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An Analytical Overview of the Factors Influencing Housing Accessibility of Bangladeshi Immigrants in Kitchener Waterloo

By

Farzana Afreen Propa

**(BURP, Bangladesh University of Engineering and
Technology, 2003)**

THESIS

Submitted to the Department of Geography and Environmental Studies
in partial fulfilment of the requirements
for the degree of Master of Arts

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ABSTRACT

This study explores Bangladeshi immigrants' settlement experiences in Kitchener-Waterloo (K-W) and analyses their housing history, housing search process, barriers and discrimination in accessing housing in the area. It reveals the factors that influence Bangladeshi immigrants housing accessibility in K-W. It also summarises recommendations to support and improve their housing situation. Qualitative research methods were used to collect and document the findings of the research.

The study findings reveal Bangladeshi immigrant households in K-W have comparatively higher levels of education compared to mainstream population and better employment condition compared to other Bangladeshi immigrants living in Toronto or Montreal. Many of these households have utilized higher educational opportunities in local universities as a more viable strategy of successful settlement in Canada. However, some of the existing practices in the rental market restrict their housing accessibility and limited social interaction with the mainstream Canadian society hampers Bangladeshi immigrant households' overall wellbeing in the city.

The findings of the research indicate that Bangladeshi immigrant households in K-W have attained a very different social status compared to their counterparts living in Toronto and Montreal. Bangladeshi immigrant households in K-W thus provide a very positive example of immigrant settlement in Canada.

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CHAPTER 1

INTRODUCTION

1.1 Introduction

Radical changes and shifts in various macro level structures of the post World War II decades have reshaped the developed world to a great extent. For Canada the interplay of globalisation, changes in immigration policy and the country's demographic shifts in the Post War decades have increased and diversified patterns of migration which, in turn, have caused the 'rapid coloring of traditional white societies' (Ghosh, 2005). Globalisation or the global economic shifts from the traditional manufacturing sectors to a knowledge based economy has had a significant influence on the world's economic prosperity (Pacione, 2001) and has resulted in a reduction of Canada's traditional immigrant flow from European countries (Hiebert, 2000). The Canadian Federal Government addressed the effects of global economic changes by adopting an 'open door' immigration policy in the late 1960s in which immigrants were allowed to enter Canada on the basis of their social capital and human capital. Finally, the demographic shifts in the 1970s, from 'baby boom' to 'baby bust' periods, have compelled Canada to consider immigration policy as population policy in order to maintain a desired level of population growth (Lay and Hiebert, 2001).

Immigrants who arrived in Canada as a consequence of the macro level structural changes brought diverse social and human capital with them and had utilized different types of social networks in the cities where they settled. As a result they produced dissimilar settlement patterns in different Canadian cities (Ghosh, 2005). Their housing careers also varied greatly from one another; some were able to enjoy home ownership in

the private housing market, while others experienced restricted housing accessibility due to socially defined characteristics that exist in the rental market (such as race, ethnicity, gender, religion etc.).

Canadian research began considering immigrant experiences in the late 1960s and since then has documented various aspects, such as economic, social, demographic and political issues of immigrant settlement in Canadian cities. These studies have often over-generalized the settlement experiences of immigrant sub-groups such as South Asians, Africans or, Latin Americans, without considering the fact that internal differences (because of nationality or religion) among the sub-groups may create different scenarios of immigrant settlement experience. It is also important to note that existing immigrant studies are geographically concentrated in the Canadian gateway cities of Toronto, Vancouver and Montreal¹. The settlement experience of recent immigrant sub- groups in mid sized Canadian cities has been relatively unexplored by the scholars. This study recognizes this issue and focuses on housing accessibility factors of Bangladeshi immigrants in Kitchener- Waterloo (K-W).

The research addresses two intellectual agendas: migration and housing accessibility. It illustrates the theoretical linkages between these two topics and explores the factors that influence housing accessibility among a relatively recent and small immigrant sub-group in a mid sized Canadian city. Until now Bangladeshi immigrants' housing experiences in Canadian cities have not been explored². Because it considers immigrants' settlement experiences in a medium sized Canadian city, this research is a

¹ Exceptions include Danso (1997), Bezanson (2003)

² Except for Ghosh (2005)

pioneering one. The importance of this research lies in the rarity of its context and subject and thereby it contributes positively to the field of Canadian immigration research.

1.2 Research questions

The research will address a range of questions designed to unveil the housing scenario of Bangladeshi immigrants living in K-W. These questions will explore the important factors of housing accessibility and how they influence Bangladeshi immigrants' housing trajectories in K-W. The specific research questions of this study are:

1. What influenced Bangladeshi immigrants' decision to settle in K-W?
2. What is their housing history? Have their methods of finding housing differed with each move?
3. How did they find their current housing?
4. What advantages are there in their present housing?
5. Have they experienced discrimination while accessing housing in K-W?
6. How can the housing situation of Bangladeshi immigrants in Kitchener-Waterloo best be supported and improved?

1.3 Thesis structure

Chapter two of this thesis includes an extensive review of immigration and housing accessibility literature, primarily focusing on the interaction between these two aspects. This chapter articulates the context of the research within the body of immigrant housing accessibility related research. The discussion leads to the development of a conceptual framework upon which the analysis of the findings are based.

Chapter three explores the methods and related issues used in this research to study the housing accessibility factors of Bangladeshi immigrants. Particular methods that were employed in the research are discussed extensively. The chapter also provides an overview of qualitative and quantitative data sources and the extent of their use in the research. The chapter includes some limitations of the research methods.

Chapter four discusses and analyses the steps to accessing housing by Bangladeshi immigrant families living in K-W. It includes the general profile of Bangladeshi immigrants in K-W; highlights two different sets of factors: decisive factors and derived factors and how these influence Bangladeshi immigrant families' housing accessibility. The latter part of this chapter explains the interrelationship between these two types of housing accessibility factors.

Finally, Chapter five concludes the thesis by synthesizing the research findings with previous research. It summarizes the limitations of the thesis and suggests opportunities for future research. Finally some recommendations have been put forward to guide and improve Bangladeshi immigrants' housing careers in K-W.

CHAPTER 2 **LITERATURE REVIEW**

As discussed in chapter one, my research is based on two themes- migration and housing accessibility. In this chapter I review existing literature on these two themes and identify the linkages among them. The purpose of this chapter is to situate my study within the body of immigrants' housing accessibility related research and develop a conceptual framework upon which the analysis will be based.

2.1 Thesis Context: migration theories and the best fit

Humans have been perhaps the most migratory of all animals; they have been on the move since the earliest times. History reveals that people could not always exercise their mobility rights freely; since the Medieval period most societies have applied certain rules and regulations to restrict human movement (Danso, 1997). However, with advanced transportation technology and general mass communication systems migration has increased these days not only in volume, and diversity, but also in the distance traveled. International migration now involves a wide variety of sending and receiving countries, ethnic and religious groups, migrant categories and direction of flows (Castles and Miller, 2003). Thus migration has become a complex phenomena characterized by multidirectional flows and explained by the interplay of a range of social, economic and political factors working at multiple levels and multiple localities (Faist, 2000, Levitt, 2001).

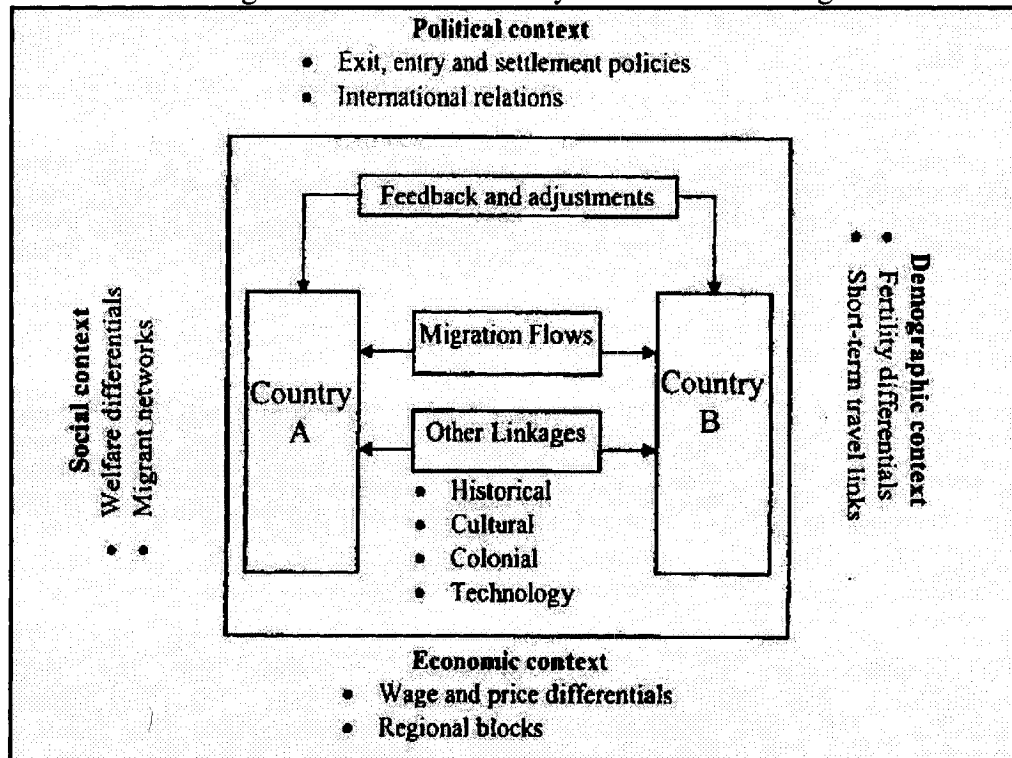
In explaining migration, researchers have developed three main theories; namely, the neoclassical economic equilibrium theory, the historical structural approach and migration systems theory (Castles and Miller, 2003). The neoclassical approach,

popularly known as 'push-pull' theory is simplistic by nature and assumes that people make migration decisions based on a rational comparison of relative costs and benefits. The causes for migration lie both in the factors pushing people to leave an area (e.g., economic suppression) and in the factors pulling them to other areas (e.g., economic freedom).

The structural theory assumes that migration decisions are an individual's free choice. This theory, on the one hand, is criticized for not explaining the motivations and actions of the migrants; but on the other side, it has been praised for its broader scopes of explanation by establishing that people migrate even when there are no apparent push or pull factors. This theory attempts to explain immigrants' social capital rather than over-emphasizing economic costs and benefits (Faist, 2000).

The systems theory of migration emerged out of critiques of the previous two approaches. This theory examines both the sending and receiving countries and studies the linkages between them (Castles and Miller, 2003). Figure 2.1 shows that these links can be historical, cultural, colonial or technological. Systems theory also recognizes the importance of social, political, demographic and economic contexts of both sending and receiving countries. Figure 2.1 places migration within the broader social, political, demographic and economic contexts of the countries concerned.

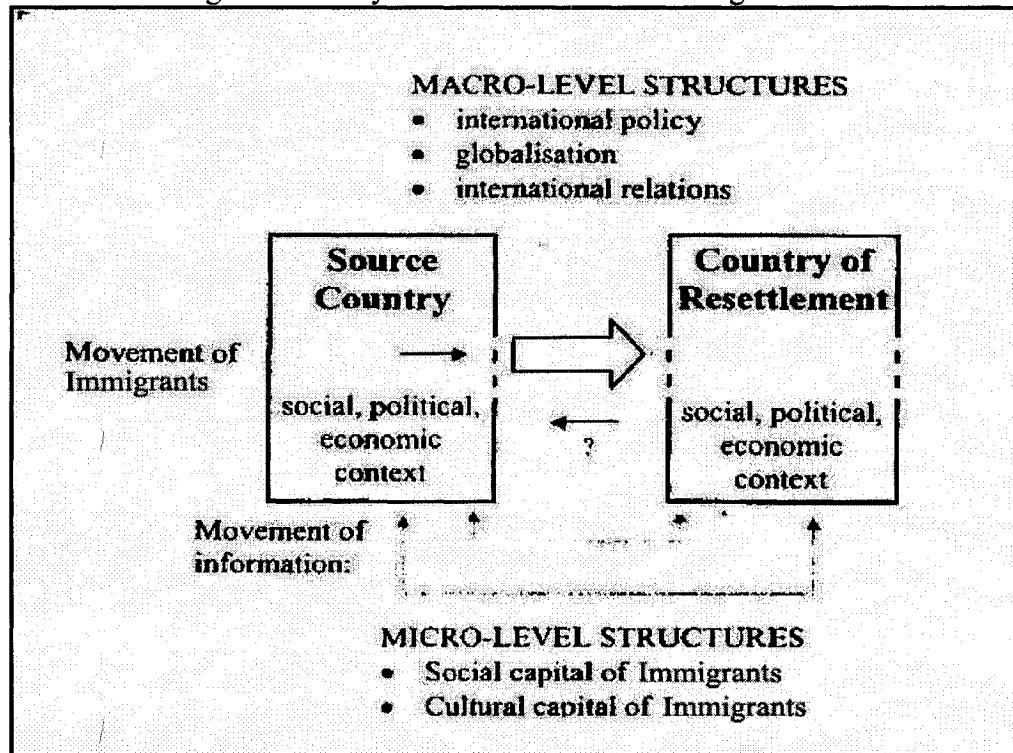
Figure 2.1: Structure theory of international migration.



Source: Kritz et al, 1992

While studying migration theories it is clear that there is no perfect theory that can explain international immigrants' movement to its full extent. It is true that the decision to migrate varies greatly from one individual to another and at the same time it is characterized by existing and prior links between sending and receiving countries. These links include colonial legacy, political influence, trade or, cultural ties. The systems theory of migration can be utilized to develop a useful framework for understanding immigration flow and settlement. Adopted from Bezanson (2003) this framework suggests that any migration can be seen as the result of some interacting micro and macro level structures (Figure 2.2).

Figure 2.2: A systems framework for immigrant flows



Source: Bezanson, 2003

Figure 2.2 shows that macro level structures include international policy, globalization and international relations. These structures work as a background at the national level and are concerned with the socio- political and economic contexts in which immigrants move. These structures influence the laws and practices established by sending and receiving countries to control migration (Desbarats, 1992). And as such they work as entry and exit gates of the countries, which are represented by dotted lines in figure 2.2.

At the lower portion of figure 2.2 micro level structures are shown (e.g., social capital and cultural capital) which interact with the macro level structures. An immigrant's social capital could be the informal networks of family and friends that provide assistance in traveling and settlement in the new country. Cultural capital consists of their knowledge about the new country, travel organizing capabilities; ability

to find work and to adopt to the new environment (Bezanson, 2003). Both social and cultural capital provides immigrants with information on how to migrate, where to migrate and how to resettle. This information flows among family members and friends crossing the international boundaries of sending and receiving countries (see the arrows associated with movement of information in figure 2.2) (Bezanson, 2003).

This structure fits well with the general characteristics of immigrant flows from one country to another. According to this structure Canada's welcoming and immigrant-friendly policy works at the macro level and attracts immigrants from all over the world. Globalization and the present trend of free information flows allow prospective migrants to know about the social, political and economic contexts of this country. At this stage, for example, a prospective immigrant from Bangladesh might think that Canadian society and the nation's stable political situation provide better educational opportunities for their children versus Bangladesh's unstable sociopolitical conditions. Then considering the micro level structures, e.g., social and cultural capital, immigrants will determine whether they will migrate to Canada or not. Thus the systems theory of migration provides a more complete understanding of international immigrant flows.

2.2 Immigrants in Canada

2.2.1 Canada's immigration policy

The United States of America and Canada have often been known as the 'land of immigrants' because of their long history of European settlement. For Canada, immigration has always been very important; it supplied the nation with an adequate and efficient labour force, maintained the desired level of population growth and thus has become a key instrument of Canadian nation building (Hiebert 1994, 1991, Ley and

Hiebert, 2001 and Walton-Roberts 2003). Canadian legislation formally recognized the importance of immigration during early 20th century and since then it has been reshaped several times in order to cope with the demands and characteristics of the changing world and Canadian demographic needs (Akbari, 1999).

Introduced in 1910, the first Canadian Immigration Act had a considerable racial bias towards Europe (Akbari, 1999). This Act was envisaged as a process of agricultural colonization and encouraged European immigrants to settle in the country with a vision of creating a 'European settler society' (Hiebert 2000). However, during the post World War II decades Europe experienced economic prosperity which resulted in a decline in the flow of European immigrants to Canada. In 1962 the 1910 Immigration Act was revised for the first time in order to shift its European immigrant preference towards skilled immigrants and the reunion of families. Hawkins (1974) criticized the first Immigration Act as a 'racially discriminatory policy'. He further interpreted this change as Canada's willingness to play a more international role in the global community with a long term vision of establishing better relations with the West Indies and Asia (Hawkins, 1974).

Influenced by the 1962 change, the 'point system' of immigration was introduced into Canadian immigration policy in 1967. With this system two immigrant categories were established: sponsored immigrants and independent immigrants. Under the sponsored category close relatives of Canadian citizens or residents were allowed easier access to the country. Family members and fiancés entered on the basis of their personal ties with Canadians. On the other hand, the independent applicants were assessed based on their immigration potential. 'Points' were assigned to characteristics such as age,

education, employment arrangement, knowledge of English and French and occupational demand (Akbari, 1999, Hiebert, 2000). These changes in the policy sharply shifted Canadian immigrants' source countries from European countries to the Third World regions such as Asia, Africa, the Caribbean and South and Central America (Akbari 1999, Bruce 1995, Heibert 2000).

Another historic step in Canadian Immigration policy took place in 1978 when the Immigration Act became law (Akbari, 1999). Under this new law refugees were recognized as a distinct category of immigrants. With this change Canada switched to a policy of welcoming a certain number of refugees each year rather than only at the time of special world disasters (Bezanson, 2003).

In 1986, following the economic recessions of early 1980s, Canadian immigration law added another new category of immigrants- 'business class' immigrants. This was actually added under the independent class. Business class immigrants are required to demonstrate their potential to establish a business in Canada that would hire local Canadians. Akbari (1999) argues this change was designed to address labour force issues by increasing the number of jobs.

At present, The Immigration and Refugee Protection Act of Canada defines several categories of immigrants and allows them to enter Canada. These categories are: skilled workers, business class immigrants, provincial nominated immigrants and family class immigrants (Citizenship and Immigration Canada, 2007).

To sum up, since 1967 Canadian immigration policy has undergone several changes as consequences of the changing world. These changes resulted in a shift in the country of origin, from Europe to the developing countries of Asia, Africa and South

America, and in the classes of immigrants. The categories under which immigrants are now allowed to enter Canada are economically assessed categories (e.g., skilled workers, business class immigrants, provincial nominated immigrants) except for family class immigrants and refugees. These two categories are non-economically assessed classes of immigrants.

2.2.2 Immigrant population in Canada

It has been stated earlier that immigration plays a very important role in Canadian nation building. Since the 1970s Canada has experienced significant demographic changes (Hiebert, 2006). Bourne and Rose (2001) note that in the last half century these changes have included shifts in family structure, immigration and cultural diversity which have combined to change the spheres of work and production. The postwar 'baby boom' period which in Canada was characterized by higher fertility levels, lower death rates, earlier and higher marriage rates, and increased levels of family and household formation were reversed and replaced with what has become known as 'baby bust', marked by declining birth rates, higher divorce rates, and increased longevity. This has brought the fertility rate well below the traditional demographic 'replacement rate' (Bourne and Rose, 2001). It is immigration that has allowed Canada to maintain a desired level of population growth. Ley and Hiebert (2001) argue that immigration policy in Canada should be considered the nation's population policy.

Each year Canada receives about 225,000 immigrants which is equivalent to 0.7% of the country's population. As of January 2005, 5.4 million people (18.4% of the population) were born outside of Canada; with 1.99 million from Asia, 2.29 million from Europe, 1.12 million from Africa and America (Statistics Canada, 2005). At the present

time the proportion of foreign born population in Canada has reached its highest level in 70 years (Justus, 2004).

The general settlement trend of Canadian immigrants shows that they concentrate in the three gateway cities: Toronto, Vancouver and Montreal (Orr, 2000). In 1998, 71.2 percent of visible minority immigrants settled in these cities (Bauder and Sharpe, 2002). Further research, carried out by Informetrica Limited (2001) for Citizenship and Immigration Canada (CIC), shows that six out of ten most recent immigrants go to Toronto, Vancouver and Montreal (Informetrica, 2001). The research also shows that Ontario and British Columbia are home to a substantial proportion of recent immigrants while the share for the other provinces remains smaller (Informetrica, 2001). Other than these three gateway cities, second tier cities, especially in the Greater Golden Horseshoe Area (GGHA), tend to have good concentrations of immigrants. As Justus (2004) notes the percent share of the immigrant population in Hamilton is 24 %, Kitchener, 22% and Windsor 22%. Recent statistics indicate that in the Census Metropolitan Area (CMA) of Kitchener (including Cambridge and Waterloo) more than one fifth of the population in 2001 was born outside Canada. At that time, the city was home to 90,600 people who were foreign born. The proportion of foreign-born residents remained virtually unchanged from a decade earlier (Justus, 2004).

2.3 Housing accessibility

Housing accessibility factors are those that influence individual's decision making process in choosing among housing alternatives (Ghosh, 2005). The 'Utility Theory', which is considered the basis of neoclassical economics, is often used to understand the factors that prompt residential movement in housing market. This concept is based on the

assumption that human beings are rational and they aim at profit maximization, which in this case would be satisfaction with a place. Thus according to the 'utility theory' it is assumed that if an individual is satisfied with his/her residential conditions (i.e., dwelling units, surrounding environment) he/she will stay; if not he/she will move to some other place to maximize his/her satisfaction (Ghosh, 2005).

Ideally, in North America an individual's movement in the housing market is said to be 'progressive'; households generally try to improve their residential conditions in terms of tenure, type and quality of housing. When a household moves from a poor quality rental apartment to their own good quality house, it is assumed that they have attained a progressive move in their housing conditions (Ray and Moore, 1991, Balakrishnan and Wu, 1992, Lareya, 1999, Ferdinands 2002, Murdie 2002, Oliveria 2004, Haan, 2005). In contrast to progressive movement, individuals and households may experience 'regressive' or 'lateral' (when there is no change in the housing situation) movement in their housing career (Kending 1990, Gober, 1992 and Murdie, 2002). These regressive and lateral movements do not always represent a change in household's economic condition rather it has much deeper connection to family structure and stages in the life cycle³. Thus a lateral or regressive movement in a housing career is not always a negative thing (Borgegard, 1998, Murdie, 2002).

Many researchers have studied the factors that affect people's housing accessibility. I presumed economic factors such as income should be the most dominant factor that influences an individual's housing accessibility. Interestingly people's

³Divorce or loss of partner reduces individual's space requirement; similarly, empty nesters tend to move to smaller apartments. Even though these moves, apparently, fall under the definition of regressive change, they do not indicate anything negative (Baccaini, 1997; Ewert & Prskawetz, 2002; Punpuing & Ross, 2001).

incomes are considered to be a relatively less important⁴ factor of housing accessibility by most of the researchers (Ghosh 2005; Van Kempen and Ozuekren, 1998). Researchers have agreed that the relative location of job centers and residence is one of the most important factors that influence individual residential choices (Renkow & Hoover, 2000, Van Ommeren et al., 1997; Waddell et al., 1993). Besides job proximity people consider many other factors such as environmental amenities (Rouwendal & Meijer, 2001; Wales, 1978), clean air (Gawande et al., 2001), scenic views and natural habitat (Hornsten & Fredman, 2000; Tyrvaainen, 2001; Tyrvaainen & Vaananen, 1998), access to recreational facilities such as parks and open space (Colwell et al., 2002; Greenberg & Lewis, 2000), neighbourhood qualities including housing type (Parkes et al., 2002) and the presence of nearby retail and service facilities (Bowes & Ihlanfeldt, 2001). However, other factors that work at the level of individual (e.g., education, occupation, family size etc.), group (e.g., race, ethnicity, gender etc.) and structure (e.g, housing market realities) are also important. Researchers have agreed that these factors vary from place to place and from mainstream population and even among the immigrant sub-groups (Bezanson, 2003 and Oliveria, 2004).

2.4 Immigrants housing research: Canadian experience

Immigrant housing-related studies in Canada began with the intellectual agenda of immigrant integration into Canadian cities and was influenced by contemporary European and American research. During the 1990s many Canadian studies focused on immigrants' housing experiences in Canadian cities (e.g., Balakrishnan and Wu, 1992; Murdie, 1994; Ray 1994; 1998; 1999; Lapointe Consulting and Murdie, 1996; Murdie et al., 1996; Chambon et al. 1997; Owusu 1998, 1999; Abill 1997; Miraftab, 2000).

⁴ My understanding in this regard is income relates more to housing affordability than accessibility.

Murdie's (2002) study on the housing experience of Jamaican, Polish and Somali immigrants in Toronto is considered a pioneering immigrants' housing related study in Canada (Ghosh, 2005). Following this trend a number of researchers have studied the housing experiences of immigrant groups in Canada (Ferdinands, 2002; Bezanson, 2003; Oliveira, 2004).

Both quantitative and qualitative research methods have been applied to understand immigrant housing experiences in Canada. For large scale studies census and registry data have been used and multivariate statistical methods have been applied. This methodology is more popular in European countries such as the Netherlands and Sweden, where 'registries' or, housing survey data are used for housing related studies (e.g., Bolt and Kempen, 2002; Fejiten, 2004). However, these data are not generally available in Canada (Ghosh, 2005). Hence small scale immigrant housing related studies in Canada use questionnaire surveys, or more usually face-to-face interviews with a relatively small group of households (e.g., Owusu, 1998; Ferdinands, 2002; Murdie, 2002; Oliveria, 2004). In these studies immigrants are variously defined, sometimes by ethnic origin (e.g., Balakrishnan and Wu, 1992), sometimes by nationality (e.g., Chambon et al. 1997; Owusu 1998, 1999; Abill 1997; Miraftab, 2000) and sometimes by both ethnicity and nationality (e.g., Ray 1994; 1998; 1999).

2.4.1 Key findings of Canadian research

Canadian research reveals that there are various factors working at the macro (structural), meso (group) and micro (individual) levels that have a direct influence on immigrant housing accessibility. At the macro level, housing market conditions in the form of stock and availability of rental units, average price of housing units and

competition in the housing market have a great influence on newcomers' housing accessibility. Meso level factors include the barriers that immigrants face in the housing market for being members of certain socially constructed groups (e.g. race, ethnicity, culture, gender etc.) and also the assistance immigrants get from their social networks. On the other hand, micro level factors, including household income, size, level of education, knowledge about the housing market and housing search strategies have a more direct influence on housing accessibility (Ghosh, 2005, Bezanson 2003). The interplay of all these factors generally produces the complete picture of immigrants housing accessibility. Depending on a particular household's characteristics and the city's structure the housing accessibility scenario of immigrants varies greatly.

2.4.1.1 Immigrants housing experience at the macro level

In most cases Canadian research has found that very tight private rental markets with low vacancy rates and a lack of new rental units cause higher rental prices which in turn influence negatively on immigrants housing accessibility.

Miraftab's (2000) study in Vancouver reveals that higher rental costs in private rental market forces newcomers to live illegally in basements. Similarly, Murdie (2002) found that in Toronto high rent is the first and foremost cause that drives Somali households from one apartment to another. Danso (1997) reported a similar situation even in a smaller size city, such as Calgary.

2.4.1.2 Immigrants housing experience at the meso level

At the meso level immigrants housing accessibility is influenced by race, ethnicity, culture, gender and the presence and extent of social networks. While race,

ethnicity, culture and gender act as barriers to housing accessibility, social networks facilitate housing accessibility.

Race

A Toronto study on Jamaican, Polish and Somali immigrants notes that skin colour or race is the second most important barrier after income that Somali and Jamaican immigrants face in accessing housing (Chambon, et al, 1997). Mifaftab (2000) found this racial barrier in Vancouver among Somali and Kurdish newcomers. Hiebert and Ley (2003) showed that non-European ethnicity is a barrier against immigrants' assimilation in Vancouver. Danso (1997) reported that African immigrants in Calgary also face this similar types of barrier in accessing housing.

Culture

The existing cultural gap between the mainstream Canadian landlord groups and the newly arrived immigrants acts as a barrier to fair and equal access to housing. In a Toronto based study a Somali immigrant reported that in Somali culture it is the norm for visitors to stay with their hosts rather than in a hotel. Landlords perceive this cultural practice as an obvious means of permanent overcrowding and thus imposed a non-visiting rule (Chambon e al, 1997). Qadeer (1997) also reported that the Chinese cultural practice of living with extended family members is not well accepted by mainstream landlords and neighbours.

Gender

For Jamaican male immigrants the interaction of gender and race was found to have negative consequences. Landlords link black Jamaican males with incidents of violence, loud parties and drugs which contribute to make landlords reluctant to rent to

this group (Chambon et al, 1997). Single Polish men and Somali single mothers were also found to be two other groups about which landlords are suspicious (Chambon et al, 1997). These studies highlight the material consequences linked to socially constructed identities and the importance of understanding how the intersection of difference of identity can result in significant disadvantage.

Immigrants social networks

Several Canadian studies have noted that an immigrant's social network acts as a facilitating factor in housing accessibility at the meso level. Murdie (1997) found that relatives and other members of the same ethnic group are the most important information sources for Polish and Somali households in Toronto. Abili (1997) noted that Ugandan newcomers rely heavily on the assistance they get from their Ugandan friends in Toronto. Likewise, Owsus's (1999) study on Ghanaian immigrants in Toronto reveals that housing searches are carried out through Ghanaian friends and relatives. Bezanson (2003) found that Afghan refugees in K-W depend more on their Afghan friends and relatives than on the refugees resettlement center. Ghosh (2005) noted that Bangladeshi immigrants' social networks comprised of friends and relatives assist them in each and every step of their resettlement in Toronto.

2.4.1.3 Immigrants housing experiences at the micro level

Income

It was mentioned earlier that studies have identified income as a less important factor in housing accessibility. In the case of immigrants' housing accessibility income plays a somewhat different role. Since new immigrants arrive with very limited capital they often have very little or no income for their first few months. In such cases landlords

may employ strategies (e.g. rent co-signer requirement) to minimize their financial risks (Hulschanski, 1995, 1997).

Household characteristics

Household type and size have a direct influence on immigrants housing accessibility. The characteristics of the household are a reflection of their ethnicity, country of origin, age, education and immigrant status. Miraftab (2000) found that the immigrant status of households greatly influences their housing accessibility. Refugee status or the unpredictable process of asylum-seeking are considered suspicious by landlords and these individuals/families thus have a more difficult time in accessing housing.

It has been found that immigrant families have more children and are more likely to have extended family members than do Canadian families (Lapointe consulting and Murdie, 1995). Existing housing stock is often unsuitable for these larger families. Murdie (1999), and Chambon and colleagues (1997) found that in Toronto large Somali families can not afford to rent appropriate housing and often settle in smaller affordable places, where they may live in overcrowded conditions.

Knowledge of housing system

For new immigrants initial knowledge of the Canadian housing system is understandably low. This often leads them into renting inappropriate places. However, the situation improves over time. Chambon et al (1997) found that a knowledge of their rights and responsibilities in housing, knowledge of neighbourhoods and of types of housing were all found to be very helpful in accessing housing.

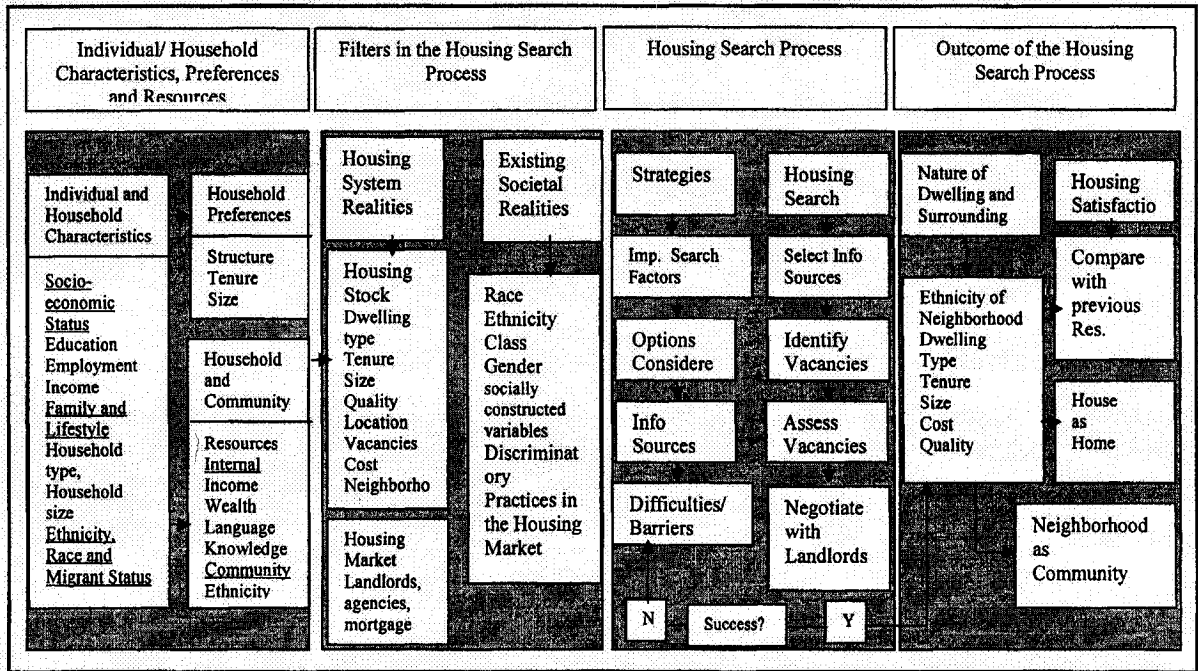
Housing search strategies

Even though there are agencies that assist immigrants in the housing search process research has revealed that immigrants are more satisfied with the housing that they find through their social networks. A comparative study, carried out by Ghosh (2005), on Bengali and Bangladeshi immigrants in Toronto revealed that Bengali immigrants were very dissatisfied with their housing conditions when obtained through agencies, whereas, Bangladeshi immigrants were found to be more satisfied with their homes that they obtained through their friends and relatives.

2.5 Conceptual model for the research

Originally developed for the 'Housing Experience of New Canadians' project, the conceptual model showed in Figure 2.3 has attracted considerable research attention and has been used to explain immigrant households housing preferences over their lifetime (e.g. Hulchanski, 1997, Murdie, 2002, Ghosh, 2005). Adopted from Murdie's research on Polish and Somali newcomers' housing career in Toronto this model ideally explains all themes that might influence immigrants housing accessibility (Murdie, 2002).

Figure 2.3: Factors influencing housing preferences of individuals/ households over their lifetime



Source: Murdie, 2002

The conceptual framework shown in figure 2.3 is based on the idea that four interconnected themes influence individual/ households housing accessibility over their life time. First of all, at the micro level, a household's internal characteristics directly influence its housing preferences and also affect the resources available for accessing suitable housing. Secondly, there are some filters that help to refine a household's housing search process including factors such as housing systems realities (e.g., housing stock, dwelling type, size, quality, cost, location etc.), social realities (socially constructed variables such as, race ethnicity gender etc.). Third, a successful housing search leads to a decision-making process where various alternatives are considered. Finally, the outcome of the housing search is evaluated through the household's relative satisfaction with their current housing.

The first theme in figure 2.3 shows that household characteristics (e.g., socio-demographic status, race, ethnicity, migrant status) have a direct influence on their housing preferences. These characteristics, in addition, affect households' resources at the micro (i.e., individual and/or household) or meso level (group and/or community) by having a direct influence on some decisive factors such as income.

The second theme shows the existing realities that affect the housing search process. These include external realities of the housing market (e.g., housing stock, quality etc.); existing social realities which may include discrimination and the actors in the housing market. Among these are private landlords, public housing agents, real estate agents and financial institutions to name a few.

The third theme deals with several issues of the housing search process including housing search strategies and information, preferences, barriers etc. Murdie (2002) argued that individuals will come to a decision by considering all these issues. Finally, negotiation with the landlords will lead to success or failure in the housing search.

The fourth and most important theme evaluates the whole process in terms of the attained housing quality (type, tenure, cost, size, neighbourhood) and the households' satisfaction with their housing condition (which is measured by comparing the present house with their previous one).

The conceptual framework shown in figure 2.3 clearly supports the findings of previous research on immigrants' housing accessibility as discussed in section 2.5.1 of this chapter. Considering its wide acceptance and comprehensiveness, the immigrants housing accessibility framework shown in Figure 2.3 will be used as the framework of this thesis.

The themes addressed in this frame-work will be explained in the research with data collected during semi-structured interview questionnaires accompanied by opportunities for open-ended discussions. Respondents were asked questions on household size, income and education level (associated with the first theme). Additional questions on issues surrounding access to housing (conforms to the second theme); strategies to gain access to housing and evidence of discrimination in accessing housing (third theme); on housing history (to determine the level of satisfaction conforming to the fourth theme shown in figure 2.3). Finally, the interrelationship and interplay among these themes will determine the level and extents of the factors influencing on individual/ households' housing accessibility.

CHAPTER 3 **METHODS**

This study will address the factors that influence the housing accessibility of Bangladeshi immigrants in Kitchener-Waterloo (K-W). Bangladeshi immigrant households living in K-W are the focus of this study. The Bangladeshi immigrant population, though small with about 50 households, represents a less researched immigrant group who possess different skin color, accent, cultural and religious background compared to the mainstream Canadian population. The housing experience of such an immigrant group has the potential to contribute new knowledge to the field of immigrant research. As a member of the Bangladeshi community living in Kitchener-Waterloo, I consider myself to have better access to members of the community, a factor which may permit me to gain a greater understanding of their immigrant experience. In this research a qualitative approach was used to collect and document the findings.

This chapter describes and justifies the methodological approaches that were used in the research. Section 3.1 describes the methods that were employed in the research. Section 3.2 discusses the methodological approach that fits best for this research. Section 3.3 notes some limitations of the research, while section 3.4 provides a summary of the chapter.

3.1 Methodological approach

3.1.1 Selection of Respondents

It has been mentioned earlier that the Bangladeshi immigrant population living in K-W was chosen as the focus of this research. Among the 50 families living in the region, 20 families agreed to participate in this research. They represent about 40 percent of the total Bangladeshi immigrant population in K-W.

A preliminary list of households who might be interested in participating in the research was developed with the help of a non-immigrant Bangladeshi household. This list contained the telephone numbers of 16 Bangladeshi immigrant households. Two of the 16 families had already left K-W, and phone numbers were found to be incorrect in the case of three other families. One family initially agreed to participate in the study, but then decided against it. They offered no reasons for their change of mind. The remaining ten Bangladeshi households were interviewed during the summer of 2006.

While conducting these ten interviews, respondents were asked whether they had any friends who might be interested in participating in the research. In most cases, respondents provided the names and contact information of two or three other households. Three of the initial respondents even made appointments with their friends on my behalf. Thus, with this snowball method of participant recruitment I was able to conduct interviews with 20 Bangladeshi households living in K-W.

Two specifications were followed in participant selection:

- Participants must have immigrated to K-W since 1991⁵.
- Participants must have been in K-W at least 6 months in order to have some experience in housing arrangement or renting.

Ideally Bangladeshi households are formed by a married couple (male and female) with or without children. Sometimes members of the extended family are also

⁵ Immigrants entering in Canada since 1990s are classified as recent immigrants by the researchers. Scholars have also mentioned that immigrants living in foreign country for more than 15 years are expected to be assimilated with the mainstream population (Qadeer, 1997). The year 1991 is the upper limit in this regard. This year is also important for Bangladesh, as well. Following by a mass upsurge in 1990 a democratic government came into power in Bangladesh in 1991. This restoration of democracy allowed economic liberalization in Bangladesh. Since then Bangladeshi citizens have enjoyed more liberal movements such as emigration (Asiatic Society Bangladesh, 2003).

included in the household. Bangladeshi social structure still displays male dominance within the family and influences in decision making.

Participants in this research have varied social status; their occupation ranges from unemployed to successful business entrepreneur. Their occupations include students, paid employees, business owners, as well as, unemployed individuals. This range in occupation clearly suggests that respondents will have varied income levels encompassing low income households to high income ones. Their level of education also has great diversity, from less than high school education to the highest academic degree. The stage in the life cycle also varies significantly among the households. Some families are comprised of young couples; others are couples with young children; couples with teen aged children and even couples with grand children.

The sample is very small and cannot be considered representative of immigrants in K-W, but with 40% sample coverage it likely reflects the experiences of recent immigrants from Bangladesh in their search for suitable housing in the area.

3.1.2 Data

3.1.2.1 Semi-structured questionnaire and in-depth interviews

In this research a semi-structured questionnaire (see Appendix: A) was developed and used to guide the interview with respondents. This semi-structured questionnaire also incorporated opportunities for open-ended discussions. The questionnaire was developed following the conceptual model shown in figure: 2.3. Hence, the questions included the collection of demographic information on household size, income and education level (inputs for the first theme of the figure: 2.3). Also there were questions on issues surrounding access to housing (conforms to the second theme of figure: 2.3); strategies to

gain access to housing and evidence of discrimination in accessing housing (third theme of figure: 2.3). Participants also answered questions on their housing history (to determine the level of satisfaction or the fourth theme of figure: 2.3).

The questionnaire had specific questions on several themes including household income, housing search strategies, housing history, factors influencing housing choice etc. At the same time there was enough flexibility incorporated into the interview schedule to permit respondents to discuss the issues they considered important to their settlement in K-W.

It was anticipated that most of the respondents would be more comfortable being interviewed in Bengali. Consequently, the questionnaire was translated into Bengali which facilitated the interviewing process. The translation was verified by a Bangladeshi graduate student from Wilfrid Laurier University (WLU) and another from the University of Waterloo (UW). Among the 20 respondents, 15 chose to be interviewed in Bengali while the remaining five chose English as the medium of interview.

Despite the existence of male dominance at the household level I felt that both male and female members should participate in the interview. Apart from gender equality issues I thought that men and women might have different perceptions about housing accessibility factors which would be interesting to learn. Also I thought both partners would be able to support each other during the interview session by referring to issues which one might not have noticed or forgotten. Thus, I invited the couple to participate in the study and in most cases they joined and shared their thoughts equally. In three instances both the men and women were present in the interview sessions but only the

male responded to the questions. In another the woman of the household responded to all the questions.

My age, gender and social position helped in numerous ways to gain the trust of the respondents. Bangladeshi households' are generally sympathetic towards young female students. Being a single young Bangladeshi female student I received special attentions from my respondents. For my middle class social status and previous educational background⁶ most of the respondents felt some kind of connection with me. Thus I always obtained very welcoming and willing attitudes from the Bangladeshi families whom I contacted for scheduling the interviews.

Interview sessions were kept informal and friendly. For the most part, the recording device was placed in a less visible place so that the respondents did not feel discomfort as a result of being recorded. These approaches were very positive and facilitated the interview process. All of the interviews were followed by an informal discussion with food being served.

These in-depth interviews provided a very rich information source on the housing experiences of recent Bangladeshi immigrants.

3.1.2.2 Quantitative information

Some quantitative information about the respondents was collected in the interview. Two separate cards (see Appendix B and C) were used for collecting this quantifiable information. Each participant was asked to fill in a card which provided a demographic profile and a chronological listing of their previous housing. Respondents were asked to fill in these cards at the end of the interview.

⁶ I received my Bachelor's degree from Bangladesh University of Engineering and Technology where most of the Bangladeshi immigrants in K-W studied.

3.1.2.3 Other data sources

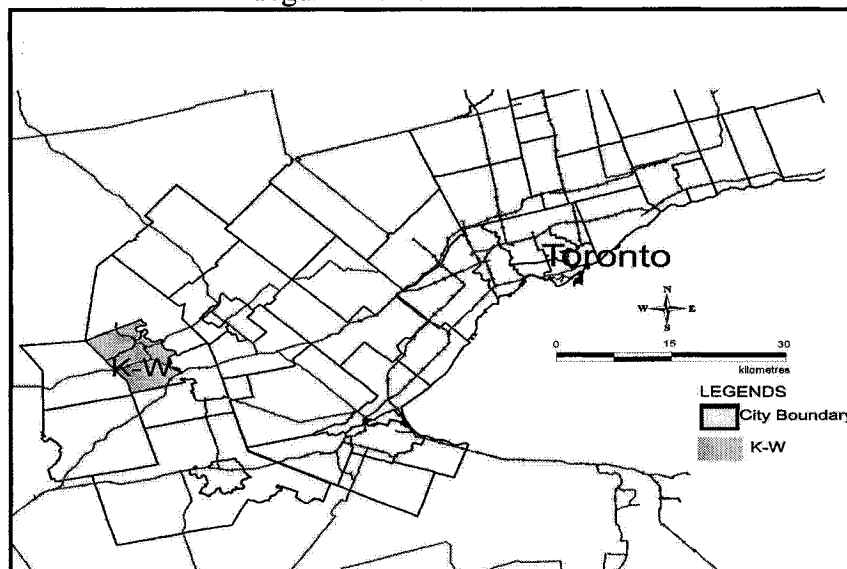
Census tract data from the K-W area were collected from Statistics Canada to gain an understanding of the overall conditions of Bangladeshi immigrants to the area. Socio-economic data on income, educational levels, and occupations, as well as demographic information on the age and ethnic diversity of census tracts across the region were collected. These data were useful for providing a baseline for comparison between the participants in this study and the mainstream population in K-W

Previous studies, academic theses, and journal articles from a number of sources provided the context into which this study was conducted. Publications from the *Metropolis Project*, an international research forum for population migration, cultural diversity and immigrant integration in Canadian cities and around the world, were consulted along with other literature on the experience of immigrants.

3.1.3 Study setting: why K-W?

The twin cities of K-W are located in Waterloo Region, a one hour drive southwest of Toronto (see Figure: 3.1)

Figure3.1: Location of K-W



Source: DMTI, 2004

These two separately governed but geographically united cities represent a mid-size Canadian urban area that has a diversified and booming knowledge-based economy. The area has a strong and diverse services sector, some traditional manufacturing, and an important hi-tech advanced industrial sector based primarily on wireless telecommunications (City of Kitchener, 2006, City of Waterloo, 2006 and Bezanson, 2003). As of the 2006 census, K-W's population was 451,235 (Statistics Canada, 2006) of whom more than one fifth were born outside Canada. At that time, the city of K-W was home to 90,600 people, representing 18 percent of the foreign-born population. The proportion of foreign-born residents has remained virtually unchanged from a decade earlier (Justus, 2004).

K-W's close proximity to Canada's largest city, Toronto which is also the primary destination of Canadian immigrants, allows K-W to enjoy economic and cultural diversity of this largest city. This advantageous location along with diversified and booming economic structure of K-W attracts newly arrived immigrants to settle in the

city. These two factors coupled with K-W's significant and relatively stable proportion of immigrant population suggests that K-W is a good setting for studying immigration related issues.

3.2 Qualitative Research approach

The 'Chicago School' was among the first to establish the importance of qualitative research methods in human life related research during the 1920s and 1930s (Denzin and Lincoln, 1994). Qualitative research does not aim to be statistically representative, rather it tends to emphasize the multiple meanings and interpretations of social life. There is neither a 'dominant' nor 'correct' interpretation; rather it focuses more on the 'depth' and 'richness' of the encounters (Berg, 2004, Hay, 2000 and Valentine 2001).

As has been discussed elaborately in chapter two an individual's or household's housing choices are a result of various interrelated factors. These factors may be very different for each of the individual households. A household's view may have less significance into the macro level policy decisions, however, each household's expectations and perceptions could provide unique interpretation of a housing scenario. Hence every household in this research will have an exclusive story of their housing experiences. There can be multiple explanations of equal importance for a single phenomenon. Therefore, 'depth' and 'richness' of interpretation are more important in this research than identifying the most 'dominant' one. For example, households' perception of barriers against housing accessibility might be different; for some households their income might be the most crucial factors; other might consider neighbours of different ethnic origins to be the most important issue. For some

households location of the dwelling would be important, while some might be concerned about the design and quality of their dwelling units. Therefore, it will not be wise to look for 'the most important' or, 'most dominant' factor of housing accessibility, rather more attention needs to be paid on each of the experiences. Finally, at its core, the study seeks to understand the experiences of a small group of people. With these understandings, I believe this research needs to follow qualitative research approaches.

3.2.1 Data analysis

The recorded interviews were transcribed soon after conducting the interview. Each transcribed interview was then imported into a software program named 'NVivo' for analysis. Transcripts were read and re-read to identify themes and categories. A node was created for each theme or category and all of the transcripts were coded to capture these ideas. The major nodes into which the transcripts were coded are: prior contacts influencing immigrants' settlement in K-W; strategies involved in the housing search process; factors influencing the choice of a particular house; the level of satisfaction with present housing condition; and the reasons for moving from the previous dwellings. The analysis explored these themes or nodes to identify patterns of similar or contrasting experiences among the respondents.

Field notes were written up on each interview and focused on the context of the conversation and memories of what it was like to be in a particular house. These field notes were added to the data and were imported into NVivo as memos. They were included in the data analysis and provided additional information on my observation of a particular household. The analysis proceeded both prior to and during the writing of this thesis.

This research generated nearly 200 pages of qualitative data in the form of interview transcripts. Data analysis would have been very complicated and time consuming if I had to surf through this huge amount of texts over and over in order to code them by hand. NVivo was a useful and time saving tool for exploring and categorizing the data. Once the whole data set was coded under the respective nodes NVivo pulled out important and necessary texts as required. Furthermore, NVivo helped in linking memos with the texts. Thus NVivo made data analysis and retrieving faster and easier.

3.2.2 Ethical considerations

This research was conducted with the approval of the WLU Research Ethics Board. Each respondent was initially informed about the study when they were first invited to participate via phone (telephone script; see Appendix: D). Each was given a consent form (see Appendix: E) containing all the information regarding the research. By signing the consent form, respondents indicated their understanding of the research project and their willingness to participate. Permission was also sought for the use of quotes in published material derived from the research.

Confidentiality and privacy was maintained throughout the research. Each participant was given a pseudonym in order to protect their anonymity in the written thesis. Participant's occupations were described very generally (where applicable) and direct quotations were modified in order to avoid identity disclosure.

3.3 Limitations of the method

In this research I am a member of the researched community. While this positionality as an 'insider' has contributed to a better understanding of the researched community, it is also possible that this positionality may have introduced unwanted biases into the research. There are scenarios (e.g., adult children living with their parents) while usual in the context of Bangladeshi culture and traditions but which are less so in the Canadian context. Being acquainted with the researched group's culture there may have been instances where I overlooked certain scenarios.

3.4 Chapter summary

This study adopted a qualitative approach to understand the factors that influence housing accessibility of Bangladeshi immigrants living in K-W. Data was collected through semi-structured, in-depth interviews that were conducted with individuals living in 20 households. The transcribed interviews were then transcribed and were imported into a computer software program, entitled NVivo, which was used in the data analysis. Ethical considerations included ensuring the anonymity of participants.

CHAPTER 4

RESEARCH FINDINGS AND DISCUSSION

As noted previously, K-W is home to approximately 50 Bangladeshi households who are a distinct group of immigrants with very high levels of education and a relatively good standard of living. Among these 50 household, 20 participated in this research. This chapter discusses and analyses the pathways to accessing housing by Bangladeshi immigrant families living in K-W. Section 4.1 discusses the general profile of Bangladeshi immigrants in K-W. Section 4.2 highlights two different sets of factors: decisive factors and derived factors and how these have influenced Bangladeshi immigrant families' housing accessibility. The interrelationship between these two types of housing accessibility factors are discussed in section 4.3. While, section 4.4 offers some concluding comments.

4.1 Bangladeshi immigrants in Kitchener- Waterloo: General Profile

4.1.1 Student and non-student profile

Bangladeshi immigrants living in K-W are a very special group compared to the majority of K-W's population as well as their general counterpart living in other major Canadian cities such as Toronto or Montreal. K-W is home to two universities, the University of Waterloo and Wilfrid Laurier University. The University of Waterloo has a highly renowned computer engineering program that attracts students from all over the world. A number of technologically advanced companies, many of them engaged in the telecommunications industry and often started by former students of the engineering program, have developed in K-W and have added a culture of innovation to the city's environment.

Bangladeshi immigrants living in K-W identify themselves with this innovative aspect of the city's character. A significant proportion of the Bangladeshi household members are students at the University of Waterloo studying for post-graduate degrees, many of them at the PhD level, while some members in the remaining households are employed in those hi- tech companies.

Adult members in 10 of the 20 households were students. Ten adult members of eight households are studying at the PhD level and 4 individuals in two households are working on Masters degrees. Both husband and wife a pursuing PhD degrees in two households, while in another household the husband is working on his PhD degree while is wife is studying for an undergraduate degree. In the remaining 5 households, only the male member is enrolled in doctoral studies. Data on student and non-student households among the Bangladeshi immigrant participants are summarised in Table 4.1.

Table 4.1: Student and non-student characteristics of Bangladeshi households in K-W

Student Households 10 (with 20 adult household members)								
Highest Level of Study		Gendered Classification						
		Only Male attending University		Only Female attending University		Both Male and Female attending University		
PhD	Masters	PhD	Masters	PhD	Masters	PhD	Masters	Mixed
8 (no. of individuals 10)	2 (no. of individuals 4)	5 (no. of individuals 5)	0	0	0	2 (no. of inds. 4)	2 (no. of inds. 4)	1 (no. of inds. 2)
Non-Student Households (with 25adult household members)								
Paid Employment	Business owner	Unemployed	Gendered Classification					
			Only Male in Labour Force	Only Female in Labour Force	Both Male and Female in Labour Force			
7 (no. of individuals 9)	2 (no. of individuals 6)	1 (no. of individuals 2)	6 (no. of individuals 6)	0	3 (no. of individuals 9)			

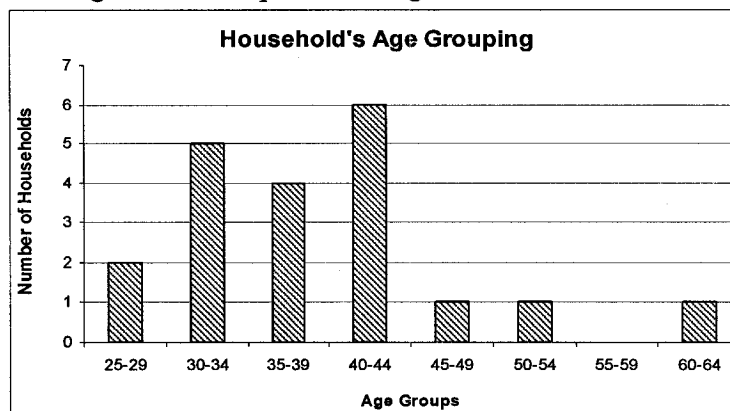
Source: Bangladeshi Immigrant Household Interview, 2006

Members in the non-student Bangladeshi immigrant households in K-W have diverse occupations ranging from business entrepreneur to unemployed individuals. Nine individual members in seven households are employed according to their profession; members of two other households are running a business sometimes alone or with their adult male children; while the adult members of another household are unemployed. Bangladeshi families tend to retain traditional values so it is still common for women to remain at home while their male spouses go out to work. This is the case with six of the participating households, but in three households, both the male and female are working in jobs outside the home. There are no households with a single female earning member. The non-student Bangladeshi immigrant households' profile is summarised in Table 4.1

4.1.2 Age distribution

The age distribution of the respondents is shown in Figure 4.1. As the figure illustrates, this is a relatively young group of immigrants; most respondents are younger than 45 years old. Two of the respondents fall into the youngest age group (25-29) and only three are over 45. The oldest participant was 60 at the time of the study. The largest groups are between 40 and 45 years (six participants), between 30-34 (five respondents) and between 35-39 (four respondents).

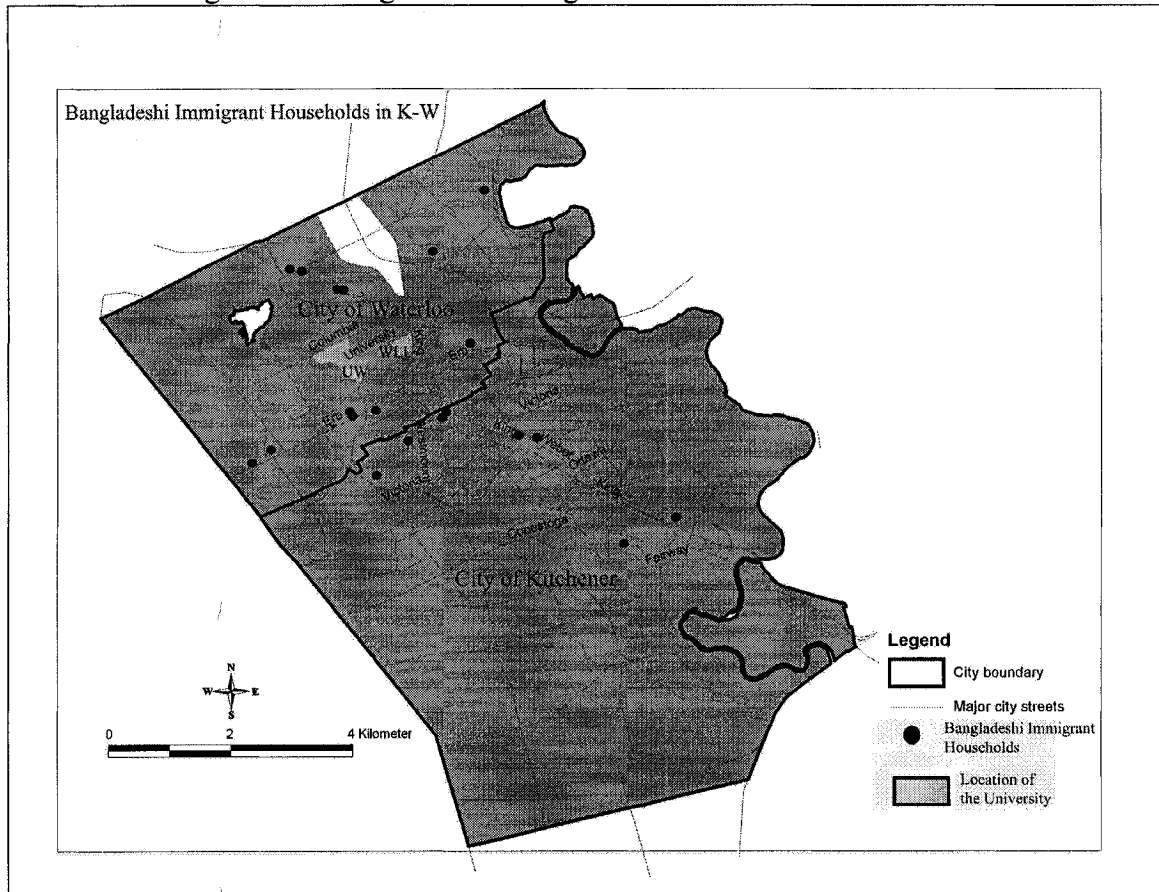
Figure 4.1: Respondents' age distribution



4.1.3 Bangladeshi Immigrant Households Settlement Pattern in K-W

The residential settlement pattern of Bangladeshi immigrants who participated in this study is quite scattered throughout K-W, though the majority live in the city of Waterloo (see Figure: 4.2). In contrast to the typical settlement pattern of some immigrant groups in Canada, the Bangladeshi immigrant households in K-W are not concentrated in any particular area nor have they created an immigrant ghetto. Three locations in K-W can be identified where more than one household is in close proximity. These locations are close to the University of Waterloo and north of Columbia Street; close to Erb Street, west of University Avenue; and at the edge of K-W city boundary near the intersection of Park Street and Union Street.

Figure 4.2: Bangladeshi Immigrants Settlement Pattern in K-W



Source: Statistics Canada, 2001

As noted previously, most of the Bangladeshi immigrant households (12) have settled in Waterloo whereas eight are located in Kitchener. A significant number of the households (seven) can be found living close to the universities.

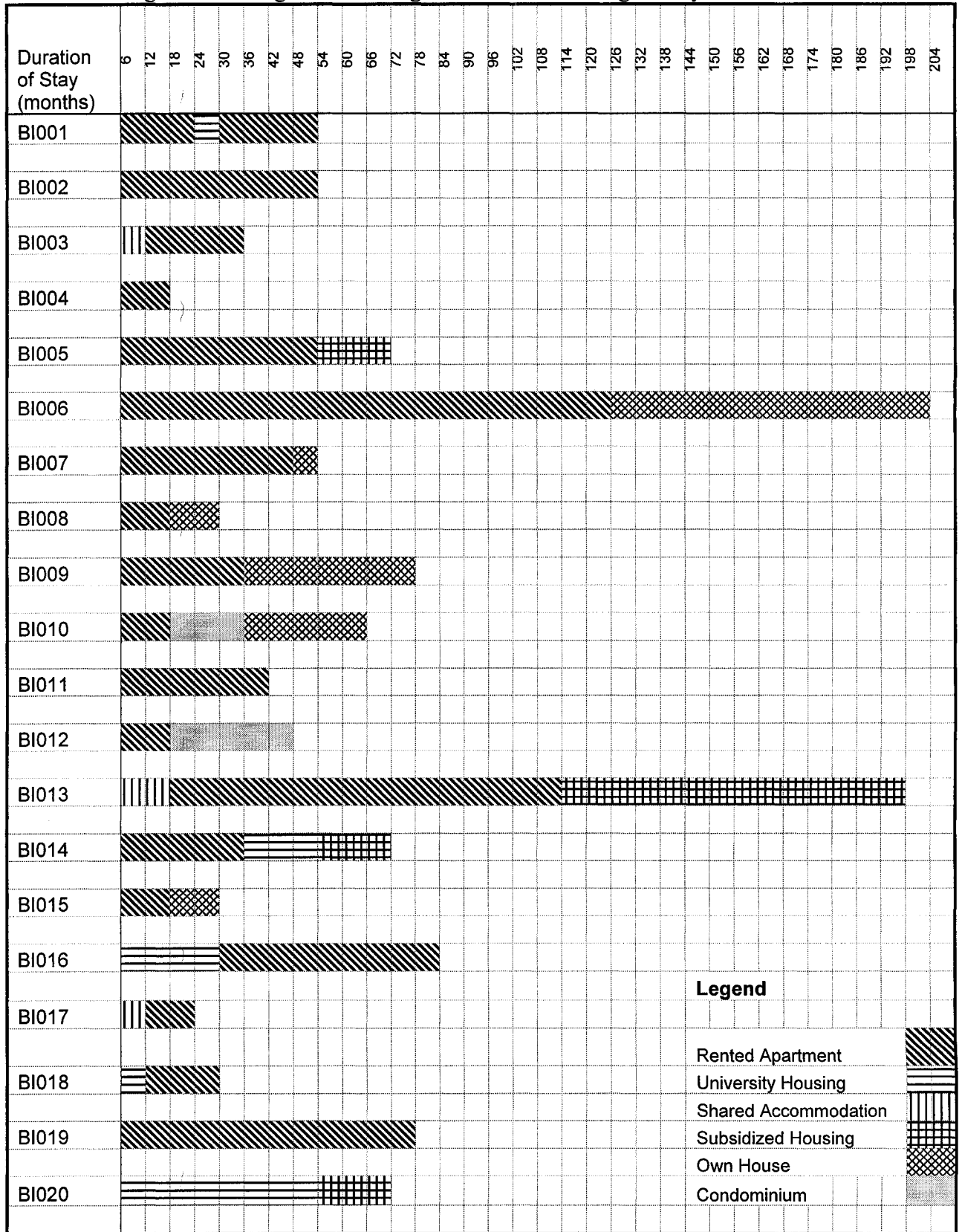
4.1.4. Bangladeshi Immigrants Housing History in K-W

Figure 4.3 shows the duration of stay in various types of housing by Bangladeshi immigrant participants. There is one significant pattern vividly identifiable- Bangladeshi immigrant households' dependency on rented apartments at the beginning of their housing career in K-W. Figure 4.3 shows that 14 out of 20 Bangladeshi immigrant households in K-W had started their housing career with rented apartments. University

housing and shared accommodation are two other options that Bangladeshi immigrants used while starting their housing career in K-W.

Figure 4.3 also demonstrates that Bangladeshi immigrant households rely heavily on rented apartments. Every household, except one, has spent at least a year in a rented apartment. Four out of 20 households have lived in rented apartments throughout their time in the area; six households have bought their own house or condominium and moved to those places from their rented apartments. The housing experiences of the remaining 10 households' varies greatly and does not follow any single pattern in terms of types of housing.

Figure 4.3: Bangladeshi immigrant families' housing history in K-W



From figure 4.3 another characteristics of Bangladeshi immigrants' housing history can be derived. Assuming three broad categories of housing (i.e., social housing, private rented accommodation and home ownership) and considering only the first and last dwellings it can be determined whether the housing career of Bangladeshi immigrants has changed in a progressive or regressive way; or if it remained lateral. It has been discussed in chapter two that movement towards better housing conditions is considered progressive (e.g., from rental accommodation towards home ownership), while moving towards lower housing strata (e.g., from rental accommodation towards social housing considering its lower rent) is considered a regressive movement. An unchanged condition is considered lateral (from one rental apartment to another similar rental apartment). Figure 4.4 illustrates a considerable degree of residential change among this group of Bangladeshi immigrant families.

Figure 4.4: Bangladeshi immigrant's residential moves

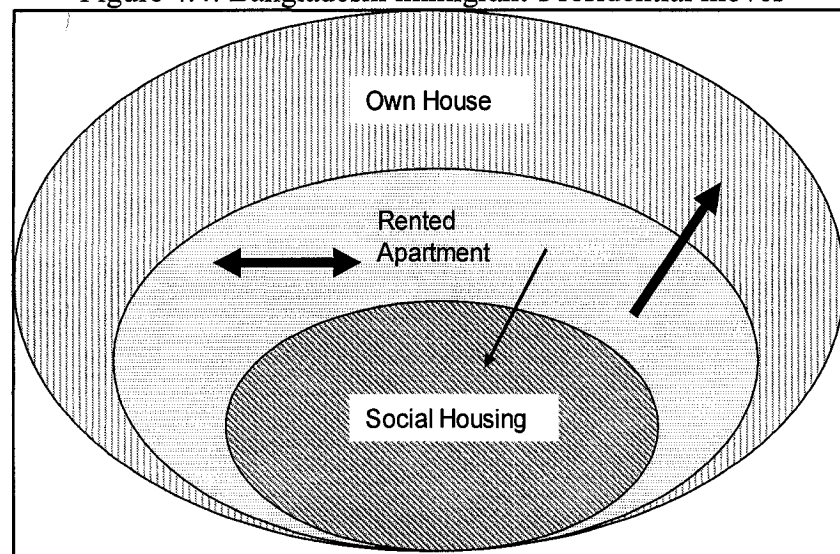


Figure 4.4 shows that an equal number (eight) of Bangladeshi immigrant households in K-W enjoyed progressive movement in their housing career moving from rental accommodation into home ownership during the period of their residency in K-W.

This varied from one year to 10 years. Another eight families can be considered to have made lateral moves. These families relocated from one rented apartment to similar quality of rented accommodation. A further four households experienced regressive movements in their housing careers. They moved from private rental accommodation into social housing because they struggled to pay the higher rent of their private rented apartments.

4.1.5 Destination Kitchener-Waterloo

Bangladeshi immigrants in K-W have selected these twin cities as their home in Canada for several reasons. Throughout the interviews Bangladeshi immigrant households revealed that three situations, namely, higher education opportunities, job opportunities, business opportunities and having relatives, prompted them to settle in K-W. The following sections elaborate the findings on each of these issues.

4.1.5.1 Presence of Universities

It has been found that 10 out of 20 respondents chose to settle in K-W because of the higher education opportunities. These people have emigrated directly from Bangladesh to K-W with admissions to either the University of Waterloo or Wilfrid Laurier University or in rare instances to both universities when one member of the family has received an admission to one and another member to the other university. Some moved to K-W soon after landing in Canada because of the educational opportunities in the area.

Mr. M. A. said:

We came as student on September 2002. I was in PhD and she (my wife) was a Masters student. Both of us were in the UW (M. A. 2006).

For Mr. Z. R. the school's reputation was a decisive factor for settling in K-W:

I got an admission at University of Waterloo so, I came here to study. Yes, I could go to British Columbia, Victoria University or McGill. But I chose Waterloo as I knew the computer science department at University of Waterloo is very renowned (Z. R., 2006).

For Mr. S. C. admission to the University of Waterloo was the major attraction.

I got an admission to the University of Waterloo that's why I moved here (Mr. S.C., 2006).

For Mr. and Mrs. R. I. higher education opportunities were more important than permanent residency as they thought higher education would assure their well being in Canada. Both of them considered this factor in their choice to come to K-W because of the two universities. Mrs. N. R., wife of Mr. R. I. says:

We heard that immigrants don't get good jobs unless they have Canadian degrees. Therefore, we were trying for admission to Canadian universities while processing the permanent residency applications. Both of us were looking for admissions and at the same time we wanted to live in the same area. So he (husband) applied to UW and me at WLU. We were very lucky that we got the admissions as well as the permanent residency. But we landed in Canada after 1 year of our permanent residency. Because we wanted to ensure the admissions. And we came to K-W because of our admissions and because of the universities (N. R., 2006).

Mr. E. B., who was employed in another country, echoes Mrs. N. R. by considering higher educational opportunities equally important as permanent residency. He chose to come back to K-W after six months of his landing with an admission to University of Waterloo.

Actually, when I applied for immigration I had plans to get a degree here. So both the immigration and university admission process was going on simultaneously. But I got immigration before getting any admission. So when we landed in Canada for the first time I came to visit Waterloo. And then I went back to my work place. At that time it was permitted to stay outside of Canada for maximum 6 months. And within these six months I got an admission offer from the University of Waterloo. So after getting that offer we came to Waterloo directly (E. B., 2006).

For Mr. A. A. admission to the University of Waterloo was the reason that prompted him and the family to settle in K-W. To him this PhD opportunity was the only attraction that pulled them to K-W from Ottawa.

I came here to join the PhD program at the University of Waterloo. After completing Masters in Ottawa I got this PhD offer. So I moved to Waterloo and absolutely, just because of University of Waterloo, just one of the best universities and that's the only attraction here (A. A. 2006).

Mrs. Z. S., a frequent commuter to Toronto, has balanced her conjugal life by settling in K-W.

Because of my husband, Mr. N. H., he is studying in University of Waterloo. That's why we moved here because it's easier.... I'm studying in the University of Toronto. But I have done my theory works there. So now I need to do the computational works. I can access that from my home, using the computer and internet. But for him, he is mostly doing the experimental jobs. So he needs to stay in the university more than me. And previously, we are, he has an apartment here and I had an apartment in Toronto. So it was tough in terms of financial and also communication. So, that's why we moved here. Now I go there twice or, thrice in a week, using the Greyhound bus (Z. S., 2006).

It is quite clear that for these immigrant households higher education opportunities were considered as important as permanent residency in Canada. As has been discussed in chapter two immigrants are required to have a higher level of education in order to obtain the required points to immigrate to Canada. Bangladeshi immigrant households in K-W recognized the importance of education and possessing important social capital these families have considered education as a more viable root to effective settlement. Some of these households have tried to optimize the privilege of permanent residency by enrolling in the post graduate degree programs at the local universities, while others thought that post graduate degree from the reputed universities of K-W will ensure their well being in Canada. The existence of the University of Waterloo and

Wilfrid Laurier University is a major factor that attracts Bangladeshi immigrant households to settle in K-W.

4.1.5.2 Employment opportunities

Employment opportunities play a key role in the settlement patterns of immigrants. Immigrants tend to move to places where they can find good jobs in their area of expertise. Bangladeshi immigrants in K-W are no exception to this. Seven out of the 20 Bangladeshi immigrant families came to K-W for the sake of a job. One immigrant family initially came to K-W for post-graduate studies but decided to settle here when household members were offered professional jobs after finishing their studies.

According to Mr. A. H. a job opportunity was the only reason that brought him and his family to K-W.

I got a job offer here. I just came to join that job. There was nothing else (A. H., 2006).

Mr. Z. H., on the other hand, thought his new job offer in K-W was better and represented a promotion from the one he was doing previously in Ottawa, as he said:

Because of my job. Before coming here I was in Ottawa. I used to work at (name of company). Then I got a better job offer here where I could be the team leader of their verification group. So I decided to move here (Z. H., 2006).

Mr. M. K., Mr. A. SN. And Mr. Z. A. all moved to K-W from Toronto with good job offers. According to them,

Because I got a job here. I moved here first and joined (name of company) and then my family came. We were in Toronto and we lived there for a very short time; about 9 months (M. K., 2006)

At first we landed in Toronto as immigrants. We lived in Toronto for few months. Then I got a job offer here at (company name)'s corporate branch, here in Waterloo, which is a good job. I moved here to take up the job (A. SN., 2006).

(..we moved here) because of job. I got a job at (Company name) (Mr. Z.A., 2005).

Mrs. A. S. and family moved to K-W for their son's job. This household moved to K-W just to reduce their son's commuting time⁷. Mrs. A. S. said:

My son got a job here. He joined in (company name) and that's why we moved here. It was very difficult for him to commute everyday; still he did that for 6 months. And after that we decided to move here. Because we could feel his (son's) stress, it was a huge pressure on him. We wanted him to be bit relieved and that influenced most on our decision. And most of all, my son wanted us to be here (Mrs. A. S., 2006).

Mr. T. I. and Mrs. S. A. decided to settle in K-W after finishing their degree from UW. Both of them are currently employed in K-W.

I never expected that I will get a good job right after my graduation. It's quite good job and I liked it. Therefore I decided to take up the job. To me the job offer was like a blessing, since he (husband) is working in K-W it would have been very difficult for me if I had to commute somewhere else everyday (for work) (Mrs. S. A., 2006)

It has been discussed in chapter three that K-W has a rapidly growing hi-tech industrial sector. This sector offers a wide range of job opportunities for people with technical education. Recent immigrants from Bangladesh need to possess a higher level of education in order to gain adequate 'points' (discussed in chapter two) for immigration. The discussion in section 4.2.1.3 of this chapter also reveals the fact that Bangladeshi immigrant households have a higher level of education compared to the main stream Canadian population. Their higher level of education coupled with the hi-tech job opportunities in K-W have attracted Bangladeshi immigrants to settle in K-W.

⁷ This would be considered as an unusual situation for a Canadian family. The son, who is an adult, is expected to live in his own apartment and visit his family in Toronto every now and again. However, in Bangladeshi cultural context it is quite normal adult children living with their parents.

4.1.5.3 Business opportunities

Several of the participants ran their own business. Among these were two who felt that K-W offered advantages in terms of a good location for their business

Mr. A. M said:

I selected Kitchener. ...I heard about Kitchener. At that time there was only one Indian restaurant here. That was doing pretty well. So I did some research whether anymore demand for Indian restaurant exists or, not. And I found it positive. Also people told me that if I open any Indian restaurant here that will do well. So based on all these information I selected Kitchener as my business location (A. M., 2006).

According to Mr. G. M.:

I was trying to catch some business. I did few interviews and I was about to get one franchise business but at the end a senior guy got it. Then they told that they have a position in Kitchener. So, we came to Kitchener to see the place. And we liked it (the franchise business) at the Fairview Park Mall. Then I went to visit my friend's sister who was living in Kitchener at that time. So she informed us about the mall. She said Fairview Park Mall is a neat place to do business. So then we decided to move to Kitchener and within 2-3 months we permanently moved here (G. M., 2005).

K-W's overall structure and multicultural society is considered appropriate for running an ethnic business or restaurant. For a few Bangladeshi immigrant households this privilege was the most attractive factor to settle in K-W.

4.1.5.4 Having relatives

Immigrants tend to choose to live close to the people they know such as their friends and relatives (discussed in chapter two). Among these participants, however, only one household moved to K-W because they had relatives living in the area. This household is actually a family class immigrant sponsored by their sister's family and had no other options but to settle in K-W.

Mrs. D. U. said:

We moved to K-W because of my sister's family. Actually they sponsored us to come to Canada. And we came to Kitchener since they (sister's family) are in Kitchener (D. U., 2006).

4.1.5.5 Better than other places

Though it was not a decisive factor in their decision to live in K-W, several respondents noted that they felt more comfortable living in K-W compared to other cities. Most of the Bangladeshi families in K-W prefer to live in smaller cities like K-W because they perceive that it has a better environment, is less crowded, has less pollution, and lower levels of crime etc. They also believed that neighbourhoods and the environment in K-W are better for raising children.

I felt smaller cities are better for raising children. Toronto is crowded. There is more criminal activities in Toronto. That's why I came here 16-17 years ago. And I could move to Toronto any time. However, I like Waterloo for my kids (A. M., 2006).

I think in K-W is less crowded, less polluted than Toronto. In that respect smaller cities are good for living. And it's even better to live near to a big city but not in the city (A. A., 2006).

This area has better living environment compared to Toronto. Less crowded, less polluted, lower house rent compared to Toronto (A. S., 2006).

I feel comfortable here. I like this quiet city. I don't like the crowd. This city is very good, quiet ... not as busy as Toronto... There are fewer crimes, less troubles. That's why choose to be here (D. U., 2006).

We feel very comfortable living here (K-W). It's a very nice quiet place. We have been to Toronto many times. It's a very busy, I mean, living in Toronto it's a bit hard. I mean, the life in Kitchener- Waterloo, I mean, the housing, the community around is better than Toronto. Quiet, less crime. So we feel safer here (J. Z., 2006).

Bangladeshi families also believed that they could maintain better living standards in K-W and often spoke of the trade-off between living in Toronto and living in K-W.

Families think that though they could earn more if they were in Toronto but their situation might not be as good as it is in K-W. As Mr. A. M. said,

When I moved from Montreal I could go to Toronto. I could do even better in Toronto as it's a big city with larger immigrant population. But also if we move to Toronto we won't be able to buy house in good neighbourhood. Because those will be very very costly and I can't afford that much money. So, if we were in Toronto we had to buy house in some substandard neighbourhood (A. M., 2006).

Mr. and Mrs. A. S. gave up their job and came to K-W. Better living was one of the major reasons for choosing to move to K-W.

I used to work while we were in Toronto and that was a decent job. I gave up that job. We couldn't afford this type of living in Toronto with my job. A house like this one would have cost us just double compared to the price here. It was impossible for us to own this kind of house in Toronto (A. S., 2006).

K-W's multicultural society was a draw for some of the respondents. As Mrs. R.

U. said:

I think (Kitchener has) lots of immigrants- (which is) good for children. They won't feel isolated when they grow up. When my son will be going to some school in this area there will be few other Indian or Pakistani children with him. So my son will not be the only brown color kid in his class. His friend circle will consist of both Canadians and immigrants. So I think he will feel like he belongs here in anyway (R. U., 2006).

4.2 Factors influencing immigrants housing accessibility

As discussed in chapter two and shown in the conceptual framework (figure: 2.3), immigrants' housing accessibility is a function of various factors working at different levels. At the micro level household's characteristics (e.g., income, occupation, level of education, household size etc.) determine their housing preferences. Since a household's characteristics have a direct influence on their housing preferences, these work as a decisive factor in their housing accessibility. On the other hand, macro and meso level factors, such as housing market realities (e.g., housing stock, landlords, real estate agents

etc.), social networks, housing search process, and reasons for choosing a particular dwelling etc., are sometimes more socially constructed phenomenon and vary from one place to another. These macro and meso level factors often work as a supportive force in immigrants' housing accessibility and have a somewhat indirect influence on immigrants' housing accessibility. Hence these macro and meso level factors can be considered as derived factors of immigrants' housing accessibility. The interplay between these decisive and derived factors can be analysed to determine the housing accessibility of a particular immigrant group.

Various decisive and derived factors that determine Bangladeshi immigrants' housing accessibility in K-W are discussed in the following sections.

4.2.1 Decisive factors

4.2.1.1 Household income

Despite the high number of students in the study group, the income levels of Bangladeshi immigrant households in K-W were not as low as might be expected. Nevertheless, the income of these Bangladeshi families is considerably less than the average family income in Kitchener in 2001 at just over \$73,000 (Statistics Canada, 2001) (data on income from the 2006 census are not yet available). Average income of Canadian families with two or more people in 2005 was \$64,000 (Statistics Canada, 2005). The average family income among the participant households is \$41,750. Annual average household income for the Bangladeshi immigrant families living in K-W are categorized and shown in Table 4.2.

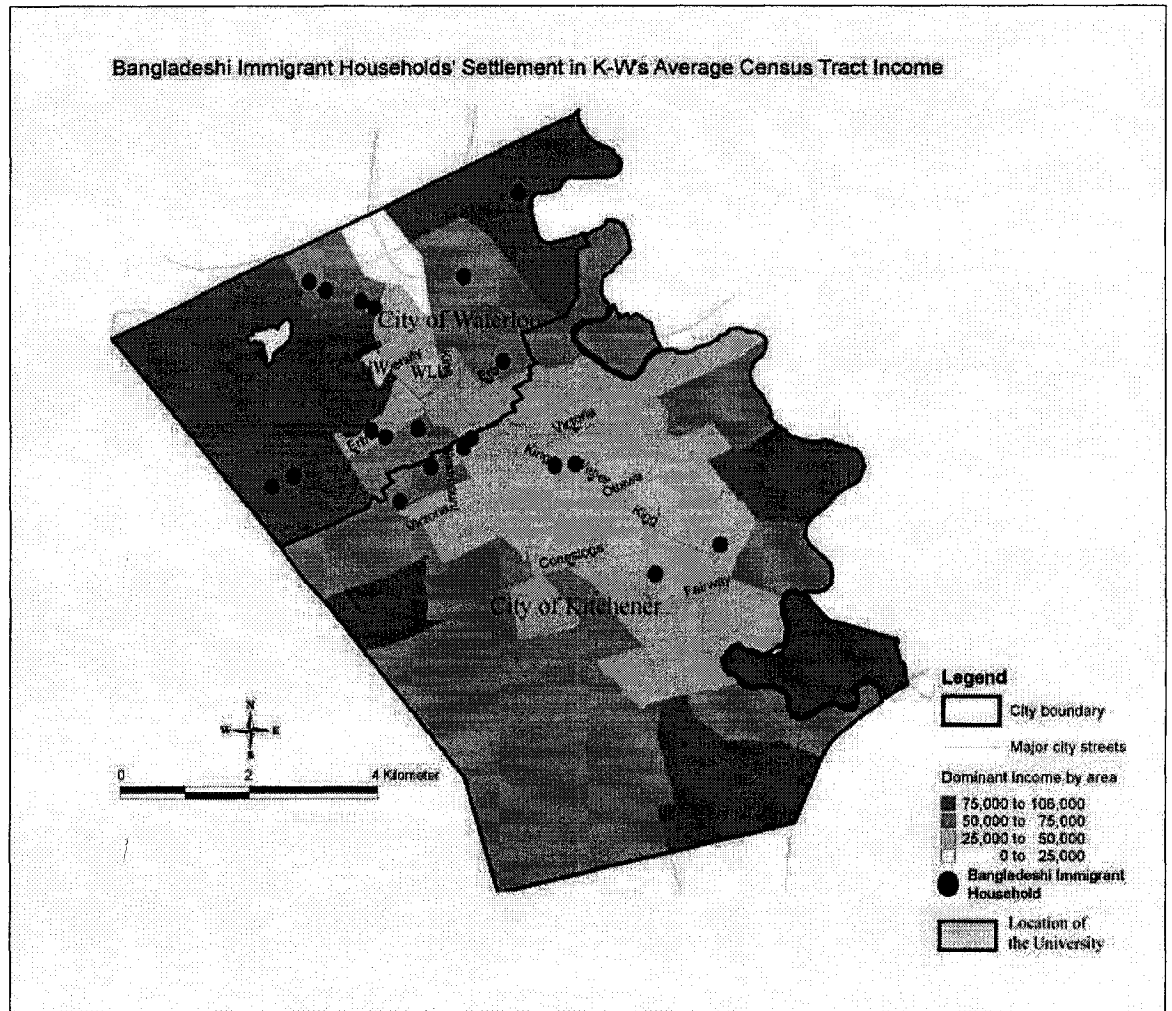
Table 4.2: Annual income of the respondents

Income Category	No. of Households
<\$20,000	1
\$20,000-\$40,000	9
\$40,000-\$60,000	7
>\$60,000	3

Table 4.2 shows that only one household's annual income falls below \$20,000. The largest number of families (nine) had incomes between \$20,000 and \$40,000, while seven families had incomes of between \$40,000- \$60,000. Only three families in this study had incomes of over \$60,000.

However, respondents' residential location in K-W with respect to the city's census tract average income levels (shown in figure 4.3) illustrates that three of the Bangladeshi households live in K-W's high income areas where the average census tract income is between \$75,000 to \$100,000. On the other hand, most of the respondents (i.e., eight households) reside in areas where average income ranges from \$50,000 to \$75,000. Seven out of 20 Bangladeshi immigrant households live in areas where the average census tract income is from \$25,000 to \$50,000 (mostly along King Street in Kitchener).

Figure 4.3: Residential location of respondents' and census tract average income levels



Source: Statistics Canada, 2001

As noted in section 4.1.1, members of 10 out of 20 households are students and among the remaining 10 households, members of seven households are employed in professions for which they are trained, two households own business and adult members of one household are unemployed. It has also been shown in table 4.1 that in the case of eight Bangladeshi immigrant households both the adult male and female members of the family are in the labour force, either as post graduate students with part-time work or in their respective professions.

In households in which adult members are still student it is understandable that they will fall below the lower income category. Similarly, in households where only one member is earning an income the household income will generally be lower in comparison with households in which at least two adult members are working. These two characteristics help explain Bangladeshi immigrant households relatively lower average income in comparison with the city's average. However, it is expected that households with student members are very likely to be employed soon after their graduation and are expected to earn a high income within next few years.

4.2.1.2 Household size

The average size of the Bangladeshi immigrant households in K-W was found to be 3.15 persons, slightly greater than the average household size of Kitchener CMA which is 2.7 (Statistics Canada, 2001).

Figure 4.4: Bangladeshi Immigrant Household size

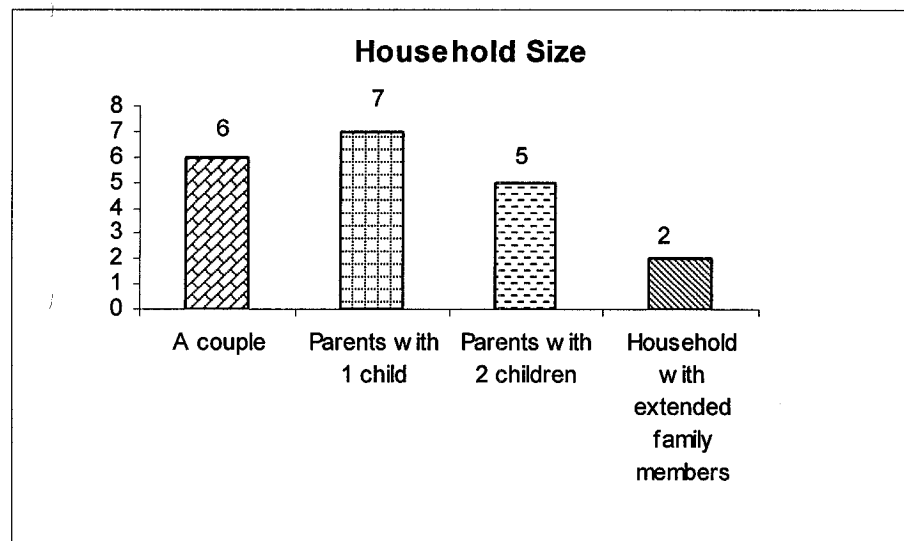


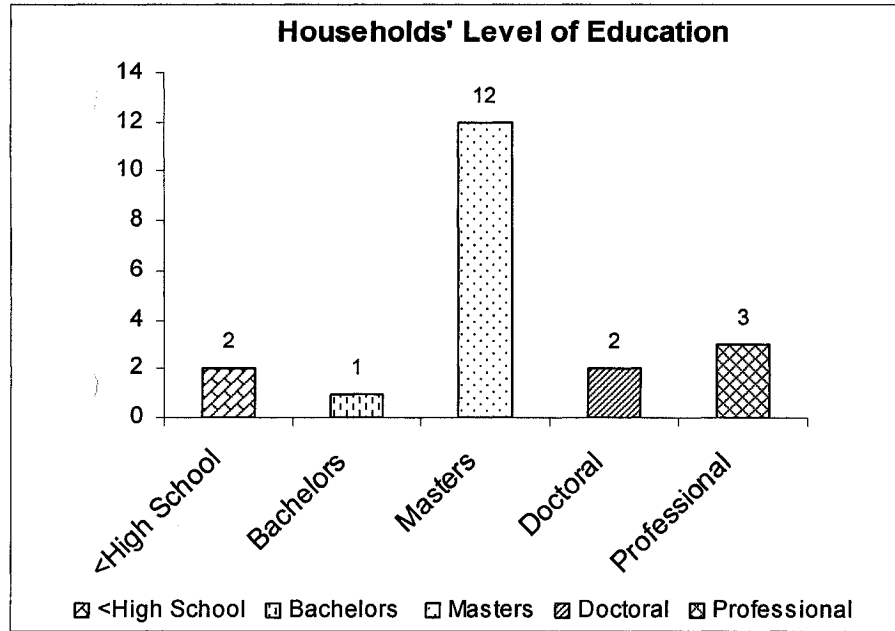
Figure 4.4 shows that six out of 20 households are formed by a couple without children. Seven households are comprised of two parents with a child (household size

being 3). Another five households are made up of two parents with two children (household size being 4). Two families have been found where extended family members such as older parents and grandchildren are included in the households (household size being 5+).

4.2.1.3 Level of Education

Statistics Canada's data indicate that 19.2% of the population of the Kitchener CMA aged between 35 to 44 has a university certificate, diploma or degree. The equivalent figure for those aged between 45 to 64 is 16.4%. On the other hand, Bangladeshi immigrant households in K-W show a very contrasting picture in this regard. This immigrant group possesses very high level of education. Figure 4.5 shows that most of the members of Bangladeshi immigrant households (12) have completed a Masters Degree. In the case of two households one of the members has earned a doctoral degree; individuals in three of the households have earned professional degrees, e.g. in medicine, and another has completed an undergraduate degree. The adult members of two households, however, were found to have less than high school education.

Figure 4.5: Bangladeshi Immigrant Households Level of Education

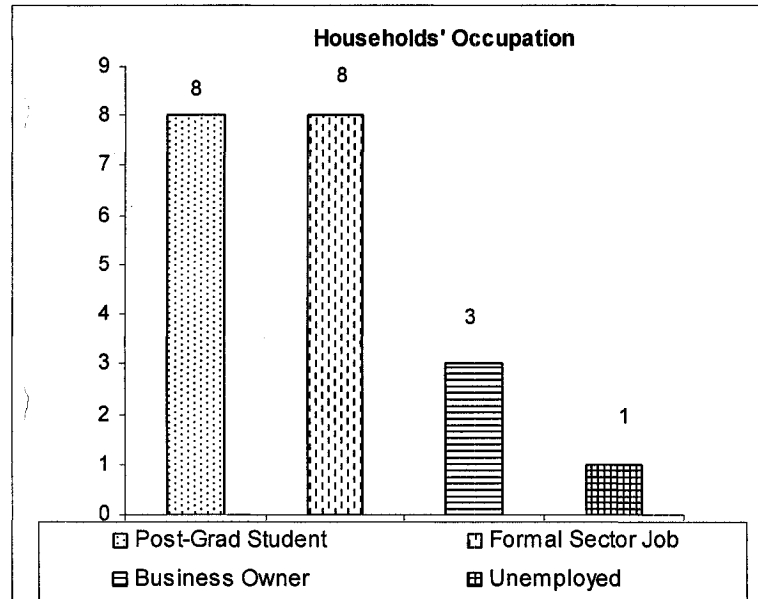


As discussed in chapter two and explained in section 4.1.5.2, immigrants intending to move to Canada need to have a high level of education in order to achieve the necessary points to enable them to come to Canada. Bangladeshi immigrants' higher level of education compared to the CMA's average is, undoubtedly, a result of Canada's modified immigration policy that puts more emphasis on human capital and education. With a higher level of education Bangladeshi immigrants have helped to raise the level of human capital in K-W.

4.2.1.4 Occupation

As has been discussed briefly in section 4.1.1, 10 out of 20 Bangladeshi households contain adults who are Post-graduate students at the local universities. Among the remaining 10 households adult members of eight are employed according to their profession; two households run a business; while the adult members of one Bangladeshi immigrant household are currently unemployed. Figure 4.6 shows the occupations of Bangladeshi Immigrant households.

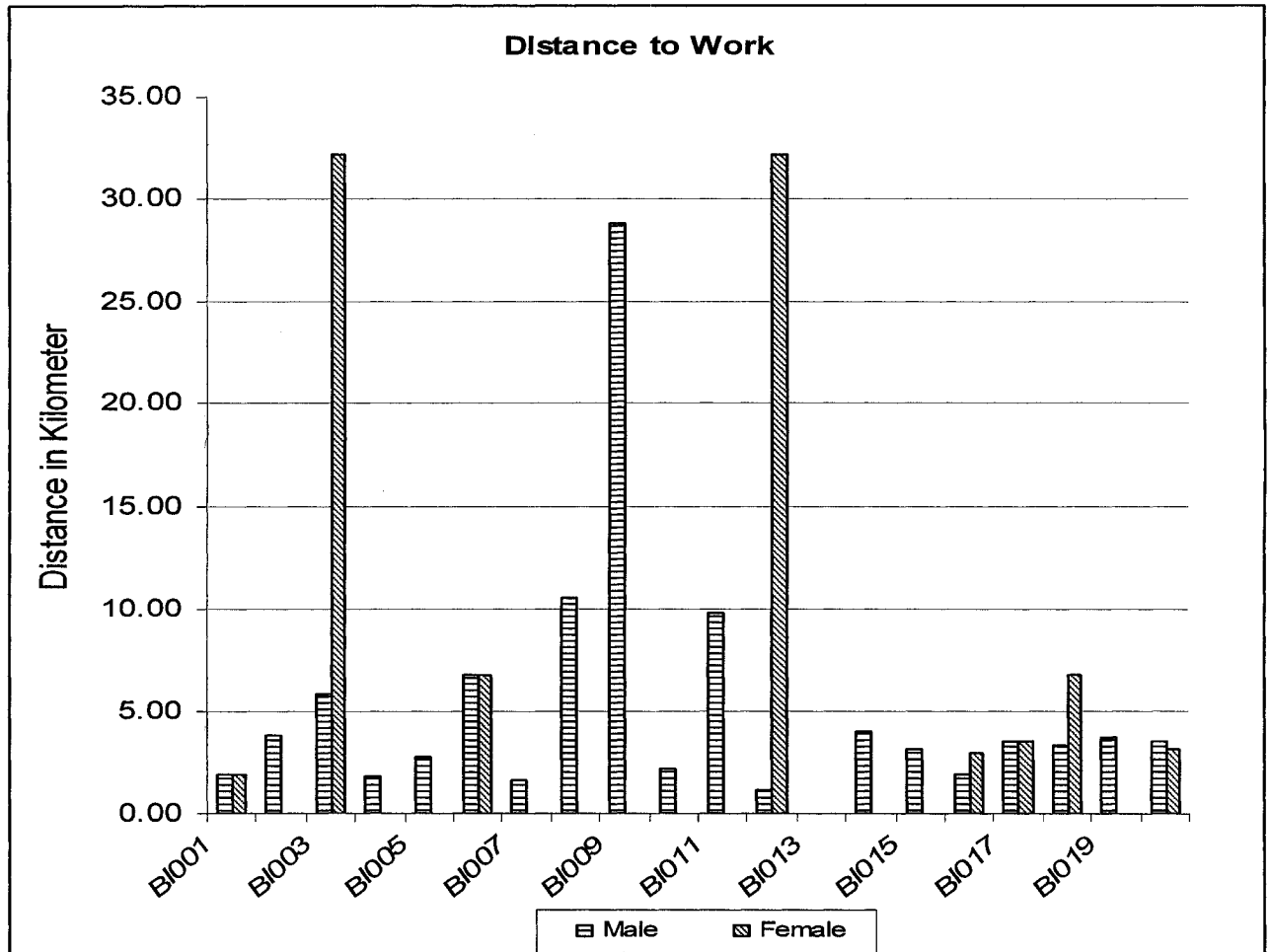
Figure 4.6: Bangladeshi Immigrant households' Occupational Variation



The average distance to work for household members is 4.72 kilometers.

However, for most of the respondents distance to their work places is less than five kilometers. Only three households members travel more than 25 kilometers to get to their work places and, interestingly, in these cases the female members travel a longer distance than their male spouses. Hanson and Pratt (1995), on the other hand, found that women's work trips are significantly shorter than men's and women tend to work very locally. However the scenario of Bangladeshi women's longer work-trips suggests that these women are well educated and possess a good career. Figure 4.7 shows respondents' distance to work places from their homes.

Figure 4.7: Bangladeshi Immigrant households' distance to work



4.2.2 Derived factors

Derived factors that might have influence on Bangladeshi immigrants' housing accessibility are classified as prior contacts, housing search process, factors considered for choosing a particular house (housing cost, location, distance to work place, quality of the dwelling units to name a few) and level of satisfaction. Each these factors are discussed in the following sub sections.

4.2.2.1 Prior contacts

The findings reveal that before moving to K-W Bangladeshi immigrant households had been in touch with other Bangladeshi immigrants who were already in K-

W. Among the participating families, 17 out of 20 had friends or relatives⁸ in K-W while only three families reported that they had not known anyone in the area before moving to K-W. For those who had friends or relatives in the area the decision to seek assistance from their prior contacts depended on the type and extent of the contacts.

Three out of 20 households think that their prior contacts in K-W had a significant influence on their decision making (whether to move to K-W or, not). Six households reported their prior contacts provided general information about K-W, its housing/renting system and about weather conditions. A further 11 households reported that their prior contacts in K-W were very useful and helped them to find their first dwelling in K-W. How Bangladeshi immigrants got assistance for their previous contacts will be discussed in the following three sections.

Influenced in decision making

Throughout the interview three households reported that their prior contacts influenced them to move to K-W. For Mr. B. U., a family class immigrant (sponsored by his brother-in-law), it was obvious that their prior contacts had great influence up on their settlement in K-W. According to Mr. B. U. his relative influenced him to move to K-W.

I came here because my brother-in-law opened a restaurant here. I used to work as a chef in Montreal in another restaurant.... So, when my brother in law opened his restaurant here he offered me the chef job. That's why I moved here (B. U. 2006).

⁸ In Bangladeshi culture 'friend and relative' usually encompasses a broader range of association. If a Bangladeshi person meets or speaks (over telephone or, internet) to another Bangladeshi person even only once, then it is very normal that they consider each other to be friends. And the term 'relative' really goes beyond first relation. Bangladeshi culture accepts any kind of blood relation (no matter how distant it is) and any marital connections associated with those blood relations as their 'relatives'. And while Bangladeshi people live abroad it becomes their responsibility to help their friends and relatives in any way.

Mr. M. A. wanted to live near to his brother (who lives in Toronto) and thus he chose to come to University of Waterloo.

I tried to select a university which is close to my brother. So that's how I chose UW. So you can say that my brother had a big influence on that. Even if he didn't force us to come here. But I thought I'll be comfortable if I can be somewhere close to him (M. A., 2006).

Mr. J. Z and Mrs. A. J. said that their decision to move to K-W was influenced by the weather information that was provided by a friend.

They (friends) informed us about the place and the weather. You know, that's an important issue here, in Canada the weather. ... So, that helped us to make the decision (A. J., 2006).

Informed about K-W

Three respondents indicated that their prior contact with friends and relatives living in K-W helped them to gain useful information about the city, its environment, culture and most of all about the housing and rental system. Respondents considered this information invaluable to their settlement in K-W.

Before renting this place we asked some other tenants about the surrounding area. They informed it's a good area (A. A., 2006).

But when we decided to move here (in K-W) we contacted a guy. He used to study in the University of Waterloo... We didn't know them very well; just got their contact. They informed us about this area (M. K., 2006).

My friend's sister who was living in Kitchener at that time. She informed us about the area and it is a neat place. So then we decided to move here (G. M., 2006).

Helped in housing search:

A majority of the households (11) reported that prior contacts helped them greatly in their housing search. For all of these respondents friends and relatives living in K-W actively helped in finding the first dwelling unit. Respondents mentioned that they had contacted other Bangladeshi persons (friends and relatives) before coming to K-W and

asked them to find suitable accommodation. In many cases respondents stayed with their friends and relatives for first few days (in one case it was nearly one year) while searching for their first home in K-W.

Mr. Z. R.'s friend helped him finding his first accommodation.

I contacted him (a friend) when I got the admission offer at UW. He (friend) used to live in a shared housing. He rented another shared accommodation for me....So, I lived there for over 1 year; 4 terms (Z. R., 2006)

Mrs. N. R. says that she emailed a Bangladeshi man who was a PhD student at the University of Waterloo and asked him to find an accommodation for them. Mrs. N. R., noting him as a friend, said that she did not know him previously and found his contact through one of her husband's (Mr. R. I.) colleagues.

I emailed Mr. H. C. from Bangladesh and asked him to find a place for us. He confirmed an apartment in Kitchener and we went to that one right after we moved here (N. R., 2006).

Mr. A. SN. stayed with his friends for the first few days while he searched for housing in K-W.

.. Fortunately I was able to stay with my friend whom I contacted from Toronto. I stayed at his place for three days. And in those three days I searched for rented apartment (A. SN., 2006).

For Mr. B. U. and family this initial stay with a relative continued for a year

At first when we moved here we stayed with my sister for about one year. After that we looked for our own place and then we found another house. We then moved into that house. We were looking for a suitable house during our one year stay with my sister's family (D. U. 2006).

A few Bangladeshi families were fortunate to receive a very high level of assistance from their previous contacts. Their friends and or relatives moved to another

house and the newly arrived household filled up the vacancy. This happened for Mr. S. C. and Mr. E. B.'s family.

Actually, I moved to his (friend) house. Because he got the university housing. So I just entered into his old house. I didn't have much problem or, transition. So, ultimately, he helped to find the house (S. C., 2006).

He (a friend) informed me that one Bangladeshi family was moving to another house. I contacted that family and wanted to rent that house.. That family was moving before their lease term. So I took the opportunity and got that house (E. B., 2006).

4.2.2.2 Housing search process

As discussed in Chapter two and in the conceptual model Figure 2.3 immigrants housing search process is a combination of various interdependent factors that contribute to a decision-making process. It is useful to know what methods Bangladeshi immigrant families employed in their housing search process. It is anticipated that immigrants will refine their housing search process for each move.

Conforming to immigrants' general dependency on social networks (discussed in chapter two) Bangladeshi immigrant households in K-W were found to rely heavily on their social networks, including friends, relatives, and colleagues, along with other sources of information, such as the internet and newspapers. However, at the early stages when they have not had the opportunity to develop a social network in K-W immigrant households tend to rely heavily on rental accommodation websites and university housing lists which can be accessed from a distant place, such as Bangladesh.

Following two sections reveal Bangladeshi immigrant households housing search process distinguishing their first dwellings from the others.

First Dwelling

Bangladeshi immigrants were found to rely on rental websites, university residences and other web based resources in their search for their first dwelling. It is understandable that since their first dwelling was searched from a distant place, often from the other side of the world (e. g., Bangladesh), a web based search process appears to be more reliable and convenient for many new-comers. Interviews with Bangladeshi immigrant households reveal that five out of 20 respondents had used internet-based housing search processes in finding their first accommodation in K-W.

Mrs. A. J. and Mrs. S. A. reported that they were allocated a university residence and were very satisfied with the web-based system.

There is the process, the online application for grad students for on campus housing. So we applied from Bangladesh. And we luckily got the accommodation in university housing... We got that before coming and it was ensured for us... It was very good (A. J., 2006).

We applied for university housing from Bangladesh... And all the applications and contacts we did through internet from Bangladesh (S. A. 2006).

The Record, a daily newspaper in K-W, has a large classified section and website in which rental properties are advertised. These were found to be useful resources in the housing search.

Mr. N. H. and Mr. Z. H. relied on the Record's website for their housing search.

I just found it (dwelling) from website search. Main website I was looking at, I think, The Record. Because it's the local newspaper. So, they have a classified section. And I found that very helpful (N. H., 2006)

I searched internet and found a bachelor's apartment. I rented that and lived there for about three months. I searched the Record's web site on internet (Z. H., 2006).

Mrs. A. S. and family looked into various rental websites to find their first dwelling in K-W.

We searched on internet. Most housing management companies host their own website, you know. So we, actually my son, searched these web sites. So, that's how we rented that apartment (A. S., 2006).

Bangladeshi immigrants arriving in K-W in early 1990s probably did not have much access to the internet, so for them the newspaper was the major source of information on rental accommodation.

As Mr. J. M. said,

I searched in the newspaper. I found few phone numbers. Then I called them and fixed appointment with the landlords. Then I looked into few houses and finally chose one (J. M., 2006).

Immigrant households who enjoyed the privilege of a prior visit to K-W reported that they found their first residence by looking around the city. Three families utilized this opportunity and found their first dwelling in K-W.

I came to Waterloo to meet my professor. At that time I looked around the city and looked into some apartment buildings while wandering around the city (A. A., 2006)

One day on his (husband's) way back to Toronto he saw a rent notice. It was an apartment at the downtown Kitchener, near the city hall. He liked the apartment. And then we moved here from Toronto (S. K., 2006).

I got one while driving around the city. I rented that one and brought my family from Toronto just within 1 week (A. SN. 2006).

In addition to these methods Bangladeshi immigrant families in K-W received assistance in various forms from their friends and relatives in finding their first home. Firstly, they contacted a friend or relative and asked for help in finding a residence. Secondly they stayed with a friend or relative during the initial stage while they searched

for housing in K-W. And thirdly, some families were able to move into the vacant residence of a friend.

Present Dwelling:

It has been mentioned earlier in chapter one that finding the first residence is the most challenging step in an immigrant's housing career in a new country. However, when immigrants become familiar with the host society's system everything becomes much easier. The housing search process is no exception to this. Immigrant families develop social networks in the host society which they are able to use in the housing search process. This was the case with the Bangladeshi immigrant families in this study, as the interviews indicated.

Bangladeshi immigrant households were found to have refined the search process for their second and subsequent houses by applying multiple methods. They searched for houses and often visited a few houses before renting and/or buying them. At times they engaged real estate agents to help them in their search. However, they also gathered information about the neighbourhood through their friends and colleagues. Thus they did not rely on only one method but tried to filter all the information in order to find the best strategy. In the one hand, this improved housing search method demonstrates that Bangladeshi immigrants became more independent over time and it illustrates that their housing priorities have changed. At these latter stages they do not look for just a roof over their heads but also have some expectations from the surrounding areas and neighbourhoods. As a result, they spend time gathering information about their neighbourhoods from friends and colleagues.

Mr. M. K. said they employed a real estate agent to help them find a suitable house. Though he checked the legitimacy of the agent still he relied a lot on his colleague's information about certain neighbourhoods. And thus the family decided not to take one house because of concerns about the neighbourhood.

We had to rely on the real estate companies (for finding a house). We picked the company through a newsletter. My colleagues provided some information; like, which neighbourhoods are better. My wife chose a house then one of my friends told us not to take that one because a shooting incident took place in that neighbourhood shortly before. Also some suggested about Beachwood area (M. K. 2006).

For Mr. M. A. and Mrs. S. A. the housing search process included web based searches, university housing lists, looking around the area etc.

We found this house from the university's off campus housing list. We also searched internet. So when we went to see one house we looked around. If we found any other rent notice, we collected that number. In this way we found this house (S. A., 2006).

However, reliance on community members and friends did prevail in this latter stage of the housing search.

One of my friends from my school works as a real estate agent in Mississauga. He is also an immigrant from Bangladesh. He helped me buy this house. We had other options but this one was very reasonable for us (G. M., 2006).

When we bought this house, one of my son's friends from work helped us. He (son's colleague) is a real estate agent. Once he used to work with my son but afterwards started working with real estates. He helped us to find this house (A. S., 2006).

Immigrants living in social housing had been assisted by their friends.

Occasionally they applied for the social housing on their own and at times their friends helped by collecting the application forms.

Mrs. D. U said:

His (husband's) friend informed us everything about social housing. He said the rent will be lower and it will be convenient for us. He (the friend) brought the application form, helped to fill it out and then submitted to the office (D. U., 2006).

Mr. S. C. was grateful for help from his friends who provided information about social housing. As he said:

Actually, I didn't know about this government housing or, cooperative housing. So I was living to the other house. So one of my friends came and said there is a house, cheap house for those who can not afford the full rent. There is a government housing. You have to apply for that housing and then you have to stay in the queue. And when your serial will come they will call you to give you the housing. So this information I got from my friend. I don't know before it. So it helped ultimately (S.C., 2006)

4.2.2.3 Factors considered in choosing a particular house

It has been discussed in chapter two that individuals' housing choices and preferences are influenced by various interrelated variables, such as housing costs, access to nature, parks, open spaces, retail services, bus stops and routes along with job location. It has also been discussed that immigrants housing career incorporates some various factors working at the micro (e.g., household's socio-demographic characteristics), meso (socially constructed realities, such as race, culture, gender, social networks) and macro (housing market realities, such as available housing stock, landlords, real estate agents etc.) levels that determine immigrants success in their housing career in a given housing market.

The housing choices and preferences of Bangladeshi immigrants living in K-W have been found to be an outcome of varied factors. However, for this particular group of people financial considerations always come to the forefront of their housing preference. In additions to financial considerations such as house prices or rent, Bangladeshi

immigrants in K-W have identified a wide range of considerations. Neighbourhood quality, location, distance to work place, design and quality of the dwelling unit, resale value of property are few other considerations of Bangladeshi immigrants' housing choices. And in broader sense all of the respondents talked about the city's specialties that make them feel comfortable. All the respondents considered ethnic grocery and *halal*⁹ food stores as necessities that they require in the city or neighbourhood where they live or intend to live. Even though these respondents did not consider the existence of other Bangladeshi immigrants in their neighbourhood, they thought it to be an important consideration for newly arrived Bangladeshi immigrants.

In addition to the factors that considered in accessing housing in K-W Bangladeshi immigrants have also identified some of the barriers and discrimination that they have experienced while accessing housing in the city. Limited social network and some of the existing practices of the rental market (e.g., landlord's reference-seeking tendency) were considered discriminating against Bangladeshi immigrants housing accessibility in K-W.

Housing cost

All of the respondents identified housing prices or rent to be the most important determining factor in accessing their housing. In most cases the respondents looked for a house at a reasonable price (relative to their income). Some of the respondents preferred to live in social housing because of the lower rental costs. Mr. J. Z., Mr. M. A. and Mr. E. B. said they considered rent as the most important determining factor.

Rent is one (of the considerations). Because here we are paying \$650, and there was \$950. So, around 300 bucks. So, that's a big difference. Financial thing is one of the important things (J. Z. 2006).

⁹ This term means "permissible" most frequently refers to food that is permissible according to Islamic law.

Actually we were looking for something cheaper. We had options but those were expensive houses. So we considered the rent (M. A., 2006).

The advantage of this house is it's a subsidized house. So the rent is decided based on your income. As long as you are a student the rent will be reasonably low (E. B., 2006).

While most of the respondents looked for less costly accommodation a few of them thought that expensive housing or neighbourhoods can assure better living environment and therefore, they tend to live in high priced areas.

This area is a newly developed area. I heard that it will be a good place. The houses are quite expensive here. Usually, neighbourhoods with expensive houses always had good environment. So I decided to buy this house in this area (A. M., 2006).

Neighbourhood

Respondents considered the neighbourhood and surrounding areas when choosing a residence. According to Mr. Z. H. the income and living standards of the neighbours determines the overall quality of a neighbourhood. He considered neighbourhood factors more than monetary factors when choosing his residence.

I looked into the surroundings. House rent or money was not an influential factor for me. But environment and neighbourhood was obviously a big factor for me. You know, the neighbourhood factors; living standard of the neighbours and their earning. If the neighbours or, adjacent neighbourhoods have low income people then the standard degrades. So, I tried to look at these criteria while selecting a house in K-W (J. H., 2006).

Respondents generally prefer to live in quiet areas and look for clean neighbourhoods. However, one respondent was not impressed with quiet areas. Both quiet neighborhoods and certain other characteristics such as a graveyard in the immediate vicinity made Mrs. T. N. uncomfortable.

First of all, I wasn't feeling comfortable, the neighbourhood was too quiet. All our neighbours were quite senior. At that time I just came from Bangladesh; you

know how vibrant everything is there! There was graveyard just across our house that made me very scared too (T. N., 2006).

Location

Almost all the respondents gave serious thought to the location of their houses. Respondents preferred a housing location that is close to other services or amenities that are important to their lifestyles. For instance, location of universities, existence of bus terminals and bus routes to and from their daily necessities (e.g., grocery store) were found to be important location determinants.

So I'm, my first things that I consider most (in choosing a this house) is, if I live in an area where he (my son) can get to his university. That's more important to me. Like, I can compromise distance between my job and residence. But I will feel more comfortable to live in a place where he can attend the university (A. H., 2006)

We were trying long time to find good housing over here. The first thing we were looking for like, my wife will be traveling at least three or, four times per week in Toronto. So, there was a delicate balance between the locations. So I was looking for something close to the bus terminal (N. H., 2006).

Other than these relative locations, respondents tried to choose a house in prime city locations.

We considered the location. This house is located at the heart of the city. We wanted to live in Waterloo and I guess it's a very prime location in this regard (N. S., 2006).

Distance to work

Distance to work place seemed to be an important consideration for some respondents. However, being resident in a smaller city (K-W) and having their work place located within the city most of the respondents do not have far to travel. It was shown earlier in figure 4.9 that most of the respondents' place of work is located within

five kilometers of their residences. However, these respondents noted that living closer to the workplace is an advantage.

We also considered the distance to our work places. Both of our offices are very close from this place. So we considered that too. The first apartment was in Kitchener and I was working in Waterloo. So I wanted to live closer to my work place. And by that time my wife got a job at (name of company). So we decided to move to Waterloo, closer to our work places (A. SN., 2006).

Those who need to commute longer distances to jobs located in other cities tried to select a convenient residential location near to the highways or bus terminal in order to make commuting easier. As Mr. A. A. and Mr. G. M. said

I'm more close to the highway which is an advantage for me (A. A., 2006).

Even the location was better for my wife because it's very close to the highway (G. M., 2006).

Bus route

Existence of bus routes was found to be very important for households who do not have cars (mostly student households). As Mrs. D. U. said,

She (my daughter) takes the number 9 bus to her school. This bus is very convenient from this house. Bus stop is right on the street. I can go for groceries taking that bus too. I usually go to the Zehrs at Conestoga Mall. I don't have to change any bus or, anything. At times, I don't even need to use another ticket on my way back. I can use the transfer. So, that is very convenient for me too (D. U., 2006).

Mrs. Z. S. also spoke about convenient bus routes:

We don't have car. So here the markets are near, in walking distance. So, we don't need car, right. So that's another reason, bus.... Because it's very near to the bus terminal.... And even when we go outside for visit or, marketing [actually meant shopping], there is all the bus start from here. Because it's very near to the bus terminal (Z. S., 2006).

One respondent mentioned the existence of school bus routes. Mrs. S. K., who initially did not like her residence then considered the existence of the school bus route and thought it would be convenient for her son.

The school bus comes here. To be frank, I didn't like this house that much. But I just considered the school bus routes. I love to see kids boarding on the school bus in the morning (S. K., 2006).

Quality of the dwelling unit

Respondents tried to maintain certain standards of living and therefore preferred to live in well maintained houses/ apartments. Adequate heating in winter was a major concern for many of the respondents (mostly living in private rental apartments). Mr. A. A. and Mr. E. B. spoke elaborately about this aspect. While Mr. Z. H. tried to maintain the similar living standard that he had enjoyed previously.

Before renting this place we asked some other tenants about the apartment. They informed us it's good. Also we checked the heating and everything. May be this is not the best of the best place, but we like this apartment. It meets all our requirements. So we are satisfied. Heating is very good here (A. A., 2006).

I understood the relationship between rent and quality of apartment. I wanted to maintain certain standard. I wanted an apartment that is in a good condition. At the same time, I wanted the house to be comfortable, specially, if the heating works in the winter or, not (E. B., 2006).

Because I was looking for an apartment that is of similar standard of the apartment I was living in in Ottawa. The apartments other than this one were somewhat of lower standards (Z. H., 2006).

Other Considerations

Respondents identified some other aspects of their housing which they considered important while choosing their residences. Resale value and interior design are notable amongst these. Mrs. A. S. and Mr. M. K. discussed the concerns about the resale value.

The people who sold us this house told that the house is in a good condition. So it will be easier to resell it. Resale value was another reason. If we need a bigger place or, need to move somewhere else. We can easily sell off this house (A. S. 2006).

My colleagues informed me about the resale value. They told me which area has what type of resale value. We found that we could buy much bigger house in some other area with the same amount of money we paid for this house. But those houses/ areas do not have good reputation of reselling houses. And one of my friends informed me the semi detached houses are sold faster than the town houses. That's why we bought this semi detached house (M. K., 2006).

On the other hand Mrs. N. S considered a lot of the design aspects:

I wanted to buy a one level house. But we can't afford to buy a bungalow, too expensive. So I wanted the house to be open. I have a baby. I wanted ample space for her. So if the house has just one level or, its more kind of open I'd be able to watch her from anywhere in the house. So I considered that aspect of design. And secondly I have some reservation for stairs and I don't like to go up and down all the time. So I wanted the staircase to be open, like the one I have right now. For this open staircase I don't feel detached to the other floor. I can hear the downstairs people from upstairs. I find it's easy to communicate. These are the main factors I considered while buying this house. And the interior design; we did some manipulation in the design as, well (N. S., 2006).

Mr. and Mrs. G. M. did have some design considerations:

Our requirement was two bathrooms and two parking spaces (G. M., 2006).

General housing considerations for newly arrived Bangladeshi immigrants

Respondents were asked about newly arrived Bangladeshi immigrants housing considerations. All of the respondents emphasized that rent, distance to work place and access to public transit were the most important considerations for newly arrived Bangladeshi immigrants. Other than these three aspects, all the respondents said newly arrived immigrants would prefer to live closer to other Bangladeshi families. And since newly arrived immigrants have different dietary habits they would prefer to have easy access to Indian grocery and *halal* food stores.

All the respondents mentioned that newly arrived Bangladeshi immigrants would prefer to live in low-cost housing. They also added that at this initial period it is very unlikely that new immigrants would be able to buy houses. Therefore, at this stage Bangladeshi immigrants will rent cheaper apartments.

And at times, Bangladeshi immigrants want to save money. Then they chose apartments where the rent is comparatively lower (A. M., 2006).

I think rent is the most important thing that the immigrants consider at first. Because initially they don't have enough money so they can't afford something expensive. I think, at the very beginning immigrants look for lower rent places (B. U., 2006).

Newly arrived immigrants do not want to go to expensive houses. So when they arrive in Kitchener they don't want to rent any expensive place at once. And in Kitchener house rent is comparatively cheaper than Toronto (R. U., 2006).

Mrs. A. S. who looked rather practically into the housing scenario of newly arrived immigrants and opined that rent including utilities is a good option that they may look for.

I think at first new immigrants will prefer to live in rented apartments. I don't think they will buy houses at the beginning. They have very limited or, low income and even don't know how much they'll be able to earn. So I think they will prefer apartments where hydro charges are included with the rent (A. S., 2006).

All the respondents said that distance to work place is an important consideration for newly arrived immigrants and since most of the Bangladeshi immigrants in K-W are students they would prefer to live somewhere close to the universities. Mr. A. A., Mr. M. K., Mr. N. H. talked about Bangladeshi immigrants' tendency to live closer to the universities.

People don't want to live very far from their job location. So if they are student they will try to live closer to the university. And if they work somewhere try to rent a house near their job location (A. A., 2006).

When people prioritize the factors, I think distance to their work place is an important determinant of their residential location (M. K., 2006).

So, the very first thing they do they are looking for a place as close to the university. Because most of them are graduate students (N. H., 2006).

Having other Bangladeshi immigrants living nearby will be an added advantage for newly arrived immigrants. Recalling her own experiences Mrs. A. S said:

When we first came to Canada we rented an apartment that is across to my brother's house. Since my brother has been here for many years he knew everything that we might need. My brother guided us in every step. It's very important for new immigrants to have a friend or, relative living near to them. Because they don't know anything of this country; they need someone who will guide them for at least first couple of weeks (A, S., 2006).

Mr. N. H and Mrs. T. N. echoed Mrs. A. S.:

Whenever you came here, the first year when you came to Canada everything is new. The atmosphere is totally new. So, if you find someone from your own country that helps a lot (N. H, 2006).

And then they look for other Bangladeshi/ Bengali people. My friends always want to rent houses near to ours since there are few Bangladeshi families here (T. N., 2006).

Finally, respondents suggested that newly arrived Bangladeshi immigrants' dietary habits require them to have easy connections to ethnic grocery stores and *halal* meat stores. Mr. Z. H. and Mr. A. A. find it very important because

people grow their food habit over the years, 25 years or, 30 years. And nobody wants to change it overnight (Z. H., 2006).

Also they might try to be closer to the grocery stores; if it's within walking distance then it's the best. As they don't have cars the distance to these places are very important (A. A., 2006).

4.2.2.4 Level of satisfaction

All the respondents were found to be content with their present housing conditions. They mentioned that their present housing conditions met all their

expectations. Throughout the interview respondents echoed each other, '*I am happy with my present housing condition*'.

The student households explained their contentment about their present housing by considering their student status. For them education is their foremost interest and they prefer to live near to their school; at the same time these households have an understandably lower financial ability to enjoy luxurious housing conditions. Considering these two aspects the student households indicated they did not have much expectation from their present housing.

I argue that Bangladeshi immigrant households' satisfaction with their present housing condition has a strong connection with their previous housing conditions in Bangladesh. In Bangladesh, even for middle class people, it is very difficult to own a house. There are several steps leading to home ownership. First of all, people need to have their own piece of land (residential plot) and then they can start constructing a house on that land. Usually the residential plot has to be bought or in rare instances people might inherit such property. Due to very high land prices and construction costs most middle class Bangladeshi people consider home ownership as their life time achievement; they need to invest the savings of their life time in order to own house¹⁰. Also students cannot afford to live in rented apartments because of the high rental costs.

Having been habituated to such housing scenarios the thought of buying a house in early 40s or living in rented apartments as students provides a higher level of

¹⁰ In Dhaka (the capital city of Bangladesh where most of the Bangladeshi immigrant households of K-W had lived before migrating to Canada) on an average per square meter land costs nearly Tk. 7,475.00 (CAD\$124.58) and the minimum plot size is about 167.23 square meter (land measurement unit in Bangladesh is called *Katha*; 1*Katha*= 720 square feet and minimum plot size is 2 *katha*). This implies people need to have at least Tk.125, 000.00 (CAD\$ 20,736.00) ready when they start thinking of having their own house. No loan is available for buying lands. However, people can get loans for house construction by mortgaging the land and have to pay it back over a period of 25 years (RAJUK, 2004).

satisfaction. For Bangladeshi immigrant households in K-W satisfaction with their present residence is derived from the comparison of the broader housing scenario in Bangladesh and has less connection with their previous housing conditions in Canada.

4.2.2.5 Barriers and Discriminations

Barriers

Interview with Bangladeshi immigrant household in K-W revealed that this population has very limited social interaction with the wider or mainstream Canadian society. Almost all the social interaction of this group of people is confined to their own community. Respondents mentioned that the wide cultural gap and religious differences between Canadian and Bangladeshi people are the barriers for limited social interaction between the two groups. Some of the respondents also mentioned their busy and hectic schedules do not allow them to socialize with their neighbours thus creating a barrier against their assimilation to the wider community.

Mr. A. A. notes that he maintains a courteous relation with his neighbours however; it never crossed the limit of that courtesy.

we see each other in the elevator, of course we say hi. And the interaction is limited to that 'hi'. And of course we have the courtesy, we open the door or, in elevator ask the floor number and so forth. Both of us maintain these courtesy. Its just courtesy (A.A., 2006).

Mr. A. A., further added that their social interaction is limited to the Bangladeshi community only. He also thinks that religion plays a great role in developing social interaction.

for us it's(socialization) much confined with the Bangladeshi people... And basically we don't socialize with others... I think religion is a big factor in socializing. For example we go to the mosque and meet many people there. So, that helps to develop some new contacts (A. A., 2006).

Mr. N. H. also agreed that religious practices often hamper their social interaction with the wider community.

But I guess, that is coming from our religion. We don't, never drink actually. So, sometimes what happens like we have a barbeque or, anything like that and like, we cannot drink anything. Like, we went to the party and there's nothing to eat, something like that (N. H., 2006).

Mrs. S. A.'s social interaction is limited to the Bangladeshi community. As she already has many friends from Bangladesh she felt she did not need to make any new friends in this society.

But if you want to know about the social ties (with Canadian society) we don't have that much. Many of my friends from my previous school (Bangladesh University of Engineering and technology) are living here now. So, we always get to see them (S. A., 2006).

For Mr. A. SN., cultural differences act as barriers in social interaction. He further added that he feels more comfortable with his Iranian neighbour as he feels more connections with Iranian culture.

And you know something, we feel sort of uncomfortable with Canadian people. Because we have huge cultural differences. So, if we had any Canadian neighbours socialization would have been limited to 'hi/hello'. But now that we have this Iranian family we can share more. I think it's difficult to socialize with people with whom you don't have much things in common (A. SN., 2006).

Mrs. N. A., noted that their busy lifestyle do not allow much time to socialize with neighbours.

We actually don't get the time to do that (socialization). It's just because of time constraint, I guess. Actually, our life is so busy with many things: work, school. Bangladeshi community. We really can't get any chance to include neighbours in this busy schedule (N. A. 2006)

The barriers of limited social interaction that the Bangladeshi immigrant households identified and explained during interview have very little or no connections

with their housing accessibility. However, this limitation restricts immigrant households' overall well being in the city and also hampers their assimilation with the wider society.

Discrimination

All of the respondents agreed that some of the existing practices in the housing market may be considered discriminating against newly arrived immigrants. There is a practice that landlords always ask for job references before renting apartments to newcomers. Though this is a general practice in the house rental market and applied equally for every tenant, for newly arrived immigrants it becomes crucial to provide such references as they are yet to be employed in Canada. Without job references landlords often ask for advance payment of rents which often stretches over a year. Also respondents have reported having difficulties if they wanted to buy a house. Banks will not provide mortgages to newly arrived immigrants without any credit history in Canada.

Mr. A. M. notes:

at times Bangladeshi immigrants do face some discrimination. Landlords don't want to rent them any place. (Landlords) want to see the bank balance, credit history, driving license or, any ID. How would a new immigrant have all these? For credit card one should have to work for certain periods and new immigrants don't have any working experience or, even job in Canada. So at times, they have to deposit higher amount of money to rent a house (A.M., 2006).

Mrs. A. S. termed landlords reference-seeking tendency as an obvious act of discrimination against newly arrived immigrants. She further notes that:

How it is possible for new immigrants to get a job at the very beginning? Difficult to manage all these for a person who just arrive in Canada. It is discriminating in the sense new immigrants didn't get any chance yet (Mrs. A. S., 2006).

For Mr. G. M. renting the first apartment was a frustrating experience as the landlords asked him for his job reference. Finally he had to pay 12 months rent all at the

same time. He tried to buy a house at the first instance but failed in that attempt, as well.

He notes:

finding a house was bit frustrating for us. Every time we were asked whether we have any job or, not. I just found a single landlord whom I paid 12 months rent together. I wanted to buy a house, I could pay off in cash. But failed to do so as everyone asked for my Canadian credit card or credit history in Canada (G. M., 2006).

Bangladeshi immigrant households' agreed that this reference-seeking practice is discriminatory while renting their first apartment or house, the situation gradually changes once they are employed in the country.

4.3 Inter relationship of the factors that influence immigrants housing accessibility

I began this research with some questions in mind and throughout the research I tried to find the answers. Those questions are specified in Chapter one as research questions. Earlier in this chapter in Section 4.1 and 4.2 I have discussed Bangladeshi immigrant households' general profile and housing accessibility factors. These two sections ideally tell the whole story of Bangladeshi immigrant households in K-W. Now there is a need to see all of these stories through the lens of my specific research questions and thus interrelate them. This section, therefore, recognizes the interrelationship of the factors that have influence on Bangladeshi immigrants housing accessibility in K-W.

K-W, immigrants' choice or destination?

It has been discussed in section 4.1.4 that half the Bangladeshi immigrants have chosen K-W as their study destination; seven households have settled in K-W for the sake of their jobs; two of them run business while one household has chosen to settle here

because of the presence of close relatives. It is quite obvious that the Bangladeshi immigrant households have a definite fruitful purpose for being in K-W. Everyone is actively working towards their dream positions. Student households are pursuing post-graduate studies and hoping to be engaged in their profession very soon. On the other hand, those who are already employed or run a business are trying to upgrade their positions by working hard. Hence, all of them have a definite goal for living in K-W which contributes to their satisfaction. Levels of satisfaction, discussed in section 4.2.2.4, reveal that they apparently live a happy life in K-W. This picture is very different in comparison to other Bangladeshi immigrants living in Toronto or Montreal who are frustrated with their overall living conditions in Canada (Ghosh, 2005, Nazneen, 2000).

Ghosh's (2005) Toronto based study on Bengali and Bangladeshi immigrants reveals that Bangladeshi immigrants in Toronto have chosen to settle there because they have friends and relatives. A good number of them still possess unresolved immigrant status (e.g., refugee claimants or no legal status). Undefined immigrant status along with undervalued foreign credentials, belonging to relatively higher age group (e.g., 50 years and more) and having Muslim names Bangladeshi immigrants in Toronto are rarely employed in any formal economic sector. Heavy reliance on social welfare is a common phenomenon (roughly 85%) for Bangladeshi immigrants in Toronto (Ghosh, 2005) which surely draws a grim picture of immigrant settlement.

I believe different context of immigration have resulted in this contrasting picture of Bangladeshi immigrants settlement in Toronto as opposed to K-W. Bangladeshi immigrants in Toronto have actually immigrated to Canada in order to obtain Canadian citizenship whereas their counterparts in K-W have a definite purpose for living in K-W.

As representatives of a highly educated class and having definite goals ahead Bangladeshi immigrants in K-W illustrates a happy picture of immigrants' settlement in Canada.

Housing history and housing search methods

Bangladeshi immigrants' housing history shows a complex picture. Some of the respondents made progressive moves; i.e., they moved towards a better position (from rented houses to home ownership). A few experienced regressive changes; i.e., housing situation deteriorated (e.g. from rented apartment to social housing) and for some the situation remained lateral (unchanged). Even though the number of progressive changes and unchanged scenarios are equal significant changes can be observed in case of housing search methods.

It has been noticed that Bangladeshi immigrants housing search methods have improved from their first dwelling to their most recent. In case of their initial housing all the respondents had relied on a single method (internet, friends or, looking around). On the other hand, when they searched for their most recent house in K-W they employed a range of different methods. They looked around the city, searched on the internet, employed real estate agents and most of all; they developed a verification method by comparing information from different sources. Many of them utilized their social networks for this purpose.

Bangladeshi immigrants' first dwellings in K-W were selected out of the urgency of having a roof over their head and presumably they did not have many other choices or options. On the other hand when they moved to their present dwelling they did not have that urgency and could change their housing priorities. They did not look only at the

house but rather tried to perceive the whole settings of a home. Therefore, on their last move they considered neighbourhood conditions and surrounding environments.

Thus for Bangladeshi immigrants' finding the first dwelling in K-W was more crucial than the last ones and they try to improve their housing career with each move.

Advantages of present house

Though the primary considerations of housing, such as housing price or distance to work place, remained similar for all the respondents, Bangladeshi immigrant households were found to perceive the advantages of their present housing conditions very differently. Each of the respondents considered their housing condition excellent and offering a wide array of advantages. These advantages broadly include reasonable housing price, advantageous location, good housing condition or good maintenance, size, interior design, good neighbours, neighbourhood qualities, parking facilities etc. However, on top of everything every respondent opined they got everything that they expected to get from their house. This contemplation makes them happy with their present housing condition.

Barriers and discriminations in accessing housing in K-W

Bangladeshi immigrants have identified some discriminatory practices in the housing market. In order to rent apartments immigrants need to show job references or bank statements to the landlords. In spite of having sufficient money in the bank newly arrived immigrants are often refused opportunities to rent premises and buy houses. It happens because newly arrived immigrants do not have job at the initial stage and are unable to show a regular income. Even though this practice affects everyone equally it

discriminates newly arrived immigrants since they are unable to obtain a job but badly need a place in which to live.

Another barrier that has been identified through this research is that Bangladeshi immigrants are isolated from the wider society. All of their social interactions are limited to within their own community. Respondents have identified a cultural gap and religious bindings as the reason for this isolation. However, there remains a tendency for less appreciation and acceptance of other cultures among the Bangladeshi immigrants. This sense of isolation hampers proper assimilation of Bangladeshi immigrants within the wider society.

What should be taken care of?

It has been clear throughout the discussion in this section that there are few aspects which need to be taken care of in order to improve and support Bangladeshi immigrants housing career in K-W.

First of all, it has been found that Bangladeshi immigrant household first dwelling in K-W is very crucial. At one point, immigrants badly need a place to live in but on the other hand, they do not have many options to choose from. Often this first dwelling has to be chosen from a distant place, sometimes from the other side of the world, without any prior experience of this foreign land and therefore, there remains a wide gap. Individual's choice and preferences might be overlooked in order to meet the necessities. Assistance could be provided through some structured institution or association to help newly arrived immigrants find their first dwellings. Or there might be options for short term or interim housing where immigrants could stay initially and search for a suitable house.

Secondly, the discriminating practices of the present housing market (job reference or bank statement required for rent) can be re-thought for the sake of newly arrived immigrants. Presently, landlords might not know that this attitude discriminates against a group of people. Therefore, landlords need to be aware of the problem. There could be some relaxation in this policy for newly arrived immigrants.

Finally, immigrants' successful assimilation has to be two sided. No matter how open or appreciative the attitude the host society has towards the immigrants, it will not work well unless the immigrants have similar attitude towards their host society. And it is both immigrants and the society's responsibility to make people feel at home. There should be greater efforts to know each other and thus become friends. Immigrants' successful assimilation to the host society will contribute to their overall well being in Canada.

CHAPTER 5 CONCLUSION

5.1 Synthesis of the study findings

The study reveals that Bangladeshi immigrants who have settled in K-W are a very special group of people compared to their counterpart in Toronto or Montreal in terms of education and social status. Bangladeshi immigrant households in K-W are comprised of well educated group and belong to the middle class society in terms of their human capital. These people have chosen to live in K-W because of some important reasons: to pursue higher studies, or to work in their respective professions or, to run businesses. Their purpose for living in K-W has made them satisfied with their present condition which contrasts to other Bangladeshi immigrant households living in Toronto or Montreal who tend to be less satisfied because of varied reasons. Nazneen (2000) noted that cultural difference is the major barrier against Bangladeshi community's adoption process in Montreal. Because of this difference Bangladeshi families in Montreal are not assimilated into the host society. And under-valuation of previous occupational training and previous social status leads these households towards much more mental stress and anxiety (Nazneen, 2000).

Ghosh's (2005) comparative study on Bengali and Bangladeshi immigrant households in Toronto revealed that generally Bangladeshi immigrant households in Toronto belong to the lower strata of the society. Because of under-valued foreign credential members of these households could not get professional employment. Ghosh (2005) further added that Bangladeshi immigrant households religion (Islam) also acts as a barrier against their proper employment in Toronto. Thus Bangladeshi households in Toronto struggle more than the Bengali immigrants in order to attain a minimum standard

of living (Ghosh, 2005). Compared to these Toronto and Montreal experiences Bangladeshi immigrant households in K-W thus provide a positive example of immigrants' settlement in Canada.

Bangladeshi immigrants housing history in K-W shows a complex picture. Though most of the households have started their housing career in K-W with rented apartments some have enjoyed progressive movements in their housing career while others have made lateral movements. A few, however, have experienced regressive changes. Once here subsequent housing moves involve a more complex housing search with multiple search methods and consideration of neighbourhood aspects. Strong reliance on social networks regarding housing accessibility has been found which conforms to most of the previous research (e.g., Abili, 1997, Bezanson, 2003, Danso, 1997, Ghosh, 2005, Murdie, 1997, Murdie, Owsus, 1999).

For Bangladeshi immigrant households in K-W the primary consideration of housing accessibility is the housing price (e.g., rent, purchase price of the house). This finding goes against the studies where people's incomes have been considered as relatively less important factor of housing accessibility (Ghosh 2005; Van Kempen and Ozuekren, 1998). Among other factors Bangladeshi immigrants' search for homes close to their work place (distance to work) which conforms to other research. However, Bangladeshi immigrant households perceive advantages of their present housing conditions very differently from other groups and it is very difficult to find any distinct pattern. Respondents considered advantageous location; good housing condition with proper maintenance; dwelling size; interior design; good neighbours; neighbourhood qualities; parking facilities etc. to be the advantages of their present dwelling. All the

households were found to be quite satisfied with their housing conditions and I argue this satisfaction is derived from the comparison of their relative housing and socio economic conditions in Bangladesh (discussed in Chapter 4).

Interestingly none of the Bangladeshi immigrant households has reported experiencing discrimination based on race, ethnicity, gender while accessing housing in K-W. Previous research (e.g., Chambon, et. at, 1997, Mifaftab, 2000), however, identified it to be the most crucial discriminating factor for the immigrants in the housing market. On the other hand, respondents have identified some practices of the housing market to be discriminating against new immigrants. These practices include landlords' job references or bank statement seeking tendency, advance rent payment etc. I argue that limited social interaction of Bangladeshi immigrant households has made them isolated from the mainstream society of K-W and I believe this limitation affects overall wellbeing of the study group in the city.

5.2 Limitations of the study and scopes for future research

This study only includes the experiences of the Bangladeshi immigrants living in K-W. Despite interviewing about 40% of the Bangladeshi population living in K-W, the total number of households (20) interviewed is very small to derive any concrete decision. Spatial, temporal and financial restrictions have limited the study.

Numerous issues were raised by the respondents during the interview and in the informal conversations after the interview. I was unable to include those findings as they were beyond the scope of this study. The findings of this research and my conversation with the respondents thus raised the following interrelated avenues which can be considered for future research

1. I felt the need of a follow-up research to know what exactly happens to the student households when they get their degrees. Will they settle in K-W or will they move to other cities or even leave the country for better opportunities? Further research in this field will allow us to know how supportive mid-sized cities are for immigrants' settlement.
2. My general assessment for these immigrant households is they are very happy with their present situation which contrasts to the immigrants' experiences of other cities. The respondents were conscious about this issue and they mentioned it several times, often compared their own living standards with their counterparts in Toronto. These aspects are more associated with 'Quality of Life' (QOL) indicators and require both quantitative and qualitative judgments about peoples social, economic, political, health and environmental aspects of living. I believe a comparative study of Bangladeshi immigrants QOL in K-W with that of Toronto or Montreal will draw some interesting pictures.
3. None of the respondents has experienced any discrimination in accessing housing in K-W because of the socially constructed factors (e.g., race, ethnicity, gender) which again contrasts with the findings of most immigrant related studies (I have discussed it elaborately in chapter two). There is a need to examine whether this is happening because of K-W's immigrant friendly environment, or as a result of some other factors?
4. All the respondents raised the issue that immigrants' previous education is undervalued in Canada. They were very conscious about this issue and insisted that this

issue needs to be worked out. Policy researchers might work in this avenue and thus a solution to this problem might come up.

5. During the interview some respondents have reported that many of their friends are frustrated about Canadian systems of under-valuation of previous education and work experiences and thinking of returning home. There is a need to research under what circumstances immigrants make such decisions. Evaluation of such conditions might allow Canadian policy makers to understand their possible effects and thereby take necessary measures.

5.3 Concluding remarks

From this research I realised that there is a range of factors that influence Bangladeshi immigrant households' housing accessibility in K-W. Each household's socio-economic characteristics determine their housing preferences and the housing accessibility factors depend vigorously on the household's preferences. I have also learnt that the factors that influence Bangladeshi immigrant households' housing accessibility conform to the findings of previous studies. However, the mismatch, I believe, has close association with K-W's social structure. Discriminating factors that exist in the housing market need to be resolved and Bangladeshi immigrant households should extend their social ties beyond their own community. Such network extension may help in dealing with the reference seeking process of the rental market. The overall well being of this immigrant group depends on their assimilation with the city's mainstream society. With such broader social connections Bangladeshi immigrants will enjoy living in Canada's multicultural environment.

APPENDIX A

Semi-structured interview questionnaire

The purpose of this study is to understand the factors that influence housing accessibility of Bangladeshi immigrants in Kitchener-Waterloo. I'm going to ask you a number of questions related to your experience of accessing housing in the area and questions about your ties to the community.

1. When did you move to Kitchener- Waterloo (K-W)?
2. What influenced your decision to settle in K-W? Employment, to earn a degree, family, sponsorship etc.
3. Prior to your move here did you have contact with relatives or friends in the region? What influence did this have on your decision to move here?
4. Please fill in this table to provide some information about your previous dwelling places in K-W, or other places in Canada if applicable.

	Address/ Location	Type of housing	Duration of stay	Reasons for moving
1 st Dwelling				
2 nd Dwelling				
3 rd Dwelling				
4 th Dwelling				

5. Explain how you went about finding each of these dwellings?
6. How did you find your present housing? Did you get any help from any friend/ relatives in finding this place? Explain how?
7. Why did you choose this dwelling? What advantages do you think this house/dwelling has?
8. Did you have options other than this one? If so, what did you consider most in selecting this dwelling?
9. Are you satisfied with your present housing condition? Please explain

10. In general, what factors do you think are most influential for immigrants from Bangladesh in gaining access to housing in K-W?
11. Do you think you have experienced discrimination while accessing housing in K-W? Please explain.

Now I'm going to ask you a few questions about your ties to your neighbours and community.

12. Do you have any social ties with your neighbours? Please explain the type and extent
13. How comfortable do you feel in this community?
14. Are there particular events or places in K-W that make you feel comfortable (Mosques, libraries, gyms, schools, university, parks etc), or alternatively that make you feel excluded?

Finally, I'm going to ask you for a few demographic details.

15. Please indicate

Your annual income Before tax	>\$20,000	\$20,000-\$40,000	\$40,000-\$60,000	<\$60,000
Level of education	Bachelors	Masters	Doctoral	Professional
Occupation				
The year in which you were born				
Number of family members who live with you				

Thank you for your time.

APPENDIX B

Housing history record card

	Address/ Location	Type of housing	Duration of stay	Reasons for moving
1 st Dwelling				
2 nd Dwelling				
3 rd Dwelling				
4 th Dwelling				

APPENDIX C

Demographic information record card

Your annual income Before tax	>\$20,000	\$20,000- \$40,000	\$40,000- \$60,000	<\$60,000
Level of education	Bachelors	Masters	Doctoral	Professional
Occupation				
The year in which you were born				
Number of family members who live with you				

APPENDIX D

Telephone Script

Hello. My name is Farzana Afreen Propa, a graduate student at Wilfrid Laurier University. I would like to ask you a number of questions about your experience accessing housing in Kitchener-Waterloo (K-W) and questions about your ties to the local community. Your name was given to me by another individual. If you are willing to participate in this study, the information that you provide will remain anonymous and confidential. General information from all of the interviews that I conduct with Bangladeshi immigrants in K-W will be published in an academic thesis as part of my Master's degree. Could we set up a time to meet at your convenience?

APPENDIX E

Consent form for the research titled

An Analytical Overview of the Factors Influencing Housing Accessibility of Bangladeshi Immigrants in Kitchener Waterloo

You are invited to participate in a research study. The purpose of this study is to understand the factors that influence immigrant settlement in Kitchener-Waterloo a medium sized urban region in Ontario. The study is led by Farzana Afreen Propa, a graduate student in the Geography and Environmental Studies Department at Wilfrid Laurier University, Ontario.

You are invited to participate in an interview to discuss housing issues related to settlement in Kitchener-Waterloo (K-W). You will be asked few open ended questions related to your housing experiences; your previous dwellings and their location along with some demographic information. The interview will take about 45 minutes and will include a series of open-ended questions regarding access to housing. As a gesture of appreciation for your time and interest, you will be compensated \$20. This project will contribute to our understanding of the processes that shape the geography of immigrant's access to housing in the K-W area and will involve approximately 20 to 25 Bangladeshi immigrants in Kitchener –Waterloo.

With your consent, the interview will be taped and later transcribed. Your confidentiality will be explicitly maintained throughout all phases of this project. It is intended that this research will lead to publications in scholarly journals and presentations at conferences linked to immigration and housing issues. If desired, you will be provided the opportunity to review the transcript of the interview prior to any subsequent publications. Pseudonyms will be used in any presentation or publications that result from this research, only me and my academic supervisors will have access

to the raw data. I will be doing the transcription and will keep all your information confidential. All tapes and transcriptions will be held securely and destroyed once the project and its dissemination are complete. Your involvement is entirely voluntary, you have the right to refuse to answer any questions, and at any time you may end the conversation. The research will be completed by April 2007. If requested, a copy of the paper will be provided to interested participants as a small token of appreciation for their participation.

If you have questions at any time about the study or the procedures, you may contact my academic supervisors: Dr. Judy Bates or Dr. Margaret Walton-Roberts, at Department of Geography and Environmental Studies, Wilfrid Laurier University, phone number: 519-884-0710 ext 2387 or 2263. This project has been reviewed and approved by the University Research Ethics Board. If you feel you have not been treated according to the descriptions in this form, or your rights as a participant in research have been violated during the course of this project, you may contact Dr. Bill Marr, Chair, University Research Ethics Board, Wilfrid Laurier University, (519) 884-0710, extension 2468.

I have read and understand the above information and I agree to participate in this study. I have received a copy of this form and the \$20 honorarium.

Subject's signature _____ Date _____

Investigator's signature _____ Date _____

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