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Navigating the housing crisis: A comparison of international students and other newcomers in a mid-sized Canadian city

Yolande Pottie-Sherman¹
Julia Christensen²
Maryam Foroutan¹
Siyi Zhou¹

¹ Department of Geography, Memorial University, St. John's, Newfoundland and Labrador, Canada

² Department of Geography and Planning, Queen's University, Kingston, Ontario, Canada

Correspondence to / Adresse de correspondance: Yolande Pottie-Sherman, Department of Geography, Memorial University, 230 Elizabeth Avenue, St. John's, Newfoundland and Labrador, A1C 5S7, Canada. Email/Courriel: ypottiesherm@mun.ca

ABSTRACT

This article investigates the housing experiences of international students in comparison to other newcomers in the mid-sized Canadian city of St. John's, Newfoundland and Labrador, with a focus on how they navigate housing crises. Drawing on recent literature on housing justice, a quantitative survey of 188 participants, and 30 qualitative interviews, the findings reveal that international students and other newcomers are at different stages of their housing careers, have different needs and goals, and are experiencing the affordability crisis differently. Housing discrimination is a pressing concern, especially for international students who are subjected to intersectional prejudice, exploitation by landlords, and amplified challenges due to the COVID-19 pandemic. The article argues for inclusive housing and immigration policies that acknowledge international students as part of the Canadian housing market and ensure their rights to housing.

KEYWORDS

housing, immigration, Atlantic Canada, cities, international students

Key messages

- Mid-sized Canadian cities with significant international student populations have distinct housing challenges that require attention.
- International students and newcomers with other statuses have different needs and goals, and experience the affordability crisis differently.
- Housing discrimination is a pressing concern, especially for international students who experience intersectional prejudice, exploitation by landlords, and amplified challenges due to the COVID-19 pandemic.

INTRODUCTION

As Canada has become a leading destination for international students, the number of international students in the housing markets of many Canadian cities has grown. But this growth has not been matched by the development of university residences or the provision of housing options in the private rental market, leaving many international students in precarious housing situations (Brunet, 2022). While geographers have underscored the role of housing in the socio-economic integration of immigrants in Canada (e.g., Hiebert, 2017; Simone & Newbold, 2014; Teixeira, 2014), there has been little research on international student housing experiences, including on how they navigate housing crises in comparison to other newcomers.

Questions about international students' housing experiences are particularly pressing for small and mid-sized cities (SMCs) in Canada with significant international student populations and where higher education institutions (HEIs) play an outsized role in recruiting immigrants (CTV, 2023; Walton-Roberts, 2011). While researchers have shown how SMC housing landscapes offer distinct opportunities and challenges for newcomers (e.g., Drolet & Teixeira, 2022), international students' experiences, however, may differ because of their temporary status and access to campus resources (Brunner, 2022). To address Canada's housing affordability crisis and ensure housing justice, it is essential to better understand the housing experiences of international students in SMCs, amplifying unheard voices and centring the lived experiences of housing beyond Canada's core cities.

This article's objective is to compare the housing experiences of international students to other newcomers in the private market of a mid-sized city through a case study of the provincial capital of St. John's, Newfoundland and Labrador (NL). We also consider COVID-19's impact on these experiences. St. John's represents a critical case for several reasons. With a population of 212,579 in 2021, it hosts the main campus of the province's only university, Memorial University of Newfoundland and Labrador, with an international student enrolment of approximately 4,500 in 2022—a total larger than the 3,085 immigrants who arrived between 2016 and 2021 (Statistics Canada, 2021a; Roberts, 2022). As Table 1 shows, St. John's has among the highest percentage of immigrants who previously held study permits (e.g., pre-admission study experience) of all 62 Canadian cities with populations above 50,000. Two-step education migration is a key pillar of NL's immigration strategy (Knutson, 2020). Moreover, while housing is relatively affordable in St. John's compared to many other Canadian cities, it also provides a case of what happens on the ground when vacancy rates fall dramatically (Canada Mortgage and Housing Corporation [CMHC], 2022).

We draw on recent literature on housing justice and immigrant housing experiences in Canadian SMCs. Housing justice is a movement concerned with ensuring the right to housing for all and dismantling systemic barriers caused by housing financialization (e.g., Lima, 2021; Pitkin et al., 2022; Roy, 2019). It provides a useful framework for comparing the varying housing experiences of newcomers with different immigration statuses, financial challenges, and protections, but who may experience common vulnerabilities such as racialized housing discrimination. In this article, we use the term "SMC" to refer to cities under 500,000 (also known as small and medium-sized cities), while acknowledging the diversity of urban experiences, governance, and capacity within this category. The growing literature on immigration to Canadian SMCs illustrates that although newcomers have more access to homeownership than those in larger cities, they still face a variety of difficulties unique to smaller cities including limited public transportation and older housing stock (e.g., Brown, 2017;

Drolet & Teixeira, 2022). Neither the housing justice nor the immigrant housing literature have considered international students in the rental market, nor the relationship between education migration and housing in SMCs.

To address these gaps, we surveyed 188 newcomers in NL, 138 of whom were current international students, about their housing experiences. We also conducted 30 qualitative interviews, including 25 follow-up interviews with survey participants and five with key informants. The findings reveal that international students and other newcomers are at different stages of their housing careers, have different needs and goals, and are experiencing the affordability crisis differently. Housing discrimination is a pressing concern, especially for international students, who are subjected to intersectional prejudice, exploitation by landlords, and amplified housing challenges due to the COVID-19 pandemic. These findings illustrate the need for inclusive housing and immigration policies that acknowledge that international students are part of the Canadian housing market and that governments, universities, and host communities have an ethical responsibility to ensure their housing rights.

HOUSING JUSTICE FOR ALL NEWCOMERS IN CANADIAN SMALL AND MID-SIZED CITIES

Housing justice

Housing justice is a movement for safe and affordable housing for all people and refers to the dismantling of systems of oppression and exclusion in the housing market driven by the financialization of housing (e.g., Lima, 2021). Financialization is understood to be the driving force behind the global housing affordability crisis and widespread housing insecurity (e.g., Roy, 2019). In Canada, the notion of housing justice is enshrined in the law: the 2019 National Housing Strategy recognized housing as a human right and established that Canada's housing policy is to "further the progressive realization of the right to adequate housing as recognized in the International Covenant on Economic, Social and Cultural Rights" (Government of Canada, 2019: 2). Despite this commitment, Canada's affordability crisis continues to deepen, playing out unevenly across the country, and taking varying forms across mid-sized cities (CMHC, 2023b; Smith & Kopec, 2023; van der Merwe & Doucet, 2021).

A housing justice approach requires recognizing vulnerabilities in housing, including immigration status. Research on the relationship between immigration and housing in Canada shows how housing financialization and the decoupling of housing and labour markets have made immigrants vulnerable due to their lower wages and the spatial mismatch between the high cost of housing in Toronto, Montreal, and Vancouver where most newcomers reside (see Simone & Walks, 2019). On one hand, many immigrants experience housing market stress because of the large portion of their income devoted to housing costs, while on the other hand, immigration also drives Canadian housing markets (Hiebert, 2017; Singh, 2022). These "different facets of a larger, complex story" (Hiebert, 2017, p. 53) illustrate that there is not a single experience of housing among immigrants, but many, and an intersectional lens is needed to understand how housing experiences are shaped by layers of social differentiation, including class, immigration status, racialization, and gender. The COVID-19 pandemic also intensified longstanding trends of financialization and inequality in Canadian real estate and the housing and employment precarity faced by many international migrants and other vulnerable groups (Shields & Alrob, 2021).

Internationalization and the housing market

Despite the large body of literature connecting immigration and housing in Canada, there is a stark divide between immigration and housing policy and this disconnect also extends to the internationalization agendas of Canadian education policy and HEIs (Filipowicz & Lafleur, 2023). Studies of newcomer housing experiences also typically exclude international students because of their temporary immigration status and because students' housing experiences are also viewed as temporary. Statistics Canada, for example, excludes all students from its population of interest in core housing need because "attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition" (Statistics Canada, 2021b). There is growing evidence, however, that international students are a particularly vulnerable group in the Canadian rental housing market (Brunet, 2022; Calder et al., 2016; *CTV*, 2023; Sotomayor et al. 2022). Moreover, the increasingly close relationship between Canadian HEIs and immigration policy makes it paramount to consider the housing experiences of this population (Brunner, 2022). International students are increasingly framed as skilled workers and immigrants, and governments have expanded immigration pathways allowing them to transition to permanent residency after they graduate, although they are excluded from government-funded settlement services (Brunner, 2022; Graham et al., 2023). Centring the intersectional politics of housing requires a consideration of how international students' experiences compare to other newcomers.

Small and mid-sized cities

These questions are particularly pressing in Canadian SMCs where international students have become a demographic lifeline and which otherwise struggle against the "global economic forces that have led to the growth of megacities at the expense of their smaller counterparts" (Zwick et al., 2018, p.118). Regionalization—spreading the benefits of immigration outside of Canada's major cities, including to SMCs—is a key component of Canadian immigration policy (Walton-Roberts, 2011). Internationalization brings young people—and ultimately, new immigrants—to SMCs which otherwise have smaller talent pools and fewer amenities and struggle to attract new populations (Pottie-Sherman & Graham, 2021). HEIs recruit international students to generate enrollment and mitigate the state defunding of higher education (Graham & Pottie-Sherman, 2022). In such locations, universities may be the dominant gateway for new populations and the central support system encouraging them to stay after they graduate (Walton-Roberts, 2021). As Table 1 shows, Canada's mid-sized cities rely on pre-immigration study experience to attract newcomers more than larger cities.

Previous research has shown that the housing landscapes of mid-sized cities offer distinct opportunities and challenges for newcomers (Brown 2017; Teixeira, 2014). SMCs may offer more opportunities for newcomers to improve their housing situations, including through homeownership (Brown, 2017; Simone & Newbold 2014). While owning a home may be more accessible in SMCs compared to bigger cities, immigrants may struggle with other challenges including higher than expected rental costs, competition for rental units, a lack of information about housing, the condition of old housing stock, and poor public transit (Brown, 2017).

Language barriers may prevent newcomers from gaining knowledge about tenants' rights in smaller cities which do not have as much capacity to provide translated information (Brown & Armenakyan, 2020). In SMCs with low vacancy rates, and when communities are small and many landlords know one another, newcomers may be hesitant to raise complaints (Drolet & Teixeira, 2022). Recent research by Vaswani et al. (2023), while not examining housing, suggests that discrimination may be more pronounced in Canadian SMCs where host communities are predominantly white and have less experience with immigration. The COVID-19 pandemic may have amplified these challenges as SMCs experienced an intensification of their housing landscapes due to in-migration from larger markets and the deepening mismatch between housing supply and housing demand (CMHC, 2023b; van der Merwe & Doucet, 2021).

METHODOLOGICAL APPROACH

We took a mixed methods approach, combining online surveying with in-depth interviews. During the COVID-19 pandemic, restrictions on face-to-face research were in place from 18 March 2020, to 30 March 2021, with additional disruptions to on-campus work in late 2021 and early 2022 (Memorial University, 2022). Online surveying protected participants and researchers from COVID-19 (Haddad et al., 2022). We acknowledge, however, the selection biases of online surveys (e.g., literacy, technology, interest in the topic) and are careful to qualify our results and conclusions. To further explore affordability, discrimination, vulnerability, and housing market protections, we conducted 25 in-depth follow-up interviews with survey participants and 5 interviews with key informants working with newcomers and international students. We triangulated our findings with 2021 Census data.

Online survey

We conducted an online survey of newcomer housing experiences in NL in the fall of 2021 and early winter of 2022, using Qualtrics. It was open to those born outside of Canada, living in NL, who had been in Canada for 10 years or less. Eligibility included those who came to Canada as international students, temporary workers, refugees, immigrants, or visitors, as well as naturalized Canadian citizens. The survey contained 40 questions about housing, needs, experiences, COVID-19, access to housing information, and demographics, including three open-ended response questions (about the residential tenancies board, public-health mandated isolation, and general housing experiences). The survey was developed with feedback from community partners and other organizations (the Association for New Canadians, Municipalities of Newfoundland and Labrador, the Public Legal Information Association of Newfoundland and Labrador, the Happy Valley-Goose Bay Housing and Homelessness Coalition, the Local Immigration Partnership, the St. John's Affordable Housing Working Group, and Memorial University's Internationalization Office). We used a combination of self-selected surveying and list-based sampling, both non-probability sampling strategies (Fricker, 2017). We posted recruitment calls online and placed research posters in strategic locations including corkboards at local organizations (self-selection), and our community partners shared our call for participation through their email lists (list-based sampling). The survey was available in Arabic, French, Tagalog, and Tigrinya. We use basic descriptive statistics appropriate for a non-probability sample.

Table 2 summarizes the socio-economic characteristics of the 188 respondents in the sample. Reported totals do not always equal 188 because of blank or “Prefer not to say” responses. Most respondents were non-permanent residents (81%) and 73% were study permit holders. Participants originated from 57 countries with Bangladesh, India, Iran, the United States, and Nigeria representing the largest groups. Nearly all respondents were living in St. John’s, 51% were women, and 84% had racialized backgrounds. Almost all respondents were renters. It is critical to note here that this sample is a convenience sample and does not mirror the characteristics of immigrants in NL. For example, 67% of immigrants, 73% of recent immigrants, and 84% of non-permanent residents in NL lived in St. John’s in 2021 (Statistics Canada, 2021a). This qualification is especially important when it comes to refugees who are underrepresented in the sample (3% of respondents) and have distinct housing challenges and protections.

The sample does, however, provide critical insight on the experiences of increasingly important demographics in the St. John’s housing market: international students and racialized groups in the rental market. It also offers a starting point for comparing international students’ experiences to other groups of newcomers. Breakdowns of the selected characteristics for the 138 international students in the sample and the 42 newcomers with other statuses who provided information about their status in Canada (including 23 permanent residents, 14 on work permits, four Canadian citizens, and one Atlantic Immigration Pilot Endorsed Employee) are provided in Table 2.

Interviews

To gather more in-depth information, we also conducted 30 qualitative interviews, five with key informants working in the housing sector in NL, and 25 follow-up interviews with survey participants about their housing experiences. These interviews ranged in length from 30 to 60 minutes, and took place by phone, by video chat, or in person (depending on public health mandates and the interest of the participant). We transcribed and coded these interviews inductively, a strategy that allows for themes to emerge from the data. Table 3 summarizes the characteristics of these participants. For the purposes of this paper, we focus on the 20 interviews we conducted with participants living in the St. John’s metro area (11 were international students, and 9 were newcomers with other statuses in Canada).

Positionality

We acknowledge the positionalities of our research team members to the participants in our project, who are international migrants in NL with varying levels of precarity both in terms of their status in Canada and in the housing market, and include individuals from racialized communities. Our research team consists of two white settler Canadian women Associate Professors (the first and second authors). The third author is an international student from Iran and, as a visible minority woman, non-native English speaker, and newcomer in St. John’s and Canada, acknowledges that this study is close to her personal life. The fourth author is a racialized female graduate student familiar with both rental housing market and on-campus housing in St. John’s.

EXPLORING THE HOUSING EXPERIENCES OF NEWCOMERS IN ST. JOHN'S, NL

Our findings show that newcomer groups are facing a range of issues in the housing market, but they do not experience housing vulnerability in the same way. In the following section, we explore these differences in four key areas: housing needs, affordability, discrimination, and housing protections.

The unique housing needs of international students in St. John's, NL

The international students were notably younger than the newcomers with other statuses in our sample (55% were under 25). Their housing needs were generally short-term and aligned with academic programs. They generally prioritized living close to campus and 25% lived in student housing. In the private rental market, students often rent rooms in apartments and 56% of our sample lived with a roommate (compared to 14% of the newcomers with other statuses in Canada).

As for other newcomers, housing is a major arrival need and international students face a series of arrival barriers that make it difficult to secure, including a lack of access to credit and Canadian references, and limited knowledge of the local housing market. These barriers intersect with other arrival needs that require a Canadian address such as securing a medical care plan, bank account, or Social Insurance Number. As one student explained, “we were unable to apply for some places because we did not have a Canadian credit score. We were also unable to get a normal internet plan without a Canadian credit score and had to pay a large deposit” (interview, US international student renting in St. John's). Language barriers amplify these challenges when students are not familiar with terms in English such as “tenancy act” or “rental agreement” (interview, key informant). These barriers also intersect with public transportation challenges in SMCs. “Poor public transportation service” was the second most common housing barrier reported by other newcomers (45%) and the fourth most common barrier selected by international students in the sample (33%). Most interview participants mentioned public transit issues as a major challenge connected to housing. These findings align with research underscoring how language barriers, mobility challenges, and lack of familiarity with the housing landscape present significant housing challenges for newcomers in Canada across the urban continuum (Brown, 2017; Brown & Armenakyan, 2020; Francis & Hiebert, 2014).

While the newcomers with other statuses in our sample also faced intersecting arrival barriers in housing, they were more concerned with their housing careers and the pathways to home ownership. During interviews, they were more likely to mention that housing in St. John's, as a smaller city, was more affordable than in other Canadian cities, especially Toronto and Vancouver, a finding which mirrors studies of immigrant experiences in mid-sized cities in Ontario (Brown, 2017; Brown & Armenakyan, 2020). In contrast, none of the student interview participants mentioned home ownership goals.

Our findings illustrate that immigrants who had been international students at the local university before immigration benefit from housing market knowledge gained over the course of their studies, including learning about the housing stock in different neighbourhoods or school catchment areas. During our interviews, several of these participants linked home ownership to permanency in the community. One permanent resident (and former student) likened buying a

home to putting down “permanent roots” and noted that she was not ready to make this commitment to “stay” in NL long-term (interview, permanent resident from Brazil renting in St. John’s). Another participant explained that she had bought a house at least partly because it would “look good” on her application for permanent residency, as a signal of rootedness in the community (interview, permanent resident from US, homeowner). Home ownership, in other words, may be a factor in the migration decisions of international students who wish to remain in Canada after graduation. Importantly, under new federal regulations introduced in 2023, international students must have been present in Canada for 244 days in each of the five preceding years to be eligible to purchase a home in St. John’s, which would have disqualified this respondent (CMHC, 2023a). This finding complicates the dominant narratives of “non-Canadian home buyers” and illustrates a tension between federal interventions meant to cool Canada’s housing market and the retention goals of non-traditional SMC destinations like St. John’s.

Housing affordability and availability for newcomers in St. John’s: The intersection of student status with other barriers

Our findings show that newcomers in St. John’s are facing a housing affordability crisis as rents rise and vacancy rates fall. Average rents for two-bedroom apartment in St. John’s increased from \$966 to \$1,038 between 2019 and 2022 while vacancy rates declined from 7.9% to 1.8% (CMHC, 2022). For comparison, in Halifax and the Greater Toronto Area, average rents were higher (\$1,449 and \$1,779 respectively), but vacancy rates were consistently low (CMHC, 2022).

Affordability was the number one housing challenge listed by survey respondents. As Table 2 shows, 63% of survey participants selected “housing costs are not affordable” as a challenge they had experienced. “I find a big portion of the salary of my husband goes to rent,” wrote one immigrant from Saudi Arabia in St. John’s, for example. When we compared the responses of international students to other newcomers, both groups listed affordability as the most common housing concern they have experienced.

The pandemic also worsened affordability concerns for some respondents by introducing new financial vulnerabilities. These new vulnerabilities are summarized in Table 4. As the table shows, 34% of survey respondents reported experiencing new housing challenges because of higher utility costs such as higher energy use or greater WIFI needs when studying or working from home. Additionally, 16% of respondents had fallen behind on rent or mortgage payments because of lost wages during the pandemic, while five participants had faced eviction, and three participants had experienced homelessness. These results corroborate reports of deepening housing precarity among newcomers during the pandemic (Shields & Alob, 2021).

Our study provides a snapshot of the uneven impact of these crises on newcomers in St. John’s. As Table 2 shows, 24% of respondents selected affordability as a positive housing experience they had encountered in NL. Newcomers with other statuses were more likely to list affordability as a positive housing experience compared to students. This finding was supported by our follow-up interviews: immigrant participants emphasized that housing was relatively more affordable in St. John’s compared to other markets. “My goal was always to buy property. That was one of the reasons I chose to move,” explained an interview participant from the UK. “I

was unlikely to ever buy property in London ... and that's one of the reasons I moved here, because it was more affordable" (interview, permanent resident and homeowner, St. John's).

When it comes to international students, our findings show that they face distinct housing affordability challenges. Expensive (and often mandatory) meal plans make on-campus housing unaffordable, pushing international students into the private rental market. Rental prices often fluctuate according to the unit's proximity to campus, worsening the affordability barrier for students who prioritize living close to campus or who do not have vehicles. International students also face specific financial and employment vulnerabilities such as higher tuition and low-paid jobs, which intersect with housing challenges (Calder et al., 2016). The financial dependency of many international students on their families means that these challenges are harsher for students from less affluent backgrounds or countries with changing currency rates. When students speak about housing affordability, they are primarily referencing the rental market. Of the 60 students in our survey sample who reported their incomes and housing costs, 90% were spending more than 30% of their income on shelter (55% were spending more than 50%). We interpret these shelter-to-income ratio results with caution since many students reported being "unsure" of their income, having no income, or being supported by overseas sponsors. These results do, however, problematize the normalization of student housing precarity and the divide between housing, internationalization, and immigration policy in Canada (Filipowicz & Lafleur, 2023; Statistics Canada, 2021b).

While paid work is an important avenue for managing housing costs, federal regulations restricted the students in our sample from working more than 20 hours off-campus per week during each term (at the time of writing, a 2022 government pilot program had temporarily removed these restrictions) (Graham et al., 2023). Most of the students in our sample were not working and 34% worked part-time in contrast to the other newcomers in our sample (64% were working full-time). Our interviews with international students showed that many had lost their jobs, both on and off campus, during the pandemic and participants showed a high desire to participate in the job market.

Our study also sheds light on the intense competition for affordable housing in St. John's. International students faced an especially difficult challenge when in-person courses returned in September of 2021. As many students searched for housing, landlords raised rents, and the competition was "immense" (survey response, international student from Germany renting in St. John's). "Each house got like 200 inquiries," recounted another student (survey response, US international student renting in St. John's). It was not only students who had difficulties finding housing during this period. Other newcomers also faced this challenge. "There was just nothing to rent," explained an immigrant from Bangladesh who had recently moved to St. John's, a statement underscoring the connections between the housing experiences of international students and newcomers with other statuses.

In summary, both international students and other newcomers experiencing the variegated impacts of the housing affordability crisis. International students face distinct housing affordability challenges, such as limited work opportunities and intense competition for affordable housing.

Discrimination and vulnerability to exploitation in the housing market

Our study shows that discrimination is a pressing concern in the housing market and manifests overtly and covertly. While certain posts on classified websites, such as one in 2021 that said that tenants “must be Caucasian,” can be taken to the Human Rights Commission, more often, racial discrimination in housing is more subtle and hard to prove. Our research sheds light on these subtleties (see Roberts, 2021).

Our survey asked participants how strongly they agreed with the statement, “landlords won’t rent to me because of my accent, name, skin colour, ethnic origin, or religion.” Table 5 summarizes the results for the international student respondents. While most participants (56%) disagree with this statement, 22% felt they had encountered some form of housing discrimination. A similar proportion of the 42 newcomers with other statuses agreed with this statement.

A recurring theme of our follow-up interviews was that landlords often “bypass” messages from tenants with “different” names (interview, key informant). Tenants with “Canadian sounding” names “receive more, quicker, and more detailed responses” from landlords and have an easier time finding apartments to rent (interview, US international student renting in St. John’s). Landlords legitimize this form of discrimination against newcomers as an issue of “trust”—one immigrant from Iran was asked bluntly by a landlord: “you’re new here, so how can I trust that you’re paying the rent every month?” An immigrant woman from Libya wrote of the chain of intersecting barriers she faced:

Before landing in NL, no one on Airbnb would accept to rent their home after approaching many because of my name, religion, country of origin, and because I came with a family. The only landlord that accepted to rent us their basement came to Canada as a newcomer as a child and is not from NL. (survey response, renter in St. John’s)

By including international students in our study, we show how racialized prejudice intersects with students’ specific vulnerabilities, including the assumptions landlords may make about young or student renters or those with temporary status in Canada, and the policies of some insurance companies that do not cover landlords who rent to students or decline short-term (month-to-month) rental agreements, which are most students’ preferred housing option (key informant interview). An international student from the Philippines explained, “landlords don’t reply to inquiries when they find out I am an international student with a young kid.”

The pandemic worsened housing discrimination by “legitimizing” exclusion as a matter of public health. Fear of international travelers spreading COVID-19 in NL stigmatized newcomers and enabled landlords to take advantage of newcomers arriving from outside of Canada (key informant interview). Some landlords, for example, introduced special cleaning fees and migrant students “paid for those unnecessary fees because they felt that they are required to do so and the landlord took advantage of COVID and all of the things around it” (interview, key informant). This situation had a pronounced impact on international students who arrived (or returned to) St. John’s in the fall of 2021 as in-person classes resumed, vacancy rates fell, and intense competition for housing opened the door to further exploitation.

Our findings also show how newcomers are vulnerable to exploitation in the housing market. We asked participants if they felt taken advantage of by landlords due to their newcomer status. Although more international students disagreed (43%) than agreed (26%) with this question, it is alarming that more than one in four agreed (Table 5). Scammers often use sites

like Facebook and Kijiji to create fake lists and ask for deposits. Newcomers searching for housing outside of Canada, including students, are targeted by these scams. Additionally, landlords may mislead students—some students had arrived to find that their housing was not as described or that the room they had planned to rent was no longer available. We heard reports of housing code violations, pest control issues, broken appliances, and clogged drains, as well as damage deposits not being returned to international students, a finding which aligns with Sotomayor et al.’s (2022) research on landlord practices vis-à-vis vulnerable students in Toronto. Several participants felt that their landlords were able to take advantage of them because they knew that their lack of Canadian references gave them fewer choices in the rental market. When it comes to accessing formal protections, such as through the provincial *Residential Tenancies Act*, international students encounter an unequal playing field as some landlords “take advantage of their knowledge of the city, their proficiency in English, their connections” to win cases brought to the Residential Tenancies Board (RTB) (key informant interview). These intersectional disadvantages are shown in the following statement by a permanent resident renting in St. John’s (and former international student):

As a woman, immigrant, and person of colour (Latina), I have felt several times that I was being taken advantage of for not being from here, looking “different” and having an accent. Landlords (and employers) have assumed that I did not know my rights (and some of them I did not know), and have used that in their favour... I took it to the Residential Tenants Board, and truly believe my concerns as a member of a racialized minority group were not acknowledged at the same level as [my landlord].

This participant explained that the housing injustices she had experienced had caused her financial and emotional stress and dampened her desire to remain in NL long-term, underscoring that housing justice is a critical dimension of immigrant retention.

In addition to the economic hardship newcomers face in an increasingly unaffordable housing market, our research reveals disturbing patterns of housing market discrimination and exploitation in the private rental market in St. John’s. International students are particularly vulnerable to these patterns because they are generally young, racialized, and temporary, making it easier for landlords to take advantage of or mistreat them.

Navigating housing rights and resources

Our study also illustrates that international students and other newcomers have access to different sets of formal housing market protections. Overall, there is no rent control in NL although there are some rules established by NL’s *Residential Tenancies Act* (Canadian Centre for Housing Rights, 2022). The *Act* also applies to the private rental market, but not to student housing, and access to social housing is limited to Canadian citizens, immigrants, and refugees (Government of Newfoundland and Labrador, 2020). Even when formal protections exist, newcomers may not know how to navigate them, a finding which aligns with previous research on immigrant housing barriers in large cities and SMCs (Brown & Armenakyan, 2020; Francis & Hiebert, 2014). Three respondents in the sample had appeared before the RTB (one current student, one former student now permanent resident, and one former refugee). Newcomers may

not know how to navigate the system or how to file a complaint, since residential tenancies fall under Service Newfoundland, but discrimination is the jurisdiction of the Human Rights Commission. As one key informant explained, “you might not know that there’s a Human Rights Commission, or how to file that, or who to ask for help.” Few respondents in our sample were familiar with the RTB (14% of students, 12% of other newcomers).

During the pandemic, newcomers with different statuses had uneven access to financial protections rolled out by the federal government, with important implications for housing. For example, an extension of termination notice of up to 40 days was available to all tenants who lost employment income during the pandemic (Government of Newfoundland and Labrador, n.d.). But other federal protections excluded recipients based on immigration status. The Canada Emergency Student Benefit (CESB) provided financial support to post-secondary students who could not find employment due to COVID-19, but only permanent residents and Canadian citizens were eligible. The Canada Emergency Response Benefit (CERB) supported workers who lost their jobs in the pandemic, but for international students to be eligible they needed to have earned at least \$5,000 during the previous 12 months and must have remained in Canada during the pandemic. Since many students returned to their home countries during the pandemic to continue their studies remotely (and save housing costs), they were ineligible for CERB. Only 7% of students in the sample reported receiving it, compared to 21% of other newcomers in our sample. In contrast, 26% of the general population of St. John’s received COVID recovery benefits (Statistics Canada, 2021a). Further underscoring the diverging housing experiences of newcomers during the pandemic, one permanent resident had been able to use CERB to save money for the down payment on the home they eventually purchased (interview, permanent resident from the United Kingdom, homeowner in St. John’s).

Where international students are concerned, it is important to note their access to on campus housing resources. One third of the students in our sample reported seeking out university resources when they needed information about housing. The campus Internationalization Office, for example, helps students with housing references, the housing search, RTB hearings, and supports victims of housing scams. The international students in our sample were more satisfied with the housing supports they had received compared to survey respondents with other immigration statuses. Most students (59%) agreed with the statement “I understand my housing rights” compared to 38% of other newcomers. Students were also more likely to agree with the statement “when it comes to housing, I have generally received the help I need” (49% of students compared to 21% of other newcomers). At the same time, many students we interviewed also emphasized the lack of university off-campus housing resources and services (the university had closed its off-campus housing office, a service which had provided a list of rental market properties that had been vetted by the university) and felt they were left alone in confronting the tight private market. These findings show that HEIs and their staff are critical intermediaries in the housing market for international students.

CONCLUDING DISCUSSION

In this article, we compare the housing experiences of international students and other newcomers in a mid-sized Canadian city during the pandemic, providing a novel and ultimately crucial snapshot of what they are experiencing in the St. John’s housing market. International

students and immigrants with pre-immigration study experience represent important segments of the city's diversifying population and a key target group of NL's immigration strategy.

Our research contributes to the literatures on housing justice, immigrant housing experiences, and SMCs by showing that housing unaffordability is an increasing challenge across Canada, and no less so in St. John's. While housing affordability was perceived to be less a factor in St. John's relative to larger Canadian cities, it is clear that housing unaffordability and inaccessibility creates many barriers for different groups of newcomers in search of housing, including international students—barriers that permit discrimination. Competition for affordable housing also allows for landlords to require things like significant deposits, credit checks, references, and so on, which create additional hurdles international students and immigrants must overcome to find housing. Furthermore, a tight housing landscape is a breeding ground for a growing number of scams or instances of false advertising, which newcomers, desperate to find housing, often fall prey to. The frustration at being taken advantage of by landlords felt by many respondents to our survey and interviews was palpable. This frustration was only intensified during the pandemic, which also saw a host of new housing challenges introduced for respondents, including the intersecting stress created by loss of employment and housing unaffordability, discrimination around country of origin, the introduction of cleaning fees, and difficulty accessing information and support because of public health restrictions and lockdowns. The need for better, more accessible information and support for international students trying to access housing, as well as understand their rights and what to do when those rights had been violated, was underlined time and again through survey and interview responses.

Ultimately, if “housing justice is migrant justice” (NB Media Coop & Madhu Verma Migrant Justice Centre, 2023), then calls for housing justice must therefore also include justice for student migrants who face institutionalized housing precarity—because their housing precarity is accepted as temporary, and because they also encounter numerous other vulnerabilities that intersect with housing, such as differential tuition. These housing market barriers are counterproductive to the immigration and regionalization policy goals of retaining international students as immigrants in SMCs, which otherwise attract fewer newcomers. The disconnect between the internationalization of higher education and the Canadian housing landscape can also have tragic consequences, as shown by the recent death of an international student living in overcrowded accommodations in Sydney (CTV, 2023).

This research underscores that international students and immigrants with pre-immigration study experience in Canada have unique housing market experiences; these must be taken seriously by policymakers, university boards, and internationalization offices. While this research helped to illustrate the particular housing support needs of these newcomers, the potential policy implications of our findings go beyond simply the provision of information and resources. There is an urgent need for more affordable housing, period, and in particular housing that is easily affordable and accessible to newcomers, including the growing number of international students in NL. At the same time, housing affordability for newcomers must be considered alongside other costs of living and studying in the province, and can be further supported through other forms of structural change, including the removal of differential tuition. In other words, there are various ways to take action now against the housing challenges experienced by all newcomers to better support their sense of home in the province and in Canada.

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TABLES

TABLE 1 Top 10 Canadian cities with greatest share of immigrants with pre-admission study experience compared to Canadian average and Toronto, Montreal, and Vancouver.

	Type	Population	% immigrant	% of immigrants with pre-admission study experience
Rimouski, QC	CA	53,944	2.3	19.9
Saguenay, QC	CMA	161,567	1.3	19
St. John's, NL	CMA	212,579	4.6	18.5
Cape Breton, NS	CA	98,318	2.3	16.6
Prince George, BC	CA	89,490	9.7	16.2
North Bay, ON	CA	71,736	4.8	14.6
Charlottetown, PEI	CA	78,858	10.8	14.3
Halifax, NS	CMA	465,703	11.2	14
Greater Sudbury, ON	CMA	170,605	6	13.7
Kamloops, BC	CMA	114,142	9.8	13.6
Fredericton, NB	CMA	108,610	8.9	13.6
Toronto, ON	CMA	6,202,225	46.6	5.3
Montreal, QC	CMA	4,291,732	24.3	4.5
Vancouver, BC	CMA	2,642,825	41.8	6.3
Canadian average	Country	36,328,475	23	8.2

Data source: Statistics Canada (2021a).

TABLE 2 Selected characteristics of survey participants by immigration status.

Key characteristics	Total %	International students, %	Other newcomers, % (N)
Located in St. John's Metro	95%	96%	93% (N=39)

% women	51%	50%	50% (N=21)
% racialized backgrounds	84%	83%	73% (N=31)
Housing characteristics			
Home ownership rate	3%	0%	14% (N=6)
% living with roommates	52%	56%	14% (N=6)
% living in apartment buildings	8%	5%	17% (N=7)
% living in apartment in a house (e.g., basement, top floor)	30%	29%	31% (N=13)
% living in house (single-detached, semi-detached, rowhouse)	24%	22%	33% (N=14)
% living in student housing (student dorm/residence)	19%	25%	0% (N=0)
% living in a room rental in a house	17%	18%	12% (N=5)
Housing affordability			
% spending 30% or more of income on shelter costs	79%	90%	66% (N=21)
% respondents listing affordability as a negative housing experience	63%	59%	57% (N=24)
% of respondents listing affordability as a positive housing experience	23%	22%	45% (N=19)
% of respondents reporting new housing challenges during pandemic	54%	50%	66% (N=28)
Housing discrimination			
% agree with statement “landlords won't rent to me because of my accent, name, skin colour, ethnic origin, or religion”	20%	22%	14% (N=6)
% agree with statement “I feel taken advantage of by my landlord because I am a newcomer here”	27%	26%	24% (N=10)
Housing protections			
% receiving COVID recovery benefits (CESB or CERB)	11%	7%	23% (N=10)
% had appeared before the Residential Tenancies Board (RTB)	2%	<1%	5% (N=2)
% agree with statement “I understand my housing rights”	54%	59%	38% (N=16)
% agree with statement “When it comes to housing, I have generally received the help I need”	42%	49%	21% (N=9)

Note: Total responses = 188 (138 international students, 42 newcomers with other statuses, 8 blank or prefer not to say).

TABLE 3 Characteristics of newcomer interview respondents (N = 25).

Gender	Country of origin	Location	Age	Immigration status	Tenure
Women (10)	Bangladesh (4)	St. John's CMA (20)	18–24 (10)	Permanent resident (6)	Renter (17)
Male (13)	Iran (4)	Corner Brook (4)	25–34 (10)	Work permit (2)	Owner (4)
Non-binary (2)	Brazil (2)	Gander (1)	35–44 (5)	Canadian citizen (1)	Campus housing (4)
	China (2)			Study permit (16)	
	Philippines (2)				
	United States (2)				
	Ecuador (1)				
	Federated States of Micronesia				
	Ghana (1)				
	Malaysia (1)				
	Peru (1)				
	Saudi Arabia (1)				
	South Korea (1)				
	Tanzania (1)				
	United Kingdom (1)				

TABLE 4 New challenges experienced by survey respondents since the pandemic started in March 2020 (N = 185).

New challenges experienced	N	%
I have not experienced any new housing challenges	85	46%
Financial difficulty because of higher utility costs (e.g., higher energy use, more WIFI needs)	62	34%
Housing unsuitable for working from home (e.g., noisy, privacy concerns)	36	19%
Falling behind on rent or mortgage payment because of lost wages	30	16%
Housing unsuitable for observing public health guidelines (e.g., self-isolation, social distancing)	20	11%
Housing location unsuitable because of service changes in public transit	11	6%
Eviction (e.g., after falling behind on rent, due to sale of home)	5	3%
Homelessness (e.g., staying at shelter, on streets, in vehicle, or emergency accommodation)	3	2%
Other	8	4%

TABLE 5 International student respondents' perceptions of housing discrimination.

Statement	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
Landlords won't rent to me because of my accent, name, skin colour, ethnic origin, or religion (N=136)	7%	15%	23%	12%	44%
I feel taken advantage of by my landlord because I am a newcomer here (N=137)	11%	15%	31%	10%	33%