Communiversity

Hidden Homelessness: Refugees and Housing in the Twin Cities

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Executive Summary

Background and Project Goals: Refugees face many barriers to stability after arriving in the United States. Lack of English language skills, lack of transferable employment skills, and cultural differences all contribute to an often long and difficult adjustment period. Newly arrived refugees are also faced with a recently recessed economy and a shortage of affordable housing in the Twin Cities. Anecdotally, resettlement agencies and refugee services caseworkers know that refugees face specific and unique barriers to securing stable housing. The aims of this project are to add empirical evidence to this anecdotal knowledge, to describe and quantify the factors that contribute to unstable housing in refugee communities, to describe specific strategies that refugees are employing to secure housing, to provide qualitative and quantitative data about housing that can be used for future program and policy planning, and to make prevention, intervention and policy recommendations for service providers and resettlement agencies.

Methodology: This report describes the first phase of a two phase study. Ethnographic interviews were conducted with fifteen families who receive a rental subsidy and supportive services from Minnesota Council of Churches’ Refugee Supportive Housing Network. Resulting data was analyzed to determine patterns and similarities between responses. Findings: Participants reported that a lack of affordable and suitable housing in the Twin Cities Metro Area and a lack of living wage jobs that hire refugees are the biggest barriers to securing stable housing. Participants identified specific strategies for addressing housing issues like staying with friends or family members or splitting their families into multiple households. It appears that, while refugees experience housing issues that are similar to or the same as American-born families, their particular responses to these issues and strategies for addressing these issues are mediated by their identity as refugees and by their specific cultural beliefs and values. Programs that work with refugee families experiencing unstable housing must consider refugees’ unique cultural responses to and experiences of the housing market. Programs also need to support refugees’ culturally specific strategies for addressing housing crises.
Background and Significance

Introduction

Upon arrival in the United States and Minnesota refugees and asylees face multiple barriers to achieving stability, including lack of English language skills, lack of relevant employment skills or documentation of skills and training, cultural differences, poverty, and lack of affordable housing (Engstrom & Okamura, 2007; Schmitz, Jacobus, Stakeman, Valenzuela, & Sprankel, 2003). Refugees who flee political violence have also endured days or months of warfare before deciding to flee their homes. Many people have witnessed the torture or murder of their family members, have been separated from family, or have been forced to participate in violence. Some refugees live for years in refugee camps, in a state of semi-permanent transition and uncertainty about the future (UNHCR, 2006).

Like other Minnesotans, newly arrived refugees are also contending with a severe shortage of affordable housing in the Twin Cities, a newly recessed economy, and a high rate of unemployment and lack of jobs. These barriers often prevent refugees from securing stable housing after arrival.

Social service providers are seeing a growing number of refugees who are living in substandard, overcrowded, or unstable living conditions or are living in shelters or on the street. Because most of the evidence of a housing crisis in refugee communities is anecdotal, it is essential to empirically examine and understand the specific factors that contribute to housing issues in refugee communities, the strengths and strategies that refugee families have employed, and to determine the prevalence of the issue.
This project describes the first phase of a two-phase study to examine factors that contribute to unstable housing in refugee communities, strategies that families are using to prevent instability, and the prevalence of housing issues in refugee communities.

**Refugees in Minnesota**

Between October 1, 2007 and September 30, 2008 1,321 refugees resettled in Minnesota from 20 different countries including Burma (Karen), Somalia, Liberia, and Ethiopia (Minnesota Department of Human Services). The regulations governing refugee resettlement are complicated and varied. Different resettlement categorizations correspond to different types of initial support, which can affect housing stability.

Minnesota resettlement policy dictates that, to resettle in Minnesota, refugees must have a family member or friend who can act as a sponsor. These cases are called “Geo” cases and signify a geographic preference based on this relationship. Implicit in this policy is that the sponsoring family member will help provide housing and transitional support when refugees first arrive in the United States. Often refugees with “Geo” classification are joining previously established communities who have been in the United States for some time. For the most part, families do stay with sponsoring relatives upon arrival in Minnesota. The next steps toward securing stable housing, though, are less certain.

Recently, Minnesota was authorized to take a new type of refugee case called a “Free-o” case. These are refugees who are considered free cases, meaning that they do not have a specific sponsor, but do have a geographic preference. Refugees from Burma and Bhutan are considered free cases by the US Department of State Bureau for Population, Refugees and Migration. The growing Karen community in Minneapolis has become a draw for Karen refugees from Burma, leading to an influx of Karen “Free-o” refugees resettling in Minneapolis. Because there are no
previously resettled refugees acting as sponsors for these cases and because this community is new to the United States, Karen refugees often resettle with less support than other ethnic groups.

Regardless of classification, refugees receive some initial monetary support to assist with resettlement. When refugees first arrive in MN they receive $425 in cash per person from the federal government for resettlement expenses. Families with children can apply for the Minnesota Family Investment Program (MFIP), Minnesota’s version of TANF. A family of 4 (two adults and 2 children) receives $695 per month for up to five years. Single adults and couples without children qualify for Refugee Cash Assistance, an 8 month cash grant of $250 per month for one person or $437 per month for a couple. Refugees with employable skills and who speak some English qualify for a four month grant of $440 and also receive supportive services to secure employment or other job training. Resettlement agencies work with sponsoring families to provide transitional services like referrals to job training, ESL classes and orientation to public transportation and social services.

Like other Minnesotans, refugees are also faced with a shortage of affordable housing and high rates of unemployment. Certainly lack of affordable housing is one barrier to stability for refugees. In Hennepin County, fair market rent for a one bedroom apartment is $719 and $873 for a two bedroom apartment (HUD, 2009). A family of four living on an MFIP supplement of $695 per month simply cannot afford to rent a typical market-rate apartment without some sort of assistance.

Findings from Canada

Very few empirical studies have been conducted concerning the specific issues that refugee families face in securing stable housing. Much of the research in this area has been
conducted in Canada in Toronto and Vancouver. Canadian resettlement policies and social service delivery systems differ from those in the United States making comparisons difficult, though a few key findings come from these studies.

A study in Toronto with refugee shelter users found that immigrants and refugees are at risk for homelessness due to poverty, cuts to social programs, unrecognized employment and education credentials, delays in work permits, and mental illness. The study also found that homeless shelters are often not accessible to refugees because they lack culturally relevant services or awareness of cultural differences and needs like language or dietary needs. Refugees in the study were using shelters but were not able to fully access available services due to these barriers (Access Alliance, 2003).

Another study of refugee housing issues in Toronto found that refugees were often living in overcrowded and substandard situations. Because they often cannot provide rental histories and credit reports, landlords charge additional fees and higher rents, leading to further financial instability (Murdie, 2005). This study also suggested that refugees are caught in a cycle housing instability and had to change accommodation multiple times before they felt safe and comfortable. The majority said it took close to four years after arrival to feel settled.

**Methodology**

**Project Overview**

This project consists of two phases. The first phase consists of ethnographic interviews with fifteen families who receive a rental subsidy from Minnesota Council of Churches’ Refugee Supportive Housing Network. Phase II consists of a structured survey conducted with a
convenience sample of refugees at social service agencies in the Twin Cities Metro Area. The survey consists of questions about housing, social supports, and mental health outcomes.

**Sample**

Participants for the first phase were selected from Minnesota Council of Churches’ Refugee Supportive Housing Network (RSHN). The RSHN provides rental subsidies and social services to refugee and asylee families (at least one adult and at least one child) who are living in substandard housing, in shelter, or are in danger of losing their housing. Families receive a rental subsidy for up to 18 months and supportive services to obtain employment, job training skills, and other means to stability. Currently there are about 60 families participating in the RSHN program. Fifteen study participants were selected using a stratified random sample. Specific ethnic groups, for example Liberian and Somali, were oversampled because of their presence in Minnesota. Karen families were also oversampled because of their recent arrival in Minnesota.

**Interview**

Participants were interviewed in their homes by the researcher. They were asked seven open-ended questions about housing issues (See Appendix A). Participants who completed the study were given a gift card to a local grocery store. When participants did not speak English, interpreters were provided. When participants assented, interviews were recorded and transcribed. Resulting data was analyzed using grounded theory to determine patterns and similarities between responses (Glaser, 1992). Results from the first phase of the project informed the design of the survey for the second phase.
Demographics

Table 1 below describes the demographics of the fifteen study participants. There were eight (53%) female and seven (47%) male participants. There were five (33%) Liberian, three Somali (20%), three (20%) Karen, and one each of Hmong, Ethiopian, Togolese, and Iraqi participants (27%). Six (40%) participants were single, five (33%) were married, and four (27%) were separated. Reported marital status for this particular group, though, was difficult to define. Several participants who identify as separated consider themselves still married to their partners but geographically separated. Several other participants reported that they were single but were co-parenting children with their partners in their home.

<table>
<thead>
<tr>
<th>Table 1: Participant Demographics (mean and standard deviation).</th>
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<td><strong>MEAN</strong></td>
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<tr>
<td>Age</td>
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<tr>
<td>Length of Time in MN (months)</td>
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<tr>
<td>Timing of First Move (months after arrival)</td>
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<tr>
<td>Number of Moves</td>
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<tr>
<td>Number in Household</td>
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<td>Household Income</td>
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*Note: N=15*

Findings

Data from this study revealed multiple findings that have been organized into categories described below. Overall, every family interviewed said that the high cost of rent and the lack of affordable housing were the biggest barriers to securing stable housing. Most families also said that lack of living wage employment prevented families from being able to pay their rent on their own. Families also discussed culturally mediated strategies like staying with family and friends or splitting children into multiple households to reduce rental burden. Families also discussed child well-being outcomes and their own mental health issues as they related to stable housing.
It is important to note that this study consisted of interviews with fifteen families selected because they had already experienced some level of unstable housing. The findings indicated below are by no means generalizable to the larger population of refugees in Minnesota. However, the findings do indicate recognizable patterns and directions for future research.

Finding 1: Refugees experience multiple barriers to finding and keeping stable housing after arriving in Minnesota

Every respondent (n=15) indicated that the high cost of rent is the biggest barrier to finding and maintaining stable housing after arrival in Minnesota. Fair market rents in the Twin Cities are far greater than income from minimum wage employment or Minnesota Family Investment Program (MFIP) grants. Respondents indicated that they have difficulty paying rent without some sort of assistance. Additionally, eight respondents indicated that high utility costs add to the rental burden.

Respondents also said that landlords frequently require rental histories, credit checks, and documentation of employment to qualify for apartments. Refugees who have been in the United States for a short period of time or who are not able to work often cannot supply this documentation. Landlords either will not rent to families without these documents or will charge additional fees or higher rents, increasing the rental burden.

Refugee families tend to be larger than American-born families, which further impacts ability to secure stable housing. Families in this study had a mean household size of 5 people with a range of two to ten people. Minnesota tenant law requires that there be no more than two people per bedroom in rented apartments. For families of 6, this requires them to rent a 3 bedroom apartment, which is difficult to find in the metro area. Even when such housing stock
is available the high cost of rent for this size of apartment makes it unaffordable for most families.

Because families cannot find or afford housing large enough they end up in overcrowded or illegal living situations. Two respondents were living in overcrowded situations without their landlord’s knowledge, placing them at risk of eviction. Seven respondents indicated that size of apartments and cost of large apartments prevented them from finding stable housing.

Eight respondents said that lack of transportation and lack of accessible public transportation made it difficult to look for housing. Additionally, lack of transportation made it difficult to secure stable employment, which limits income available for rent.

Nine respondents said that they had difficulty finding permanent, full-time employment and that this prevented them from being able to pay rent. Each of these respondents said that if they were able to find employment, they could afford their rent. Respondents said that they had difficulty obtaining employment due to lack of employable skills, lack of English language skills, and unavailability of jobs that will hire immigrants or refugees.

**Finding 2: Initial housing instability is caused by specific events, rather than at a particular time**

Most refugees who move to Minnesota stay with their host family for a certain amount of time and then move into their own accommodation. For some families this first move goes smoothly and they stabilize in their new home. For other families, like the ones in this study, this initial move is the first in a series of unstable living situations that can last for months or years. Data collected about the timing and reasons for this first move can help to identify patterns of instability.
Causes of initial moves for these participants fell into two categories. First, nine respondents indicated that they moved because it was expected that they would find their own living situation. They fully intended to move after arrival in Minnesota and did so within about six to nine months, often after saving enough for a security deposit and several months of rent. These respondents indicated that they moved because they wanted their own places or because it got too crowded at their original location. For these families, instability came when the cost of rent exceeded income. After the first move, these families kept moving every few months in an attempt to find a stable and affordable home.

The second group of families (six respondents) never intended to move after arriving in the United States. These respondents were often moving to Minnesota to join children, spouses or other immediate family members. On average, these families stayed in their first location for a year or more. For these respondents some sort of crisis event precipitated their first move, for example, domestic violence, the death of a parent, or an unexpected eviction. These families did not stabilize after their first move and, similar to the group described above, kept moving every few months to find more stable housing.

**Finding 3: Refugees often stay with family and friends when their housing is jeopardized**

Twelve respondents in this study indicated that they had stayed with friends or family members at some point since their arrival in Minnesota, often because they had no other place to stay. This strategy is overwhelmingly employed by families in crises situations. For each respondent, this strategy has inherent strengths as well as difficulties. Respondents were grateful that they had options to stay with family and friends, but recognized that this solution was temporary at best and often fraught with difficulty.
Six respondents talked about the difficulties in staying with family and friends. They reported that staying with friends and family almost always leads to overcrowding issues, with several people staying in one bedroom. Often people are staying in homes where there are already several children, making it difficult to bring their own children. Ten families gave overcrowding as one reason for leaving a situation with family and friends, often as the reason for the first move. Many families said that staying with family and friends had damaged those relationships in some way. Many people said they could stay with family and friends at first, or for a short time, but then they are asked to leave.

It appears that although close-knit families and communities provide housing options in emergency situations at some point this option becomes difficult or disappears altogether. All respondents who indicated that staying with friends or family is no longer an option reported that overcrowding, damaged relationships, and the burden of additional children contributed to the loss of this strategy.

**Finding 4: Refugees must often split their families into smaller households to afford rent**

One strategy that some respondents employ is to send some children to stay with family members who have more stable housing situations. Five respondents indicated that they were living separately from some of their children or their spouses due to space constrictions. Additionally, this decreases the rental burden, allowing families to find apartments that are smaller and less expensive.

Each of the five respondents who were not living with their children was living near enough to visit often. Each respondent also indicated that this situation caused pain and emotional difficulty for both them and their children.
Finding 5: Refugee families rarely utilize homeless shelters when their housing is jeopardized

Ten respondents indicated that they would stay in homeless shelters if they had no other place to stay, but they had never stayed in shelters before. Of these respondents, five had either never heard of homeless shelters before this interview or needed more information about them before being able to answer this question.

Three respondents indicated that they would never stay in homeless shelters, even if they had no other choice. One of these respondents said that his family did not want him to be on the street or in a shelter and would take him in before they would let him go to a shelter. One of the respondents said that he would rather be deported back to Somalia than stay in a shelter.

Two respondents had stayed in shelters before and said they would stay there again if it were necessary. One of these participants had stayed in a domestic violence shelter in Minneapolis. She said that she had a positive experience and felt that the staff supported her and helped her to move into an apartment. The other respondent had stayed in a domestic violence shelter in St. Paul and at Mary’s Place in Minneapolis. She said that the shelter in St. Paul had supportive and kind staff and that they helped her to find a new place to live. She said that the staff at Mary’s Place seemed to only want to help people of their same ethnic background. For example, the African American staff did not want to help the Asian staff. She said that language barriers were not a problem, but that staff attitudes were difficult. She said that she did not like shelters because you do not have control over food and that you have to sign in and out, which makes it difficult to live a normal life. In one shelter she was able to buy her own food and had a locked space to keep it. In another shelter she had to keep food in a public space and it was often stolen.
Four respondents indicated that they thought shelters were very difficult places to live with children. They said that they would go to a shelter on their own, but they would not bring their kids there. They said that shelters are dangerous and crowded and difficult places to study, so they are not good for kids.

It appears that while homeless shelters are an option that some families are aware of, there needs to be more education within refugee communities about the realities of shelter. There is some misinformation about what shelters are like and what types of services they offer. It also appears that, although families may consider shelter an option of last resort, very few families are actually utilizing shelters when their housing is jeopardized. There seems to be a marked difference between what respondents identify as options and what they actually choose to do after losing their housing.

Further research is needed to understand why families are not utilizing shelters. The two participants who had experience with shelters indicated that there are both positive and negative aspects to staying in shelters, as well as some shelters that are more comfortable or supportive than others. It appears that shelter situations in which refugees have more control over their food and belongings, as well as more independence to come and go as they please are more appealing.

Finding 6: Refugees want to live in neighborhoods where they have access to culturally appropriate services as well as family and friends

Many respondents discussed neighborhood or area as a determining factor in securing stable housing. Six respondents said that they had chosen their particular apartment because of its proximity to other people of their same ethnicity. Eight families indicated that lack of transportation rules out certain neighborhoods because they would be too far from social and cultural supports like ethnic grocery stores and mutual aid agencies. Respondents said that it was
easier to feel settled when they were close to other families that were their same ethnic background.

Three respondents said that distance from ethnic communities caused at least one move since arrival in Minnesota. Respondents said that they felt lonely when they were far from community and social supports and that they moved to be closer to members of their own ethnic group.

Twelve respondents said that there were major differences in housing between their home countries and the United States. Respondents indicated that in their countries of origin they were able to afford rent or owned their own homes. Additionally, they lived with or very near to their families and felt that services were accessible. Respondents said that in the United States they feel lonely and isolated from family members and members of their community. Respondents also indicated that there was more trust between landlords and tenants in their home countries. They indicated that learning the rules and responsibilities of tenancy in the United States has been difficult because of these differences.

Additionally, each respondent indicated that their expectations about housing in the United States differed from reality upon arrival. Respondents said that they were surprised by the cost of rent and the cost of utilities. They also indicated surprise at the lack of accessible supportive services. Respondents said that they have needed more assistance with understanding the rules and available services and had expected to get more financial support.

**Finding 8: Housing instability can have negative effects on child well-being**

Frequent moves, overcrowding, and unstable housing can affect child well-being outcomes like academic performance and the formation of friendships. Five respondents indicated that their children had switched schools at least once since their arrival in Minnesota.
because of a move. Each of these respondents indicated that their children had difficulty adjusting to the new school and that their grades and academic performance suffered as a result.

Eight respondents said that their children had difficulty forming friendships at school because of frequent moves. One respondent said that her son cried daily for months after moving from one school to another because he missed his friends and a particularly supportive teacher. Another respondent said that she wanted to take her children to visit friends in a prior neighborhood but lacked transportation to do so. She said her children were sad because they missed their friends. Two respondents said that they had considered finding mental health treatment for their children because of these academic and social support issues.

**Finding 9: Housing instability can exacerbate prior mental health diagnoses or can cause significant mental anguish in refugees**

Much research indicates that mental health is a culturally mediated experience. Different cultures have specific definitions of and responses to sadness, worry, anxiety, and trauma. For refugees, mental health and mental health treatment can be a taboo subject, or carry certain stigmas. However, in this study, all fifteen respondents said that they worried almost all the time about being able to pay rent and to support their families and that this worry and anxiety interfered with some daily living activities. Two respondents broke into tears at several points during the interviews when discussing rental burden.

Throughout each interview it was obvious that stress, anxiety, and worry were major factors in securing stable housing. Two respondents indicated that they are currently seeking mental health treatment because of depression and anxiety, which is exacerbated by current housing stress.
It appears that this worry and anxiety affects mental health in two ways. First, some respondents indicated that they had previous mental health diagnoses like post-traumatic stress disorder and depression. For these respondents, housing stress added to and exacerbated their previous mental health issues. Each of these respondents was receiving some form of therapy or pharmaceutical treatment for these issues.

The second group of respondents reported no previous mental health issues. Worry, anxiety and loneliness were all caused by and located in housing issues. Although this worry interfered with daily living activities like securing stable employment and developing relationships with spouses and children, these respondents were not receiving any treatment for these issues.

**Finding 10: Refugees often have difficulty planning for the future when their housing is jeopardized**

Overwhelmingly, respondents were unable to answer questions about their plans in case of future housing instability. Even for families who were facing imminent evictions, the end of a lease, or the end of a rental subsidy, there was little or no planning for future instability. Each of the fifteen respondents indicated that they were unsure where they were going to live after the Refugee Supportive Housing Network rental subsidy program ends. Nine participants said they would not be able to afford the rent on their own and would most likely have to move. For some of the respondents the loss of this support was less than three months away.

It appears that respondents felt that the subsidy program was just one of several supports for paying rent rather than a path to long-term stability or self-sufficiency. Respondents indicated that they were very unsure about the future of their housing and would most likely have to move or find additional supports for rent after the RSHN program ended. Respondents
indicated that while they greatly appreciated the assistance with rent they did not feel stable in their current housing situation.

**Finding 11: There are gender and ethnic differences in housing patterns**

According to the data collected in this project, there are some apparent gender and ethnic differences in housing patterns. None of the three Burmese respondents had stayed with family or friends since their arrival in Minnesota. Each of these families initially lived in an apartment that had been rented for them prior to their arrival. Each of these situations was time limited, and the families moved from that apartment into other rented apartments. Each of these families also consisted of two adults and at least 7 children, making them much larger than other families in the project. Each of these families indicated that the size of their family prevented them from utilizing family and friends as an option for housing. Conversely, each of the other respondents indicated that their initial place of residence after arrival in Minnesota was with a family member or friend. Family and friends were also utilized in subsequent moves.

Almost all of the African respondents reported that they were living or had lived separately from some or all of their children while searching for a stable place to live. These respondents indicated that they had separated their children due to space constraints and to minimize rental burden.

Ethnic differences in housing stability are further complicated by refugees’ classification upon arrival in Minnesota. Karen refugees typically do not have a friend or family member acting as a sponsor. This community frequently relies on churches and other Minnesota-based volunteer groups for initial resettlement support like assistance renting apartments and cultural adaptation. The Karen community in Minnesota is newer than the Somali and Liberian
communities and so there is less established ethnic support for newly resettled refugees. This can make securing stable housing very difficult.

Somali families have made the most moves since arrival in Minnesota (mean = 3.3) and stayed the least amount of time in their initial housing situation (mean = 2.83 months). Liberians stayed the most amount of time in their initial place of residence (mean = 11.6 months). In addition, Somalis have been in the United States for a longer amount of time than either Liberians or Karen families.

Women in this study have been in the United States for more time than men (mean = 53.25 months, mean = 21.86 months) and have moved more times (mean = 3.38, mean = 1.86). It also appears that women stay a bit longer in their initial place of residence, but once they move it takes more moves than men to find a stable living situation. Additionally, the female respondents indicated a far smaller average household income than men.

**Discussion**

The findings illustrated above indicate that refugees face several specific barriers to securing stable housing. Rental burden is high and living wage employment is difficult to find. Utilities increase rental burden and it is difficult for some families to find suitable housing that is within their budget. These factors combine to place refugees in unstable, substandard, or illegal living situations.

Most of the families interviewed in this project said that they could not pay their rent without some sort of assistance. Steady, full-time, living wage employment would be the best and most desirable option for these families; however, each respondent indicated significant difficulty in securing stable employment. Refugees often do not have transferable skills or
education necessary for gainful employment in the United States. Some refugees have lost
documentation that proves higher education, making it difficult to apply for particular jobs.
Some refugees also experience discrimination or unwillingness on the part of employers to hire
refugees. Lack of living-wage employment leaves refugees to depend on subsidies and housing
programs to pay their rent. Every family in this study said that they cannot pay their rent without
some form of assistance.

Refugees have developed several strategies to address these housing issues. The first step
for almost all refugees when faced with loss of housing is to stay with family or friends. This
strategy can place both the unstable family and the host family at greater risk of overcrowding
and eventually eviction. It also greatly impacts relationships between friends and family, often
to the point of irreparable damage. Relationships are strained when refugees overstay their
welcome, when their children do not get along with the host families’ children, or when homes
become too crowded.

Refugees employ other strategies like splitting their families into smaller households and
living in or near specific ethnic communities. These strategies depend on strong ethnic and
community ties. It appears that refugees want to be able to depend on their communities when
facing a crisis. Occasionally their community ties are strong enough to provide this support, but
just as often this reliance jeopardizes the stability of the entire community and threatens
relationships.

These housing issues have specific outcomes for refugees and their families. Unstable
housing causes or exacerbates mental health problems like anxiety, worry, or depression.
Frequent moves disrupt children’s education and damage their friendships and other support
systems. Lack of stable housing can impact employment and adult education, as well, when adults don’t have permanent addresses or have to quit jobs or schooling because of a move.

According to this study, refugee families are facing housing issues and outcomes that are similar to or the same as those faced by American-born families. Wilder Research’s 2006 survey of homeless adults and families shows that American-born shelter users in Minnesota said that the high costs of rent and lack of employment were the biggest barriers to securing stable housing. The study also found that mental health issues were exacerbated by unstable housing and that untreated mental health issues like depression and schizophrenia contributed to unstable housing (Wilder Research, 2006).

There are some issues that refugees face that are unique to their identity as refugees. For example, refugees often do not have rental histories, credit histories, or verifiable employment histories due to their recent arrival in the United States. Refugees face cultural, language, and other barriers to understanding social service systems and housing policy. They tend to stay with family and friends frequently, and see this as a viable option when housing is threatened.

Data from this study indicates that while refugees do face the same housing barriers and issues as American-born families, their responses to these issues are very different and culturally specific. It is no longer effective to address refugee housing problems with social service programs used with American-born families. Refugees’ culturally specific strategies need to be supported and enhanced. Programs need to be adjusted to respond to cultural beliefs and values.

Definitions of homelessness need to be expanded to include refugees’ experiences. Minnesota state, county, and city housing programs all follow federal definitions that determine who is considered homeless and therefore eligible for housing subsidies and programs. These guidelines state that a person is homeless when he or she “lacks a fixed, regular, and adequate
nighttime residence; and has a primary nighttime residence that is: 1) a supervised publicly or privately operated shelter or dwelling designed to provide temporary living accommodations; 2) an institution that provides a temporary residence for individuals intended to be institutionalized; 3) or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for humans” (HUD, 2009).

This definition effectively makes homeless shelters the single point of entry for housing subsidies and programs. Findings from this study indicate that refugees rarely access shelters when their housing is jeopardized. There are some families that will not utilize shelters with their children and others who will not utilize shelters because of the cultural and language barriers. Even when refugees do utilize shelters issues like lack of English language skills can prevent them from accessing the services provided by shelter staff.

Recently, Minnesota has begun to focus most of its housing funding on securing housing for people who are considered “long-term” homeless. Persons are considered long-term homeless if they are “lacking a permanent place to live continuously for a year or more or at least four times in the past three years”. This definition expands the scope of what is considered homeless. People who are “couch-hopping” or staying with family or friends because they have nowhere else to live are included in this definition. Indicators of doubling-up include length of time in each living situation, length of time living in permanent housing, reasons for leaving one living situation for another, total duration of “homelessness”, and whether the person or family returned to the same home more than once during the period of couch-hopping.

Refugees often fail to meet criteria for this definition for two reasons. First, many families have been in the United States for less than three years. Some refugee advocates argue persuasively that most refugee families could be defined as homeless prior to their resettlement
in Minnesota. Most refugees live for several years in refugee camps after losing their homes in their own countries. The Minnesota definition does not recognize this time of homelessness, preventing refugees from accessing needed services.

Second, many refugee families lack an adequate place to live, but return again and again to the same host family, effectively disqualifying them from the couch-hopping section of the definition. Essentially, families are left to wait out their time to be considered homeless or to utilize several different locations for doubling-up. This endangers multiple relationships and community ties, particularly for families that do not have very many supportive ties to begin with. This puts a huge strain on an already overburdened community.

**Recommendations**

**Policy**

The current definitions used by the Minnesota Department of Human Services, the Minnesota Department of Corrections, and the Minnesota Housing Finance Agency dictate who is eligible for their housing programs. These definitions leave out the unique experiences and strategies of refugee families. Definitions need to be expanded to include refugees’ experiences and to enable them to qualify for housing supports.

There are two ways in which this could be accomplished. First, definitions could be amended to address refugees’ specific needs. The general definition of homelessness could be expanded to include people who are staying with family and friends because they have no other place to live. The definition of long-term homelessness could be amended to allow refugees who have been in the United States less than three years to count time lived in refugee camps toward that time limit. Second, a separate funding stream could be created through these housing
agencies that specifically targets unstably housed refugees and their families. Similar to programs for HIV+ individuals or senior citizens, this funding stream could identify specific aspects of the refugee experience as criteria for qualifying for subsidies.

Programs

Currently there are very few housing support programs that specifically address refugees’ needs. Minnesota Council of Churches’ Refugee Supportive Housing Network is one example. This program has an extremely high success rate, indicating that if refugees are given financial and social support they are capable of stabilizing their housing. Programs need to be designed specifically for refugees and their families, rather than placing refugees in programs designed for American-born families. Programs that work with precariously housed refugees need to support and enhance culturally specific strategies like staying with family and friends, living in or near ethnic communities, and working with families so that they do not need to split their households. Below are several programmatic recommendations.

Rental Subsidies and Housing Development

The biggest barrier to stable housing for refugees is the lack of affordable housing and the lack of appropriately sized housing. Affordable housing with multi-bedroom units can be developed and specifically marketed to refugees. This housing can be located in areas and neighborhoods in which there are large, previously established refugee communities. Incoming refugee families would then be able to live near ethnic communities of their choice.

Housing subsidies specifically targeting refugee families would help families afford housing in neighborhoods in which they want to live. Housing subsidies could also be offered to sponsoring families to minimize destabilization that occurs when new refugees stay with their sponsors.
Tenant and Landlord Education

Data in this study indicated a strong need for education in several areas. First, refugees need more education about available programs and resources. Refugees need accurate and thorough information about the services available through homeless shelters. Refugees need accurate information about waiting lists and opportunities for low-income housing and other voucher programs like Section 8. Resettlement agencies could offer housing specific case management for refugees to provide this education. Additionally, this education needs to be available to refugees beyond their first 90 days in Minnesota. Many refugees are becoming unstable in their housing long after they have access to resettlement case managers. When refugees become unstable after two or three years in Minnesota, they often lack information about their options and have no resources to gain that information. Resettlement programs need to provide housing education services for refugees after their first 90 days in Minnesota.

Resettlement agencies and other refugee services agencies need to educate shelter staff about refugee issues and concerns. Lack of knowledge and awareness on the part of shelter staff can be a barrier to entitled services for refugees. If shelter staff members have more education about the cultural needs of refugee shelter residents, they may be more willing and able to provide services.

Finally, resettlement agencies can work with landlords who rent in communities with large refugee populations. Resettlement agencies can offer education and information about refugees’ experiences and cultural beliefs and practices. This education can also include information about some of the difficulties refugees experiences in securing stable housing. This education may build relationships between agencies and landlords, leading to more trust and willingness to rent to refugee families.
Eviction Prevention

Many families in this study were facing eviction or loss of housing when they no longer qualified for assistance from resettlement agencies. Some refugees had been in the United States for several months or years before their housing became unstable. Resettlement agencies are only mandated to assist refugees for their first 90 days in Minnesota. After that, mutual aid agencies and other refugee services agencies provide assistance. Resettlement agencies can work with these agencies to develop eviction prevention programs and to provide education to refugees about their options when their housing becomes jeopardized.

Mental Health and Future Planning

Much of the data from this study indicates that mental health and mental well-being is a significant barrier to finding and keeping stable housing. This is exacerbated by apparent difficulty in planning for the future. Mental health issues are often heavily stigmatized in refugee cultures and there is a dearth of culturally appropriate mental health services available in the Twin Cities. It is often easier to create a program that addresses a concrete issue like lack of rent or lack of affordable housing, than it is to address a less tangible issue like mental health and well-being.

Many respondents in this study reported issues like chronic worry, loneliness, and fear related to their housing situation. Often these issues affected their children, as well. Resettlement agencies and other refugee services agencies could incorporate a psychosocial component to their housing programs to address these issues. The psychosocial component could also have a space for detailed goal planning and planning for the future. There are multiple programs, particularly in the field of social work, that provide psychosocial services for
a variety of groups. Resettlement agencies could adapt these programs to fit the cultural specifications of different refugee communities.

**Future Research**

Data from this study indicated the need for future research in several areas. First, it is essential to know the prevalence of these issues in the larger refugee community. The information gathered in this project is being used to create a structured interview that will be administered to a convenience sample in several refugee service agencies. The data resulting from this phase of the project will be used to describe the prevalence of housing issues and strategies in refugee communities.

Second, more research is needed into refugees’ experiences with and understanding of homeless shelters and other established housing programs. Some respondents indicated that they have applied for public housing and other housing subsidies. Research could lead to a better understanding of how refugees experience these programs and supports.

Finally, further research into child well-being outcomes could lead to better supports for children. Data from this study indicate that unstable housing impacts children’s education and emotional stability. Frequent moves disrupt friendships and affect school performance. Further research is needed to understand the ways in which housing instability affects children and to develop strategies to support children.
References

Toronto, Manitoba, Canada


Washington, DC.


Appendix A

Refugee Supportive Housing Network Participant Survey

1. Can you describe where you have lived since you have arrived in Minnesota? How many times have you moved? Where have you lived and who have you lived with? What about your family – have they lived with you or with other people?

2. What have been some of the hardest things about finding a place to live?

3. What are your choices for places to live? If you had no place to live, where would you go? What will you do when this program ends?

4. Have you ever had to stay with family or friends because you did not have another place to stay? What was that like?

5. Have you ever had to stay in a homeless shelter because you did not have a place to live? What was that like? If not, do you know about homeless shelters? What do you think about them?

6. How has your living situation affected your family? How many times have your kids had to switch schools? How has this housing situation affected your family/children?

7. Is there anything else you want to say about finding a place to live in Minnesota?