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Social Capital and Settlement: Study of Resettled Syrian Refugees in the Greater Toronto Area

Dr. Usha George & Tearney McDermott

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Refugees in the Greater Toronto Area**

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Abstract

Since 2015, a large number of refugees from the Syrian civil war have been allowed to enter Canada, mainly in two categories: Government Assisted Refugees (GARs) and Privately Sponsored Refugees (PSRs). This qualitative study examines the role of social capital in the settlement of these newcomers. Overall, the majority of Privately Sponsored Refugees developed stable connections with their sponsors compared to Government Assisted Refugees, who established sporadic relationships with settlement agencies. Pre-existing social capital played a facilitative role for participants to navigate the systems and to settle more easily in Canada. However, bonding social capital was the most prominent mode among all participants. It seemed to be ever-increasing with refugees developing more networks with Arabs and Syrians. Bridging social capital was still evolving, but not as strong and deep as the ones with people from the same ethnic groups.

Key Words: Syrian Refugees, Social Capital, Settlement Needs

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Introduction

Refugees can be resettled in Canada using three main formal paths that the Government of Canada (GoC) has successively introduced. The GoC has instrumentalized these options based on its position as a responsible destination country, committed to the refugee convention since signing it in 1967. Government Assisted Refugees (GARs) are the first option for selecting refugees based on a shared process between the United Nations High Commissioner for Refugees (UNHCR) and the GoC. GARS can have the support of the Department of Immigration, Refugees and Citizenship Canada (IRCC) and its diverse partners for a year and following that all resettled refugees become eligible for means-tested government social programs (Banerjee and Smith 2024). The second option, Private Sponsorship of Refugees (PSR), introduced in 1979, is an additional stream that allows more refugees to reach Canada through private sponsorship of Canadian residents or organizations and groups capable of supporting refugees to enter Canada and to extend support to them for one year (providing financial and logistical support) (Immigration 2024; Kamran 2023; Martani 2021). The third is the Blended Visa Office-Referred (BVOR), which combines the GAR and PSR paths and was introduced in 2013. This path provides financial and settlement support from both the government and private sponsors and is meant to respond to large influxes of refugees (Immigration 2024; Labman and Pearlman 2018). This path, though the smallest in category size, involves the pre-selection of refugees by IRCC before connecting them with sponsorship organizations (Immigration 2024). The contrasting features of the three refugee sponsorship paths are given in Table 1.

Table 1: Distinguishing characteristics of three refugee sponsorship paths

Characteristics	Government-Assisted Refugees (GAR)	Private Sponsorship of Refugees Program (PSR)	Blended Visa Office-Referred Program (BVOR)
Launching year	Post-World War II	1978	2013
Aim	Provides protection and assistance to refugees from troubled regions worldwide	Allows private entities to independently sponsor refugees	Constructed for phases of high refugee influx
Refugee Selection procedure	UNHCR or other referral organizations	Private sponsorship groups	Pre-selected by IRCC
Support System	Directly by government	Specific sponsors by sponsorship organisations	Matched with sponsorship groups
Group Size	Largest Category	Medium depending upon private category capacity	Smallest
Financial Accountability	Fully government financed	Fully financed by private sponsors	Finances shared by the government and sponsors
Settlement Liability	On the government	On private sponsors	Sponsors' responsibility

Characteristics	Government-Assisted Refugees (GAR)	Private Sponsorship of Refugees Program (PSR)	Blended Visa Office-Referred Program (BVOR)
Source	IRCC, 2015	IRCC, 2017	Labman & Pearlman, 2018; Ali et al., 2022

During the year 2000 to 2014, the total number of refugees resettled by Canada stayed relatively constant, averaging about 11,500 each year. However, this number substantially increased between 2015 and 2019 due to the Syrian refugee emergency. Considering the numbers from fall 2015 to the close of 2016, over half of the Syrians (39,636 arriving refugees; 55%) who reached Canada were GARs, 35% were PSR, and 10% were BVOR refugees (Houle 2019). Half of these were above 18 years old and 51% were male refugees. In 2019, more than half of the (64%) Syrian refugees who arrived in Canada were supported by private sponsors under the PSR program, 33% via the GAR program, and 3% via the BVOR program which highlights the importance of private sponsorship path to resettle refugees (Immigration 2020; Martani 2021). This reflects a shift in the substantial share of accountability from the government to private organizations and individuals (Banerjee and Smith 2024).

Research objectives and Methodology

This project is an outcome of a longstanding interest in refugee resettlement in Canada; particularly by the large number of Syrian refugees admitted to Canada during the Syrian civil war. Refugees admitted to Canada receive permanent resident (PR) status and therefore, they are distinct from asylum seekers, who seek Canadian residence from within the country. Refugee resettlement is a term that is often used to refer to sponsored refugees.

Described as the worst humanitarian crisis, the Syrian civil war has killed and displaced over 11 million people (UN High Commissioner for Refugees 2018). Since the start of November 2015, Canada has received over 40,000 refugees, 21,876 were GARs and 14,274 were PSRs. By far the greatest number of Syrian Refugees to Canada arrived in Toronto and the surrounding cities.

With funding from Social Science and Humanities Foundation of Canada, this project explored the settlement issues confronting the Syrian refugees. The objectives of the current project were to understand the overall settlement experiences of Syrian refugee families; to analyse how gender influences the settlement process for Syrian refugee women; and to investigate how social capital affects the settlement journeys of both GARs and PSRs.

According to an Immigration (2016) report, Ontario cities such as Toronto, London, Hamilton, Mississauga, Kitchner and Windsor attracted a large number of refugees, with Toronto hosting the largest number. Since it was difficult to separately identify the number of refugees settled in each of the Toronto municipalities, the Greater Toronto Area (GTA) was identified as the location of the study. The project focused exclusively on GARs and PSRs.

The study received ethical clearance from three institutions: Toronto Metropolitan University, University of Toronto and Sheridan college.

Recruitment for the project was done in schools in Toronto and Mississauga, both cities operating the Settlement Worker in Schools (SWIS) program, where settlement workers are

available to support newcomer families. Since, most of the newly arrived Syrian families had children of school going age, the SWIS program offered an ideal recruitment pathway. This ensured that the researchers reach study participants from broader Syrian arrivals including those who do not access formal settlement services.

We conducted 12 focus groups, chosen for its interactive format that encouraged open dialogue and diverse viewpoints. The groups were organized by gender and immigration category: six groups for GAR - three male-only and three female-only - and six groups for PSR with the same gender division. Each focus group had six to ten participants and most of them lasted for 1.5 to 2 hours. The focus groups were led by female graduate students from Toronto Metropolitan University's programs in Social Work and Immigration Studies. The research assistants were proficient in English and Arabic. Open-ended questions exploring themes such as pre-migration experiences, post-migration support, presence or absences of social networks and settlement outcomes such as employment, housing, and access to services were used. Each participant received a \$25 honorarium for their participation.

Focus group data was transcribed and analyzed using NVivo qualitative analysis software. Coding continued until theoretical saturation was reached and data was interpreted by grounded theory procedures (Krueger and Casey 2000).

The study's data collection and analysis were guided by two key theoretical frameworks: social capital theory and settlement needs framework.

Social Capital

To define social capital and elaborate on what it signifies, a quick theoretical review offers a wealth of perspectives. Claridge, 2018 and Mikiewicz, 2021 compiled the most prominent and commonly used definitions of scholars who have had a profound impact on directing the thinking around social capital (such as [Bourdieu](#), Coleman, [Putnam](#) and Lin). The review showed that resources, structure, and relationships are essential components of social capital with productivity as an outcome of the interaction between those. In Bourdieu's perspective, social capital is the sum of social networks and informal and formal connections that avail "actual or potential resources to individuals or groups" bringing different benefits (Bourdieu 1986). Coleman, 1988 contends that all types of social capital have social structures or relationship that make specific outcomes possible for individuals or groups. Coleman shares Bourdieu's view that social capital primarily exists in the social structure of interpersonal relationships. However, as opposed to Bourdieu, Coleman describes social capital as a bonding mechanism that strengthens the integration of social structure (Claridge 2018). Putnam further expands this concept by emphasizing the importance of interpersonal relationships in facilitating cooperation and treated social capital as public good in which the features of social organization (including networks, norms, trust) promote interaction and collaboration for mutual benefit (Putnam 1994).

Meanwhile, Portes (1998) defined social capital as the 'ability to secure benefits by virtue of membership in social networks. Speaking of benefits, Lin (2019) discussed the resources that social capital could help establish as follows: accessing information, expanding the individual's influence through the positioning of social ties within hierarchical structures, the social credentials individuals can acclaim as extra resources beyond personal capital, and the identity reassurance role and the recognition it can avail to individuals.

According to Flap (1994) the resources that social capital can provide for people can be weighed against three main factors that form the structure of relationships. These are the

quantitative estimate of the number of people in one's social network (network size), the qualitative ones related to the strength of the relationship (tie strength), and thirdly the resources of network members (Lin 2019). Nonetheless, trust and association were found as critical elements for social capital to build its momentum, whereby trust refers to a particular emotional state and association as the different activities and behaviors that assist in developing familiarity (Paxton 1999). Social capital, however, cannot be exchanged; it relates to individual activities and develops continuously among and between actors within the complex systems of multiple relations (Coleman 1988). Social capital is inherent to "relations," unlike other types of capital (human, economic, cultural, and symbolic) (Coleman 1988). The value of personal relations and networks as to build trust, sustain certain situations, and improve them evolved with the "embeddedness" theoretical framework (Portes 1998). In Coleman, 1988's perspective, "embeddedness" presented social relations as dynamic structures with history and continuity influencing the ways in which economic systems work. "Embedding" as a concept originated in economic sociology, and it goes beyond social relations to feelings of belonging and emotional attachment in the thinking of (Wessendorf and Phillimore 2019).

Power dynamics have a critical role in creating and sustaining social capital and it is sourced from the socio-cultural and economic power structures (Bourdieu 1986). The diverse connections between actors at varied tiers bring the distinction between different types of social capital and its various roles. Bonding social capitals introduce the relationships and behaviors that develop within a group or community. Bridging social capital extends to other segments of the socio-economic and demographic compositions/groups (Gittel and Vidal 1998). Bonding and bridging social capitals are utilized in the network theory to articulate the emergence of relationships among people and institutions at different layers of social life. Linking social capital develops vertically to formal institutions (Woolcock and Roosevelt 2002). Social capital can be observed at the sum of expectations at the collective level, it influences options of members to reach goals and attain economic outcome (Sensenbrenner and Portes 2018).

Settlement

Settlement forms an initial stage that introduces the means to integrating migrants and refugees in the long run. Integration has been discussed extensively in literature with other relevant terms (acculturating, adaptation, and settlement) as the "processes that entail the socio-economic, political, social and cultural adaptation of newcomers, and emergence of shared social relations, values and practices, including, at least in theory, the adaptation of the long-settled population to newcomers" (Wessendorf and Phillimore 2019). A key pillar to integration is the social integration, which derives from social relations of newcomers in the countries they landed into. Social capital forms an instrumental aspect of social integration as it implies having access to resources through relationships as indicated in the discussion earlier (Wessendorf and Phillimore 2019). Social integration plays an important role in devising other types of integration (economic and structural) (Ali, Zendo, and Somers 2022).

To bring settlement into larger perspective, the conceptualization of (Ager and Strang 2008) of integration is highlighted to illustrate how settlement can contribute to the means and markers and facilitate integration. The role of social relations was further altered and discussed by Hynie et al., 2019 in an adopted version of the model (called the Holistic Integration Model (HIM)).

The HIM brings effects from refugees' carried experiences, personal history, identity, and connections. It shows how the focus on the sets of changes that occur to refugees as

newcomers without considering the larger perspective of the socio-political and economic contexts may hinder integration efforts. Social capital, recognized as fundamental in both models plays in guiding relationships horizontally and vertically and in facilitating access to the means and markers that lead to integration.

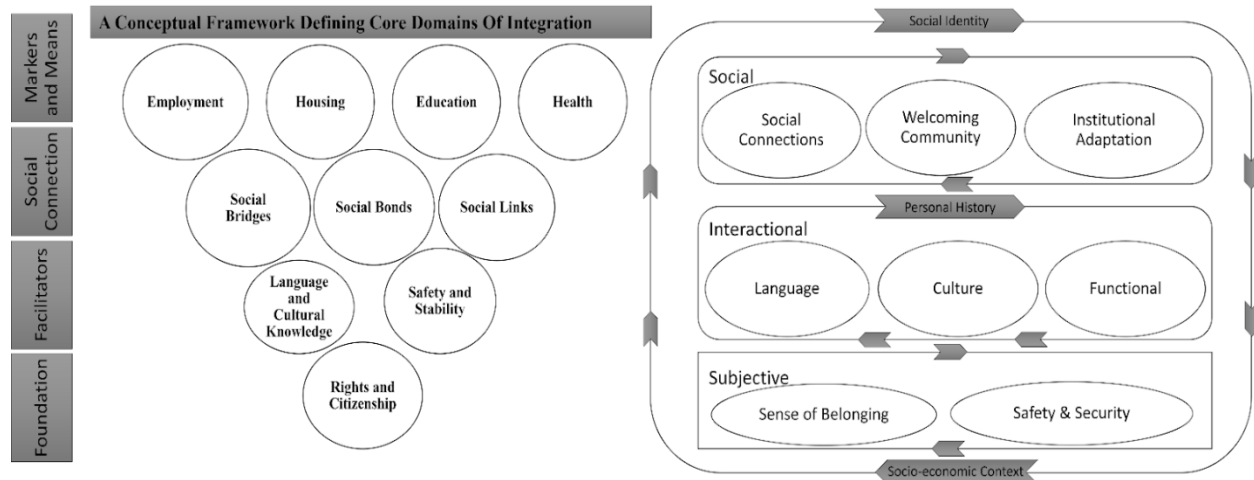


Figure 1: The role of sponsorship in early integration outcomes for Syrian refugees (Adapted from Hynie et al., 2019).

Social capital as discussed in these models is particularly relevant to migrants and refugees and is different from that of mainstream citizens as they experience profound deficits in their social lives with movement (Putnam 1994). George and Chaze (2009) discussed the role of two types of social capital that were found instrumental in facilitating opportunities for South Asian Women in Canada; these are the pre-existing and self-created social capital. The pre-existing social capital emerged from the relationships these groups had to friends and relatives already in Canada and self-created social capital involved relationships developed by the newcomers themselves to further their settlement and integration processes (George and Chaze 2009).

George and Chaze, (2009) and Hanley et al. (2018) contended that social networks are facilitative assets to people to find jobs and earn other benefits especially from the relationships they created on their own. While several studies discussed the outcomes of different refugee-resettlement streams (i.e., PSRs and GARs), few focused on the social capital in the settlement experience (Ali et al. 2022; Hanley et al. 2018; Hynie et al. 2019).

Settlement Needs of Refugees/newcomers in Canada

Understanding the intersections of multiple compositions of identity is essential to understanding the challenges faced by immigrants and refugees in the settlement experiences (Kaushik and Walsh 2018). The intersectional analysis implies looking at economic, cultural, symbolic, and social capital (Bourdieu 1986). Intersectionality has been deployed in many research studies on minority population, exploring the experiences of immigrant workers, and those on immigrant women in Canada (Drolet 2022; Kaushik and Walsh 2018) (Nichols et al. 2019). Women’s social networks proved less helpful than the ones of men as they depended on the resources of those they connected to, which were not influential enough (Campbell 1988). Intersectionality also suggests that there are needs that are unique to refugees compared to migrants compounded

with the multiple other categories of difference that could be captured for each refugee group, especially gender and age (Kaushik and Walsh 2018). While settlement needs consider housing, health, work options, language learning and childcare, accordingly, there are needs that are unique to refugees (Caldararu et al. 2021; Immigration 2020). The asylum seekers' experiences of displacement and resettlement may magnify their needs compared to other migrants, including the need for mental health support (Lau and Rodgers 2021).

A study on the different settlement needs of refugees in the US defines few parameters for understanding these needs. It found that refugees' profile, background, and journeys influence the ways in which they settle and move (Miller and Rasmussen 2016). In addition, the co-ethnic support they get impacted their feelings of wellbeing and contributed to alleviating anxiety and depression (Miller and Rasmussen 2016). The study further showed that secondary migrating upon resettling in the U.S was common among several refugee groups. Reasons behind secondary migration were diverse and social networks were among the pull factors (for Somali refugees in this case) in addition to other reasons of housing quality, employment, affordability, and access to education (Miller and Rasmussen 2016). Contrast, various studies have highlighted the negative effects of social networks, especially co-ethnic ones in forcing newcomers into jobs that do not match their skills causing to many "a brain waste", "deskilling" and "occupational skidding".

A report on "settlement services provided to immigrants to Canada, 2020," released in June 2022, shows that refugees accessed settlement services the most among all immigrants. The percentage of refugees who accessed settlement services was reported at 89.4% compared to 51% of dependents of economic immigrants, 40.4% of family-sponsored immigrants, and 35.2% of economic principal applicants. The most demanded type of service was "access to information" through orientations and directions to obtaining official documents and applying for different benefits (Government of Canada 2022). On the other end, various studies report that refugees' access to mental health support is done at lower rates than other population groups, while they might be in greater need of such services based on their experiences of displacement (Lau and Rodgers 2021). The recently released study by Statistics Canada (2022) showed that Syrian women who moved to Canada discussed two primary reasons, first one as restraining them from seeking mental health support: the stigma of mental health and privacy concerns. Second reason being limited proficiency in language as another constraint.

A scoping review of the literature about cultural competence in refugee service provision shows how, at the organizational level, understanding settlement needs involves higher levels of cultural competence and diversity. It also required the organizations to address issues that create barriers for refugees to access services and the value of integrating language and culture into services (Lau and Rodgers 2021). Sue, Arredondo, and McDavis (1992) described three attributes of culturally competent service providers—cultural awareness, cultural knowledge, and cultural skills.

Searching the keywords of "refugees' settlement needs" on the web shows how different organizations/public and private entities understand needs based on the background, profile, and composition of influxes of different refugee groups. This is apparent in the research at hand, as it tries to investigate the differences in settlement needs between the two main groups: the GARs and the PSRs of Syrian refugees. This is already assuming that profiles and ways of sponsoring can have effects. In a recent advertisement on one of the settlement organizations' websites, the understanding of the needs of recently arrived Ukrainian refugees depended on their profile. In Manitoba, Canada, for example, Ukrainians are highly educated with medium to low levels of English proficiency. Their settlement needs were set as: attend language training;

employment support; government benefits; driver's license; preferred accommodation (Puskar 2022).

Findings

Social Capital in the Settlement Experience

Settlement here refers to the first few years upon arriving in Canada. Arriving in Canada, Syrian refugees developed a range of relationships with multiple individuals and actors. These relationships varied in duration, quality, and timing. They, however, played a role in allowing refugees access to information, housing, and to navigate the Canadian education, health, and employment systems. The following discusses some of the experiences and perceptions of refugees of the roles that these relationships played.

Most of the participants did not have social connections in Canada prior to coming. Some had their relatives as sponsors. Few though gained no social capital from relatives as they were disconnected. Those who did not have networks said that they were interested to initiate links to people from the same city of origin and to Syrians in general.

PSR participants benefited extensively from having sponsors forming initial anchors for them in Canada. All those who met their sponsors had positive experiences. Refugees cultivated direct connections to their sponsors, visited their places, and depended on their help and resources in finalizing paperwork and in registering into different service systems. Those who had family members sponsoring them had positive in most cases but a few mentioned issues with the consistency and quality of the support of relatives. Private Sponsors, who were mostly white Canadians, were reportedly very supportive. Moral support was specifically appreciated. They maintained relations beyond the first year of sponsorship.

“They know how to enhance someone's morale a lot. When you are in a foreign country, you feel like there are truly people who are standing by you” A PSR.

Some sponsors, however, had limited means and did not have updated information about services.

“My sponsors are regular workers, and this was their capacity to help so they did not neglect us, and I want to say this with all honesty, they treated me very well, and I'm very grateful to God for them.”

GARs participants reported developing relationships with settlement workers, volunteers who came to their hotels and to other refugees who stayed in the same places. The relationships facilitated their system navigation, initial fulfillment of needs of services and material goods. Gained social capital developed based on individuals that people got to meet, rather than their own type of sponsorships. Thus, some GAR participants gained social capital that could be larger than PSRs. It, however, was characterized by temporariness. Many of the participants showed disappointment by the quality of the relationships that were developed at the initial stages of their arrival, even though they derived benefits from those relationships.

Look, there were people that I met and they came to the hotel because they needed something from us (self-serving)

It was most difficult for refugees who had nominal sponsorship (Sponsors doing paperwork but not assuming financial or settlement-support responsibilities) as they hardly received any psychological support, and they did not even manage to establish relations at this very important stage.

*“When we arrived, there wasn’t anybody to receive us at the airport. When we landed my husband said: “we’ve heard that there are people who are supposed to receive you at the airport”, but we didn’t have anyone.
“We don’t even know what our sponsor looks like”.*

Participant women who had no previous social networks in Canada and who had nominal sponsors were in the most difficult status. One of them reported being in total distress and having been hospitalized as she was settling in.

“When I first arrived here, I had to be taken to the hospital the next day because I was very stressed out. I came to a country where I didn’t know anyone, I didn’t have anyone, and my sponsors were only nominal, they didn’t provide any help. (Female, 50+).”

Both PSRs and GARs participants developed social relations with other Syrians (especially those who come from the same city of origin), other Arabs and few Canadians non-Arabs and non-Muslims. Although it was explicitly discussed that genuine support came their way from non-Arab Canadians or from non-Arab Muslims, participant refugees still needed the relationships to people from the same cultural background to alleviate feelings of estrangement and have a sort of social life. The following forms the main features of social capital:

- Sustained support to PSRs beyond first year by active private sponsors, even if not in the form of financial support.

“Until now, almost 2 years. If I need anything now, all I must do is call them and they would come to help us with anything, even if I have an appointment and I need someone to translate for me, or if I need someone to show me what to do, they will send someone with me”.

- Bonding Social Capital Strengthened: Some participants reported that their interactions were limited to either Syrians or Arabs after they started to settle. They found it difficult to form relationships with non-Arabs because of language, cultural differences and the limitations of Canadian life. Spaces for meeting and congregation with other Arabs and Syrians were varied such as faith-based establishments (such as churches), settlement agencies, ESL (English Language.), banks, schools and sometimes public spaces.
- Neighbours: Some developed good relationships with neighbours (Muslims in some cases and non-Muslims in others). Other participants complained about the difficulties of living surrounded by people who complain about life in Canada.
- Friends: Some participants became friends with people they met in places of worship, schools, and work

There was dissatisfaction over having to go through superficial relationships that many participants developed with those who volunteered at the onset of their settlement experience (i.e., volunteers and groups of individuals and who came to help as people arrived) and those who were associated with certain mosques or charity groups. The perceived superficiality of many relationships led to difficulties in trusting people among many participants, specifically GARs.

No, it's just a hello hello interaction. Until now we still interact through the internet but it's just "hi", nothing more. They did what they had to do, and generally speaking all people who help in Canada do it in the same way, they enter your life and you feel like you have been rejuvenated, you feel like you are getting oxygen, you can breathe now, and all of a sudden they fly away and they tell you there is no friendship in Canada, so all these relationships are transient. (Female, 50+, married)

Technology-based mediums: participants joined a few WhatsApp and social media groups with other Syrian newcomers and Syrians and sometimes larger groups. These allowed them to access updated information using the Arabic language. Some participants considered the network to other Syrians and especially newcomer refugees to be enough for them to fulfill their needs on the human relational level and to save them from getting introduced to new people. In general, participants considered finding Arabs and Syrians in the same area of residence to be an asset.

Language barriers to mingling and getting introduced to non-Arabs were repeatedly brought up especially upon arrival. Some of the participants located certain differences in the "socializing" patterns: in Syria, people visited each other in their homes, while they do not do that in Canada. Time was also perceived as a barrier to socializing for those who wanted to do more. Many participants saw life in Canada as a busy one and social life for those who had to keep busy was perceived as poor, which affected their outlook into the Canadian social life in general. Those who formed relationships with other Syrians reported positive effects of these relationships on their psychological well-being and social lives. An earlier study conducted with Syrian PSRs in Montreal, found that there was a lot of intra-Syrian community support. Difficulties of bridging social capital were seen as caused by the previously mentioned barriers in addition to participants' cultural approaches to networks and the inherited distrust of strangers and authority figures (Hanley et al. 2018). It was also found that as most of their Syrian friends came recently, there were certain types of knowledge, needs and encounters that they shared. This was a good bonding connection, but it also caused them to revolve in the same circles of resources. In the longitudinal study that covered resettled Syrian refugees in six Canadian cities, 55.5% of the sample participants had relationships with people from other ethnic groups (bridging) (Hynie et al. 2019). These relationships were more likely "for those in Canada longer, who were younger, more highly educated, male, more fluent in self-assessed English/ French". When refugees had relationships with other ethnic groups, the relationships were closer among PSRs than GARs (Hynie et al. 2019). They were also closer when the friend had lower levels of education, were Muslims, and were in Canada for longer.

It is safe to argue that participant PSRs, who had family members/groups/churches sponsoring them, acquired a more established social capital especially when their sponsors were proactive in engaging with them. This, however, is not the case for all PSRs and it does not necessarily imply that they all had access to better social capital compared to the GARs. In some cases, GARs managed to establish networks to actors and structures that afforded several means of support to them. Participants who did not have any connections in Canada before arriving perceived that as a factor that made their experience more challenging.

"For me I was expecting that there will be difficulties when we arrive in Canada since we arrived here as newcomers and didn't have family or friends to help us".

On the quality of relationships, it seems that while engaged private sponsors played an important role in facilitating good settlement experiences to refugees, many participants

continued to people of the same cultural background for connection to share emotions, events, and concerns. Lenard (2019) discussed how certain traits of vulnerability can be fostered with the refugees' feeling of indebtedness and gratitude to their sponsors. Trust requires time to develop. In times of crisis, it is usually bonds to common culture rather than new relationships that provide support and solace (Lenard 2019). In Montreal, less than 24% of PSRs mentioned that they had people they can rely on when they feel the need for support and in cases of problems (Hanley et al. 2018). The extent to which cultural values and closeness can elevate levels of communication and yield a quality of relationship was not specifically investigated, but important to note. As for newcomers, emotional support is important, and many refugees discussed the need to develop relationships with people of the same background. Participant women, with their compounded vulnerabilities, found it difficult to develop quality relationships with women from different cultures, as these women are perceived as strangers to certain cultural values and practices that form the core of their emotional needs (Yakushko and Consoli 2014).

As previously mentioned, refugee arrivals have a number of immediate settlement needs such as housing, employment, information on services, language training, health care needs and building social networks.

In the following section, we examine three main settlement needs and the role (if any) of social capital in fulfilling these needs.

Housing

Housing is a major pillar of settlement, and it is especially important to refugees who have experienced loss, often multiple losses of homes. Most of the participants had to experience some sort of temporary accommodation upon arrival.

Some PSRs had these options ready for them prior to coming to Canada. Private Sponsors arranged the hosting of refugees in temporary locations. GARs had, in most cases, to experience longer stay times in hotels. For many GARs, hotels formed an entry point to building knowledge about the new country and to establish networks with settlement agencies, volunteers and the charity communities that visited them. However, for some participants, the experience was not positive, and they wanted to move out as soon as possible.

In the housing search, some participants utilized social networks involving other Syrians, settlement agencies, and faith-based organizations. The search was conditioned by the main factors of availability, affordability, and the profile of the newcomer family (having employment, sponsors, family size and preferences, etc.) (Sherrell 2017; Sherrell, D Addario, and Hiebert 2007).

Sponsors for many PSRs were instrumental in finding housing and participants reported good experiences settling into reasonable options through the churches or the individual sponsors. Still, many others were left alone to navigate the housing market. While settlement agencies located housing for some participants, many GARS had unpleasant experiences. Those perceived the agencies they interacted with to be hands-off with the housing search, or at least they did not meet the expectations of the refugees. Few participants did find housing using online options. However, there was also a lack of awareness among the participants about the online options to find a place.

The participants who had to navigate the housing market on their own were faced with their

incapacity to fulfill the requirements in Canada (credit history, employment). They had to search for guarantors to support them in rent contracts. Others had to pay rents for several months in advance.

“We kept getting rejected for 3 months”.

Few participants encountered rejection even after they offered to pay a full year’s rent in advance. These experiences triggered perceptions of landing in an unwelcoming environment. Language difficulties in communicating with landlords was not brought up in the discussions even though in earlier studies in Toronto (such as with Somali and Ghanaian immigrants), it was found that some of them identified individuals without an accent to connect with landlords when making housing enquiries and the majority felt discriminated against in the housing search.

Earlier studies suggest the following factors to influence housing options: “social status, ethnicity, gender, economic resources, cultural norms about homeownership, household size, the presence of social networks, family composition such as presence and absence of children, and male- or female-headed families” (Government of Canada 2018; Rose 2019).

Some PSR sponsors arranged for furniture and supplies. Some of the GARs who found housing upon arrival reported the engagement of settlement agencies.

Many participants felt living in apartment buildings was more isolating than houses. They found the lived experience in high-rise multiple building complexes as alienating as the options for meeting other people are limited. Better quality housing formed a concern for many participants as they expressed their desires to move whenever possible.

With the larger family size of many GARs and some PSRs, there were difficulties in finding adequate options in line with the national occupancy regulations of Canada. There are frequently available basement suites that can accommodate large families, but they have been found to be traumatizing to some refugees (Bhattacharyya et al. 2020).

According to the Canadian National Housing Strategy, women have more difficulties in locating housing than men (Government of Canada 2002).

Employment, Income and Assistance

The majority of the participants emphasized that the most support they needed was in the search for jobs and regarded that as a key step that would “open all doors” in Canada. Work for the majority is a necessary step to provide for their families and to integrate in Canada. However, lack of Canadian experience, limited capacities in English and accreditation issues were the main obstacles finding suitable jobs. According to one of the participants, *“once you work, you start to experience life”*.

The majority of the participants regarded not valuing their work history and experience as humiliating, especially when it came from peer Arabs who have been in Canada for a long. These types of pressures seemed to act as a sort of counter-social capital. Some participants felt the pressure to discount their previous work experiences as “no experiences” also influenced their feelings of worth and self-esteem. The lack of Canadian experience caused many participant professionals to work in jobs that are below their skill sets. Many studies in Canada have highlighted the contradictory positions between what newcomers are qualified for and the pressures to take “any” job. These positions cause major conflicts when the newcomers are highly skilled and resist to take menial jobs that launch them into the labor market (Lenard 2019).

For most of the GARs, employment agencies were unable to locate desirable or even undesirable employment options. They directed them to online mediums which in turn made many participants feel totally overwhelmed by the immense number of jobs. Some of them said that agencies directed them to jobs using links to either find jobs or to learn to write their CVs. Geographic targeting of jobs seemed essential as some left jobs for the time wasted in commuting to them.

Volunteering was a well-utilized strategy by some participants to start to network and connect to opportunities. It was perceived as an opportunity to present oneself and show potential

“If I was hardworking and serious from the inside, the ones responsible for allocating a job will find me”.

Social capital proved effective to a handful of the participants who managed to find jobs in a relatively short period of time. The jobs came through sponsors, friends, and acquaintances. Many participants believed that nepotism has its effect on job finding. This is based on the experiences that they carry from Syria, where connections outweighed qualifications. They believed that the Canadian system holds that mechanism but in a discreet way. Although most participants preferred working to getting assistance, they still found certain jobs that require long commutes to earn less than assistance.

Social capital played a role, where language was still a major challenge. For many participants, alternatives were found by working for employers who can speak Arabic or through working in places where the use of language is minimal (such as bakeries). Some had to seek work in the informal markets as the most feasible option, despite the vulnerable positions they could be put into while working. Those who managed to apply for jobs, found it challenging to present themselves in interviews, to put together good resumes and to make up for the gaps in their work history.

Most of the participant newcomers are not aware of employee rights and workplace regulations etc, and few mentioned incidents of exploitation based on their ignorance. Learning about the rights was raised as an important point.

Male participants in both the GAR and PSR categories were more concerned and consistent in their search for jobs. Female participants said that they had domestic responsibilities and that children are more important than working or starting to learn. Women PSRs raised the search for work aspect more than GARs though.

Many of the participants who managed to find jobs were getting minimum incomes. They complained about the tightened financial situations and from the need for families to have more than one breadwinner to make ends meet. Participants shared monetary details about their income values, rent values, and then having to pay taxes, etc.

Many participants were on welfare and ODSP. The recipients of ODSP receive enough money to live comfortably.

Participants had to work in the non-formal sector to supplement their income and others mentioned depending on family members to be able to make it. They were concerned with formal work as it would affect their welfare negatively.

Still, some participants wanted to seek work options. They, however, were simultaneously aware of the consequences of accepting random and low-paid jobs, as they would not be able

to get welfare, they must pay for medication, dentists and to pay transport and spend prolonged time commuting.

Has employment been affected slightly (negatively) for some cases by bonding social capital as learnt from previous studies in Canada such as (Evra and Kazemipur 2019), (Hanley et al. 2018). The federal government acknowledges that the funding provided to newly arrived refugees is often inadequate (Immigration 2016a). In their review of the Refugee Assistance Program (Immigration 2016a), 46% of GARs reported that the financial assistance provided by the Refugee Assistance Program (RAP) did not meet their basic needs and they mostly had to depend on food banks to compensate for other necessities. The situation is a bit different for PSRs, only 13% felt that their sponsors' income support was not enough to cover their daily expenses (Immigration 2016a).

Like other refugees, resettlement for the Syrians focused on those considered to be the most vulnerable and at most risk: children, single female-headed families, and larger family units who could not be successfully resettled in other countries (Houle 2019). Most of the resettled Syrians were couples with children under the age of 15 years (85%), although there were more men than women during that period, which is slightly unusual (Houle 2019). The level of education upon arrival of the Syrians was lower than refugees who had arrived in Canada previously. Of the Syrian GARs, 3% had a university degree, while 25% of the PSRs had a university degree. Few Syrians had knowledge of French or English prior to their arrival in Canada. According to (Houle 2019), 55% of the Syrian refugees were not fluent in either official language. Syrian PSRs, however, were more likely than GARs to have some knowledge of English or French prior to their arrival.

Going back to education and starting all over again formed the main discussion points with the participants who showed varied positions towards the Canadian education system. Age was an important parameter in defining how the participants felt about having to re-skill or to change career and start anew in domains that are demanded in the labor market in Canada.

Younger refugees (mostly in their 20s) found education to be made easy and they considered the OSAP to be facilitative. For some participants, going back to school was the "only access point" to Canadian employment and to integration in general. However, for many others, there were the following concerns:

Age: People in their mid-30s and above expressed the difficulties associated with getting education. The combined work-study life is new to them and is not common in Syria. They found it difficult to lead a life doing both at the same time.

Enrolling in post-graduate and post-secondary education was hindered by the inability to get university transcripts from their country, Syria. Proofs of having studied in English language were also requested, which was not possible.

Some also complained about the tuition fees, which were too high for them to enroll in universities despite their desire to do.

Most participants did not find the free training courses provided by different settlement organizations as beneficial in linking to the job market. They developed an impression of these training courses being tools for the organizations to report on funding and sustain it. This has led to a lack of trust. These courses seemed to have distracted the refugees from building a certain career path by making them hop on and off between trainings that do not necessarily tap into their skills' development.

Access to information

Accessing the right type of information was seen as a factor that makes the settlement experience smoother and saves time and effort. The lack of access, access to outdated information, and misinformation have resulted in unpleasant experiences for many of the participants. Some GARs did not know about the 'settlement systems and procedures' in the first place, so they felt that they had to understand the roles and functions of certain organizations. As for the PSRs, although many had the chance to benefit from their sponsors' already established experience in the Canadian system, some have reported outdated information and their dependency on friends and casual acquaintances.

The major factors that made the settlement experiences less challenging are access to technology and language skills. Some participants had already gathered a lot of information about Canada before coming, while many others were dependent on informants from different sources. The participants highlighted that some information sessions conducted by (Arab) volunteers upon their arrival disseminated exaggerated information that scared them. They were concerned with children, and children's privacy, and social life. They also found that getting information about laws, procedures and different penalty systems are much needed. It was important for people, coming from authoritarian regimes, that there are major differences between the systems they are accustomed to navigating and the ones of Canada.

It is important to note that more GARs than PSRs sought support from settlement agencies and that those who had nominal sponsors may have not heard of these agencies, or it took them time to reach to and seek support from the agencies.

Participants had extreme experiences when discussing the relationships with settlement agencies. Some reported that they were provided: orientation sessions, information on processes and hands-on support in finalizing paperwork, access to housing and to education for children and help with emergency and other types of support. Nonetheless, these experiences were outnumbered by the negative ones. Many participants discussed total negligence from staff members of some of these organizations and the fact that many of these organizations want to use their formal documentation in their registry books without subsequent support. The case was perceived as exploitation.

Even those who reported positive experiences with settlement agencies found the abrupt cessation of support after one year to be problematic. Participants found themselves in awe after one year in Canada. They said they still needed help to navigate the laws, rent contracts and to go to places in seek of help. They feel they lacked the proper language skills and information to allow them to communicate and conclude certain tasks on their own. It was noted that the perceived experiences with settlement agencies depended on the persons (the case workers and their resourcefulness and readiness to support).

The main characteristics of the Syrian Refugees' social capital can be summarized as follows:

- Only a few had social connections in Canada earlier to their arrival.
- Many of those who had relatives in Canada reported benefiting from them. However, few reported that relatives did not show concern or support them.
- All PSRs reported good relationships with their Sponsors. Moral support was valued.

Other types of support were also mentioned. Some discussed that their sponsors did not know about certain services and options. These relationships sustained beyond the first year of settlement to form, in many cases, lifelong relationships. Bonding social capital for both groups increased in Canada and was mainly directed towards people from the same city of origin (observed in other countries of refuge for Syrian refugees).

- The GARs developed relationships with volunteers who were helping in hotels. Later, these relationships faded away.
- GARs developed controversial relationships with settlement agencies and their staff. Some of them had good experiences of support. A large number distrust them. They perceived their services in negotiating housing and employment as inefficient.
- Some refugees believe that help from others provides better opportunities to attain what they want in accelerated timeframes. Others found the “left alone” case to be a learning experience for them to be independent and to negotiate things without the frames of prior experiences of others.

Discussion

For the journey of a refugee, the country of resettlement is associated with much hope of safety, security and permanence. The encounters and experiences they have had along the way are more emotionally charged than regular people. The PSRs have developed relationships with their sponsors before arriving and while settling in Canada which brought many of them benefits and lifelong friendships. The GARs cultivated serendipitous relationships that carried a range of experiences, which allowed many of them to settle and start their lives. Social capital, in general, facilitated access to information, social support, and avenues to services, housing and employment for participant refugees. However, different types of social capital had varied roles for the two main streams of refugees (PSRs and GARs) and between women and men.

Pre-existing social capital played a facilitative role that formed an anchor to people to navigate the systems and to settle more easily in Canada. However, bonding social capital was the most prominent mode among all participants. It seemed to be ever-increasing with refugees developing more networks to Arabs and Syrians. The bridging social capital was still evolving, but not as strong and deep as the ones with people from the same ethnic groups.

Women, despite the distresses they had to endure as a result of their intersecting identities and roles, seemed to have initiated social relations. Women from PSRs had stronger momentum to offer direct support with children, education and navigation of service and health systems. Women from GARs had to make a larger effort to connect to those who could provide them support. It was very important for them to seek support from those who speak the language and have cultural proximity. They were found to struggle with language, going out of their homes and getting prepared for employment. Women from both groups looked for other Syrians and women in the same area of residence to develop relationships with and gained from technology to access information and socialize. Women also found solace and emotional support in the gatherings that they could have either virtually or when feasible in person. However, women’s social capital was not as influential as the ones that men had. Nonetheless, their social capital fulfilled certain purposes that were essential to their families’ wellbeing (sharing issues about children, sources of certain material, etc.)

Relationships to settlement agencies were somewhat contradictory. They depended on people who work in these agencies rather than on systems and structures. Many refugee participants (especially GARs) felt that they were used in the ways settlement agencies offered them

trainings, provided them with documentation papers, and tried to help them look for employment and housing. The role of these agencies, however, was not fully understood by the participants. They evaluated these agencies against the expectations they carried and what they heard from peer refugees about what they do.

Reflecting on the general PSRs and GARs settlement outcomes and comparing the two groups in a very extensive way (with all their profiles and qualities) without discussing the challenges they have faced as individuals, families is somewhat problematic. The discussions, even when not explicitly favoring one group over the other based on settlement and (integration) outcomes, seem to do that implicitly.

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