same time, because they viewed these challenges as events from the past, it gave them a sense of security and appreciation as they reached a sanctuary in Canada. Because these families have an open window to their previous life through family members and friends in Syria who are undergoing the pandemic's extreme effects, they feel fortunate to be in Canada. Participants expressed gratitude for living in Canada, believing this would help them avoid the worst effects of the pandemic. At the same time, the pandemic triggered a sense of uncertainty, loss, and grief. It triggered emotions of loss and nostalgia for their extended family, kith, and home. Moreover, the social isolation that the pandemic created deepened the feeling of housing instability and took away from the feeling of being home.

Many families spoke of the long-term separation from their parents, siblings, or children who were left behind. Anxiety and uncertainty stemmed from spending months in small housing units, isolating themselves from the social connections they established before the pandemic, losing their normal routine and habits, and lacking certainty about the future. Amal, a mother of two boys, cried during the interview as she talked about the need for her mother's and sister's support since her husband was very busy working

during the pandemic. Amal spoke about the difficulties she was experiencing being alone in her rental unit looking after two young boys in complete isolation. She explained that her sons have no access to activities inside or outside her residence. She tried to take her sons out for a walk but found herself the target of discrimination as an immigrant mother trying to entertain her children in public spaces. Because her children staved at home for a longer period during the pandemic, once they got outside, they ran to the sidewalk. When she ran after them to keep them closer to the building, she got velled at for letting her children run outside. This experience added to her growing stress and isolation. Amal distinguished between having relatives in Canada and having friends by saying:

But being with your family is different, your mother, brothers, sisters. You can leave your kids with them, and they are not going to complain about it because they are their family too. They are not going to say: 'she left her kids with us and go.'

She ended her story by saying, "I went back to my unit, crying, and my kids asked me why I was crying."

A similar concern was echoed by Khaled, a father of eight children, ranging in age from three years to 19 years old. Khaled struggled with significant anxiety; being cut-off from his siblings and other extended family members deepened his sense of isolation. His voice got loud when he talked about how lonely and isolated his family is in their neighbourhood in Canada. He responded to a question about changes to his housing condition by associating housing stability with having extended family living in the same city: "we get sick of being alone. We do not see people; we are homesick; we do not see our family here. All of us have these feelings, we miss the family [extended family]."

When the interviewer asked Khaled if he was able to be socially connected with his friends in Canada during the pandemic, he repeatedly mentioned the dire need for some family members regardless of the size of the social network that he has built in his new surroundings. Khaled noted that visiting a friend is not always possible because of the financial obligations that come along with the visit. Because hospitality in Arabic culture is highly valued and observed, providing a lot of food for guests may cause financial pressures for the host. "If you would visit them [friends], they will not like it; they will think that your visit would cost lots of money, so they will find excuses."

The need for extended family members was readily apparent in this group, and the pandemic's circumstances have contributed to this. Both Amal and Khaled think that the restrictions around refugees visiting their country of origin contribute to their growing sense of isolation and adverse mental wellbeing. When Khaled was asked what concerns he has if this pandemic continues, he said with exasperation:

I have all kinds of concerns and depression from the expensive life here since I came to Canada, and it is getting worse now. I do not have any sister, father, mother, aunt to go and visit. Nobody, I have nobody.

Khaled emphasized what most families had shared when they were asked what home looks like for them. Besides home meaning owning the place where you live, he continued:

When you do not have siblings or relatives [he takes a deep breath], then you look to other people. They came [to Canada] with their relatives and some cousins, except us [came without any member of their extended family], oh God.

Families who have relatives in Canada have fared better than those who lack any local family support. Relatives provide a high degree of support to each other and help with childcare. Seeing each other even if six feet apart relieves their stress. Being able to connect with siblings or extended family members who are blood-related and knowing that they are available in the same area provides comfort and buffers against feelings of loneliness and ambiguity triggered by the pandemic. This support helps them to grow a sense of being at home in the receiving country.

"Like other people, but...": Financial Challenges During the Pandemic

Participants framed their response to the COVID-19 pandemic within the collective experience of the global reaction to the virus. The sense of shared experiences of the pandemic was highlighted. Ahmed answered: "we were like other people; it was difficult. People stayed at home, and those who work were laid off."

While they presented their experience of the pandemic as being in a way the same as others, they also contrasted this with how it felt different. When the discussion was centered on income and employment, it was clear that the participants believed they are faring much worse than the general population in Canada. Positively, because of the financial support they received through federal and provincial emergency benefits, social assistance programs, or their employment income, all families were able to pay their rent. However, participants felt uniquely financially marginalized due to limited employment opportunities, high family expenses, and barriers to language acquisition, all related to their social location as newcomers and refugees. Parents spoke to the challenges they faced in budgeting with limited income while paying for unexpected expenses that occurred with the pandemic. Some families were financially vulnerable to the extent that any slight increase in their budget would cause financial strain and add to their increased financial stress. The "new normal" that the pandemic created has significant repercussions for these families who were already experiencing financial instability. Before the pandemic, these families used to spend all their income on rent and would live off their Child Benefit; however, during the pandemic, some found themselves in a situation where their expenses were very rapidly exceeding their income. Shaker explained how the pandemic increased their expenses:

For the food, my kids have not eaten like this before. Food consumption has increased by 200%. My kids are bored, so they eat a lot. Even us, the parents, start to have from five to six meals a day. I do grocery for \$1000 as for a month or month and a half, but it lasts for 10 days.

Because education was transferred online, having children at home increased their expenses as well. Some parents explained that their children asked for new means of entertainment, ranging from sketchbooks to smartphones, which affects the family's budget and exhausts parents' financial ability to keep up with their children's needs. Several families linked their budgeting and the challenges they have faced regarding unexpected expenses to their children's needs as a new demand brought on by the pandemic.

Further, the pandemic's negative effect on employment opportunities has stifled many families' employment and economic growth. The concept of having employment defines the fatherhood experience for most men in this group and gives them a sense of empowerment and ability to care for their families, especially when some fathers viewed the concept of living on social assistance as being a burden on the government. Mansour explained, "I needed to go back to the job because I don't want to rely on the government support, social support. I don't want to be under someone's support and help. I want to earn money by myself."

During the first wave of COVID-19, some participants were still working in services and manufacturing industries, and others lost their jobs as UBER drivers. Although working in a crowded workplace environment, such as in factories, amplifies the risk of getting COVID-19, families who had at least one family member working during the pandemic showed more resiliency than families who experienced job loss. In addition, of interest, families who lost their jobs sounded more optimistic during the pandemic compared to families living on social assistance (despite relatively limited employment insurance benefits). They considered losing their job as an unpleasant event that was not a fault of their own. Therefore, receiving earned employment insurance benefits differs from receiving social assistance given to people who do not have employment.

Despite low incomes and job insecurity, those families who had maintained their employment showed resilience and satisfaction during their resettlement experience in the middle of the COVID-19 pandemic. They revealed lingering hope and ambitious plans for homeownership since the majority of our participants had been homeowners in Syria, and they were actively proceeding with this goal through navigating the housing market and negotiating with banks to apply for a mortgage. Some participants showed

autonomy and feelings of empowerment by being able to work during the pandemic. Tareg showed a sense of being independent when he was asked about the ability to pay rent. He answered: "yes, as long as I work, I can pay the rent." Although families who lost their main income and went back to receiving financial assistance or emergency benefits sounded more optimistic than families who remained on social assistance, both shared similar feelings of being excluded from a decent life that their Canadian neighbours are perceived to enjoy. Many families emphasized that they wish they could live like other people in Canada who have secure and well-paying jobs. Hanaa, a mother of six children, talked about her resentment when her husband was laid off and how devastating this has been for her family. Hanaa expressed her disappointment when she talked about struggling to manage their budget after her husband's small business closed during the pandemic. She desperately vented her sorrow about losing her vision of improving their housing situation when her husband lost his main source of income, by saying:

You know, whoever lives in Canada has a decent life, people here have a good life on average, but we do not have this life since we came to Canada. In the first house, we had bedbugs, and we lost our furniture, now in this house, you see, we have this skunk, and we will eventually throw out our furniture again. Like, if my husband works and my daughter and my son and my other son and me, we are still not going to have a decent life like other people here [in a disappointed tone].

It is important to note that the experience of families with adult children differs from families with young children. Adult children who were working during the pandemic or who received employment insurance benefits provided crucial support by contributing to the total family budget, with some exceptions when fathers prefer to be the sole family provider. Ultimately, individuals who lost their jobs during the pandemic emphasized the importance of having secure employment in order to qualify for a mortgage to ultimately accomplish their goal of homeownership.

Other families, including three with family members experiencing disabilities, had given up their desire for housing stability, and consequently, homeownership, entirely. These three families explained they had forgone the dream of homeownership due to not being able to seek employment; thus, they believe social assistance is designed to keep them in a survival state rather than striving toward improving their housing situation. Amar talked about being on social assistance, how he was apart from his son, who had been accepted as a refugee in the US, and his limited English skills, with absolutely no financial support other than the disability program. When he was asked about the goals that he can achieve in life, he answered: "the things that I can achieve is that I am still alive."

Some families who had been saving their employment or business income in order to have a down payment for their first home found themselves needing to live off their savings during the pandemic. This has contributed to a growing sense of hopelessness about improving their employment prospects and housing situations. It has also created a feeling of starting from the bottom again. This example spoke to the meagre support available for refugee families that aspire to live independently. They found themselves wrestling with the ramifications of two dimensions: the location (i.e., the receiving country), and the time (i.e., a pandemic). As the pandemic continues, these families' tangible and intangible resources have depleted. This highlights how fragile their economic and social situations are in Canada.

"It was bad; then it got worse": Housing Instability

The social location of study participants as refugees exacerbated the consequences of the pandemic and their extreme situation of vulnerability. Families in this group internalized their location in society as refugees and associated it with a low level of housing opportunity. When they spoke about their housing condition, they associated being a refugee with the current precarious or poor housing condition they live in. From this realization, the families' narratives highlighted two distinct experiences of housing stability during the pandemic. The first experience spoke to the insufficient housing condition during the lockdown and the second experience revealed the extreme precariousness of their resources to achieve housing stability.

Many participants lived in small spaces, had few rooms relative to their family size, and lived in poor quality residences. Being confined to these spaces was very challenging. Families displayed this feeling by using phrases such as "confinement at the rental unit," "forced to stay here," "captive in this place," or "it feels like a prison." The perception of their dwellings together with not being able to improve their employment status worsened their housing condition. Spending time isolated in small rental units was described as "choking" for some families, especially those who live in places where no connection with nature is possible or in an apartment building where neighbours live downstairs. As they were spending more time at home during the lockdown, these parents were worried about their children making too much noise and getting complaints from the neighbours. Some families described their rental units as "prisons" to portray not only the physical characteristics of their housing situation (e.g., small), but also the fact that they cannot get out of their inadequate housing situation easily since securing better housing was not an option for most of the families. Elham spoke about how her children have been spending the lockdown in small spaces:

We do not have a balcony. Even a balcony, we do not have it. During COVID-19 [lockdown], we wanted to breathe some fresh air [but] we were always inside the apartment. I told my husband if we just have some money, we can buy a house or rent a house so the kids can play outside in the backyard.

Because the majority of these families live in accommodations that they perceive as inadequate, they consider public places as one way to accommodate for the disadvantage of small residences. Public spaces such as parks and malls are essential facilities for this group to establish a sense of housing stability. Since the majority of families complained about small rental units, public spaces serve as an extension of their desired housing. Many families talked about the time they spent outside in malls or parks and how spending some time away from their units compensates for the small space and insufficient housing. However, during the initial phases of the pandemic and with the states of emergency that were declared in provinces and territories across Canada in 2020, this option was not available, which created another layer aggravating the experience of staying at home during the lockdown. Wael, a father of six children, said: "before the pandemic, we used to spend some time outside, picnicking. Now we are home from morning to the morning the next day."

The lockdown experience among families who rent a house versus those who rent an apartment was notably different. Families who rent houses expressed higher satisfaction during the pandemic than families who rent an apartment. Also, a few families who were able to move from apartments to houses before the pandemic talked about how fortunate they felt to spend quarantine time in a bigger place where children have the opportunity to play in the backyard and move around without being nervous about making noise and bothering neighbours. Ameer confirmed:

In this house, we have a backyard, so we can go outside to change our moods during the staying at home order. This helped a lot. It was our good luck to have this house so we can have the kids playing in the backyard.

When these interviews were conducted, all families wished to purchase a house or an apartment. They indicated that home means owning the place where they live. Given the pandemic's impact on their financial situation, some of these families thought that housing stability (i.e., homeownership) would be possible only with government support, either through first time home buyer programs or affordable housing programs.

Although most families were struggling with meeting their basic needs during the pandemic, let alone achieving housing stability, almost all families emphasized their plan to stay in Canada long term for their children's future. They were looking for better job opportunities, which may lead them to leave the city or the province, but not the country. Few families that were experiencing extreme poverty and social exclusion were considering going back to Syria if the political situation improves.

Discussion

Refugees in Canada faced structural inequities long before the pandemic. Earlier research demonstrates that, after arriving in Canada, refugees struggle to access decent work, receive sufficient income, develop strong language skills, have their degrees recognized, have family support, maintain good mental health, and access adequate housing (Oudshoorn et al., 2020; Rose, 2019; Rose & Charette, 2020). From their social location as refugees, their opportunities to access secure employment and acquire some skills such as language are minimized. From our analysis of refugees' families' experiences, it is clear that these circumstances have been amplified by the COVID-19 pandemic, which creates barriers to achieving sufficient housing. secure employment, and strong social integration. This analysis expands our understanding of how marginalized groups, such as refugees, experience a global pandemic and how the structural inequalities deprive GARs of achieving housing stability either through losing their means of income or lacking extended family support that could mitigate the consequences of the pandemic financially and emotionally.

It is clear that families who arrived as GARs have struggled to improve their housing condition during the last five years of their resettlement in Canada. One of the root causes of housing instability is the mismatch between the rental market and refugees' incomes (IRCC, 2016). All families who participated in this study are considered low-income households, and the income they receive (via social assistance or relatively low-paying jobs) barely covers rent and basic utilities. This is consistent with findings reported by a variety of researchers, which identify the challenges faced by Syrian refugees in establishing a new home in Canada. Primary barriers are limited employment, lack of affordable housing, reduced residential home quality. and unsafe and insufficient dwelling size (Oudshoorn et al., 2020; Rose, 2019; Rose & Charette, 2020).

Lack of affordable housing has increased due to the pandemic, and unsafe and insufficient dwelling size are even more problematic when GARs need to isolate at home. Although all of the families who participated in the study were able to maintain their payment of rent, their inadequate housing conditions have created barriers to maintaining physical and socio-emotional wellness during the pandemic, which may be re-traumatizing.

COVID-19 has negatively impacted employment opportunities for newcomers and refugees. Prior to the pandemic, refugees had already faced significant barriers to finding decent jobs and earning an income that is consistent with their skills (Dempster et al., 2020). With the pandemic effect, they have been disproportionately affected by job loss in Canada due to COVID-19. Several studies have found that refugee families are more likely to hold temporary jobs and earn low income compared to other groups of immigrants or the Canadian-born (Esses et al., 2013; Hou et al., 2020; Wilkinson & Garcea, 2017). Because refugees are overrepresented in

secondary job markets that the pandemic has heavily impacted (Lemieux et al., 2020), they are overrepresented among Canadians who have experienced job loss (Hou et al., 2020; Sevunts, 2020). Employment instability and job loss during COVID-19 were discussed by several participants in this study.

Canada's immigration policies, particularly when it comes to providing GARs with one year of federally-funded income support, do not reflect the realities refugees face when searching for employment. The expectation that GARs will acquire English language fluency, employment, and be positioned to start repaying the transportation loan for their travel to Canada after 12 months of government support does not reflect reality (Francis & Hiebert, 2014). Besides the language barrier, recognizing their degrees and having Canadian experience are significant obstacles to accessing secure employment, and consequently, achieving housing stability (Kelly et al., 2014; Oudshoorn et al., 2020; UNHCR, 2015). Consistent with past research (Rose, 2019), the current findings illustrate that the ability to pay for decent housing depends on having secure employment. Additionally, having a secure job attenuates any economic downturn, such as the effect of the pandemic on the economy.

Insufficient housing related to financial concerns in the context of the pandemic heightened refugees' sense of isolation. Refugees experience a higher rate of mental health concerns compared to the rest of the population (Evra & Mongrain, 2020). In line with the WHO study (2020) reporting that refugees express increased mental health concerns worsened by the pandemic, our participants experienced a considerable sense of isolation and loneliness despite online communication with their family. Key factors that exacerbate the sense of alienation include social isolation, lack of extended family support, and financial concerns including having to give up on goals of home ownership or exhausting savings towards a down payment. Indeed. in 2020, refugee resettlement was at the lowest level in two decades (UNHCR, 2020d). This disruption impacts Syrian families who were waiting for other family members to arrive in Canada. Therefore, increased emotional and psychological supports are needed for refugees since they are vulnerable to the growing risks of the pandemic.

Policy Implications

Although the Government of Canada has created policies and procedures to mitigate the pandemic's financial and social effects, the pandemic has exposed structural inequalities that lead vulnerable groups, such as refugees, to bear the brunt of its consequences. For instance, the closure of public playgrounds disproportionately affects refugee families who live in apartments and do not have access to backyards or residential green spaces. These inequalities can be addressed through creating effective policies and just solutions around three areas: housing, employment, and social integration.

Undoubtedly, the COVID-19 pandemic will have a long-term effect on refugees' lives socially and financially, which will result in prolonged housing instability. On a longer-term basis, the government ought to consider sustainable solutions to Canada's housing crisis, including the creation of more safe, affordable, government housing units. Adopting measures to improve housing conditions for GARs is critical, such as facilitating access to social housing units and closing the gap between financial assistance and cost of suitable housing so that GAR families can obtain decent and affordable housing (Rose, 2019).

Whereas the COVID-19 pandemic is mainly a health crisis for some populations, it is a health and socio-economic crisis for refugee families (UNHCR, 2020d). Because the pandemic's consequences are likely to increase poverty and mental health issues among refugees (Dempster et al., 2020), economic and social barriers to cope with COVID-19 consequences should be lowered and removed. The results of this study illustrate the importance of COVID-19 benefits, such as Canada Emergency Response Benefits (CERB) and Employment Insurance benefits (EI). These benefits, as well as general social assistance and Child Benefits, help refugees maintain their housing. Through CERB, EI, and social assistance, Syrian families were able to pay rent and afford necessities. However, the government of Canada should review the GAR program and develop new policy options related to the duration of the first-year support and income rate, as GARs earn lower income in the first 10 years of their settlement compared to other refugee categories (Picot et al., 2019).

Relatedly, vulnerable groups such as refugees, as well as Indigenous communities, individuals who are homeless, and other low-income Canadians, should be given special consideration in national plans to respond to the COVID-19 pandemic. The government should extend financial support to meet the needs of refugee families and ensure a smooth transition back into or entry into the labour market for those who still have not found jobs (Dempster et al., 2020). It is more relevant than ever to explore different approaches to include refugees in the secure job market, particularly GARs as they are identified as the highest needs group among other refugee categories (Rose, 2019). GARs arrive in Canada with a low level of educational attainment and big family size; therefore, they end up with few employment opportunities and low earning rate (Rose, 2019). They lack English or French skills and experience a higher rate of violence, trauma, and dislocation than privately sponsored refugees. As a result, they tend to depend on social assistance (Rose, 2019). These circumstances thwart GARs' attempts to pursue housing stability goals. Eliminating barriers and addressing structural inequalities to access stable and decent work would support refugee families to achieve housing stability in the long term. This effort should not be devoted only to a global health crisis; rather, when refugee families improve

their employment, it helps them to avoid being dependent on the social system in the future (Dempster et al., 2020). Specific policies and programs to help ensure that GARs families are integrated into the labour market and become self-supporting through secure employment should be established. These plans could include an increase in minimum wages to correspond to their actual housing needs. In addition, recognizing refugees' credentials can help them to resume careers and attain their academic objectives, which increases the opportunity to find secure employment and enhance their housing condition (Loo, 2016).

Moreover, initiatives to sponsor extended families of refugees could result in creating stronger social network support and mitigate mental health deterioration. Policies that facilitate the process of extended family migrations are needed. It is in Canada's best interest to invest in family sponsorship and reduce barriers to reunite families. This will help refugee families to contribute to the country's economy and prosperity in the long term (IRCC, 2015). Sponsored family members can provide additional household income through employment, support with childcare, and mitigate psychological adversity, especially during the pandemic.

The degree of social integration for refugee families depends on the receiving country's openness to embracing different cultures. Social integration allows refugees to participate in their communities, build a social network, and seek connections. Furthermore, access to green spaces was a notable issue in this group's experience of isolation during the pandemic especially those who do not have residential playgrounds available in their area during multiple lockdowns. General planning for more green spaces is needed to ensure greater access to these spaces for vulnerable and refugee populations beyond the COVID-19 pandemic (Hassen, 2021). This could be possible by allocating public funds to build and maintain public spaces in low-income neighbourhoods. Relatedly, increasing social opportunities for GARs may enhance their social integration especially during the COVID-19 pandemic (Pathways to Prosperity, 2021). Programs and initiatives such as the Welcome Group Program help to connect volunteer Canadians or established newcomers with recent newcomers to strengthen community support.

Limitations and Future Research Directions

Despite the theoretical and practical contributions of the current study, there are some limitations worth mentioning. Of note, the current study focused on one particular group of refugees and might not be generalizable to all GARs. Moreover, more men than women participated in this study. Although female participants' input was absent in one site, mothers led some interviews in the other two sites. That said, future researchers may wish to further explore the role of gender when examining GARs' housing experiences, specifically how the division of labour in the household impacts the financial condition of refugees' families. This is particularly important when considering groups of GARs that are disproportionately female (e.g., Yazidi). While we believe our results should be applicable to other groups of GARs (e.g., those from different countries of origin, and those living in different Canadian cities), ultimately these are questions that warrant further investigation.

Finally, the current study explored the effects of the pandemic at one point in time in the first summer of the pandemic. It will be important for future research to examine the long-term effects of the pandemic by conducting longitudinal studies on GARs' housing experiences during and after the pandemic recovery period. Future research may focus on exploring how COVID-19 has affected GAR families' goal of housing stability. In addition, there is value in examining how GAR families manage the economic and social consequences of COVID-19.

Conclusion

Refugees go through a unique experience when establishing a life and building a home in a new country. The journey to achieving housing stability was arduous prior to the pandemic, as refugees experience multiple vulnerabilities before and after arriving in their sanctuary. Refugee families have been grappling with difficult situations related to employment, housing, and social integration since long before the pandemic. In the context of the pandemic, another dimension of struggles and difficulties has been added to their experience. The pandemic has intensified the situation of housing precarity and worsened the financial and social aspects of GARs' experience. Without an immediate response to GAR families' unique needs, housing instability and barriers to social integration will continue, and the pandemic will leave long-lasting adverse effects on GARs' settlement experience.

Acknowledgements

This research is supported by SSHRC (Grant No: 953587).

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