

ESEARCH REPORT

HOUSING DISCRIMINATION
AND ABORIGINAL PEOPLE IN
WINNIPEG AND THOMPSON, MANITOBA







CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) is Canada's national housing agency. We contribute to improving the living conditions and the well-being of Canadians.

Our housing finance activities centre around giving Canadians access to affordable financing solutions. The main tool to achieve this goal is our mortgage loan insurance program.

We help lower-income households — seniors, people with disabilities, Aboriginals, women and children fleeing family violence, youth at risk, and individuals who are homeless or at risk of homelessness — to gain access to safe, affordable housing.

Through our research, we encourage innovation in housing design and technology, community planning, housing choice and finance. We offer a wide variety of information products to consumers and the housing industry to help them make informed purchasing and business decisions.

We also work with our government partners and industry to promote Canadian products and expertise in foreign markets, thereby creating jobs for Canadians here at home.

In everything that we do, we are committed to helping Canadians access a wide choice of quality, affordable homes, and making vibrant and sustainable communities a reality across the country. CMHC is home to Canadians.

Visit us at www.cmhc.ca

You can also reach us by phone at I 800 668-2642 (outside Canada call 613 748-2003)
By fax at I 800 245-9274 (outside Canada 613 748-2016)

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call I 800 668-2642.

Housing Discrimination and

Aboriginal People

in Winnipeg and Thompson, Manitoba

March 2003

Submitted by:

Corrado Research and Evaluation Associates Inc.

То

Phil Deacon

CMHC Project Manager

This project was funded by Canada Mortgage and Housing Corporation (CMHC) but the views expressed are the personal views of the author(s) and CMHC accepts no responsibility for them.

PURPOSE

A 2002 study, *Housing Discrimination in Canada: the State of Knowledge*, concluded that there was sufficient research evidence that housing discrimination existed in the rental sector. However, the report also concluded that research needed to be more rigorous than that of the past. The report went on to recommend some future research activity, which included surveys of perceived discrimination, its effects and outcomes to be conducted in small and large urban centres. Further, the report suggested a focus on particular group-community combinations, among them, Aboriginal people in Winnipeg.

The purpose of this report is to gather the perceptions of urban Aboriginal people on housing discrimination and to try out a way of measuring social cohesion.

Among the policy research community in Canada there has been concern with social cohesion. Social cohesion refers to the ability of individuals to rely on neighbors and/or friends to act in a collective manner to achieve common community goals. Clearly one of the possible outcomes of discrimination could be reduced social cohesion. However, there has been very little empirical work on measurement of social cohesion.

ABSTRACT

Objectives were to identify and classify the nature and extent of housing discrimination in Aboriginal people living in Winnipeg and Thompson, Manitoba; to quantitatively and qualitatively examine other variables than race associated with housing discrimination; and to explore the effects of housing discrimination.

Sample was 300 Aboriginal people in Winnipeg and 100 Aboriginal people in Thompson. Sample was generated using two non-probability sampling techniques including "snowball" and purposive sampling methods. Respondents participated in a 2 hour, face-to-face, semi-structured interview.

Survey instrument was developed based on reviews of discrimination literature, other housing surveys especially those used with urban Aboriginal people, and questions that probed collective efficacy, a measure of social cohesion.

EXECUTIVE SUMMARY

The purpose of this research project is threefold:

- to identify and classify the nature and extent of discrimination in housing that two samples of Aboriginal people experience living in Winnipeg and Thompson, Manitoba;
- to quantitatively and qualitatively examine the key variables associated with housing discrimination against Aboriginal people;
- to explore the effect that discrimination in housing has on a sample of Aboriginal people in two urban contexts in Manitoba.

For this research project, 300 self-identified Aboriginal people in Winnipeg, Manitoba, and 100 self-identified Aboriginal people in Thompson, Manitoba participated in a two hour one-on-one semi-structured interview. In Winnipeg, 67.2% of the sample self-identified as Status Indian, while in Thompson, 61% self-identified as Status Indian. In Winnipeg, 50.3% of the sample was male and 49.7% was female. In Thompson, 55.6% of the sample was male and 44.4% was female. The age range of the Winnipeg sample was 18 – 70 and the mean age was 35.3 years old. In Thompson, the sample's age range was 19 – 67 and the mean age was 36.9 years old.

KEY FINDINGS

Some of the key findings about housing discrimination in Winnipeg and Thompson were:

- In both samples, regarding their search for their current residence and their experiences living in their current residence, there were no strong individual correlations between housing discrimination and several key variables traditionally associated with it, such as being female, young, single, unemployed, enrolled in school, and having children, pets, or a physical disability.
- The amount of time that respondents spent searching for their current residence and the number of places one viewed before finding their current residence was also not correlated with housing discrimination.

- In the past five years, in Winnipeg, approximately a third of the sample felt that they had been discriminated against in the housing market because of either their skin color, primary source of income, ethnicity, culture, or religion. In Thompson, similar rates of housing discrimination were limited to skin color and primary source of income.
- In both Winnipeg and Thompson, respondents felt that their current landlords were exhibiting a range of discriminatory practices, such as failing to provide adequate maintenance to a residence they have rented.
- In the past five years, while searching for a residence, the following outcomes of discrimination were experienced based on being Aboriginal.
 - o 39% of the Winnipeg sample and 41% of the Thompson sample believed that they had been given fewer choices among available vacancies.
 - 41.7% of the Winnipeg sample and 41.2% of the Thompson sample stated that they had been given fewer choices among locations or neighborhoods.
 - o 38.5% of the Winnipeg sample and 36.1% of the Thompson sample believed they had been forced to pay higher rent.
 - o 43.7% of the Winnipeg sample and 36.1% of the Thompson sample believed they had been required to search longer for a place to live.
 - 31.6% of the Winnipeg sample and 36.1% of the Thompson sample believed that they had been forced to move more frequently.
 - 17.5% of the Winnipeg sample and 10.3% of the Thompson sample stated that they had been subjected to overcrowding.
 - o 32.8% of the Winnipeg sample and 41.4% of the Thompson sample felt they had been steered to a certain area or neighborhood.
 - 24.1% of the Winnipeg sample and 36.7% of the Thompson sample felt steered to a certain part of a building or home.

- In the past five years,
 - o in both samples, landlords, followed by property managers, were the most commonly cited person(s) who engaged in discrimination against respondents in the housing market.
 - o regardless of the form that the discrimination took, there were consistently greater rates of housing discrimination in the Winnipeg sample than in the Thompson sample.
 - o in both samples, very few respondents believed that, because they were Aboriginal; they had to pay higher costs for inferior insurance policy coverage; a higher down payment on a mortgage than expected; a higher purchase cost than expected; been subjected to exclusionary signs; or been denied the opportunity to purchase a home.
- In the past five years, respondents believed that they were subjected to an additional wide range of discriminatory practices because they were Aboriginal.
 - o 25.8% of the Winnipeg sample and 21% of the Thompson sample believed they had been denied tenancy unfairly.
 - o 25.1% of the Winnipeg sample and 16% of the Thompson sample believed they were denied a place to live.
 - 17.4% of the Winnipeg sample and 4% of the Thompson sample reported being asked irrelevant or stereotypical questions.
 - o 30.4% of the Winnipeg sample and 10% of the Thompson sample reported showing up to view a suite that was supposed to be available and were then told that the suite was just rented.
 - 24.7% of the Winnipeg sample and 19% of the Thompson sample felt that they had received unequal or a lack of maintenance services.
 - o 11.7% of the Winnipeg sample and 3% of the Thompson sample reported having to pay a higher proportion of their rent as a damage deposit than is normally required in renting a residence.
 - o 25.8% of the Winnipeg sample and 7% of the Thompson sample believed that they had been denied a place to live because of their source(s) of income.

- o 15.4% of the Winnipeg sample and 11% of the Thompson sample reported that they had been denied a place to live because they did not meet the minimum income criteria.
- While our findings do present a few high rates of multiple discriminatory practices against Aboriginal people, 61.9% of the Thompson sample and 24.1% of the Winnipeg sample reported that they had not directly experienced any form of housing discrimination in the past five years.
- While there were a number of discriminatory practices that respondents identified as causing them the most emotional and/or psychological distress, the most frequently cited worst experiences of housing discrimination that respondents experienced in the past five years included:
 - o discrimination based on race (32.7% of the Winnipeg sample and 13.3% of the Thompson sample)
 - o discrimination based on income or money (21.2% of the Winnipeg sample and 20% of the Thompson sample).
 - o being given a shorter list of available suites or shown poorer quality suites in poorer neighborhoods (43.3% in the Thompson sample)
- In the past five years, 21.9% of the Winnipeg sample and 16.2% of the Thompson sample turned to a number of people to discuss their experiences with housing discrimination. Of these respondents:
 - o 23.7% of the Winnipeg sample and 12% of the Thompson sample spoke with a family member.
 - o 25.1% of the Winnipeg sample and 11% of the Thompson sample spoke to a friend.
 - o 2.7% of the Winnipeg sample and 11% of the Thompson sample spoke with a neighbor.
 - o 5.7% of the Winnipeg sample and 4% of the Thompson sample spoke to an Elder.
- Only 11% of the Winnipeg sample and one person in the Thompson sample contacted a human rights commission, a lawyer, or a human rights advocate in response to their experiences with housing discrimination over the past five years.
- Regarding the current situation in Winnipeg and Thompson,

- o respondents felt that the level of housing discrimination was quite high (Winnipeg 42.4%; Thompson 51%).
- o nearly half of all respondents felt they had been provided with a low quality of assistance in housing matters.
- o approximately 43% of the respondents believed that racial discrimination had restricted their housing options.
- The majority of respondents in both samples did not report that they currently lived in substandard housing. Respondents who did report a number of negative relationships between the quality, type, and/or condition of their home and several lifestyle issues stated:
 - o a negative effect on their mobility (18.9% of the Winnipeg sample and 12.2% of the Thompson sample).
 - o a negative effect on their education (15.2% of the Winnipeg sample and 14.1% of the Thompson sample).
 - O a negative effect on their employment (16.5% of the Winnipeg sample and 14.1% of the Thompson sample).
 - O a negative effect on their health (22.9% of the Winnipeg sample and 21.2% of the Thompson sample).
- High levels of collective efficacy did not seem to protect respondents from perceiving or experiencing general forms of discrimination based on being of Aboriginal descent.
- High levels of collective efficacy did seem to protect respondents against various forms of housing discrimination.
- In the Winnipeg sample, those who scored higher on the collective efficacy scale reported perceiving or experiencing less discrimination in housing. The same general pattern was found with the Thompson sample.

La présente recherche comporte trois volets :

- déterminer et classifier la nature et l'étendue de la discrimination en matière de logement au sein de deux échantillons d'Autochtones vivant à Winnipeg et à Thompson, au Manitoba;
- examiner de façon quantitative et qualitative les variables clés associées à la discrimination dans le logement à l'égard des Autochtones;
- étudier l'effet de la discrimination dans le logement à l'égard des Autochtones sur un échantillon d'Autochtones provenant de deux contextes urbains du Manitoba.

Dans le cadre de cette étude, 300 personnes de Winnipeg et 100 personnes de Thompson, au Manitoba, ces personnes ayant toutes déclaré volontairement être Autochtones, ont participé à une entrevue individuelle semi-structurée de deux heures. À Winnipeg, 67,2 % des Autochtones ont le statut d'Indien inscrit, tandis qu'à Thompson, 61 % des Autochtones ont ce statut. À Winnipeg, 50,3 % de l'échantillon est composé d'hommes et 49,7 %, de femmes. À Thompson, 55,6 % sont des hommes et 44,4 %, des femmes. La fourchette d'âge pour l'échantillon de Winnipeg va de 18 à 70 ans, et l'âge moyen est de 35,3 ans. La fourchette d'âge de l'échantillon de Thompson se situe entre 19 et 67, et l'âge moyen est de 36,9 ans.

CONCLUSIONS PRINCIPALES

Voici certaines des conclusions principales relatives à la discrimination dans le logement à Winnipeg et à Thompson :

Dans les deux échantillons, en prenant en considération le processus de recherche du logement actuel, ainsi que l'expérience de vie des participants dans ce logement, aucune corrélation individuelle marquée n'a pu être établie entre la discrimination dans le logement et plusieurs des variables qui y sont généralement associées, par exemple le fait d'être une femme, d'être jeune, d'être célibataire, d'être sans emploi, d'être inscrit à l'école, d'avoir des enfants, d'avoir des animaux ou d'avoir un handicap physique.

- La période de temps qu'ont passé les personnes interrogées à chercher leur demeure actuelle et le nombre d'endroits visités avant de trouver cette dernière ne sont pas liés à la discrimination dans le logement.
- Depuis cinq ans, à Winnipeg, environ un tiers des personnes interrogées sont victimes de discrimination sur le marché de l'habitation en raison de la couleur de leur peau, de leur source principale de revenu, de leur appartenance ethnique, de leur culture ou de leur religion. À Thompson, des taux semblables de discrimination se limitent à la couleur de la peau et à la source principale de revenu.
- À Winnipeg comme à Thompson, les répondants jugent que leur propriétaire-bailleur applique diverses pratiques discriminatoires, comme le fait de ne pas assurer un entretien adéquat de leur résidence.
- Depuis cinq ans, pendant la recherche d'un logement, les personnes ayant le statut d'Autochtones ont fait l'objet des pratiques discriminatoires suivantes :
 - 39 % de l'échantillon de Winnipeg et 41 % de celui de Thompson sont convaincus qu'ils ont bénéficié de peu de choix de logements inoccupés disponibles;
 - 41,7 % de l'échantillon de Winnipeg et 41,2 % de celui de Thompson affirment qu'on leur a donné peu de choix en matière d'emplacement et de quartier;
 - o 38,5 % de l'échantillon de Winnipeg et 36,1 % de celui de Thompson jugent avoir été obligés de payer un loyer plus élevé:
 - 43,7 % de l'échantillon de Winnipeg et 36,1 % de celui de Thompson affirment avoir dû chercher plus longtemps pour trouver un endroit où vivre;
 - 31,6 % de l'échantillon de Winnipeg et 36,1 % de celui de Thompson sont persuadés qu'ils ont été forcés de déménager souvent;
 - o 17,5 % de l'échantillon de Winnipeg et 10,3 % de celui de Thompson déclarent avoir fait l'objet d'un surpeuplement;
 - o 32,8 % de l'échantillon de Winnipeg et 41,4 % de celui de Thompson pensent avoir été aiguillés vers une région ou un quartier particulier;

o 24,1 % de l'échantillon de Winnipeg et 36,7 % de celui de Thompson croient avoir été dirigés vers une partie précise d'un immeuble ou d'une maison.

Depuis cinq ans :

- dans les deux échantillons, les propriétaires-bailleurs, suivis des gestionnaires immobiliers, sont les personnes les plus souvent déclarées comme ayant fait preuve de discrimination envers les personnes interrogées au sein du marché de l'habitation;
- sans égard à la forme de discrimination, il y a toujours un plus grand nombre de cas de discrimination dans le logement dans l'échantillon de Winnipeg que dans celui de Thompson;
- o au sein des deux échantillons, très peu de personnes interrogées croient qu'à cause de leurs origines autochtones, elles ont dû payer des frais plus élevés pour une couverture de police d'assurance inférieure, une mise de fonds plus élevée que prévu ou un prix d'achat plus élevé que d'autres personnes. Peu d'entre elles estiment avoir décelé des signes d'exclusion ou s'être vu refuser l'occasion d'acheter une résidence.
- Depuis cinq ans, les personnes interrogées sont persuadées de faire l'objet d'une gamme étendue de pratiques discriminatoires supplémentaires en raison de leur statut d'Autochtone.
 - 25,8 % de l'échantillon de Winnipeg et 21 % de celui de Thompson croient s'être vu refuser injustement un droit d'occupation;
 - o 25,1 % de l'échantillon de Winnipeg et 16 % de celui de Thompson estiment s'être vu refuser un endroit où habiter;
 - 17,4 % de l'échantillon de Winnipeg et 4 % de celui de Thompson affirment s'être fait poser des questions non pertinentes et stéréotypées;
 - 30,4 % de l'échantillon de Winnipeg et 10 % de celui de Thompson déclarent s'être présentés pour visiter un logement censé être inoccupé pour alors se faire dire que le logement venait d'être loué;

- 24,7 % de l'échantillon de Winnipeg et 19 % de celui de Thompson jugent avoir reçu des services d'entretien inégaux ou n'en avoir pas reçu du tout;
- 0 11,7 % de l'échantillon de Winnipeg et 3 % de celui de Thompson déclarent avoir dû payer une partie de leur loyer à titre de dépôt en cas de dommages, partie qui s'est avérée plus élevée que celle normalement requise pour la location d'un logement;
- 25,8 % de l'échantillon de Winnipeg et 7 % de celui de Thompson estiment s'être vu refuser un logement en raison de leurs sources de revenus;
- 15,4 % de l'échantillon de Winnipeg et 11 % de celui de Thompson affirment s'être vu refuser un logement parce qu'ils ne satisfaisaient pas au critère minimal en matière de revenu.
- Même si nos conclusions font état de quelques cas de taux élevés de pratiques discriminatoires multiples envers les Autochtones, 61,9 % de l'échantillon de Thompson et 24,1 % de celui de Winnipeg indiquent n'avoir pas directement fait l'objet de discrimination dans le logement au cours des cinq dernières années.
- Alors qu'un certain nombre de pratiques discriminatoires ont causé des troubles émotionnels ou psychologiques chez les personnes interrogées, les pires expériences les plus fréquemment rencontrées depuis cinq ans comprennent :
 - o la discrimination raciale (32,7 % de l'échantillon de Winnipeg et 13,3 % de celui de Thompson);
 - o la discrimination fondée sur le revenu ou l'argent (21,2 % de l'échantillon de Winnipeg et 20 % de celui de Thompson);
 - o le fait qu'on leur ait donné une courte liste de logements disponibles ou fait visiter des logements de moins bonne qualité dans des quartiers davantage pauvres (43,3 % de l'échantillon de Thompson).
- Depuis cinq ans, 21,9 % de l'échantillon de Winnipeg et 16,2 % de celui de Thompson se tournent vers un certain nombre de personnes pour discuter de leur expérience en matière de discrimination dans le logement. De ces personnes interrogées :

- o 23,7 % de l'échantillon de Winnipeg et 12 % de celui de Thompson en parlent avec un membre de la famille;
- o 25,1 % de l'échantillon de Winnipeg et 11 % de celui de Thompson se confient à un ami;
- o 2,7 % de l'échantillon de Winnipeg et 11 % de celui de Thompson en discutent avec un voisin;
- o 5,7 % de l'échantillon de Winnipeg et 4 % de celui de Thompson en parlent avec un aîné.
- Seulement 11 % de l'échantillon de Winnipeg et une personne de celui de Thompson ont communiqué avec la Commission des droits de la personne ou un défenseur des droits de la personne à la suite de leur expérience discriminatoire dans le logement depuis cinq ans.
- En ce qui concerne la situation actuelle à Winnipeg et à Thompson :
 - les personnes interrogées estiment que le niveau de discrimination dans le logement est très élevé (Winnipeg 42,4 %; Thompson 51 %);
 - o presque la moitié des personnes interrogées jugent avoir reçu une aide de piètre qualité en matière de logement;
 - o environ 43 % de toutes les personnes interrogées sont convaincues que la discrimination raciale a restreint leurs choix en matière de logement.
- La majorité des personnes interrogées dans les deux échantillons disent ne pas vivre actuellement dans des logements de qualité inférieure aux normes. Elles signalent toutefois un certain nombre de relations négatives entre la qualité, le type ou l'état de leur logement, et nombre de problèmes de mode de vie :
 - o un effet négatif sur leur mobilité (18,9 % de l'échantillon de Winnipeg et 12,2 % de celui de Thompson);
 - o des répercussions négatives sur leur éducation (15,2 % de l'échantillon de Winnipeg et 14,1 % de celui de Thompson);
 - O une incidence négative sur leur emploi (16,5 % de l'échantillon de Winnipeg et 14,1 % de celui de Thompson);

- O des conséquences négatives sur leur santé (22,9 % de l'échantillon de Winnipeg et 21,2 % de celui de Thompson).
- Les niveaux élevés d'efficacité collective ne semblent pas empêcher les personnes interrogées de percevoir et de connaître des formes générales de discrimination liées à leur origine autochtone.
- Les niveaux élevés d'efficacité collective ne semblent pas protéger les personnes interrogées des diverses formes de discrimination dans le logement.
- Dans l'échantillon de Winnipeg, les personnes ayant obtenu une cote élevée sur l'échelle de l'efficacité collective signalent avoir perçu ou connu moins de discrimination dans le logement. Il en est de même pour l'échantillon de Thompson.



National Office

Bureau national

700 Montreal Road Ottawa ON KIA 0P7 Telephone: (613) 748-2000 700 chemin de Montréal Ottawa ON KIA 0P7 Téléphone : (613) 748-2000

Puisqu'on prévoit une demande restreinte pour ce document de recherche, seul le résumé a été traduit.

La SCHL fera traduire le document si la demande le justifie.

Pour nous aider à déterminer si la demande justifie que ce rapport soit traduit en français, veuillez remplir la partie ci-dessous et la retourner à l'adresse suivante :

Centre canadien de documentation sur l'habitation Société canadienne d'hypothèques et de logement 700, chemin Montréal, bureau C1-200 Ottawa (Ontario) K1A 0P7

Titre du rapport:		
Je préférerais que ce r	rapport soit disponible en frar	ıçais.
NOM		
ADRESSE		
rue		Арр.
ville	province	Code postal
No de téléphone ()		



TABLE OF CONTENTS

RATIONALE FOR THE RESEARCH	1
OBJECTIVES	1
A FRAMEWORK FOR THE RESEARCH	1
HOUSING AND DISCRIMINATION	1
CANADIAN RESEARCH ON HOUSING AND DISCRIMINATION	3
RESEARCH METHODOLOGY	6
RESEARCH SITES	6
Sampling	7
SELECTION, TRAINING, AND SUPERVISION OF INTERVIEWERS	8
PRE- TEST OF THE RESEARCH INSTRUMENT	9
GENERALIZABILITY	9
LIMITATIONS OF THE RESEARCH	11
RESEARCH FINDINGS FROM WINNIPEG AND THOMPSON	12
GENERAL DEMOGRAPHIC INFORMATION	12
Winnipeg and Thompson	16
CURRENT RESIDENCE	21
LANDLORDS AND HOUSING DISCRIMINATION	
HOME OWNERSHIP AND DISCRIMINATION	32
Real Estate Agents	32
Mortgaging Institutions	33
Minimum Income Qualifications	
PERCEIVED HOUSING DISCRIMINATION IN THE PAST FIVE YEARS	
Responses to Experiences of Housing Discrimination in the Past 5 Years	
Perceived Effects as a Result of Housing Discrimination in the Past Five Years	
Perceived Levels of Housing Discrimination	44
SOCIAL COHESION AND HOUSING DISCRIMINATION	45
CONCLUSION	50
DEEEDENCES	52

LIST OF TABLES

TABLE 1: AGE COMPARISON BETWEEN CENSUS DATA AND PROJECT SAMPLE	10
TABLE 2: INCOME COMPARISON BETWEEN CENSUS DATA AND PROJECT SAMPLE	11
TABLE 3: ABORIGINAL IDENTITY	13
TABLE 4: EDUCATION PROFILE	13
TABLE 5: FAMILY PROFILE	14
TABLE 6: TOTAL INCOME OF ALL HOUSEHOLD MEMBERS FROM ALL SOURCES DURING	THE
PAST 12 MONTHS	15
TABLE 7: NUMBER OF TIMES SAMPLES MOVED IN THE PAST 5 YEARS	18
TABLE 8: NUMBER OF TIMES SAMPLES MOVED IN THE PAST YEAR	18
TABLE 9: REASONS FOR MOVING TO CURRENT NEIGHBORHOOD	19
TABLE 10: FAMILY AND FRIENDS IN NEIGHBORHOOD	19
TABLE 11: PERCEPTIONS OF CURRENT NEIGHBORHOOD	20
TABLE 12: NEIGHBORHOOD PROBLEMS	20
TABLE 13: CRIMINAL OFFENCES IN THE NEIGHBORHOOD IN THE PAST 6 MONTHS	21
TABLE 14: PERCEIVED GENERAL DISCRIMINATION	22
TABLE 15: METHODS USED TO FIND CURRENT RESIDENCE	23
TABLE 16: PROFILE OF SAMPLES AT THE TIME OF SEARCHING FOR THEIR CURRENT	
RESIDENCE	24
TABLE 17: CORRELATION BETWEEN SAMPLE PROFILES AND THE LENGTH OF TIME	
RESPONDENTS SEARCHED FOR THEIR CURRENT RESIDENCE	25
TABLE 18: CORRELATION BETWEEN SAMPLE PROFILES AND THE NUMBER OF PLACES	
RESPONDENTS VIEWED BEFORE SELECTING THEIR CURRENT RESIDENCE	27
TABLE 19: CORRELATION BETWEEN SAMPLE PROFILES AND RESPONDENT'S ASSESSME	NT
OF THEIR RELATIONSHIP WITH THEIR CURRENT LANDLORD	31
TABLE 20: RESPONDENTS' PROBLEMS WITH LANDLORDS	32
TABLE 21: CORRELATION BETWEEN SAMPLE PROFILES AND THE ASSISTANCE OF REAL	
ESTATE AGENTS	33
TABLE 22: CORRELATION BETWEEN SAMPLE PROFILES AND THE QUALITY OF ASSISTAN	NCE
RECEIVED FROM MORTGAGING INSTITUTIONS	34
TABLE 23: CORRELATION BETWEEN SAMPLE PROFILES AND THE REQUIREMENT TO	
Provide a Guarantor	
TABLE 24: MOST FREQUENT HOUSING DISCRIMINATORS IN THE PAST 5 YEARS	
TABLE 25: PERCENTAGE OF THE SAMPLE THAT HAS EXPERIENCED SPECIFIC FORMS OF	
HOUSING DISCRIMINATION IN THE PAST 5 YEARS	
TABLE 26: GENERAL VARIABLES ASSOCIATED WITH HOUSING DISCRIMINATION	40
TABLE 27: REASONS FOR NOT CONTACTING A SERVICE IN RESPONSE TO HOUSING	
DISCRIMINATION	42
TABLE 28: WHO RESPONDENTS TALK TO IN RELATION TO THEIR DISCRIMINATION	
Experiences	
TABLE 29: OUTCOMES OF HOUSING DISCRIMINATION	
TABLE 30: EFFECTS OF LOW QUALITY HOUSING ON RESPONDENTS	45
TARLE 31: COLLECTIVE EFFICACY SCALE	46

TABLE 32: NEIGHBORHOOD CORRELATIONS WITH COLLECTIVE EFFICACY SCORE	.47
TABLE 33: COLLECTIVE EFFICACY AND GENERAL DISCRIMINATION	.48
TABLE 34: COLLECTIVE EFFICACY AND HOUSING DISCRIMINATION	40

Rationale for the Research

Objectives

This research project seeks to identify and classify the types and extent of perceived housing discrimination within two samples of Aboriginal people living in Winnipeg and Thompson, Manitoba. These objectives are operationalized using both quantitative and qualitative measures of the key variables identified in the policy and research literature concerning housing discrimination against Aboriginal people. A related policy objective is to explore how perceptions of housing discrimination affect decisions regarding migration/mobility, ethnic clustering, and similar important lifestyle choices. Another important policy object is to the relationship between collective efficacy, social cohesion, and housing discrimination.

Survey questions focused on the respondents' subjective experiences with discrimination at various stages, including the initial search for housing and dealing with landlords and neighbors and, then, once housing has been obtained. Regarding discriminatory experiences, respondents were asked about specific forms of discrimination, who they felt discriminated against them, what they did in response, and what were the effects of their experiences.

A Framework for the Research

Housing and Discrimination

There is a striking paucity of research on housing discrimination in Canada. There is even less research focusing specifically on Aboriginal people and housing discrimination despite the critical policy issues associated with housing problems for Aboriginal people both on and off reserves and in urban and rural contexts. Health, mental health, crime, racism, employment, and education issues all have been associated with inadequate housing resources available to Aboriginal people in Canada. Most research on housing discrimination is from the United States and Great Britain, and, therefore, is of limited utility in describing and understanding the experiences of Aboriginal people in the Canadian context.

The Aboriginal population in Canada has become increasingly urbanized since 49.5% of Aboriginal people in Canada reside in urban centers, while only 29% live on reserves and 21.5% live in rural non-reserve communities (Hanselmann, 2001; Novac, Darden, Hulchanski, & Seguin, 2002). One of the main reasons that Aboriginal people migrate to urban centers is to obtain better housing. However, the limited research available suggests that Aboriginal people often encounter a variety of problems related to economic hardship and racial discrimination in the

urban contexts, and, as a result, they often experience restricted access to housing (Beavis, 1995).

Conceptually, housing discrimination occurs when a group of people are denied equal access to housing. According to Quann (1979), differential treatment of racial groups in housing is an expression of racial prejudice. The causes of prejudice are varied and include preconceived notions of how certain groups of people behave as tenants, homeowners, clients, and neighbors. Whatever the reason, prejudice in the housing market restricts choices in accommodation for various groups of people, including Aboriginals.

Aboriginal people in Canada disproportionably live in substandard homes compared to non-Aboriginal people. While nearly one-third (32%) of non-Aboriginal households fall below core housing needs in one or more standards, approximately one half (49%) of all off-reserve Aboriginal households are similarly deprived (Ark Research Associates, 1996¹). In private dwellings off-reserves, with at least one person reporting North-American Indian Status, 17% of these dwellings do not meet core housing needs. Of the substandard dwellings, 48% require additional bedrooms, 51% require additional space for storage, and 50% require better heating systems (Statistics Canada, 1992, xix). It is argued that the housing problems experienced by Aboriginal people cannot be explained simply by a shortage of housing (Standing Committee on Aboriginal Affairs, 1992). Rather, it is considered to be the result of housing discrimination.

The research literature suggests that discrimination suffered by Aboriginal people is exhibited at different stages, including the home or dwelling seeking stage and the resident stage. Several key players affect the occurrence of discrimination at these various stages, such as landlords, real estate agents, neighbors, and mortgaging institutions. Housing discrimination can be experienced either as outright exclusion from available housing, steering to less desirable neighborhoods, or low-quality assistance from real estate agents and landlords. Additional discriminatory transactions that can occur during the pursuit of housing include: exclusionary marketing of housing; false or misleading information about available housing; rejection based on language or accent; inequitable mortgage approval practices, prejudicial assessment by landlords as 'bad risk' tenants; and overcharging or illegal charging (Beavis, 1995; Quann, 1979). While renting, discriminatory treatment by landlords also can include a failure to provide adequate maintenance and the harassment of new tenants or residents (Beavis, 1995; Quann, 1979). These numerous types of discriminatory practices, singularly and in combination, can limit access to, and, even outright deny, adequate housing in the rental and ownership market for Aboriginal people.

٠

¹ The housing standards are defined by the categories of affordability, adequacy, and suitability (CMHC, 1991)

Additional factors can further augment the difficulty some ethnic or racial groups have in obtaining suitable housing, including: a limited ability to read and/or understand English or French; unemployment or gaps in employment history; a shortage of affordable housing; limited and/or inadequate information networks; unfamiliarity with housing forms; and a lack of cultural resources and services in or near the vicinity of available housing. Furthermore, mental health problems, family violence, social isolation, large family sizes, unsafe neighborhoods, and a lack of familiarity with norms regarding cleanliness and multiple tenancy may also be barriers to obtaining adequate housing for Aboriginal people (Beavis, 1995).

Canadian Research on Housing and Discrimination

The consensus among the few researchers who have examined housing discrimination towards Aboriginal people in Canada is that it exists. This inference is based primarily on informal and/or anecdotal evidence plus the presence of more general housing related racial discrimination found in a few Canadian studies (Beavis, 1995; Quann, 1979).

Clatworthy's (1996) research examined the migration, residential mobility, and housing patterns of Canadian Aboriginal people between 1986 and 1991. An analysis of the demographics of the migrating population revealed that Aboriginal people who are moving to urban centers are more commonly: female; younger; include large numbers of families with small children; and have less formal education than their non-Aboriginal counterparts. Particularly relevant to Aboriginal housing discrimination is the correlation between poor housing conditions and Aboriginal family composition. Aboriginal families tend to be larger than non-Aboriginal families and also have a higher proportion of children, young adults, young spouses, and single parents. Furthermore, a large proportion of Aboriginal women living in urban areas are single female parents (Ark Research Associates, 1996), a demographic group that traditionally suffers from a higher likelihood of discrimination in housing (Quann, 1979).

Clatworthy (1996) also claims that a common reason for the migration of Aboriginal people to urban centres is the desire to improve housing conditions. He found that the mobility rates were exceedingly high for Aboriginal households in contrast to non-Aboriginal households in the urban centers. Clatworthy's research is consistent with prior research suggesting that migration frequently occurs in pursuit of better housing circumstances. Yet, he admits that there has been little research documenting the degree that Aboriginal people move as a result of landlord or neighbor discrimination, and further, the extent to which they face additional discrimination in accessing a new residence.

Quann's (1979) research assessed the types of prejudices and incidences of racial discrimination in rental and ownership housing in Canada. While this research does not document the actual incidence of housing discrimination, it does offer an

exploratory investigation into the impact of discrimination on immigrants, black Canadians, and Aboriginal people. The author had little statistical data on discrimination since most of her information consisted of "views and impressions of those persons most active in the field" (Quann, 1979, iv).

Quann's (1979) evaluation revealed that housing discrimination against Aboriginal people is more severe than that faced by immigrants. She claims that the key difference is that Aboriginal people face additional discrimination because of their disadvantaged social and economic condition. Most immigrants must meet certain socio-economic requirements in order to be admitted into Canada, and, as such, they are more highly educated and skilled than the general Aboriginal population. Aboriginal people generally have lower education levels and fewer practical skills to compete in the job market which makes them less attractive clients in the housing markets:

Native people are refused accommodation, not only because of their visible racial status, but because they have large families, are welfare recipients, and generally are labeled 'bad risks' by our society. The stigmas of drunkenness, laziness, and unemployment are attached to all native peoples regardless of their individual personal achievements. Even people who have good jobs are often forced into slum-type dwellings because no one else will rent to them (Quann, 1979: 37).

In 1979, the Manitoba Association for Rights and Liberties (1988) reviewed active human rights complaints made by Aboriginal people in Winnipeg. Their survey of social agencies revealed that, of the twelve complaints involving housing discrimination, ten were brought to the Manitoba Human Rights Commission. In these complaints, the reasons stated for the refusal for housing included race, source of income, and/or marital or family status. Based on these data, the commissioned researchers concluded that discrimination against Aboriginal people was evident in Winnipeg's rental sector (Novac, Darden, Hulchanski, & Seguin, 2002).

The Manitoba Association for Rights and Liberties reported on a study that provides "experimental" evidence for the discrimination against Aboriginal people in the housing market (1988). This research involved sending Aboriginal and non-Aboriginal researchers into the housing and rental markets posing as potential buyers and renters in order to assess the reactions of owners, agents, and managers to racial/ethnic differences. These researchers are referred to as "testers". This study examined the treatment of an unreported number of Aboriginal and non-Aboriginal testers by two commercial housing agencies. Numerous discriminatory findings were reported in this study. Results showed that non-Aboriginal testers were treated more favorably in most respects. For example, non-Aboriginal testers were warned about the "bad parts of the city" when inquiring about housing in Winnipeg's North end, while Aboriginal testers did not receive this warning.

Further evidence of the less favorable treatment of Aboriginal clients also occurred. Aboriginal clients were: given different listings by the housing agencies; were referred to fewer addresses which were also located in poorer neighborhoods; and, in one instance, a non-Aboriginal person was offered a suite after an Aboriginal couple had been told that it had already been rented (Manitoba Association for Rights and Liberties, 1988). Moreover, the agents made negative comments about "Native" areas to non-Aboriginal researchers. Generally, both commercial housing agencies were more helpful to non-Aboriginal testers.

The Race Relations Committee's (1991) research on Aboriginals, immigrants, and refugees in Kitchener-Waterloo, Ontario further concluded that these groups experienced racial discrimination by landlords since they were often told that a suite was unavailable when it was available. This kind of discriminatory behaviour frequently resulted in Aboriginals, immigrants, or refugees experiencing problems finding affordable and adequate housing.

Novac, Darden, Hulchanski, & Seguin (2002) surveyed over forty housing researchers, real estate professionals, lending institutions, consumer advocates, human rights agencies, and community agencies that provide housing services. Landlord and tenant associations, professional advocates, and government agencies involved in housing policy planning or delivery were also interviewed. The informants were asked about their perspectives on the types, patterns, and issues of housing discrimination in their jurisdictions. Many of the informants felt that racial discrimination was common in areas with a large proportion of Aboriginal people. Furthermore, discrimination suffered by Aboriginal single mothers was thought to be extremely high as they faced more blatant discrimination because of their gender and their perceived meager economic conditions (Novac and Associates, 1999).

In another study carried out by the Race Relations Committee of Kitchener-Waterloo (1991), researchers examined the nature and extent of racial discrimination in rental housing by interviewing landlords, superintendents, social service providers, and members of ethnic minority groups. This committee concluded that racial discrimination both restricted the access of many people searching for rental accommodation and forced ethnic minorities to live in substandard housing. Furthermore, cultural miscommunication between landlords and minority tenants likely reinforced negative stereotypes (Race Relations Committee, 1991).

Discrimination in the housing market often contributes to residential concentration of various racial groups. Research on segregation in Canadian cities indicates that, even when controlling for socio-economic factors, certain ethnic groups cluster in geographic areas (Beavis, 1995). In Winnipeg, for example, Aboriginal groups overwhelmingly are distinctively segregated by area (Beavis, 1995). Henry (1989) suggests that Canadian cities have experienced racial segregation since the 19th century as a consequence of involuntary exclusion resulting from discrimination.

Since more Aboriginal people are living in urban centers than on reserves, adequate housing becomes a critical problem for them and a challenge to policy makers at every level of government. Clearly, substandard housing has an impact on a wide range of factors related to the quality of life of Aboriginal people. Poor health, family violence, substance abuse, economic well being, suicide, education, and other social issues are frequently associated with poor housing conditions (Galster, 1991; Young, Bruce, Elias, O'Neil, & Yassie, 1991).

Given the need for Canadian research in the area of housing discrimination and Aboriginal people, this report will focus on the housing discrimination that two samples of Aboriginal people in Winnipeg and Thompson feel they have been subjected to, what they have done about it, and the impact that discrimination in the housing market has had on their lives.

Research Methodology

Research Sites

The non-random purposive selected samples for this research project were drawn from Winnipeg (n=300) and Thompson (n=100), Manitoba. These cities are appropriate for the purposes of this study because of their large Aboriginal populations. As well, Thompson and Winnipeg serve as migration magnets for the large segments of the Aboriginal population who are increasingly leaving their reserve or rural communities.

It has been argued that Aboriginal housing patterns in Winnipeg can be seen to have contributed to the emergence of intergenerational youth and adult gangs. These organizations have engaged in organized crime and violence (Giles, 2000). Winnipeg and Thomson also have considerably different characteristics that directly affect housing patterns. Thompson is a relatively "new community" since it developed in the last half of the 20th Century as a base of operations for the large mining operation that still forms the core of the economic life of this community. Initially, much of the housing in Thompson was company owned and a large portion of the population were single males. Eventually, more private housing was built. In contrast, Winnipeg is a much older community and, since the demise of the Hudson Bay fur empire in the 19th Century, it has become a major metropolitan centre with a diverse economy and housing profile.

Population size is the biggest factor that differentiates Thompson and Winnipeg. Even though Thompson is the third largest city in Manitoba, it has limited employment options, goods, and services. In Winnipeg, there are far more diverse employment and educational opportunities, as well as the most sophisticated medical services available in the Province. Aboriginal people come to live in

Winnipeg for diverse reasons. Thompson is more typical of many smaller communities in Manitoba, such as The Pas, Lynn Lake, or Kenora.

Another factor in selecting these two sites is related to the location of Aboriginal reserves in the two areas. While not widely known, southern Manitoba has many more reserves than northern Manitoba. Because of geographic proximity, transportation is more accessible and this results in more migratory movement of Native people in and out of Winnipeg. In contrast, the Aboriginal population of Thompson is more "Northern"; they are more likely to have lived on the land and have Aboriginal linguistic skills and traditional values.

Sampling

The 'snowball sampling" or non-random purposive sampling technique was necessarily employed in this project because no comprehensive list or directory exists for the Aboriginal population of either Winnipeg or Thompson. There are only membership lists for a variety of community organizations or publications and these limited lists obviously made probability sampling impossible. According to Maxfield and Babbie (1995), it is appropriate to select a sample based on expert knowledge of the population and its relevant sample characteristics. In the absence of comprehensive lists of potential respondents, non-probabilistic quota sampling allowed us to obtain samples from both locations that appear to be representative of the Aboriginal population in Winnipeg and Thompson.

Since we could determine the general characteristics of the Native population in Winnipeg in terms of income, age, and gender from census data, we were able to construct a sample that approximated these dimensions through the use of demographic screening items in the survey questionnaire. However, similar demographic census data for Thompson was not available, but a general approximation of the population's characteristics was possible through consultation with a demographer from the University of Winnipeg. By tracking the income, age, and gender of respondents in both cities during the data collection phase of the project, it was possible to keep the sampling frame within the appropriate parameters of the Aboriginal population of Winnipeg and, to a lesser degree, Thompson. As the interviews progressed, potential respondents were accepted or rejected in order to stay within the boundaries of the aforementioned known parameters. This sampling procedure was successful since the final sample appears to be generalizable to the larger Aboriginal population with similar demographic characteristics in both sites.

Potential respondents were obtained by posting flyers at native organizations in and around the two communities. In Winnipeg, a commercial answering service was contracted to bank phone messages from persons who saw the flyers. This phone bank could be downloaded by the project's staff who would then contact the potential respondent in order to screen their sampling suitability for the

research project and to make an appointment for the actual interview. Respondents were also recruited by utilizing contacts and through respondents who provided the names of persons who also might to interested in participating in this research project. Most people were eager to participate and did so with enthusiasm. Respondents often were positive because they were able to express their views on a topic of concern to them personally.

Interviews took place in a wide variety of settings including native organizations, university meeting places, the Aboriginal Adult Education Centre, private homes, and other convenient locations. All 400 interviews were conducted face to face and averaged one and a half hours in length. Respondents were fully informed of their rights as subjects and signed a consent form that guaranteed them confidentiality and anonymity. Each respondent was assigned a code number so that no names appeared anywhere on the interview schedule. In addition, each respondent received \$30 after the interview was completed.

Processing the relatively large sums of money for respondent payment was potentially a problem. A system was instituted in which a numbered envelope was attached to a corresponding interview schedule. It contained the \$30 respondent remuneration. The interviewer would pick up several schedules with envelopes attached that matched the respondent number before they went into the field each day. At the end of each day, the interviewer returned the completed questionnaires and consent forms. Using this procedure, the project director could verify that the interviewer left with a specific number of questionnaires and that the same number of payment envelopes, completed questionnaires, and consent forms were returned.

All completed questionnaires were kept in a locked office at the University of Winnipeg. The consent forms were kept in a separate locked file cabinet. Random phone checks were made with respondents by the Project Director to ensure that they had in fact been interviewed. There was a very high rate of interview completion given that only two interviews were not completed.

Selection, Training, and Supervision of Interviewers

Interviewers were recruited through advertisements posted in the Aboriginal Student Lounge at the University of Winnipeg and the Indian Metis Friendship Centre in Winnipeg. The advertisement stated that applicants should have good verbal skills and an understanding of, and familiarity with, the Aboriginal community in Winnipeg. It stated that Grade 12 or some University training would be an asset and that applicants should have a demonstrated ability to work independently. The Winnipeg/Thompson Project Director, Dr. Doug Skoog, interviewed all applicants and four interviewers were selected. One candidate was Cree originally from the North, one was Ojibway from a Southern Reserve, one was Winnipeg born of Ojibway parents, and the final interviewer was from the

Winnipeg Metis community. They met the above selecting criteria, and, importantly, they were all very knowledgeable about the Aboriginal communities in Manitoba.

Training took place over a weeklong period at the University of Winnipeg. Training sessions included the goals of the project, comportment during interviews, safety issues, interview techniques, and confidentiality issues. All of the interviewers were fully briefed on the ethical considerations involved with working in the field. Regular team meetings were held during the course of the project to discuss any issues of mutual concern. Team members also met informally as the work progressed to talk about any developing problems or issues.

Pre- Test of the Research Instrument

The Pre-Test of the research instrument was carried out during the final week of November 2001. Ten pre-test interviews were conducted and completed. Aboriginal university students, recruited through the Aboriginal Student Center on the University of Winnipeg campus, were used in the pre-test. Because the University of Winnipeg has a large and very diverse Aboriginal student population, respondents were selected who represented the diversity of our target sample population. The age range of those who participated in the pre-test was from 19 – 48 years old. Incomes varied from subsistence levels to just over \$30,000 a year, which approximated the income level for the vast majority of urban Aboriginal residents in Winnipeg. The pre-test sample was composed of six female and four male participants.

As in the eventual research, all interviews were conducted face to face. In addition, all of the pre-tests were conducted by the Project Director, Dr. Doug Skoog. Some consideration was given to having our interviewers conduct the pre-test sessions, but, at the time of the pre-tests, none of the potential interviewers were sufficiently well trained to conduct the pre-tests.

The results of the pre-test revealed few problems with the questionnaire. There were, however, some minor changes that were made as a result of the pre-test. Most of these changes were editorial, while others were of a more substantive nature. For example, the term "Elder" was included at a number of points in the instrument and greater clarification of the definitional distinction between "community" and "neighborhood" was made.

Generalizability

This research project employed a non-random purposive sampling technique. This requires that the composition of the sample correspond to certain known characteristics present in the larger population. A key sampling objective for this project was to "match" our sample to the Aboriginal populations in Winnipeg and

Thompson on three very important demographic variables: gender; age; and income. This was accomplished by monitoring the demographic characteristics of interviewed subjects and making adjustments in the selection of respondents in order to stay within the known parameters of the target populations. Census data was generated by a University of Winnipeg demographics expert, Dr. Harry Rosenbaum, and made available to us for this sampling. Because census data could not be disaggregated by race/ethnicity, this variable was not available for Thompson. The following analysis applies to only the 300 Winnipeg respondents.

The first variable matched was gender and it approximated the general Aboriginal population of Winnipeg. The census information identified 42.5% males in the Aboriginal population and 57.5% females. This project's corresponding figures are 50.3% male and 49.7% female.

The second variable matched was age and, as indicated in Table 1, our sample is close to the census figure. However, our sample had nearly double the number of 40 to 49 year olds. The census data utilized included 15 to 18 year olds in the first category, while no one under the age of 18 years old was interviewed in this research project. The 18 to 24 category discrepancy is likely closer given the omission of under 18 subjects.

TABLE 1: AGE COMPARISON BETWEEN CENSUS DATA AND PROJECT SAMPLE

	Census	Survey
18 – 24 years old	24.4%	19%
25 – 29 years old	16.1%	14%
30 – 39 years old	23.7%	24%
40 – 49 years old	14.3%	25.1%
50 years old and above	13.4%	15%

The final variable was matched on income (see Table 2). With the exception of slightly more respondents in the "Under \$10,000 a year" category, the respondent income profile is a very close approximation of the larger Aboriginal population in Winnipeg. One sampling limitation was that homeless or severely marginalized people were not included because of resources. Using the sampling techniques discussed above, participants at the very bottom end of the economic scale were not sampled. Nonetheless, the project sample includes a substantial number of the lowest income Aboriginals in Winnipeg.

TABLE 2: INCOME COMPARISON BETWEEN CENSUS
DATA AND PROJECT SAMPLE

	Census	Survey
No Income	12.1%	9.7%
Under \$10,000	33.4%	45.3%
\$10,000 - \$19,999	19.4%	21.8%
\$20,000 - \$29,999	9.9%	8.4%
\$30,000 - \$39,000	5.5%	5.4%
\$40,000 and over	3.3%	3.6%

The Winnipeg sample represents a good approximation of the larger Aboriginal population of the city. While the generalizability of our Thompson sample is more problematic because of the inability to compare our data to census information, this sample too is, at least, an adequate representation of the Aboriginal population in Thompson. Moreover, demographers from the University of Winnipeg have reviewed our methodology and the general demographics of our Thompson sample. They concluded that our sample approximates the Aboriginal population of Thompson.

Limitations of the Research

The first limitation of this project involves our non-random sample. Without random samples in either urban contexts, the findings of this project cannot be generalized to the Aboriginal populations of Winnipeg and Thompson. While careful attention was given to conducting a non-probability, quota sampling technique in both locations, perfect representativeness was not possible. Even with the assistance of several demographic experts at the University of Winnipeg, the lack of comprehensive current census data reduces the generalizability of our Thompson sample even further.

In addition, there are several limitations to using self-report surveys to collect information about housing discrimination. Even though all respondents were provided with the same definition of housing discrimination, respondents may still retain different interpretations of what constitutes an act of discrimination (Novac, Darden, Hulchanski, & Seguin, 2002). In effect, this project required that people subjectively interpret acts that have occurred to them as discrimination.

A related problem is the issue of awareness. The survey method typically underestimates the actual incidence of discrimination because people are sometimes unaware or unsure that they have been discriminated against. In other words, because one does not think they have been subjected to discrimination does not mean that they have not been the victim of housing discrimination. Conversely, self-report measures may overestimate discrimination as people may perceive an act as discriminatory even though the act is justifiable in law.

Finally, as with all survey research, there are the problems of social desirability, honesty, exaggeration, and telescoping. With respect to telescoping, much our research requires people to discuss their experiences with housing discrimination in the past five years. This may result in some people mistakenly discussing events that occurred outside the timeframe or including events that they mistakenly believed occurred with the timeframe.

Research Findings From Winnipeg and Thompson

General Demographic Information

For this research project, 300 self-identified Aboriginal people in Winnipeg, Manitoba, and 100 self-identified Aboriginal people in Thompson, Manitoba participated in a two hour, one-on-one, semi-structured interview. The non-random purposive selected samples for this research project were drawn from Winnipeg (n=300) and Thompson (n=100), Manitoba. These cities are appropriate for the purposes of this study because of their large Aboriginal populations. As well, Thompson and Winnipeg serve as migration magnets for the large segments of the Aboriginal population who are increasingly leaving their reserve or rural communities. As demonstrated in Table 3, the Aboriginal identity profile was quite similar for the two samples.

As expected, approximately two-thirds of the sample in Winnipeg and slightly less in Thompson identified themselves as Status Indians, while only under 5% in both samples utilized the Non-Status Indian category. One fifth of the respondents in Thompson are Metis and a near similar percentage of Metis is evident in Winnipeg. We were unable to find a self-identity, or any other equivalent identity data for the general Aboriginal population in Manitoba, that would allow for a comparison with our Aboriginal identity profile in Table 3. Therefore, it is not possible to make any inferences concerning the generalizability of the self-identify profile data. This limitation also holds for the education profile in Table 4.

TABLE 3: ABORIGINAL IDENTITY

	Winnipeg	Thompson
Status Indian	67.2%	61%
Non-Status Indian	4.7%	3%
Metis	17%	20%
First Nations	9.4%	15%

As mentioned above, the sample was evenly divided by gender. In Winnipeg, 50.3% of the sample is male and 49.7% is female. In Thompson, the sample is 55.6% male and 44.4% female. The age range is 18-70, with a mean age of 35.3 years old in the Winnipeg sample, while the age range is 19-67, with a mean age of 36.9 years old, for the Thompson sample. It is important to reiterate that the age and gender profiles for the Winnipeg sample approximate the census profiles. In the opinion of our demographic expert, a similar inference can be made for the Thompson sample.

TABLE 4: EDUCATION PROFILE

	Winnipeg	Thompson
Some High School Education	37.4%	23.1%
High School Diploma	15.6%	12.1%
Some University Education	14.2%	7.7%
Graduated University	5.5%	3.3%
Some Vocation Education or Diploma	14.5%	37.4%

Substantial differences are evident in the educational profiles in Winnipeg and Thompson. Given the diversity of educational and employment opportunities in Winnipeg, it is not surprising that there are higher percentages for each education category other than for vocational training in the Winnipeg sample. In Thompson, however, respondents were nearly $2\frac{1}{2}$ times more likely to have "some vocational education or diploma". This finding is not unexpected given the industrial employment opportunities in Thompson.

TABLE 5: FAMILY PROFILE

	Winnipeg	Thompson
Married at Time of Interview	14%	25%
Currently Living with Spouse	45.5%	53.7%
Separated	21.8%	18.8%
Living in a Common-Law Relationship	14.1%	20.7%
Never Been Married	58.1%	35%
Married Once	18.6%	24%
Married Twice	4.7%	2%
Refused to Answer Questions on Marital Status	17.6%	39%
Respondent Has Children	67.3%	79.8%
One or Two Children Living with	31.2%	33%
Respondent Three or More Children Living with Respondent	14.1%	20%

A relatively small percentage (14%) of the Winnipeg sample was married at the time of the interview, and, even in Thompson, only one quarter were married. In both samples, nearly half of those married were not currently living with their spouses. Common-law relationships were not unusual (20.7%) in Thompson, but less so in Winnipeg (14.1%). More than half (58.1%) of the Winnipeg sample had never been married compared to 35% in Thompson. It appears that the difference in age profiles between the two cities may account partly for the discrepancies in the marriage profiles as Winnipeg has approximately double the percentage of the youngest age category of 18-24 year olds than Thompson. In addition, Thompson respondents had more children (79.8%) than Winnipeg respondents (67.3%). The complete family profiles are presented in Table 5.

An extremely high percentage of unemployment was reported for the Winnipeg (62%) and Thompson (57%) samples, however, during the preceding year, a significant portion of these unemployed respondents were enrolled in school, had been employed at some point in the past twelve months, or had some other reason for not being employed or seeking employment. Nevertheless, 40.6% of the Winnipeg sample and 30% of the Thompson sample reported that they were unemployed and seeking employment in the past 12 months.

The reasons why people were not employed were quite varied, however, the leading reasons in Winnipeg were going to school (30.4%), permanent illness or disability (20.1%), and personal or family responsibilities (13%), while in Thompson, it was personal or family responsibilities (15.8%), temporary illness or disability (14%), and enrolled in school (14%).

With regard to the income reported in the two samples, it is necessary to consider both individual income and, where applicable, total household income. It is the latter figure that typically is relevant to paying for housing. In effect, either for obtaining a mortgage or convincing a landlord or manager about being able to afford certain rent rates, it is the combined income of all persons seeking the dwelling that usually affects the housing decision. While Table 2 presents the income data for the individual respondent, in most cases, the people in our sample did not live alone. In Winnipeg, only 23.8% of the sample lived alone, while 25.3% of the Thompson sample lived alone. There are additional people contributing to the total household income of the respondents. On average, respondents in the Winnipeg sample had an additional 1.89 people living with them and 0.4 contributing some form of income to the household in the past 12 months. For the Thompson sample, respondents had an additional 2.25 people living in their household with 0.5 contributing some income to the household in the past 12 months. Table 6 presents the total income for all people living in the household.

TABLE 6: TOTAL INCOME OF ALL HOUSEHOLD MEMBERS FROM ALL SOURCES DURING THE PAST 12 MONTHS

	Winnipeg	Thompson
No Income	6.1%	11.4%
Under \$10,000	19.4%	12.9%
\$10,000 - \$19,999	18.9%	25.7%
\$20,000 - \$29,999	17.9%	8.6%
\$30,000 - \$39,000	11.2%	5.7%
\$40,000 and over	13.7%	21.4%

A comparison between Table 2 and Table 6 suggests that the samples may not be as economically marginalized as first thought. For the Winnipeg sample, while there is little difference for those who have no income, the number of respondents who received less than \$10,000 in the past 12 months and the number of respondents who received more than \$40,000 is dramatically different when one considers the entire household income. For example, 45.3% of Winnipeg

respondents earned less than \$10,000 in the past 12 months, however, only 19.4% of the Winnipeg sample's household earned less than \$10,000 in the past 12 months. Moreover, while only 3.6% of respondents received more than \$40,000, 13.7% of respondents come from households that earn \$40,000 or more.

For Thompson, the pattern is similar. While 11% of respondents reported no income in the past 12 months, 11.4% of respondents reported no household income. However, while 37% of respondents reported an income of \$10,000 or less, only 12.9% of household incomes were \$10,000 or less in the past 12 months. For income over \$40,000, 3.6% of the sample reported an income at this level, but 21.4% of the sample reported a total household income level of \$40,000 or more over the past 12 months. For both samples, the total amount of household income and the level of employment is better than a simple analysis of respondent's reported income and employment status. While no follow-up questions were asked for those who reported no annual income during the past 12 months, there are several possible explanations for this outcome. It is possible that these individuals were fulltime students or dependents supported by parents or other family members. It is also possible that respondents only considered employment income and did not consider money they received from other sources.

Winnipeg and Thompson

An examination of the home addresses of the Winnipeg respondents reveals that 70% of the sample currently reside in an area commonly referred to as Winnipeg's "Core Area". This is a region lying predominately north of Portage Avenue, although it extends very slightly south along the junction of the Red and Assiniboine Rivers. It is an area marked by the ready availability of low cost housing. There are a variety of things apart from affordable housing that make the region attractive to Aboriginal city dwellers. It provides easy access to public transportation and the necessities of life are generally available within walking distance, albeit at a higher cost than in the affluent suburbs. Grocery shopping, for example, is limited to an abundance of 'convenience stores' with the exception of a very few chain stores. There are also a variety of soup kitchens and food banks in the area. Medical services are available through a number of walk-in clinics and the very large Health Sciences Centre. Various social service agencies are located in the area and a number of non-governmental agencies are also accessible. As might be expected, virtually all the Aboriginal agencies are represented in or close to the core area.

There are a number of very important social factors that link Aboriginal people to this core area. Most critically, a high percentage of the population in the core share Native backgrounds. The vast majority of our Winnipeg respondents live in heavily populated Aboriginal areas since 70% of our respondents are from regions of the city with 20.0% to 49.9% Aboriginal populations. No area of the city has higher concentrations of Aboriginal people.

There are, of course, a variety of factors that detract from living in the core of Winnipeg. This area of the city has the highest rates of violent crime and street gang activity. Much of the housing is substandard, and abandoned and condemned buildings are in evidence. There are large numbers of people receiving social assistance, much unemployment, and large numbers of truant or out of school youth on the streets. There are also occasional racial conflicts, typically between Aboriginals and Asian immigrants who also live in the area.

The city of Thompson lies 700 kilometers north of Winnipeg. It has been described as a "one industry" community and, while this is not entirely true, it does have a tremendous dependence on the giant INCO mine, mill, and smelter. It is a fairly new town in historical terms and dates back only to the very late 1950's, when it was created out what had been Boreal Forest prior to that time. It is now Manitoba's third largest city with a population of about 15,000. At its peak in the mid 1970's, Thompson had a total population closer to 20,000 residents.

Thompson provides a variety of amenities including educational, health, and commercial resources to residents, as well as another 30,000 people who travel from more remote areas for services. A variety of services are specifically available to the Aboriginal community in Thompson, including the Keewatin Tribal Council Offices, an educational resources centre, Metis Federation offices, and several churches catering to the community.

Thompson is unique in several respects. Data provided by the city indicates that the median total income for Husband and Wife Families is nearly 50% higher than the provincial median. Moreover, female participation in the labour force is around 70%. The availability of high paying industrial jobs accounts for much of this. While Thompson is, therefore, a fairly affluent community, not all groups have had equal access to the city's wealth. For the most part, Thompson's sizeable Aboriginal community has not fared as well as the non-Aboriginal communities. Most Aboriginal people in Thompson are Cree who have moved from remote reserves to Thompson in search of opportunity. The Thompson sample for this research project typically lives in a low-income region of town lying east of busy Mystery Lake Road in a region known as Eastwood. This area is close to the hospital, bus, and train stations, but is located some distance from such amenities as the library, the sports and recreation centre, and the swimming pool. An industrial area is located just east of Eastwood. To some extent, Eastwood is separated from the more affluent areas of Thompson by Mystery Lake Road.

Interestingly, our respondents seemed to recognize that they lived somewhat apart from the white community, but, at the same time, our interviewers report that there seems to be little resentment among the Aboriginal people in our sample. Many still speak Cree on a day-to-day basis and are more comfortable in the company of their linguistic peers.

There is a high degree of residence mobility in both samples as only 3.7% of the Winnipeg sample and 1% of the Thompson sample have lived in their current residences for their entire lives. Most respondents moved at least once in the past five years, while one-third of the Winnipeg sample and slightly more than one-third of the Thompson sample moved three to five times during this time period (see Table 7).

TABLE 7: NUMBER OF TIMES SAMPLES MOVED IN THE PAST 5 YEARS

	Winnipeg	Thompson
No Moves	15.7%	19%
1 – 2 Moves	36.9%	32%
3 – 5 Moves	33.4%	37%
6 or More Mores	14%	12%

Even in terms of recent mobility, at least half of all respondents have changed residences during the last year (see Table 8). Similarly, neighborhood mobility is very high given that 48.4% of the Winnipeg sample and 58.2% of the Thompson sample changed neighborhoods at least once in the past five years.² Only during the last year was there some degree of neighborhood stability given that 74.8% of the Winnipeg sample and 67% of the Thompson sample did not move from their current neighborhood when making a residential change.

TABLE 8: NUMBER OF TIMES SAMPLES MOVED IN THE PAST YEAR

	Winnipeg	Thompson
No Moves	47.7%	40.4%
1 – 2 Moves	40.6%	49.5%
3 – 5 Moves	11.7%	10.1%
6 or More Mores	0%	0%

18

² For the purposes of this research project, neighborhood was defined as the geographic area within a 15 minute walk, in any direction, from the respondent's residence.

There are a number of reasons why respondents moved into their current neighborhoods (see Table 9).

TABLE 9: REASONS FOR MOVING TO CURRENT NEIGHBORHOOD

	Winnipeg	Thompson
Work	16.1%	22%
School	17.7%	6%
Family and/or Friends	29.7%	37%
Better Housing	35.5%	41%
Cost or Price of Housing	29.8%	27%
Availability of Services	14%	9%

While some of these reasons, such as better housing, cost of housing, or to be near family and friends, may be related to housing discrimination, only one respondent from the Winnipeg sample, and no one from the Thompson sample specifically mentioned that their decision to move to their current neighborhood was the result of housing discrimination. In this case, the respondent stated that they were steered to their current neighborhood.

Many respondents did not have relatives or in-laws living in their neighborhoods (see Table 10). However, in Thompson, relatives were far more likely (66%) to live in the same neighborhoods as respondents than in the Winnipeg sample (52%). In contrast, the majority of both samples had more than three friends who lived in their neighborhood.

TABLE 10: FAMILY AND FRIENDS IN NEIGHBORHOOD

	Winnipeg	Thompson
No Relatives or In-laws in Neighborhood	48%	34%
1 – 2 Relatives in Neighborhood	24.5%	40.%
3 or More Relatives in Neighborhood	27.5%	26.%
No Friends in Neighborhood	17.1%	7.1%
1 – 2 Friends in Neighborhood	22.8%	16.2%
3 or More Friends in Neighborhood	59.4%	73.5%

More than 3/4 of respondents in both samples spent most of their time in their neighborhoods and most felt a part of their neighborhoods. Despite the identification of the high prevalence of a wide range of social neighborhood problems (see Table 12), most respondents had positive feelings about where they lived (see Table 11).

TABLE 11: PERCEPTIONS OF CURRENT NEIGHBORHOOD

	Winnipeg	Thompson
Spent Majority of their Time in Neighborhood	76.2%	78.6%
Felt apart of their Neighborhood	61.5%	70.1%
Hold Positive Feelings about their Neighborhood	75.9%	84%

As demonstrated in Table 12, respondents reported a wide range of neighborhood problems.

TABLE 12: NEIGHBORHOOD PROBLEMS

	Winnipeg	Thompson
Trash on the Sidewalk or Street	70.6%	74%
Graffiti on Buildings and Walls	64.2%	65%
Deserted Houses or Storefronts	48.8%	37.4%
People Drinking in Public Places	61.1%	72%
People Selling or Using Drugs	50.7%	40%
Teenagers Hanging out and Causing Problems	56.2%	61%
Adults Hanging Out and Causing Problems	45.8%	54%
Lack of Police Patrols or Responding to	42.5%	51%
Requests Lack of Trust Between Local Businesses and Residents	46.2%	65%

In addition to these general problems, there are also extremely high rates of perceived violence in the respondents' current neighborhoods (see Table 13). Respondents were asked whether they knew of any occurrences of these criminal events in their neighborhoods over the past six months.

TABLE 13: CRIMINAL OFFENCES IN THE NEIGHBORHOOD IN THE PAST 6 MONTHS

	Winnipeg	Thompson
A Fight in which a Weapon was Used	54.5%	55.6%
A Violent Argument between Neighbors	64.9%	70.7%
A Fight Involving Gang Members	43.3%	23.5%
A Sexual Assault	21.1%	13.1%
A Robbery or Mugging	52.8%	41.4%
Violence between Family Members	40.1%	57.6%

Despite the prevalence of crime, 78.2% of the Winnipeg sample and 87.9% of the Thompson sample felt that their current neighborhoods were, nonetheless, a safe place to live. Nonetheless, 43.4% of the Winnipeg sample and 42% of the Thompson sample stated that it was either very likely or likely that they would choose to move away from their current neighborhood in the next 12 months. 28.1% in the Winnipeg sample and 37% in the Thompson sample stated that they were unlikely to choose to move.

Current Residence

Regarding racial discrimination within the respondents' current neighborhood, the greatest prevalence of discrimination came not from landlords, mortgaging or lending institutions, or real estate agents, but rather from the police, local businesses and neighbors (see Table 14). For example, while approximately a third of the samples felt that they had been treated differently by landlords, nearly two-thirds of more of respondents believed that they had been discriminated against by local businesses and police.

TABLE 14: PERCEIVED GENERAL DISCRIMINATION

	Winnipeg	Thompson
Treated Differently by Neighbors	47.2%	51%
Treated Differently by Police	59.9%	65%
Treated Differently by Local Businesses	63.8%	71%
Treated Differently by Landlords	33.4%	34%
Treated Differently by Mortgaging or Lending	17.8%	6%
Institutions Treated Differently by Real Estate Agents	10.4%	5%

Among those in the Winnipeg sample who lived in subsidized housing, 57% felt that they were treated differently by neighbours, 64% by the police, 66% by local businesses, 41% by landlords, 15% by mortgaging or lending institutions, and 8% by real estate agents. In the Thompson sample, 46.4% felt that they were treated differently by neighbours, 60.7% by the police, 60.7% by local businesses, 28.6% by landlords, 0% by mortgaging or lending institutions, and 0% by real estate agents.

When asked about their likelihood of choosing to move from their current neighborhood at some point in the next 5 years, 75.2% of the Winnipeg sample and 78% of the Thompson sample reported that it was "very likely" or "likely". Only 7.4% of the Winnipeg sample and 9% of the Thompson sample stated that it is unlikely that they would choose to move from their current neighborhood in the next five years.

There are multiple methods that people use to find residences, however, certain approaches are more amenable for housing discrimination than others. For example, newspaper advertisements may include exclusionary comments, such as adults only or no pets, while real estate agents may use statistical discrimination to steer people to certain neighborhoods. However, relying on the advice and/or recommendations of friends and family may result in avoiding overt forms of discrimination, but still result in some discriminatory outcomes, such as racial clustering. Table 15 demonstrates the methods used by both samples to find their current residence. It should be kept in mind that respondents could have used more than one method in finding their current residence.

Table 15: Methods Used to Find Current Residence

	Winnipeg	Thompson
Newspaper/Classified Advertisements	29.8%	14%
Website	3.3%	1%
Friend or Family	49.5%	66%
Real Estate Agent	3%	5%
Housing Registry	10.7%	16%
Vacancy Sign on the Property	7%	1%
Native Housing	5.4%	2%
Social Service Agency	4%	6%

Possible indicators of housing discrimination include the length of time that one must spend in search of a suitable residence and the number of places one must visit before finding an appropriate residence. Novac et al. (2001) assert that as the number of renters searching for an accommodation increases, the methods used to screen potential tenants and stereotypical assumptions about the desirability of certain types of tenants increases the likelihood of housing discrimination. As a consequence of discrimination, it may take longer for certain vulnerable groups of tenants, such as Aboriginal people, to find a suitable residence to rent or buy. It is important, therefore, to identify the length of time that respondents spent searching for a residence. However, without comparable data for different ethnic or racial groups that would provide mean comparisons for time spent obtaining a residence, it is not possible to assess the effect of discrimination with this variable. Nonetheless, it appears that there are no substantial differences between the two samples regarding the length of time that respondents searched for their current home. The mean search time in the Winnipeg sample was 32 days and 39 days in Thompson. Even when the sample is divided into those people who were searching for a residence to rent versus a residence to own, there were no substantial differences as the mean amount of time that a renter in Winnipeg searched for their current residence was 29.8 days and a buyer searched for 47.3 days, while in the Thompson sample it was 37.8 days for renting and 50.5 days for buying.

A profile of the Winnipeg respondents at the time they were searching for their current home reveals that the majority were single, unemployed, without children, and without pets (see Table 16). Moreover, the majority of these respondents were not enrolled in school and did not suffer from a significant physical disability at

the time they were searching for their current home. The Thompson sample's profile reveals a slightly different pattern in terms of their marital and family status (see Table 16). The number of single mothers in both samples 17.1% of the Winnipeg sample and 12% of the Thompson sample. There rates were unexpectedly low as the Province of Manitoba reported that 75% of all unmarried adolescent mothers in northern Norman/Thompson and 70% in central Winnipeg are Aboriginal (Aboriginal People in Manitoba, 2000). Other reports suggest that 19% of Manitoba women live below the poverty line, 54% of these women are single mothers, and 73% of these single mothers are Aboriginal (Aboriginal People in Manitoba, 2000).

TABLE 16: PROFILE OF SAMPLES AT THE TIME OF SEARCHING FOR THEIR CURRENT RESIDENCE

	Winnipeg	Thompson
Single	68%	51%
Have Children	41.6%	50%
Have a Pet	14.8%	20%
Attending School	24.5%	11%
Employed	44%	47%
Physically Disabled	13.1%	8%

An assessment of the relationship between the variables identified in the research literature (see Table 16) and the length of time that respondents spent searching for their current residence reveals few significant relationships (see Table 17).

TABLE 17: CORRELATION BETWEEN SAMPLE PROFILES AND THE LENGTH OF TIME RESPONDENTS SEARCHED FOR THEIR CURRENT RESIDENCE

	Winnipeg	Thompson
Gender (Male =1; Females =2)	.156**	.084
Were You Single (Yes =1; No =2)	066	.067
Did You Have Children (Yes =1; No =2)	046	207*
Did You Have a Pet (Yes =1; No =2)	.028	040
Were You Attending School (Yes =1; No =2)	.020	118
Were You Employed (Yes =1; No =2)	.005	180
Did You Have a Disability (Yes =1; No =2)	146*	.065
Is Your Residence Subsidized (Yes =1; No =2)	167**	025

^{* =} significance at 0.05 level; ** = significance at 0.01 level

There are no statistically significant relationships between these variables and the number of days that respondents spent searching for their current residence, other than a weak correlation involving gender, disability, and living in subsidized housing in the Winnipeg sample and having children in the Thompson sample. Specifically, in Winnipeg, while the correlation was low, people with a physical disability searched for a significantly shorter period of time for their current residence when compared to those without a physical disability. It is unclear, however, whether this finding suggests that people in our sample with disabilities experienced less discriminatory treatment in the housing market, which previous research would dispute (Novac, Darden, Hulchanski, & Seguin, 2002), or whether being physically disabled limits the range of places that these people consider as a place to live.

A significant correlation in the Winnipeg sample was gender. Females in the Winnipeg sample searched for their current residence for a significantly longer period of time when compared to the males in the sample. Specifically, females spent, on average, 44.9 days looking for a place to live, while the mean number of days that males spent searching for their current residence was 20.3 days. Similarly, single mothers also searched significantly longer for their current home when compared to non-single mothers. In the Winnipeg sample, single-mothers searched for a mean of 54 days, while females with partners search for a mean of 27.9 days. These findings on females are consistent with the literature that suggests that females and single mothers are two groups who are more likely to

suffer from discrimination in the housing and rental markets (Novac, Darden, Hulchanski, & Seguin, 2002). Also, those who were looking for subsidized housing in Winnipeg searched for a shorter amount of time.

The only significant relationship from the Thompson sample is for those individuals with children. Literature on housing discrimination indicates that people with children experience greater discrimination in the housing and rental markets. This may result in them spending an inordinate amount of time searching for a home (Novak, Darden, Hulchanski, & Seguin, 2001). However, the findings from our research indicate that, for the Thompson sample, these people searched for a significantly shorter period of time when compared to individuals without children. Specifically, those respondents without children spent, on average, 60.7 days, looking for a place to live, while those with children spent, on average, 17.2 days looking for a place to live. One possible explanation for this finding is the more stable neighborhoods and family structures found in Thompson, compared to Winnipeg, may be more welcoming to families with children. Another plausible explanation for this phenomena may be the high vacancy rate in Thompson in 2002. For example, when compared to 2001, Thompson's vacancy rate for privately initiated rental row and apartment structures of three units an over jumped from 2.0% to 7.9%. During this sample period, Winnipeg's vacancy dropped slightly from 1.4% to 1.2%. Thompson's vacancy rate for 2002 was the highest in Manitoba (Canadian Mortgage and Housing Corporation, 2002).

While the search for their current residence, in some cases, may have taken a significant amount of time, in general, both samples did not look at a great number of places before selecting their current residence. Specifically, 34% of the Winnipeg sample and 27% of the Thompson sample moved into the first place visited, while 90% of both samples found their current residence within 3-5 visits.

The correlations between key housing discrimination variables, including gender, marital status, children, employment, education, and disabilities, and the number of places respondents looked at in order to find their current residence are presented in Table 18.

TABLE 18: CORRELATION BETWEEN SAMPLE PROFILES AND THE NUMBER OF PLACES RESPONDENTS VIEWED BEFORE SELECTING THEIR CURRENT RESIDENCE

	Winnipeg	Thompson
Gender (Male =1; Females =2)	.028	036
Were You Single (Yes =1; No =2)	.089	035
Did You Have Children (Yes =1; No =2)	020	064
Did You Have a Pet (Yes =1; No =2)	029	143
Were You Attending School (Yes =1; No =2)	047	105
Were You Employed (Yes =1; No =2)	098	052
Did You Have a Disability (Yes =1; No =2)	.157**	.163
Is Your Residence Subsidized (Yes =1; No =2)	.027	.087

^{* =} significance at 0.05 level; ** = significance at 0.01 level

There is only one statistically significant but weak correlation (.157**) between not having a disability and the number of places respondents visited in Winnipeg. There are no statistically significant correlations for the Thompson sample.

Another way to examine the relationship between housing discriminatory practices and the number of places visited is to divide the samples into those who viewed three or less residences and those who viewed four or more residences. Specifically, 69.5% of the Winnipeg sample and 80% of the Thompson sample viewed less than 3 other places. This relationship holds even when dividing the sample into males and females. Of those who had children, in the Winnipeg sample, 63.9% viewed less than 3 other places, while, in the Thompson sample, the percentage was 73.5%. Again, females with children were less likely to view more places than females without children or their male counterparts. Currently attending school also did not increase the number of places one viewed. In the Winnipeg sample, 61.2% of those in school viewed less than three other places, while, for the Thompson sample, the percentage was 81.8%. Finally, with respect to being unemployed, 71.2% of those who were unemployed in the Winnipeg sample viewed less than 3 other places, while the percentage in the Thompson sample was 75.9%.

It is also important to note that the correlation between the number of places respondents visited in searching for their current residence and the amount of time

they spent looking for their current residence was also not statistically significant in either sample.

As mentioned above, the economic status of the majority of people in both samples may have played a discriminatory role. Discrimination based on income occurs in two ways. First, the rent or mortgage costs of a residence may be too high for many people to afford, thus forcing them to live in 'clustered communities' or in substandard housing. Second, as Hulchanski (1993) contends, some landlords will rent to disadvantaged groups, or to people they would prefer not to rent to, if they can charge a premium from the tenant. This has obvious implications for the type of dwelling Aboriginal people live in and the quality of their homes. In terms of the types of dwelling that the samples currently live in, nearly one-third of respondents in Winnipeg (32.9%) and Thompson (31%) lived in a house, nearly two-thirds in Winnipeg (59.7%) and Thompson (66%) lived in an apartment or duplex. The vast majority of respondents (77.9%) were renters, while 9.7% of the Winnipeg sample and 15.2% of the Thompson sample owned their current residence. In addition, 34% of the Winnipeg sample and 28% of the Thompson sample have the cost of their residence subsidized. Of those who have the cost of their current residence subsidized, 8.7% of the Winnipeg sample and 6% of the Thompson sample are part of Native housing.

In terms of rent/mortgage, the mean monthly payments were \$358.00 for the Winnipeg sample and \$413.00 a month for the Thompson sample. The majority of respondents in both samples paid their rent/mortgage once a month (91.3% in Winnipeg and 89.9% in Thompson) and 45.3% of the Winnipeg sample and 68.4% of the Thompson sample paid their rent/mortgage with cash. Nearly half of the Winnipeg sample and two-thirds of the Thompson sample paid their rent/mortgage in cash. While there is no evidence in our study that landlords would not accept rent/mortgage payments in the form of cheques, the large number of respondents who paid their rent/mortgage in cash may reflect a subtle form of discrimination against Aboriginal people.

Housing discrimination is not limited just to the denial of access to certain buildings or locations. Hulchanski (1993) suggests that ethnic minorities might also be forced to live in substandard housing because of the difficulties in finding other rental accommodations due to discrimination. In terms of the quality of the residence, in almost all cases for both samples, residences had a smoke detector, a telephone, a stove for cooking, electricity, hot and cold running water, a flush toilet, a functional heating system, and adequate heating. However, in both locations, less than a quarter of the sample had a home security system. Interestingly, while 71.1% of the residences had a fire extinguisher in the Thompson sample, only 48% of the Winnipeg sample reported having a fire extinguisher.

With respect to the general condition of their current residence, 63.5% of the Winnipeg sample and 67.7% of the Thompson sample reported that their home was not in need of any major repairs and that the quality of their homes and its

amenities were adequate. With respect to the number of rooms in their current residence, respondents from the Winnipeg sample had an average of 4.59 rooms. Similarly, respondents from the Thompson sample had an average of 4.84 rooms. In the Winnipeg sample, an average of 2.20 of these rooms were bedrooms, while the average number of bedrooms was 2.43 for the Thompson sample. While previous research suggests that Aboriginal people living in Canadian Urban centers live in sub-standard housing conditions (Clatworthy, 1996), overall, both samples in this study reported well equipped homes in terms of core housing needs. Moreover, overcrowding does not seem to be a problem in the majority of households in both samples. In the Winnipeg sample, the mean number of people living in the respondent's household, including the respondent, was 2.89 people. For the Thompson sample, the mean number of people living in the respondent's household, including the respondent, was 3.25 people.

Landlords and Housing Discrimination

One of the key sources of housing discrimination is landlords. There are two general types of landlords – informal landlords and commercial landlords. Informal landlords can be subdivided into resident landlords who live in the same house or building as their tenants, and those landlords who own a few properties and view their properties as both a source of economic gain and a personal possession. Commercial landlords are those who view their properties in terms of their short-term profitable return as opposed to a long-term investment (Allen and McDowell, 1989; Novac, Darden, Hulchanski, & Seguin, 2002). According to Allen and McDowell (1989), informal landlords have a greater opportunity to engage in discriminatory practices because of their close contact with tenants and potential tenants given that they frequently live in the same locations as their tenants, and view their rentals as their personal property. In effect, informal landlords are not simply selecting tenants, but neighbors. In contrast, commercial landlords, or absentee landlords, are more likely to rent to immigrants or members of a minority group because their motives are simply economic or financial (Krohn, Berkley, & Manzer, 1977).

Having a landlord is overwhelmingly predominant in both the Winnipeg sample (81.6%) and the Thompson sample (74%). However, only a small minority of these landlords are Aboriginal. While 8.1% of the Winnipeg sample have Aboriginal landlords, more than double (17.3%) this figure was found in the Thompson sample. With regard to resident landlords, 21.8% of the Winnipeg respondents and 17.3% of the Thompson respondents live in the same building or residence as their landlord.

There is a possibility that landlords who live in their buildings may be discriminating against Aboriginal people based on the type of neighbors or tenants that they might like to have. Only 16.3% of the single Aboriginal mothers in the Winnipeg sample are living in owner-occupied residences compared to 35.1% of non-single Aboriginal mothers. There is also some evidence of gender

discrimination given the negative correlation between being female and living in the same building as their landlords (-.273***). There is also a weak negative, but statistically significant, correlation between having a child and living in the same building as their landlord (-.055*). Finally, there is a stronger negative correlation (-.198) between being a single mother and living in the same building as their landlord. These correlations suggest that, single parents, particularly females, in the Winnipeg sample, are significantly more likely not to live in the same building as their landlord.³ Again, this supports other research that identifies single female parents as the group most discriminated against in the rental market (Hulchanski, 1993). Landlords may not consider this group as appropriate tenant/neighbors because of preconceived stereotypes that single parent mothers are financially unstable and dependent on social assistance, have problem children, and have multiple visiting male partners (Novac, 1994).

In addition to screening out people they do not want to live in their buildings because of negative stereotypes, landlords can also engage in a variety of other discriminatory practices including the failure to provide adequate suite maintenance. Approximately a quarter of all respondents rated their landlord's responsiveness to their requests for repairs as either poor or very poor. Nonetheless, more than three-quarters of all respondents believed that they have a positive relationship with their landlords.

In order to examine the relationship between the respondent's views of their relationship with their landlords and the key variables associated with housing discrimination, correlations are presented in Table 19.

³ Due to a small sample size, it was not possible to conduct a similar analysis using the Thompson data.

30

TABLE 19: CORRELATION BETWEEN SAMPLE PROFILES AND RESPONDENT'S ASSESSMENT OF THEIR RELATIONSHIP WITH THEIR CURRENT LANDLORD

	Winnipeg	Thompson
Gender (Male =1; Females =2)	.045	026
Current Age	240**	120
Were You Single (Yes =1; No =2)	.032	.093
Did You Have Children (Yes =1; No =2)	.116	.164
Did You Have a Pet (Yes =1; No =2)	.050	164
Were You Attending School (Yes =1; No =2)	047	044
Were You Employed (Yes =1; No =2)	.036	.285*
Did You Have a Disability (Yes =1; No =2)	.168**	051
Is Your Residence Subsidized (Yes =1; No =2)	.018	.177

^{* =} significance at 0.05 level; ** = significance at 0.01 level

There are only three significant correlations in the two samples. In the Winnipeg sample, there is a weak, but statistically significant, correlation between people with disabilities perceiving a better relationship with their landlord or superintendent. On the other hand, there is a more moderate and significant relationship (-.240) between age and positive landlord relationships. In other words, younger Aboriginal renters are significantly more likely to have a poorer relationship with their landlord or superintendent than older renters. In the Thompson sample, the only significant correlation were with renters who were employed. These correlations are consistent with Pomeroy's (1998) conclusions that informal landlords prefer working couples and those who appear to be more financially secure.

In response to questions about potential problems that respondents may have experienced with their current landlord or superintendent, the majority of the Winnipeg sample (55.2%) and the Thompson sample (56%) indicated that they had not experienced any significant problems. The most prevalent problem involved threats of eviction followed by landlords limiting the number of visitors (see Table 20).

TABLE 20: RESPONDENTS' PROBLEMS WITH LANDLORDS

	Winnipeg	Thompson
Threats of Eviction	43.2%	57.1%
Limits on the Number of Guests Allowed	41.9%	21.4%
Entered the Home Illegally or Without Notice	25.7%	14.3%
Threatened to Cut Services or Privileges	13.5%	0%
Evicted	3.5%	14.3%
Other Types of Problematic behavior	16.2%	7.1%

Home Ownership and Discrimination

Only a minority of respondents in both samples reported having ever searched for a home to buy (17.1% of the Winnipeg sample and 10.2% of the Thompson sample) Of those who searched for a home to buy, 32.4% of the Winnipeg sample and 63.6% of the Thompson sample used a real estate agent.

Real Estate Agents

Respondents overwhelmingly reported that they received good assistance from their real estate agents. There were no negative experiences reported by the Thompson sample and only 8% of the Winnipeg sample rated the assistance they received from real estate agents as below average or well below average. With the major exception of those who were currently employed in Thompson (-.931**), there were no other significant correlations between the housing discriminatory variables and the ratings that respondents gave concerning the assistance they received from real estate agents (see Table 21).

TABLE 21: CORRELATION BETWEEN SAMPLE PROFILES AND THE ASSISTANCE OF REAL ESTATE AGENTS

	Winnipeg	Thompson
Gender (Male =1; Females =2)	.006	.331
Current Age	031	.408
Were You Single (Yes =1; No =2)	297	.261
Did You Have Children (Yes =1; No =2)	.046	n/a
Did You Have a Pet (Yes =1; No =2)	.339	331
Were You Attending School (Yes =1; No =2)	151	.261
Were You Employed (Yes =1; No =2)	.349	931**
Did You Have a Disability (Yes =1; No =2)	297	n/a
Is Your Residence Subsidized (Yes =1; No =2)	156	n/a

^{* =} significance at 0.05 level; ** = significance at 0.01 level

The near perfect correlation between being employed and positive assistance from real estate agents obviously reflects the critical importance of employment and/or income in qualifying for mortgages to purchase homes. However, despite this obvious explanation, caution is necessary because there is a temporal problem in determining whether the respondent was employed at the time that they were dealing with their real estate agent.

Mortgaging Institutions

Only 10.7% of the Winnipeg sample and 9.2% of the Thompson sample had ever applied for a mortgage. Of those who have ever applied for a mortgage, 12.5% of the Winnipeg sample and 22.2% of the Thompson sample had been refused at some point. Typically, there are two forms of housing discrimination associated with mortgaging institutions; forcing people to pay more for mortgages than the norm, and demanding some other unfair financing terms to the applications of certain groups of people. While a small minority of the Winnipeg sample (12.5%) felt that they had to pay more than expected financing terms for a mortgage, few (5.4%) believed that they were being discriminated against as Aboriginals. No respondent in the Thompson sample believed that they had to pay higher financing terms than expected, and the entire sample rated their financial terms as average or above average. Nonetheless, an identical minority in both samples

(10%) stated that they were either somewhat dissatisfied or very dissatisfied with the quality of assistance they received from the mortgaging institution.

Not unexpectedly, given the above results, there are no significant correlations between the housing discriminatory variables and the samples' perceived treatment by mortgaging institutions (see Table 22).

TABLE 22: CORRELATION BETWEEN SAMPLE PROFILES AND THE QUALITY OF ASSISTANCE RECEIVED FROM MORTGAGING INSTITUTIONS

	Winnipeg	Thompson
Gender (Male =1; Females =2)	.085	.364
Current Age	170	.378
Were You Single (Yes =1; No =2)	.062	.000
Did You Have Children (Yes =1; No =2)	.172	.167
Did You Have a Pet (Yes =1; No =2)	.170	544
Were You Attending School (Yes =1; No =2)	.061	556
Were You Employed (Yes =1; No =2)	018	.556
Did You Have a Disability (Yes =1; No =2)	.242	n/a
Is Your Residence Subsidized (Yes =1; No =2)	074	n/a

^{* =} significance at 0.05 level; ** = significance at 0.01 level

Minimum Income Qualifications

Minimum Income Qualifications (MIQ) used by landlords to screen potential tenants based on the amount of their income that would go towards rent payments are legal in Manitoba. Nonetheless, MIQ can be considered a form of housing discrimination when used to favor one potential tenant over another (Hulchanski, 1993; Novac, Darden, Hulchanski, & Seguin, 2002). In response to a question about the use of MIQ in the respondent's ability to pay their rent, 30.1% of the Winnipeg sample and 27.8% of the Thompson sampled indicated that potential landlords had used MIQ as part of the application process.

Another form of discrimination in the housing market involves requesting a guarantor from a potential tenant despite the potential tenant having previously rented a residence. Only in the Winnipeg sample were a minority of respondents

(10.5%) asked to provide a guarantor. Table 23 presents the correlations between the housing discriminatory variables and being asked to provide a guarantor.

TABLE 23: CORRELATION BETWEEN SAMPLE PROFILES AND THE REQUIREMENT TO PROVIDE A GUARANTOR

	Winnipeg
Gender (Male =1; Females =2)	.099
Current Age	.386*
Were You Single (Yes =1; No =2)	.203
Did You Have Children (Yes =1; No =2)	.034
Did You Have a Pet (Yes =1; No =2)	071
Were You Attending School (Yes =1; No =2)	.208
Were You Employed (Yes =1; No =2)	064
Did You Have a Disability (Yes =1; No =2)	.069

^{* =} significance at 0.05 level; ** = significance at 0.01 level

The only significant relationship is that younger respondents were significantly more likely to have been subjected to providing a guarantor (.386*).

Perceived Housing Discrimination in the Past Five Years

For the purposes of this research project, housing discrimination was defined as occurring when a person is denied equal access to housing, or full enjoyment of housing, for reasons that are not related to one's merit as a tenant or homeowner. Before respondents answered any specific questions about housing discrimination they were provided with this definition and given some basic examples of behaviors that would constitute housing discrimination, such as: if someone were required to pay a greater portion of their rent as a damage deposit than normal; if they were given lower quality assistance from their real estate agent or landlord than others; and if they were rejected from a possible residence because of either their source of income, their gender, or their ethnicity.

After being provided with a definition of housing discrimination, participants were asked about their experiences with possible housing discrimination over the past five years. Consistent with the above analysis explicating the central role of

landlords in housing discrimination, it was not surprising that the most prevalent source of housing discrimination during the past five years was the landlord followed by the property manager. In Winnipeg, over a third of the sample (38.2%) that had experienced some form of housing discrimination identified landlords and property managers as the most likely source of discrimination, while in the Thompson sample 17% identified landlords and 11% identified property managers as the most prevalent discriminators (see Table 24).

TABLE 24: MOST FREQUENT HOUSING DISCRIMINATORS IN THE PAST 5 YEARS

	Winnipeg	Thompson
Subletting Tenant	6.7%	1%
Landlord	27.1%	17%
Property Manager	11%	11%
Real Estate Agent	2%	1%
Community Housing Agency	4%	3%
Government Housing Agency	6%	1%
Mortgaging Agencies	1.3%	1%

Among those who live in subsidized residences, in Winnipeg, 40% report that they have been discriminated against by a subletting tenant, 40.7% by a landlord, 36.2% by a property manager, 50% by a real estate agent, 50% by a community housing agency, 66.7% by a government housing agency, and 25% by a mortgaging agency. Among the Thompson sample respondents who live in subsidized housing, no one reported that they have been discriminated against by a subletting tenant, five respondents indicated discrimination by a landlord, three reported discrimination by a property manager, no one reported discrimination by a real estate agent, one person indicated discrimination by a community housing agency, no one reported discrimination by a government housing agency or a mortgaging agency.

In terms of specific forms of housing discrimination over the past five years, Table 25 indicates the percentage of both samples that experienced these forms of discrimination.

Table 25: Percentage of the Sample that has Experienced Specific Forms of Housing Discrimination in the Past 5 Years

	Winnipeg	Thompson
Have you been given a shorter list of available suites by a home finding agency?	13.4%	17%
Have you been denied on a rental application even though you felt your merit as a tenant was acceptable?	25.8%	21%
Have you been denied a place to live because you are Aboriginal?	25.1%	16%
Have you been denied a place to live because of your source(s) of income?	25.8%	7%
Have you been denied a place to live because you did not meet a minimum income criteria?	15.4%	11%
Have you been discouraged by a landlord or real estate agent to rent or buy a house because you are Aboriginal?	8.7%	7%
Have you been referred by a housing agent to poorer neighborhoods than expected?	9.4%	13%
Have you been denied the opportunity to purchase a home because you are Aboriginal?	1.3%	2%
Have you been given a different availability date of a rental suite than expected?	12.4%	11%
Have you showed up to view a suite that was supposed to be "available", and then told that the suite was "just rented"?	30.4%	10%
Have you been subjected to exclusionary signs? E.g. "Natives need not apply."	0.7%	0.7%
Have you had to pay a higher proportion of rent as a damage deposit than is normally required in renting (50% of rent)?	11.7%	3%
Have you been charged a higher purchase price than expected?	5%	1%
Have you been required to pay a higher down payment on a mortgage than expected?	0.3%	0%
Have you been asked questions not relevant to tenancy applications that seemed to be based on stereotypes of what "Aboriginal people" are like as renters?	17.4%	4%
Have you ever had to pay a higher cost for inferior insurance policy coverage or benefits?	1.3%	1%
Have you ever received unequal or a lack of maintenance services?	24.7%	19%

The percentage of people who reported discrimination is greater in Winnipeg than Thompson with the exceptions of being given a shorter list of available suites than expected by the home finding agency and being referred to poorer neighborhoods than expected.

There are also forms of discrimination that are reported infrequently in both samples. For instance, very few respondents in either sample believed that they have had to pay higher costs for inferior insurance policy coverage, a higher down payment on a mortgage than expected, a higher purchase cost than expected, been subjected to exclusionary signs, or been denied the opportunity to purchase a home due to being Aboriginal.

However, there are forms of housing discrimination in which the rates are substantial in both samples or there is a large difference in the reported rates between the two samples. As mentioned above, "statistical discrimination" occurs when "individuals are judged, not on their own personal characteristics, but on the basis of the average characteristics of the group or groups to which they belong, regardless of whether the assessment of group characteristics is valid" (Novac, Darden, Hulchanski, & Seguin, 2001: 7). A dominant cause of housing discrimination is stereotyped beliefs about the characteristics, beliefs, and behaviors of a minority group (Galster, 1992; Ondrich, Stricker, & Yinger, 1998). These types of discrimination are evident in the two samples' experiences in the past five years. Approximately a quarter of respondents (25.8% of the Winnipeg sample and 21% of the Thompson sample) believed that they had been denied tenancy even though they felt their merit as a tenant was acceptable. Even more explicitly, 25.1% of the Winnipeg sample and 16% of the Thompson sample believed that they had been denied a place to live because they are Aboriginal. Also, 17.4% of the Winnipeg sample and 4% of the Thompson sample reported that they had been asked questions that they considered to not be relevant to their being good tenants and seemed to be based on stereotypical views of what Aboriginal people are like as renters. This question represents one of the largest rate differences between the two samples and is consistent with the generally greater level of housing discrimination experienced by Aboriginal people in Winnipeg than in Thompson.

The other category with a large rate difference between the two samples also reflects possible landlord or real estate agent's negative stereotypical views of Aboriginal people as tenants. In the Winnipeg sample, 30.4% reported that they showed up to view a suite that was supposed to be available, but were subsequently told that the suite was just rented, while only 10% of the Thompson sample had this experience. Even though this indicator is not necessarily a direct measure of housing discrimination, when taken into consideration with the other reported discriminatory experiences of our samples, it is likely that the 'just rented' landlord response is one of the more informal or subtle forms of housing discrimination.

In terms of the provision of services while renting, 24.7% of the Winnipeg sample and 19% of the Thompson sample felt that they had received unequal or a lack of maintenance services. A smaller number of respondents (11.7% of the Winnipeg sample and 3% of the Thompson sample) reported that they had to pay a higher proportion of their rent as a damage deposit than is normally required in renting a residence. This too, also constitutes another subtle form of discrimination.

Being economically poor or receiving social assistance can also be the basis for housing discrimination. This experience was not uncommon in the Winnipeg sample (25.8%), but far less so for the Thompson sample (7%).

While Table 25 does present some extremely high rates of certain discriminatory practices with respect to housing against Aboriginal people in the past five years, especially for the Winnipeg sample, it is important that the majority of people in the Thompson sample (70%) and slightly less than half of the Winnipeg sample (42.1%) did not report having any of these discrimination experiences. Of those who have moved at least once in the past 5 years, 61.9% of the Thompson sample and 24.1% of the Winnipeg sample stated that they have not personally experienced any of the discriminatory practices described in Table 25. It appears that the increase in discriminatory experiences in both samples reflects the greater opportunity to be discriminated against when changing residences. The change in the rate of discrimination is much greater in Winnipeg than in Thompson.

When asked to identify the housing discrimination experience that respondents felt was the worst one committed against them in the past five years, 32.7% of the Winnipeg sample and 13.3% of the Thompson sample recalled an occurrence of racial discrimination. These respondents mentioned the following: "I was told to go back to where I came from"; "I had been accepted over the phone, but it changed after the personal visit"; "They assumed I was on welfare because I am Aboriginal"; "They stereotyped me as a drunk on welfare"; "I was called names like 'Arrow Girl'"; and "The landlord made rude comments about Aboriginal people". Approximately a fifth of all respondents recalled income or money as the worst act of discrimination. Some examples include: "I was treated differently by the landlord when I went on social welfare"; "I was asked about my source of income"; and "Housing manager immediately requested a credit check". Unlike the Winnipeg sample, 43.3% of the Thompson sample identified being given a shorter list of available suites or shown poorer quality suites in poorer neighborhoods as the worst form of housing discrimination they had experienced in the past five years.

Of those who felt that they had been discriminated against with respect to housing in the past five years, and who could identify one instance as being the worst act committed against them, the most common perpetrators, for both samples, were landlords and property managers. Specifically, 57.6% of the Winnipeg sample and 73.3% of the Thompson sample identified a landlord as having been the person who engaged in the worst act of housing discrimination against them,

while 44.8% of the Winnipeg sample and 46.7% of the Thompson sample identified a property manager.

Certain researchers assert that skin color is more of a determinant of housing discrimination than economic factors (Berube and Teitelbaum, 1982). Approximately a third of our respondents in both samples felt that they had been discriminated against in the housing market, in the past five years, due to skin color, while approximately 36% of the samples felt that they had been discriminated against because of income reasons.

A substantial proportion of the Winnipeg sample (35.8%) and a smaller proportion of the Thompson sample (23%) believed that that they have experienced housing discrimination because of their Aboriginal identity. A much smaller proportion of respondents have experienced other bases for being discriminated against (see Table 26).

TABLE 26: GENERAL VARIABLES ASSOCIATED WITH HOUSING DISCRIMINATION

	Winnipeg	Thompson
Ethnicity, Culture, or Religion	35.8%	23%
Gender	16.4%	9%
Language	11.4%	18%
Number of People Living in Household	13.7%	5%
Age	20.4%	12%

Interestingly, in the Winnipeg sample, 20.4% of the females and 12.8% of the males report being discriminated against because of their gender. In the Thompson sample, the rates were 7.3% of the males and 11.6% of the females felt discriminated against due to their gender.

Another form of housing discrimination is through steering or directing an individual to a certain area because of their group identity. While Pare (1998) found that ethnic steering was not a significant practice among real estate agents that she interviewed in Montreal, 32.8% of the Winnipeg sample and 41.4% of the Thompson sample stated that they felt they had been steered to a certain area or neighborhood, while 24.1% of the Winnipeg sample and 36.7% of the Thompson sample believed that they had been steered to a certain part of a building or home.

Responses to Experiences of Housing Discrimination in the Past 5 Years

In a 1989 study of housing discrimination in Toronto, Kasozi (1989) found that very few African immigrants ever made a formal complaint to any institution or organization with respect to housing discrimination. Moreover, Kasozi found that even fewer made formal complaints to the provincial human rights commission. Of respondents in our samples who stated that they had been discriminated against in the housing markets in the past five years, very few contacted the human rights commission, a lawyer, or some other human rights advocate. In the Winnipeg sample, only 6.8% contacted the human rights commission, a lawyer, or some other human rights advocate. Specifically, only 3 people contacted the human rights commission and 2 people contacted the police. In Thompson, only one person made any formal complaint and she contacted a lawyer.

Of the 11 people in Winnipeg who did make a formal complaint, all 11 reported the incident to keep it from happening again, to improve their living conditions, and to have a formal record of their complaint. Only 2 people filed a complaint in order to claim damages, and 1 person filed a complaint in order to get the caretaker removed from the building. While 61.5% of the people who made a formal complaint indicated that the person they contacted regarding the discrimination took the time to listen to their description of events, 53.8% believed that the person they contacted treated the incident as important, and 61.5% felt that the person they contacted treated them with respect, only 38.5% felt that the person they contacted kept them informed about the progress of their claim, and only 38.5% felt that the matter was handled to their satisfaction. In terms of the response that respondents received from the people or organization that they contacted, in general, less than half (46.2%) felt either very satisfied or fairly satisfied.

Poor respondent satisfaction with formal organizations or institutions may reflect the low level of recommendations (38.5%) provided by these organizations or institutions for a specific course of action for respondents to follow. Some examples of the recommendations that the organizations made to respondents included: to move out of their current residence; to contact victim services; to advise the landlord that the respondent had the right to press charges; and to retain the services of a lawyer.

Even among those who are certain that they have been discriminated against, very few file formal complaints (Quann, 1979). Henry (1989) asserts that some of the main reasons why people do not complain are unfamiliarity with human rights legislation, little or no knowledge of what action to take, complicated or time consuming procedures, language barriers, and difficulty in providing sufficient evidence. Table 27 provides the rates in our samples for some of the leading reasons why the vast majority of those who had been the victim of at least one act of housing discrimination in the past five years did not contact any formal

institutions, organizations, the human rights commission, a lawyer, or a human rights advocate about their experiences.

TABLE 27: REASONS FOR NOT CONTACTING A SERVICE IN RESPONSE TO HOUSING DISCRIMINATION

	Winnipeg	Thompson
You did not want to get involved with arbitration, tribunals, or courts	33.2%	18%
You felt that reporting your discriminator(s) would make your situation worse	29%	19%
You felt the incident was too minor or it was not important enough	26.3%	14%
You dealt with it in another way	30.1%	12%
You believe that reporting the incident would not help	34.1%	21%
You did not think or know that the act(s) you experienced were against the law	17.9%	12%
Language barriers	11%	14%
You felt you had insufficient evidence	26.3%	20%
You felt the procedures to file a proper complaint were too complicated or time consuming	38.3%	22%

It is evident that a substantial number of respondents felt that reporting the incident would be of little help and/or that the procedures to file a proper complaint are too complicated or time consuming. In addition, 33.2% of the Winnipeg sample and 18% of the Thompson sample did not want to get involved in any formal procedure to deal with the act(s) of housing discrimination. It is also important that 17.9% of the Winnipeg sample and 12% of the Thompson sample did not think or know that the acts committed against them were illegal.

Nearly all of the respondents in both samples did not contact a formal institution or organization about their discriminatory experiences. This does not imply that they were not negatively effected in some way or did not need assistance. Fully, 21.9% of the Winnipeg sample and 16.2% of the Thompson did talk to someone about their experiences. Table 28 presents who respondents talked to in response to their discrimination experiences.

TABLE 28: WHO RESPONDENTS TALK TO IN RELATION TO THEIR DISCRIMINATION EXPERIENCES

	Winnipeg	Thompson
A Family Member	86.2%	81.2%
A Friend	94.1%	63.6%
A Neighbor	21.6%	9%
An Elder	27.5%	18.2%
A Community Worker	23.6%	9%

Most respondents who did contact others turned overwhelmingly to their families and friends. Somewhat surprising, most of these respondents did not find it helpful talking to others since only a third or less of respondents thought this was helpful (24.7% of the Winnipeg sample and 33.3% of the Thompson sample). Specifically, less than 8% from either sample believed that friends or family were helpful, and even fewer (less than 4%) stated that speaking to an Elder or traditional prayer were helpful. Nearly half of the Winnipeg sample (46%) and 30.8% of the Thompson sample said that nothing was helpful.

Perceived Effects as a Result of Housing Discrimination in the Past Five Years

Respondents attribute their experiences of housing discrimination with several negative outcomes to themselves. The most prevalent outcome was significantly fewer choices among available vacancies followed by fewer choices among locations or neighborhoods to live in. Similarly higher percentages were reported for higher rent and being subjected to longer searches for a place to live (see Table 29).

TABLE 29: OUTCOMES OF HOUSING DISCRIMINATION

	Winnipeg	Thompson
Few Choices Among Available Vacancies	39%	41%
Fewer Choices Among Locations or Neighborhoods	41.7%	41.2%
Higher Rent	38.5%	36.1%
Longer Searches for a Place to Live	43.7%	36.1%
More Frequent Moves	31.6%	36.1%
Overcrowding	17.5%	10.3%

Perceived Levels of Housing Discrimination

It has been asserted that there is a discrepancy between individual and group perceptions of discrimination (Taylor, Wright, Moghaddam, & Lalonde, 1990; Dion and Kawakami, 1996). Despite the limitation of survey research in the area of housing discrimination that typically underreports the actual level of discrimination (Novac, Darden, Hulchanski, & Seguin, 2002), in general, perceptions of the degree of housing discrimination in both samples were quite high. Specifically, 42.4% of the Winnipeg sample and 51% of the Thompson sample thought that there was "quite a lot" of housing discrimination against Aboriginal people. At least another quarter of all respondents rated the level of discrimination as "quite a bit". In total, at least 80% of all respondents stated that there was "moderate" to "quite a lot" of housing discrimination against Aboriginal people in Winnipeg and Thompson.

Nearly half of the respondents stated that housing discrimination had, at some point in their lives, resulted in a low quality of assistance in housing matters (48.6% of the Winnipeg sample and 46.5% of the Thompson sample), and a similar percentage believed that racial discrimination had restricted their housing options (43% of the Winnipeg sample and 44% of the Thompson sample).

Moreover, discrimination in housing can have a direct effect on other facets of an individual's life. Specifically, housing discrimination can force people to live in low standard housing, in terms of the type, condition, and quality of the home. This can have a number of effects on people and their families (see Table 30).

TABLE 30: EFFECTS OF LOW QUALITY HOUSING ON RESPONDENTS

	Winnipeg	Thompson
Negative Effect on Mobility	18.9%	12.2%
Negative Effect on Education	15.2%	14.1%
Negative Effect on Employment	16.5%	14.1%
Negative Effect on Health	22.9%	21.2%

Social Cohesion and Housing Discrimination

Social cohesion is an important construct utilized by urban sociology to explain various positive and negative behaviors in industrial and post-industrial cities. Social cohesion refers to the ability of individuals to rely on neighbors and/or friends to act in a collective manner to achieve common community goals. Social cohesion has long been identified as an important variable in understanding why crime, victimization, and discrimination occurs disproportionally in certain urban contexts more than others. Typically, low social cohesion is correlated with socially disorganized neighborhoods characterized by abandoned houses and store fronts, street litter, graffitti, loitering, absence of community institutions, such as churches and playgrounds, and visible street crime, such as open drug dealing and the sex trade. Where social cohesion is low, crime and victimization rates are hypothesized to be high. Problematic housing profiles, such as high density, low cost, transient renters, and low dwelling ownership disproportionately inhibited by low income ethnic/racial group members and single parent families are also associated with social disorganization (Raudenbush and Sampson, 1999).

The most extensive and sophisticated theoretical and empirical research on social cohesion has been undertaken by Dr. Robert Sampson from the University of Chicago. Sampson and Raudenbush (2001) confirmed the hypothesis that low levels of social cohesion are correlated with high levels of serious crime in contemporary inner city areas of Chicago. Morenoff, Sampson, and Raudenbush (2001) developed a survey-based index to measure various dimensions of social cohesion. Based on a major survey of various inner city neighborhood inhabitants, Morenoff, Sampson, and Raudenbush derived a ten item collective efficacy scale (see Table 31) based on combining a respondent's answers to ten questions reflecting the two salient dimensions of collective efficacy: (1) informal social control and (2) social cohesion/trust. These structured questions are scored on a four-point Likert scale anchored by strongly agree to strongly disagree. The total collective efficacy score of each respondent is then aggregated into a neighborhood level score and correlated with neighborhood levels of serious crime.

TABLE 31: COLLECTIVE EFFICACY SCALE

	Informal Social Control Scale Social Cohesion/Trust Sc		ocial Cohesion/Trust Scale
Likelihood that neighbors would do something if:		6.	This is a close-knit neighborhood
1.	A group of children were skipping school and hanging out on a street corner	7.	People around your neighborhood are willing to
2.	If some children were spray-painting graffiti on a local building		help their neighbors
3.	If a child was showing disrespect to an adult	8.	People in your neighborhood generally don't get along with each other
4.	If there was a fight in front of your house and		
	someone was being beaten or threatened	9.	People in your neighborhood do not share the same values
5.	The fire station closest to your home was going to be closed down by the city	10.	People in your neighborhood can be trusted

In our research project, this collective efficacy scale was administered to the entire sample. It was hypothesized that individual perceptions of levels of collective efficacy would be correlated with respondents' general perceptions of discrimination within Winnipeg and Thompson neighborhoods, and, specifically, with their perceptions and experiences with various forms of housing discrimination. Theoretically, it was anticipated that many Aboriginal people migrating to Thompson and/or Winnipeg would often attempt to access housing in the neighborhoods where low cost housing was most available. These neighborhoods, therefore, would be characterized by disproportionately higher levels of Aboriginal tenants and owners.

In turn, it was expected that respondents would perceive higher levels of general discrimination and housing discrimination where they perceived lower levels of collective efficacy. In other words, the research literature suggests that Aboriginal people in search of adequate housing in Winnipeg and Thompson are vulnerable to both general and housing discrimination. In turn, according to social cohesion theory, collective action is more likely to reduce the prevalence and/or impact of any discrimination experiences. Consequently, where individual respondents did not feel that they could rely on friends and neighbors to assist them in responding to their housing needs and problems, discrimination and other housing related problems would more likely be perceived and/or experienced by these individuals.

Collective efficacy scores are positively correlated with several indicators of positive neighborhood perceptions (see Table 32). Specifically, the more respondents feel a sense of collective efficacy, the more they like their

neighborhoods as a place to live (.354** for Winnipeg, and .303** in Thompson). Moreover, there is a high correlation within Winnipeg sample with collective efficacy and a belief that one's neighborhood is a safe place to live (.484**). A slightly weaker, but still significant, correlation was found for the Thompson sample (.216*). There is also a significant correlation, for both samples, between collective efficacy and whether respondents would miss their current neighborhood if they moved. There is also a negative correlation for both samples between collective efficacy and likelihood of moving away from one's current neighborhood in the next twelve months. While these correlations are weak, they do suggest that collective efficacy may play a role in people's decisions to move from their neighborhoods.

TABLE 32: NEIGHBORHOOD CORRELATIONS WITH COLLECTIVE EFFICACY SCORE

	Winnipeg	Thompson
Respondent likes their Neighborhood as a Place to Live	.354 **	.303 **
Respondent feels that their Neighborhood is a Safe Place to Live	.484 **	.216 *
Respondent would Miss their Neighborhood if they Moved	.327 **	.278 **
Likelihood of Moving Away from their Current Neighborhood in the Next 12 Months	113	202 *

^{*} p = .05; ** p = .01

Those respondents who expressed high levels of collective efficacy were also more likely to express perceived general discrimination (see Table 33). While all the findings for the Winnipeg sample reflect this conclusion, only discrimination by the police and by local businesses are statistically significant. For the Thompson sample, while none of the findings are statistically significant, the pattern is the same as the Winnipeg sample, with the exception of discrimination by landlords and real estate agents.

TABLE 33: COLLECTIVE EFFICACY AND GENERAL DISCRIMINATION

	Winnipeg	Thompson
Treated Differently by Neighbors:		
High Collective Efficacy	28.8%	21.3%
Low Collective Efficacy	27.5%	16.7%
Treated Differently by Police:		
High Collective Efficacy	25.3% *	16.4%
Low Collective Efficacy	16.2% *	13.9%
Treated Differently by Businesses:		
High Collective Efficacy	27.6% **	16.4%
Low Collective Efficacy	15.5% **	8.3%
Treated Differently by Landlords:		
High Collective Efficacy	50.0%	21.3%
Low Collective Efficacy	39.4%	22.2%
Treated Differently by Real Estate Agents:		
High Collective Efficacy	15.1%	9.8%
Low Collective Efficacy	12.0%	13.9%

^{*} p = .05; ** p = .01

It appears that collective efficacy does not protect Aboriginal people in Thompson and Winnipeg from more general race-based discrimination. However, collective efficacy does seem to protect respondents from more specific forms of housing discrimination. Table 34 provides data on the rates of various forms of housing discrimination by one's level of collective efficacy.

TABLE 34: COLLECTIVE EFFICACY AND HOUSING DISCRIMINATION

	Winnipeg	Thompson
Been Given a Shorter List of Available Suites:		
High Collective Efficacy	5.5% ***	14.8%
Low Collective Efficacy	22.5% ***	22.2%
Been Denied a Rental Application:		
High Collective Efficacy	15.8% ***	16.4%
Low Collective Efficacy	35.9% ***	30.6%
Been Denied a Place To Live Because of Aboriginal Descent:		
High Collective Efficacy	16.4% ***	13.1%
Low Collective Efficacy	33.8% ***	22.2%
Been Denied a Place to Live Because of Income:		
High Collective Efficacy	15.1% ***	6.6%
Low Collective Efficacy	33.8% ***	5.6%
Been Told that the Suite was Just Rented:		
High Collective Efficacy	19.9% ***	11.5%
Low Collective Efficacy	38.7% ***	8.3%

^{*} p = .05; ** p = .01; *** p = .001

For the Winnipeg sample, there are statistically significantly higher rates of perceived housing discrimination among those respondents with lower levels of collective efficacy. While none of the differences were statistically significant for the Thompson sample, there are also a greater proportion of those with low levels of collective efficacy reporting various forms of housing discrimination. The two exceptions to this pattern are: being denied a place to live because of the source(s) of income of the respondent; and being told that the suite was just rented. It must be kept in mind, however, that very few respondents from the Thompson sample, regardless of one's level of collective efficacy, report being the victim of these forms of housing discrimination.

It is possible that social cohesion, as measured by Morenoff, Sampson, and Raudenbush's (2001) collective efficacy index, might reflect the type of social networking that better equips urban Aboriginal people to navigate the challenges of obtaining adequate housing in the face of more general discriminatory practices. Specifically, social cohesion facilitates social relationships where Aboriginal migrants to cities or new neighborhoods share information on housing resources which facilitates their ability to locate and access housing.

As demonstrated in Table 34, it is apparent that a high level of collective efficacy is evident among those respondents who report lower levels of housing discrimination, while a low level of collective efficacy is reported for those who experienced a higher level of various forms of housing discrimination.

While there is some evidence that this collective efficacy measure does help understand the discriminatory experiences of Aboriginal people in Winnipeg and Thompson, especially regarding housing, a note of caution is warranted. Sampson and Raudenbush (2001) developed their index based on the classic or traditional Chicago neighborhoods that span more than a century. While these neighborhoods have changed in their specific ethnic compositions over time, the structure of housing, employment, and other social disorganization dimensions have remained relatively stable. Most importantly, the main Chicago inner-city neighborhoods have large populations densities with many remaining overwhelmingly Afro-American, with limited mobility for many families intergenerationally. For example, large criminal gangs have been in existence for nearly half a century. In contrast, few, if any, neighborhoods in Winnipeg, and definitely none in Thompson, can be considered to parallel in size, structure, and ethnic/racial history to those in Chicago. Consequently, the specific Sampson survey measures, while obviously valid as a measure of collective efficacy for Chicago, may be less valid for Winnipeg and Thompson, Manitoba. In other words, it is likely that measures more specific to these Canadian cities are needed to better examine the relationship between the broader concepts of social cohesion and Aboriginal housing discrimination.

Conclusion

There are few quantitative studies of the relationship between those variables identified in the theoretical and policy literature on housing discrimination against racial/ethnic minorities and any samples of Aboriginal people who have experienced housing discrimination. In this project, both independent and dependent variables were operationalized with multiple survey questions to assess discrimination against Aboriginal people in the housing market. The dependent variable, housing discrimination, not only had multiple measures, but was measured for different time periods – the past five years and current. As well,

perceptions of housing discrimination in neighborhoods and personal experiences with housing discrimination were measured.

In effect, the variable measurement methodology in this project is extensive. However, the sample selection part of the methodology has the major limitation of not using a random sample. Nonetheless, the non-random purposive sampling utilizing matched parameters for the Winnipeg sample and a demography expert's estimates for the Thompson sample allows for a certain level of confidence about the generalizability of the results presented and the inferences made about housing discrimination in Winnipeg and Thompson.

With these methodological strengths and limitations in mind, it is possible to conclude that this report demonstrates the expected presence of substantial perceptions of housing discrimination among the Aboriginal people in the Winnipeg and Thompson samples. Whether these reported levels can be considered high or excessive is not easily determined since there were no non-Aboriginal data gathered in this project, or otherwise available, to compare our results. Nonetheless, from a policy perspective, the levels of housing discrimination described by both samples are worrisome since percentages for certain types of discrimination were reported in nearly half of the respondents and typically varied between 10% - 25% of the samples for most of the remaining forms of discrimination.

Another policy concern is the infrequency with which those respondents who experienced some form of housing discrimination turned to those organizations, agencies, or institutions that are designed to provide assistance to victims. Often, respondents from both samples were not even aware that assistance was available to them. Most respondents felt that nothing made a difference in responding to their experiences with housing discrimination. While friends and family members were frequently sought out to provide assistance or support, they too were considered ineffectual.

In contrast to the research literature, in the Winnipeg and Thompson samples, it appears that single mothers with children and those with physical disabilities did not experience the expected higher levels of housing discrimination when attempting to rent a residence or once they had moved into their current homes. Also, for the few respondents who did attempt to purchase a home, housing discrimination again did not seem to be a frequent impediment, especially for those in the Thompson sample.

As expected, there was, with a few exceptions, less housing discrimination reported in the Thompson sample than for the Winnipeg sample. The migratory patterns in Winnipeg and the resulting younger age profile and more complex social and economic structures of a major metropolitan area, such as Winnipeg, appears to provide a different set of housing policy challenges than the considerably smaller urban context of Thompson.

Few of the expected strong relationships found in the policy research literature were evident in the Winnipeg and Thompson samples. There were a few statistically significant, but usually weak, correlations involving age, gender, employment, marital status, and being physically disabled. However, with respect to single parent mothers, and being disabled, the correlations were the converse of what was expected. These respondents reported fewer experiences with housing discrimination. Again, there were differences between the two urban contexts with the Thompson sample experiencing less discrimination.

In the research literature, the landlord and property manager, along with real estate agents, typically are the key people who engage in housing discrimination based on race/ethnicity. While this was evident in both the Winnipeg and Thompson samples for those respondents who did experience housing discrimination, most respondents in both samples had generally positive experiences with these people. It is possible that anti-housing discrimination policies, progressive anti-discriminatory cultural norms, or changes in the renter/buyer market in a particular business cycle have become more influential during the last five years than previously, however, data was not available to assess the importance of these relevant forces in affecting the housing discrimination behavior of landlords, property managers, or real estate agents.

In general, in the absence of other critical data, such as economic trends, a more diverse Aboriginal sample, and intra-cities and inter-provincial city comparisons, it is not possible to assess a more complete perspective about housing discrimination and Aboriginal people's experiences in Winnipeg and Thompson. Nonetheless, there is enough initial encouraging and discouraging data presented in this report to warrant a continued debate about appropriate policies to reduce housing discrimination for the most vulnerable ethnic/racial groups in Canada.

References

"Aboriginal People in Manitoba." (2000). <u>Aboriginal & Northern Affairs</u>. http://www.gov.mb.ca/ana/apm2000/1/n.html.

Allen, J. and McDowell, L. (1989). <u>Landlords and Property: Social Relations in the Private Rented Sector</u>. Cambridge: Cambridge University Press.

Ark Research Associates. (1996). <u>The Housing Conditions of Aboriginal People in Canada</u>. Ottawa: Canadian Mortgage and Housing Corporation.

Assembly of First Nations. (1992). <u>Presentation to the Standing Committee on Aboriginal Affairs on First Nations' Housing</u>, February 18, 1992. Cited in Standing Committee on Aboriginal Affairs (1992). A Time for Action: Aboriginal Housing. Fourth Report Of the Standing Committee on Aboriginal Affairs.

Balakrisknan, T. and Wu, Z. (1992). "Home Ownership Patterns and Ethnicity in Selected Canadian Cities." <u>Canadian Journal of Sociology</u>. 17 (4): 389-401.

Banton, M. (1994). <u>Discrimination</u>. Buckingham: Open University Press.

Berube, L. and Teitelbaum, B. (1982). <u>La Discrimination Raciale dans le Logement a Montreal</u>. Montreal: Mouvement Quebecois pour Combattre le Racism.

Beavis, M. A. (1995). <u>Housing and Ethnicity: Literature Review and Select Annotated Bibliography</u>. Winnipeg: Institute of Urban Studies, University of Winnipeg.

Bullard, R. D. and Tryman, D. L. (1980). "Competition for Decent Housing: A Focus on Housing Discrimination Complaints in a Sunbelt City". <u>Journal of Ethnic Studies</u>, 7(4): 51-63.

Canada Mortgaging and Housing Corporation. (1991). "Housing Need in Metropolitan Areas". 1991 Canada's Aboriginal Peoples. Socio-economic Series, Issue 21.

Canada Mortgaging and Housing Corporation (2002). "Rental Market Statistics." <u>Housing</u> Information Monthly. Vol. K. October.

Clatworthy, S. (1996). <u>Migration and Mobility of Canada's Aboriginal Population</u>. Ottawa: Canada Mortgaging and Housing Corporation.

Dion, K. and Kawakami, Kerry. (1996). "Ethnicity and Perceived Discrimination in Toronto: Another Look at the Personal/Group Discrimination Discrepancy". <u>Canadian Journal of</u> Behavioral Sciences. 28: 203-13.

Galster, G. C. (1991). "Housing Discrimination and Urban Poverty of African Americans". Journal of Housing Research, 2 (2): 67-122.

Giles, C. (2000). <u>The History of Street Gangs in Winnipeg from 1945 to 1997: A Qualitative Newspaper Analysis of Gang Activity</u>. Master Dissertation. British Columbia: Simon Fraser University.

Hanselmann, C. (2001). Aboriginal People in Western Canada. Canada West Foundation.

Henry, F. (1989). <u>Housing and Racial Discrimination in Canada: A Preliminary Assessment of Current Initiatives and Information</u>. Toronto: Policy and Research, Multiculturalism & Citizenship.

Hulchanski, J. D. (1993). <u>Barriers to Equal Access in the Housing Market: The Role of Discrimination on the Basis of Race and Gender</u>. Research Paper 187. Toronto: Centre for Urban and Community Studies, 1993.

Kasozi, A.B.K. (1989). <u>The Integration of Black African Immigrants in Canadian Society: A Case Study of Toronto CMA</u>. Toronto: Canadian-African Newcomer Aid Centre of Toronto.

Krohn, R., Berkley, F., and Manzer, M. (1977). <u>The Other Economy: The Internal Logic of Local Rental Housing</u>. Toronto: P. Martin Associates.

Manitoba Association for Rights and Liberties (1988). <u>Update on Racial Discrimination in Housing for the Human Rights Advocacy Housing Conference</u>. February 19-20, 1988, University of Winnipeg.

Maxfield, M., and Babbie, E. (1995). <u>Research Methods for Criminal Justice and Criminology</u>. Belmont: Wadsworth.

Morenoff, J., Sampson, R.J., and Raudenbush, S. (2001). "Neighborhood Inequality, Collective Efficacy, and the Spatial Dynamics of Urban Violence." <u>Criminology</u>. 39: 517-560.

Novac, S. (1994). <u>Boundary Violations: Sexual Harassment and the Gendered Relations of Residential Tenancy</u>. Doctoral Dissertation. Toronto: Ontario Institute of Studies in Education, University of Toronto.

Novac, S., Darden, J., Hulchanski, D., & Seguin, A.M. (2001). <u>Barriers and Privilege: State of Knowledge on Housing Discrimination</u>. March, CMHC.

Ondrich, J., Stricker, A., and Yinger, J. (1998). "Do Real Estate Brokers Choose to Discriminate? Evidence from the 1989 Housing Discrimination Study". <u>Southern Economic Journal</u>. 64 (4): 880-902.

Pare, S. (1998). <u>Le Role des Agents Immobiliers dans la Segregation Residentielle Ethnique: Processus et Mecanisms de Production</u>. Theses de Doctorate. Montreal: Departement de Sociologie: University de Montreal.

Pomeroy, S. (1998). <u>Residualization of Rental Tenure: Attitudes of Private Landlords Toward Housing Low Income Households</u>. Ottawa: Canada Mortgage and Housing Corporation.

Quann, D. (1979). <u>Racial Discrimination in Housing</u>. Ottawa, Ontario: Canadian Council on Social Development.

Race Relations Committee, Kitchener-Waterloo (1991). <u>Racial Discrimination and Rental Accommodation in Kitchener-Waterloo: A Focus on Ethnic Minorities</u>. Kitchener, Ontario: Race Relations Committee.

Raudenbush, S. and Sampson, R.J. (1999). "Ecometrics': Toward a Science of Assessing Ecological Settings with Application to the Systematic Social Observation of Neighborhoods." <u>Sociological Methodology</u>. 29: 1-41.

Sampson, R.J. and Raudenbush, S. (2001). "Disorder in Urban Neighborhoods – Does it Lead to Crime?" Washington, D.C.: National Institute of Justice, Research in Brief.

Standing Committee on Aboriginal Affairs. (1992). <u>A Time for Action: Aboriginal Housing</u>. Fourth Report Of the Standing Committee on Aboriginal Affairs.

Statistics Canada (1992). <u>1-Disability</u>, <u>2-Housing</u>. Catalogue No. 89-535.

Sylvia Novac & Associates. (1999). <u>Section 3: Informants' Input on Selected Aspects of Discrimination, and Section 5: Methodological Techniques and Issues</u>. Chapter on Housing Discrimination.

Taylor, D., Wright, S., Moghaddam, F., and Lalonde, R. (1990). "The Personal/Group Discrimination Discrepancy: Perceiving My Group, But Not Myself to be a Target for Discrimination. <u>Personality and Social Psychology Bulletin</u>. 16 (2): 254-262.

Turner, M. A. (1992). <u>Discrimination in Urban Housing Markets: Analyzing Racial and</u> <u>Ethnic Steering. Housing Policy Debate</u>, 3(2): 185-215.

- Yinger, J. (1988). <u>Examining Racial Discrimination with Fair Housing Audits</u>. New Directions for Program Evaluation, 37: 47-62.
- Yinger, J. (1995). <u>Closed Doors, Opportunities Lost: The Continuing Costs of Housing Discrimination</u>. New York: Russell Sage Foundation.

Young, T. K., Bruce, L., Elias, J.; O'Neil, J.D., & Yassie, A. (1991). <u>The Health Effects of Housing and Community Infrastructure on Canadian Indian Reserves</u>. Ottawa: Minister of Supply and Services Canada.

Visit our home page at www.cmhc.ca