#### Understanding Newcomers' Experiences of Inclusion



#### Who is CFRAC?

This research project was carried out by the Centre for Race and Culture, or CFRAC for short. CFRAC was established in 1993, and it was formerly known as Northern Alberta Alliance for Race Relations. CFRAC promotes and supports individual, collective and systemic change to address discrimination and racism, and encourage intercultural understanding. Taking an intersectional approach, our expertise spans workplace development, community building, research, and education.

#### **Project team**

Elli Dehnavi (project manager), Myriam Gerber (research coordinator), Rose-Eva Forgues-Jenkins (project assistant), Eugene Chok (accountant), Omalara Sanni (data analysis), Fren Mah (graphic design), Vanessa deKoninck (previous ED, developed project idea)

#### Acknowledgements

his project is funded by the Government of Alberta, Alberta Labour. For the recruitment of newcomers, we would like to express our gratitude to the numerous organizations, agencies, institutions, and individuals who generously supported our research process.

#### The advisory board

Michael Kariwo, University of Alberta Yvonne Chiu, Multicultural Health Brokers Co-Op Naomi Lightman, University of Calgary Eun Jin Kim degree, Edmonton Mennonite Centre for Newcomers Roxanne Felix-Mah, Multicultural Family Resource Society Rhianna Chrachuk, Alberta Refugee Health Coalition and Catholic Social Services Vanessa de Koninck, former executive director, Centre for Race and Culture Cecilia Bukutu, University of Alberta



	Table of Contents
4	<b>Executive Summary</b> i. Methodology
5	Key findings
6	<ul> <li>The Understanding Newcomer Experiences of Inclusion Research Project         <ol> <li>Background</li> <li>The context of Canada's immigrant population</li> <li>Emerging trends and key findings of other studies relating to research on newcomers to Canada</li></ol></li></ul>
13	<ul> <li>Summary findings</li> <li>1. Overall participant demographics</li> <li>2. Comparison of urban versus rural participants</li> <li>3. Comparison of household income based on racialized identity (self-reported)</li> <li>4. Comparison of stress in relation to racialized identity</li> <li>5. Employment in relation gender</li> <li>6. Income in relation to gender</li> <li>7. Comparison of stressors in relation to gender</li> </ul>
21	Service Usage 1. Use of Immigrant Services 2. Use of Settlement Services 3. Use of English Language Services 4. Use of Employment Services
29	<ul> <li>Personal Wellbeing Index Scores</li> <li>1. PWI scores compared by stress level</li> <li>2. PWI scores compared by racialized and non-racialized individuals</li> <li>3. PWI scores compared by age group</li> <li>4. PWI scores compared by household income</li> <li>5. PWI scores compared by stressor</li> <li>6. PWI scores compared by circumstances prior to arrival in Canada</li> <li>7. PWI scores in relation to levels of education, employment, income and skill</li> </ul>
35	Discussion
42	References & Appendix

#### I. Executive Summary

The research project *Understanding Newcomers' Experiences of Inclusion* (UNEOI) examines newcomers' experiences of settlement, integration, inclusion or exclusion and how these impact newcomer well-being. The findings will support the development of policies, programs and initiatives that will facilitate the smooth and successful settlement and integration of diverse groups of newcomers into the province of Alberta. Recommendations are made based on information and feedback provided by newcomers.

The experiences of newcomer integration and inclusion continue to be difficult to capture and measure, both in terms of how these outcomes can be fostered and how people experience them as lived realities. The project creates new qualitative and quantitative knowledge of newcomer settlement experiences and personal well-being, so that newcomers' needs can be better understood, and promising practices and initiatives can be identified, strengthened and promoted. Our larger goals for the project consist in the provision of baseline data on immigrant well-being in Alberta, and add to knowledge about the settlement experiences of newcomers in Alberta's cities and rural areas. For the purpose of this research, we are basing our concept of well-being on Adrian Tomyn's Youth Connections Subjective Wellbeing Report: "a normally positive state of mind encompassing whole life experience" (2014). In this study, we are working with the Personal Wellbeing Index (Adult) which has been developed as a standardized tool by the International Wellbeing Group.

The knowledge created by this project will increase the capacity of service providers to be flexible and responsive to changing needs and underserved clients, by creating a better understanding of emerging needs and experiences that some groups may face, or additional supports that may be required. The project also builds communities' receptive capacity to better serve newcomer needs, by identifying programs and services which have helped to foster experiences of inclusion for newcomers.

#### i. Methodology

The research team used a mixed-methodology approach including qualitative and quantitative analyses over a 16-month period to examine three aspects:

- Examine potential links between specific newcomer groups, personal well-being and stress levels;
- Identify the use of different forms of social and settlement services by specific newcomer groups;
- Identify strategies to provide more nuanced services, access to services, and information for newcomers.

The data was collected from individual newcomers via an online survey (including translated versions) between November 2019 and the end of September 2020; inperson focus groups and interviews between January and March 2020, and online focus groups and interviews between March 2020 and March 2021. Between January and March 2020, we also conducted interviews with settlement workers to explore the impact of the pandemic on their newcomer clients.

#### II. Key findings

Overall, in spite of newcomers' high level of education and expertise, the majority of newcomers are un- or underemployment, with earnings well below the poverty line. This is particularly noteworthy as most newcomers come to Canada for better economic opportunities.

Not surprisingly, higher levels of stress and lower PWI scores coincide with levels of income, but also in relation to gender.



PWI and stress levels offer a direct measure of how this situation impacts not only newcomers' well-being and mental health in relation to economic loss but also the potentially detrimental effects economic loss has on the long-term well-being and health of newcomers.



While it is understood that newcomers experience difficulty in finding employment which corresponds with their skills and expertise, well-being cannot only be determined in terms of income. Through our interviews and focus groups, we were able to gain a more in-depth understanding in-depth understanding on the apparent disconnect between the point system through which skilled workers are deemed eligible and invited to come to Canada, and the reality they encounter once they have landed in Canada.



Service usage, stress levels and experiences of inclusion are determined by gender (male, female, LGBTQ+); services and programs should explore ways to accommodate specific cultural norms and practices relating to gender to offer more nuanced services.



#### III. The Understanding Newcomer Experiences of Inclusion Research Project

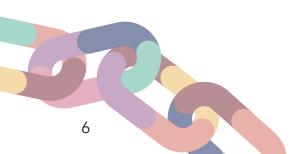
#### 1. Background

In 2019, the Centre for Race and Culture began a twoyear research project to explore the use of settlement services used by newcomers in the province of Alberta as well as their experiences of settling into the community. In addition, we linked this data also to the newcomers' self-assessed personal well-being as well as their stress levels. While a range of different organizations and agencies offer a variety of services to support newcomers in their settlement processes, it is unclear how newcomers make the decision to access specific services. At the same time, only approximately half of all newcomers access settlement services, and we know very little about the reasons why some newcomers do not access them. In addition, our knowledge with respect to which aspects of the settlement process and experiences in the community are experienced as stressful, therefore potentially hindering the successful and smooth adjustment of newcomers to their new home. Existing studies suggest that recent immigrants experience better mental health (Hyman 2007), but it is unclear whether this health advantage persists over time. Research on the mental health and well-being of recent immigrants, and on the mental health disparities among immigrant subgroups (e.g., refugees, family class and economic class immigrants), is limited.

## 2. The context of Canada's immigrant population

Canada is an appealing immigration destination, and immigration numbers have been increasing for the past two decades. In 2017, the Canadian government announced its aim to significantly increase the number of permanent residents to Canada in order to combat an aging workforce and the decline of working-age adults. Alberta has the third largest number of newcomers, after Ontario and Quebec; in 2017, 31% of the working population of the urban centres Edmonton and Calgary were born outside of Canada and this number is expected to increase to 43% by 2036. In contrast, in more rural areas, 12% of the workers were foreign born in 2017, and that number is expected to increase to 18% in 2036. The Alberta government plans to settle 40,000 newcomers in rural communities by 2024 (Immigration.ca).

In terms of immigrants to Canada, the division of gender is almost half and half, with slightly more female immigrants. Most immigrants in 2019 to Canada were from India, followed by China, Philippines and USA. Immigrants have high rates of education, thereby increasing the Canadian talent pool: almost 50% of all immigrants have a BA degree or higher compared to less than 25% of the Canadian born population. In addition, children of immigrants have higher university completion rates than children of Canadians – 41 % vs. 24%. Closing the immigrant wage gap would boost Canada's annual GDP by as much as 2.5 per cent, or about \$50 billion (Globe and Mail, 2019).



## 3. Emerging trends and key findings of other studies relating to research on newcomers to Canada

#### a) Employment

An ongoing challenge faced by newcomers to Canada is finding stable employment which is consistent with the oftentimes very high level of education and expertise which newcomers bring to the country.

On the one hand, foreign credentials and expertise are oftentimes not recognizes. At the same time, Canadian employers will only accept Canadian references. A Canadian Labour Force Survey notes that both immigrants and refugees report higher rates of unemployment relative to their Canadian-born peers, even among established immigrants residing in Canada for more than 10 years. Thus, newcomers, in spite of their high levels of expertise and education are oftentimes un-or underemployed, working in "survival jobs" without any prospect of transitioning into employment which would be more suited. While underemployment and survival jobs may make it

66

It is quite hard to find a job even though you have all the experiences, you have all the knowledge, it's real hard, it's quite competitive to get a job...I think this is the most challenging thing and the [thing I see most], the big difference between what I thought and what I heard and what really is. possible to support the family, cover the cost of living and childcare, there is often no money to retrain, get credentials recognized or to upgrade. In 2015, only 5% of newcomers who were seeking the recognition of their foreign credentials were gainfully employed. The Conference Board of Canada notes that by expanding the recognition of foreign credentials, Canada could gain between 13.4 to 17 billion CAD (The Sprawl, 2020).

I applied for it and they didn't accept me, I don't know why. I have Master degree and still they didn't accept my documents, and they said you need to pass a fundamental engineering exam just to accept you as an engineer in training, not a real engineer though. And so, it stopped me to just look for any engineering job because I was thinking, okay, if I don't even work a survival job, I cannot survive.....I have experiences in administrative, in executive assistant, I was applying for those jobs too. And I've been through lots of agencies to help me with resume writing, cover letter writing and it is good, but still, and I have, I'm working part-time job, survival job, in a shop, I don't know if they consider it Canadian experience or not If its Canadian experience, if you have to work in the same field, if nobody gives you that job, how you can have that experience?

7

66

We are evaluated for English skills, they categorize, and they give marks, they rank the scores, for our education. So, if you're just a bachelor, it comes to say for example 8 points, but if you're a masters it shoots up to 12 points, you get 4 more points added to it. So, when PR process they give us PR, and they say that this particular NOC is in demand in Canada, so we are calling you. ... So, Canada invites us, stating we're in demand of this particular NOC...But when we land here, as few people stated here, your education becomes nil, your experience becomes nil, your English knowledge becomes nil....You have to start from scratch. So I felt that's really really bad. Very demotivating. ...okay, I had a lot of skills and a lot of experience back at home, so, I get to start from scratch, okay, that's fine. I start from scratch. Provided if I had not been told that in the PR, that with my skills, I'll be given a good score, and then I got in here, now, as some people said, they spent a lot of dollars not just in that alone, we have to show proof of funds."

The difficulty of finding suitable and well-paying employment has a direct impact on the newcomers' mental health and well-being.

66

So it's demoralizing. Something that makes them want to go back to where they're coming from. Most of us to be able to come here you have to be able to reach a certain level of...comfort. To be able to afford to come to Canada. So you're living out of that comfort to come and basically start over again. And starting all over again you start thinking of what you left behind. Most of us come here for our children, for a better life for our children, better opportunities. So you come here, although you start thinking of the children "is it really worth all the stress". And then home starts looking more appealing after a while."

For people who are trying to live here, if they need to wait for another job and keep trying, trying, trying, okay, but we need some kind of motivation to try for the next job. So you go for different rounds, and the final round, you say no, and it takes like four months? So we've been depending, it's a psychological effect [inaudible]. If you cannot find a job you will feel disappointed. You will not feel confident about yourself and you start to have bad feelings, right?

8

## b) Mental health and personal well-being

The World Health Organization (WHO) defines mental health as a "state of well-being in which the individual realizes his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to her or his own community" (2007). Mental health status has been linked with a number of outcomes directly linked to newcomer's experiences of integration, such as social networks and relationships as well as economic outcome, and can have considerable impact on the ability of newcomers to adjust to the new country.

The link between stress and a range of diseases, including mental health, has been established. A recent study on the mental health and well-being of immigrants in Canada noted differences specifically between immigrant categories: refugees, for example, experience the highest level of emotional difficulty as well as stress, while family class immigrants experience the lowest level (Government of Canada, 2012). This difference can be linked to a range of factors, such as experience prior to migration, loss or separation from family members etc. Additionally, the study also determined that females were more likely to report the experience of emotional problems.

Region of origin appear to be associated with the experience of emotional stress and problems, with newcomers from North America, the United Kingdom, and Western Europe experiencing the least amount of emotional problems, in comparison to Asia and the Pacific.

#### 4. Methodology

For the purpose of this study, we defined 'newcomer' as landed immigrants who have been in Canada for up to 10 years. While Statistics Canada defines 'newcomer' as being new to Canada for up to 5 years, other studies as well as our advisory teams note that significant changes continue to occur for newcomers even after the 5-year mark. For example, the healthy immigrant effect is strongest for recent newcomers; however, findings show that after an extended period of time, differences between newcomers and the Canadian-born population cease to vary.

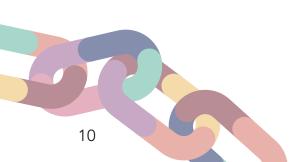
The data for this study has been collected using qualitative and quantitative methodology. We developed an online survey, also available translated, which collected data on the participant's demographic information, their personal well-being, stress levels and stressors, experiences of inclusion or exclusion in the community, as well as their service usage over time. We made the decision to collect race-based data, in order to explore whether the experiences of racialized individuals were different from non-racialized newcomers. While we did not wish to ascribe racialized categories to our study participants, we nevertheless felt it was important to understand whether participants self-identified as being a member of a racialized or visible minority. Questions around the experiences of being a member of a racialized or visible minority are complex and limited by implication: for example, some individuals may not perceive themselves to be members of a minority group in their home country, they may suddenly find that they



are perceived as such by the majority population in their new country. On the other hand, individuals may have experienced discrimination in their home country as a result of sexual orientation, gender, social status, or perceived "whiteness," but they may find that they are experiencing exclusion in their new country based on different criteria. While there is no straightforward way by which to identify racialized vs. non-racialized identity, these limitations should be taken into consideration when analyzing race-based data.

In order to encourage sufficient participation in the online survey, we offered a \$10.- gift card for each completed survey. While the gift card indeed ensured high numbers of participants, it also created the challenge of spam surveys. By September 30th 2020, we received a total of 2,201 surveys; of these, 1,297 were eligible. In addition to the online surveys, which were accessible between November 2019 and September 2020, we also conducted focus groups and individual interviews. We conducted a total of 16 individual interviews and a total of 9 focus groups; in total we interviewed 61 individuals (45 of those were participants in focus groups). As a result of the pandemic, we conducted in-person interviews and focus

groups only until early March 2020. After this point, we continued to conduct interviews and focus groups through online platforms, such as Zoom. The survey questions were designed based on standard demographic questionnaires; questions relating to the experience of stress and stressors based on the 2012 Canadian longitudinal survey on the mental health and wellbeing of recent immigrants in Canada; the standardized personal well-being index; questions around inclusion or exclusion in the community which have been developed by CFRAC for an earlier study (Red Deer Welcoming and Inclusive Communities Needs Assessment, 2016); and questions about different forms of settlement services. The questions which were asked in focus groups and/or individual interviews were open-ended questions which expanded on the closed questions of the surveys. After the beginning of the pandemic in the Canadian and Albertan context, we added a small set of questions asking specifically about the experiences of newcomers during the pandemic; and between January and March 2021, we conducted a set of 8 additional interviews with settlement workers about their observations relating to the experiences of immigrants during the pandemic.



#### 5. Key goals

Recently, there is a notable shift in the focus of research on newcomers and newcomers' experiences settling in Canada. We can see an increase of interest in the impact of newcomer settlement experiences on their well-being and mental health, as well as a shift toward providing better support specific newcomer groups, such as, for example, the integration of refugee children into the Canadian school system, or to provide medical care to newcomers who may be illiterate in their own language and therefore face specific barriers when communicating with medical staff.

One of the limitations of the current body of research is that only about half of all newcomers use service providers during their settlement process, and much of the current research and knowledge we have on newcomers stems from research conducted with newcomers who do access services. So we don't really know a lot about the other half of newcomers, or why they do not access services. Existing knowledge on newcomer settlement experiences and well-being is mostly from the perspective of service providers and little research has captured the perspectives of newcomers. The Understanding Newcomer Experiences of Inclusion research project aims to fill this gap by creating new qualitative and quantitative knowledge of newcomer settlement experiences and personal well-being in Alberta.

In order to have data which is representative of all newcomer communities, including small communities, it is vital to us to also reach individuals who may be difficult to reach for a number of reasons, including marginalization, visibility, concerns about protection of privacy, language barriers etc. To connect with such communities and individuals is time-consuming and challenging, and usually occurs through word-of-mouth references.



Why and how is personal well-being significant in the context of understanding the experiences of newcomers settling into Canadian culture?

Subjective well-being (SWB), also referred to as 'personal well-being' or 'happiness', concerns people's affective and cognitive evaluations of their life and personal circumstances. The Personal Wellbeing Index (PWI) has been found a robust measure in seven domains and is currently used by hundreds of researchers in over 50 countries. The PWI is a simple, standardized tool which requires the participant to answer 7 questions on a 0-10 scale. If the individual score lies above 70 points, it is likely that the person is not depressed. If an individual's score is equal to or below 50 points, then the person is likely to be depressed. Our research links data relating to personal well-being and stress to other factors, such as employment, level of income, etc. to illustrate how the settlement and integration processes of newcomers to Canada are impacted.



#### IV. Summary findings

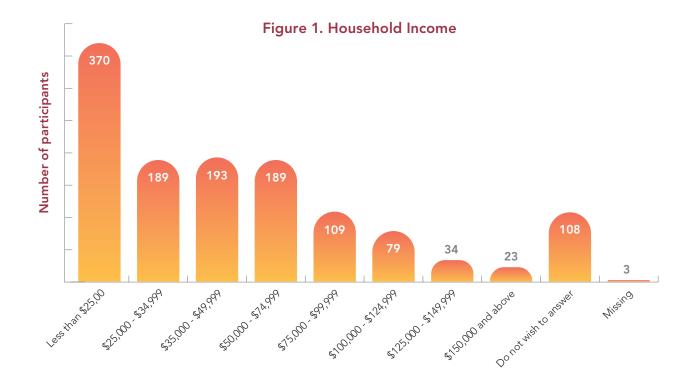
#### 1. Overall participant demographics

Corresponding to other research on newcomers to Canada, the participants in our research are relatively young, with 85% younger than 45 years. Specifically, 10% were between ages 18-24 years, the majority (74%) were age 25-44 years, 14% were between the ages of 45-74 years. A higher proportion of respondents were female (57.1%) compared with 41.3% male. Around 1% of respondents identified as non-binary, third gender, selfdescribe or diverse. 47% of respondents reported that they were a visible or racial minority, 7% did not wish to answer and the information was missing in 1% of respondents.

The majority of respondents originated from Asia (48%), 19% from Africa, 9% from Middle East, 7% from Central or Eastern Europe and South/Central America respectively, 5% from North America, 3% from UK/Western Europe and 1% from Pacific Islands. The most commonly reported circumstances prior to arrival include: economic hardship (28%), harsh living conditions (14%), exposure to violence (9%), war (8%), persecution (6%).

2/3 of the participants are university educated

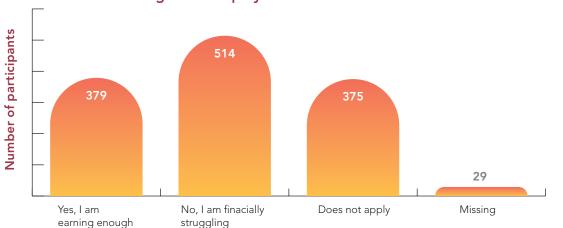
As established in other studies, the participants in our study are highly educated: a total of 62% held a university degree: 31% had a Bachelor's degree, 32% had an advanced degree. By comparison, less than 25% of Canadian-born citizens have a BA, and only 5% have an advanced degree.



Almost one-third of our participants (29%) reported an income level below \$25,000 CAD, while the majority (44.1%) of respondents were concentrated around income levels \$25,000-\$74,999. 19% of respondents reported an income level of \$75,000 or more. Information on income level was not reported or was missing in 9% of respondents.

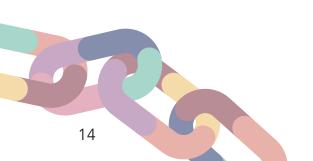
Almost half of our participants were employed (49%), with 39% being employed fulltime. 11% reported that they worked part-time at one job and 4% reported part time work at multiple jobs. The vast majority of respondents (40%) reported that their current employment was not meeting their financial needs, and half of our participants reported that they were seeking employment, even though they were employed at that point.





#### Figure 2. Employment and financial needs

38% of respondents reported that their current employment was utilizing the skills they had, the corresponding proportion among those who reported that their employment was not utilizing their skills was 295. 31% of respondents reported that this question was not applicable to them. (Table 1, Figure 12).



#### 2. Comparison urban vs. rural participants

The age group that the highest proportion of urban dwellers belonged to was 25-34 years (41%), while the age group that the highest proportion of rural dwellers belonged to was 35-44 years (47.8%). Compared with rural dwellers, a greater proportion of urban dwellers originated from Africa (18.9% vs. 15.3%), Asia (49.6% vs. 38.9%), and Middle East (9.3% vs. 1.9%). On the other hand, a greater proportion of rural dwellers originated from Central or Eastern Europe (8.3% vs. 6.8%), North America (17.2% vs. 3.7%), Pacific Islands (1.3% vs. <1%), South and Central America (7.6% vs. 6.7%), UK and Western Europe (8.3% vs. 2.8%). The proportion of visible or racial minorities was higher in urban areas compared with rural areas (47.9% vs. 38.9% respectively). The most prevalent level of education among urban dwellers was advanced degree (Masters, PhD or MD) (34.2%), while the most prevalent among rural dwellers was Bachelor's degree (29.3%). Overall, over 31% of urban participants earned less than \$25,000 while rural participants appeared to be concentrated around the \$35,000-\$74,999 incomes groups (45.2%). More rural participants were employed than urban participants (68.8% vs. 46.5%), while 12.1% of rural participants were self-employed (compared to 4.7%). More rural residents were employed fulltime compared to urban participants (66.2% vs. 35.0%). A greater proportion of rural dwellers reported that they were earning enough compared with urban dwellers (45.2% vs. 26.8%).

#### Overall Ove

### Figure 3. Employment meeting financial needs urban vs. rural

Around 60% of rural dwellers reported that their current employment utilized their skills compared with 35.4% in urban dwellers.

struggling

enough

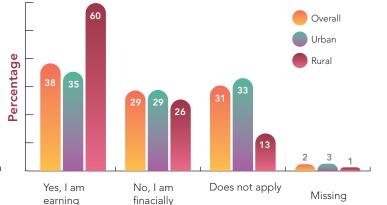
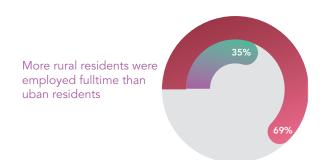


Figure 4. Skills utilization urban versus rural



#### 3. Comparison of household income based on racialized identity (self-reported)

The most prevalent household income among racialized and non-racialized respondents was less than \$25,000. The proportion of racialized respondents who reported an income less than \$25,000 was 27.6% compared with 28.8% in non-racialized respondents. Compared with non-racialized respondents, a lower proportion of racialized respondents reported a household income of \$25,000 - \$49,000 (28% vs. 31.7% respectively). A greater proportion of racialized respondents reported that they were employed (51.7% vs. 47.9%), had full time employment (40.4% vs. 39.1%), part-time employment at one job (12.5% vs. 10.0%), part-time employment at multiple jobs (5.6% vs. 2.9%) or were seeking employment (52.3% vs. 47.4%) compared with nonracialized respondents.

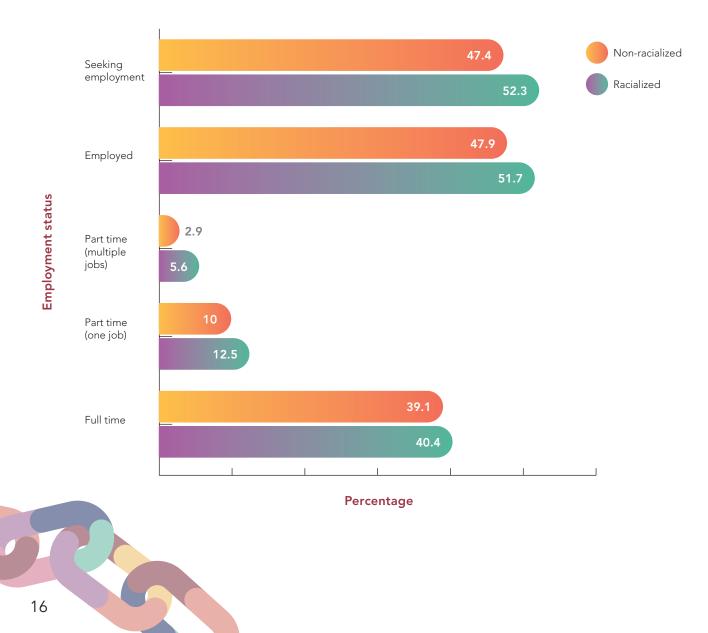
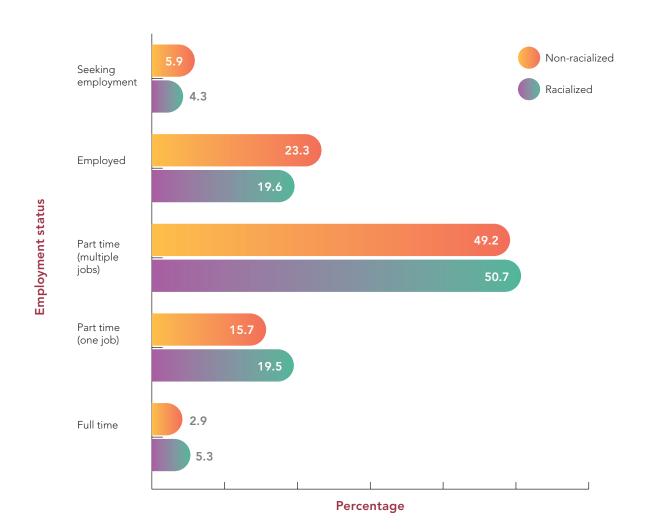


Figure 5. Employment and racialized identity

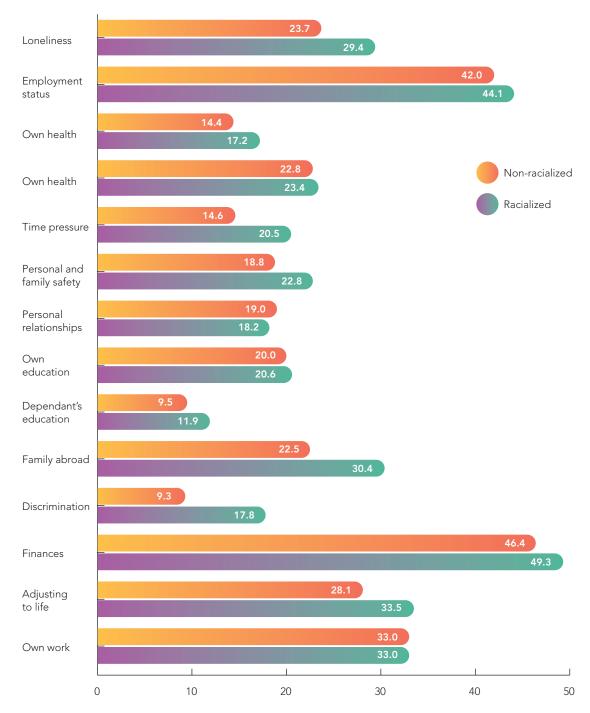
## 4. Comparison stress in relation to racialized identity

Compared with non-racialized respondents, a greater proportion of racialized respondents reported that life was extremely stressful (5.3% vs. 4.2%), very stressful (19.5% vs. 15.7%) or a bit stressful (50.7% vs. 49.2%). Conversely, a smaller proportion of racialized respondents reported that life was not very stressful (19.6% vs. 23.3%) or not at all stressful (4.3% vs. 5.9%) compared with non-racialized respondents. Some key differences stand out with respect to specific stressors and racialized identity: for example, racialized participants reported discrimination as a stressor (17.8% vs. 9.3% of non-racialized individuals); concerns about family abroad (30.4% vs. 22.5%); and personal and family safety (20.5% vs. 14.6%).



#### Figure 6. Stress in relation to racialized identity

17



#### Figure 7. Stressors compared with racial identity

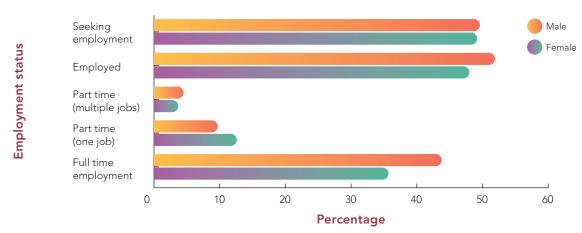
Percentage

# Employment status

18

#### 5. Employment in relation gender

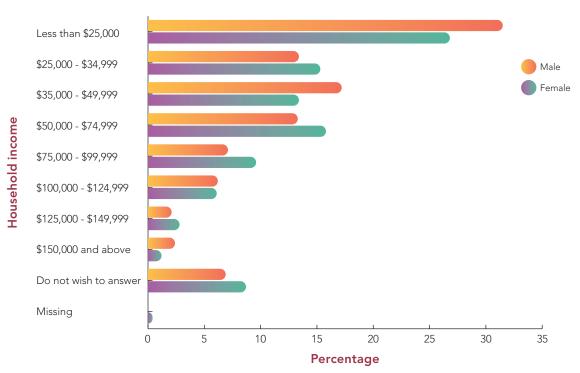
Compared with males, a smaller proportion of females reported being employed (48.0% vs. 51.9%), full time employment (35.7% vs. 43.8%) or part time employment at multiple jobs (3.7% vs. 4.5%). Conversely, a greater proportion of females reported having part time employment at one job (12.6% vs. 9.7%).



#### Figure 8. Employment compared with gender

#### 6. Income in relation to gender

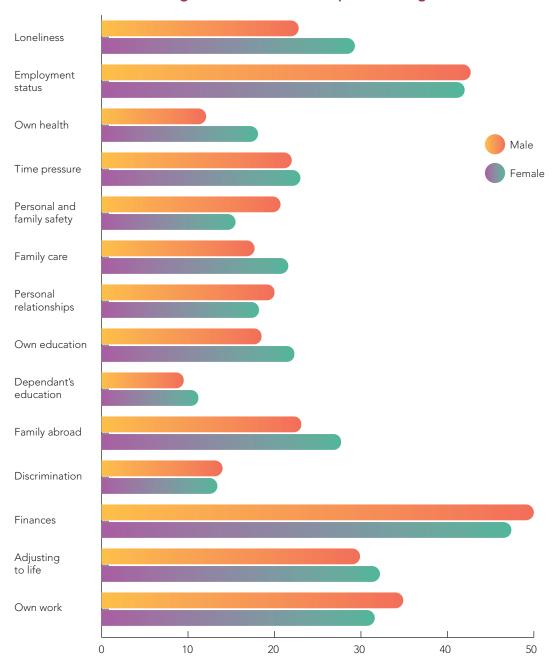
A smaller proportion of females reported a household income less than \$25,000 (26.8% vs. 31.5%), \$35,000 - \$49,999 (13.4% vs. 17.2%), \$150,000 and above (1.2% vs. 2.4%) compared with males. On the other hand, a greater proportion of females reported \$25,000 - \$34,999 (15.3% vs. 13.4%), \$50,000 - \$74,999 (15.8% vs. 13.3%).



#### Figure 9. Household income compared with gender

#### 7. Comparison of stressors in relation to gender

All reported stressors were more prevalent among females compared with males except for the category "own work" (31.6% vs. 34.9%), finances (47.4% vs. 50%), discrimination (13.4% vs. 14%), personal relationships (18.2% vs. 20%) or personal and family safety (15.5% vs. 20.7%).





Percentage

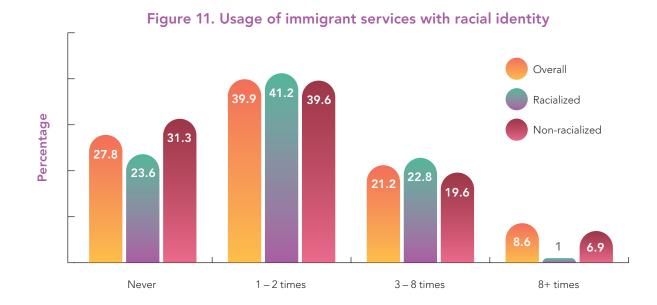
Circumstances

#### V. Service Usage

#### 1. Use of Immigrant Services

Overall, 28% of respondents reported that they had never used immigrant services, 40% reported that they used it up to 2 times, 21% report use 3-8 times and 9% reported use 8 or more time. A small proportion (3%) had missing information for this variable.

The proportion of racialized respondents who reported never use was 24% compared with 31% of non-racialized respondents. A similar proportion of racialized and non-racialized reported use up to 2 times (41% vs. 40% respectively). 23% of racialized respondents vs. 20% nonracialized reported use 3-8 times while 1% of racialized compared with 7% non-racialized reported use of immigrant services 8 or more times.



The proportion of female respondents who reported never use of immigrant services was 25% compared with 32% of male respondents. The proportion of females and males who reported use up to 2 times was (41% vs. 38% respectively). 23% of females vs. 19% of males reported use 3-8 times while 9% of females compared with 8% of males reported use of immigrant services 8 or more times. Overall, 41% of respondents reported that they had never used settlement services, 31% reported that they used it up to 2 times, 14% report use 3-8 times and 9% reported use 8 or more time. There was missing information for 5%.

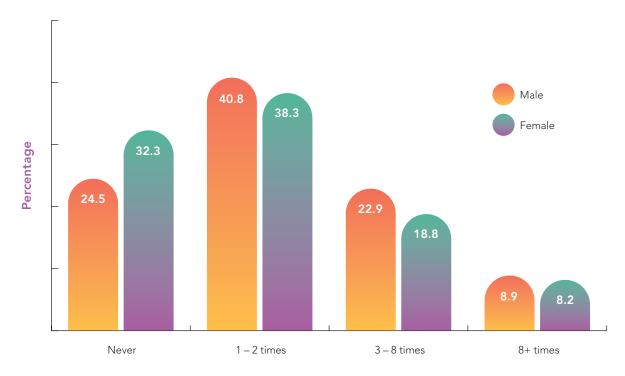


Figure 12. Usage of immigrant services compared with gender



#### 2. Use of Settlement Services

The proportion of racialized respondents who reported they have never used settlement services was 43% compared with 40% of non-racialized respondents. The proportion of racialized and non-racialized who reported use up to 2 times was 30% vs. 32% respectively. The proportion of racialized and non-racialized respondents who reported use 3-8 times was 15.2% vs. 13.4% or 8 or more times was (8% vs. 9% respectively).

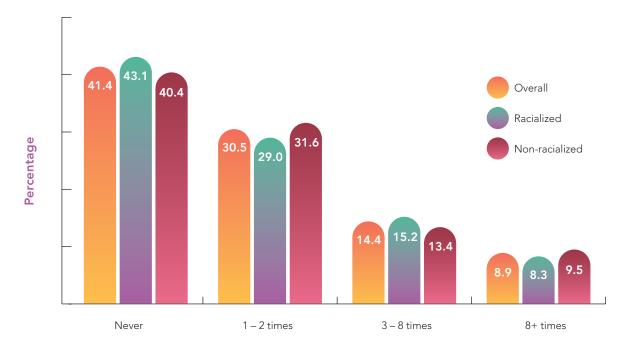


Figure 13. Usage of settlement services with racial identity

23

The proportion of female respondents who reported never use of settlement services was 42% compared with 41% of male respondents. The proportion of females and males who reported use up to 2 times was (28% vs. 34% respectively). 15%% of females and 14% of males reported use 3-8 times while 10% of females and 7% of males reported use of settlement services 8 or more times.

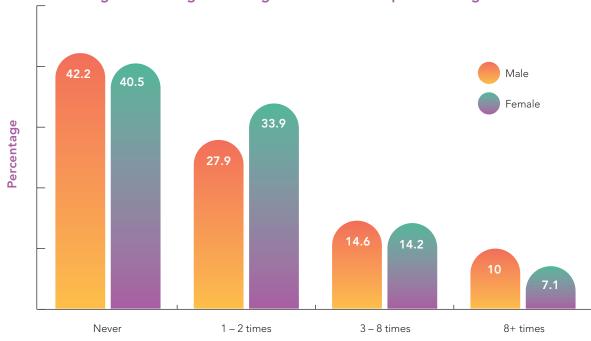


Figure 14. Usage of immigrant services compared with gender



#### 3. Use of English Language Services

Overall, 56% of respondents reported that they had never used English language support services, 22% reported that they used it up to 2 times, 10% reported use 3-8 times and 7% reported use 8 or more time. There was missing information for 6%.

The proportion of racialized respondents who reported never use was 64% compared with 47% of non-racialized

respondents. The proportion of racialized and nonracialized reported use up to 2 times was 19% vs. 26% respectively. The proportion of racialized vs. nonracialized who reported use 3-8 times was 7% vs. 14% respectively. Finally, 5% of racialized and 8% of nonracialized respondents reported use 8 or more times.

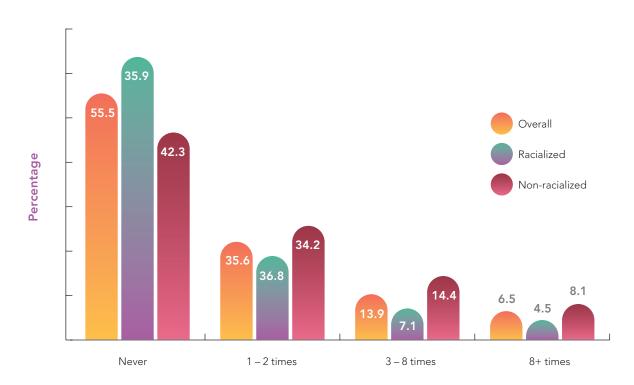
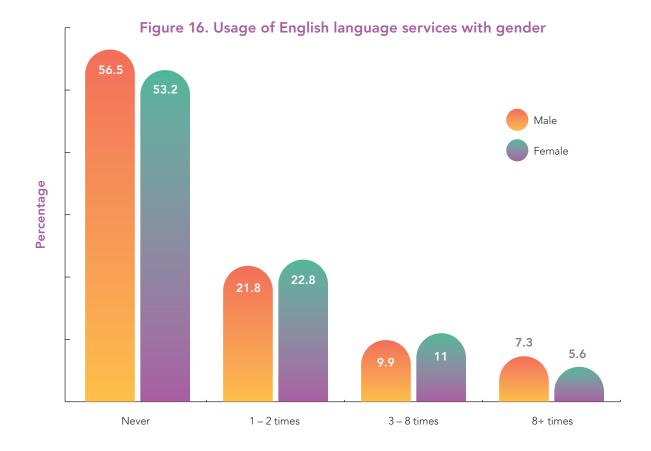


Figure 15. Usage of English language services with racial identity

The proportion of female respondents Who reported never having used was 57% compared with 53% of male respondents. The proportion of females and males who reported use up to 2 times was (22% vs. 23% respectively). 10% of females and 11% of males reported use 3-8 times while 7% of females and 6% of males reported use 8 or more times.



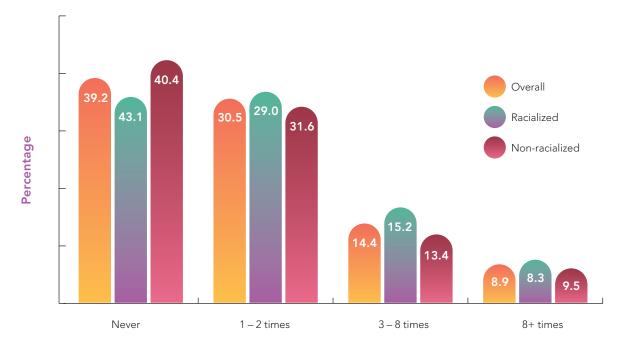


#### 4. Use of Employment Services

Overall, 39% of respondents reported that they had never used employment services, 36% reported that they used it up to 2 times, 14% reported use 3-8 times and 7% reported use 8 or more times. There was missing information for 5%.

The proportion of racialized respondents who reported never use was 36% compared with 42% of non-racialized respondents.

The proportion of racialized and non-racialized who reported use up to 2 times was 37% vs. 34% respectively. The proportion of racialized vs. non-racialized who reported use 3-8 times was 17% vs. 12% respectively. Finally, 8% of racialized and 6% of non-racialized respondents reported use 8 or more times.



#### Figure 17. Usage of English language services with racial identity

27

The proportion of female respondents who reported never use was 40% compared with 39% of male respondents. The proportion of females and males who reported use up to 2 times was (36% vs. 35% respectively). 14% of females and 13% of males reported use 3-8 times while 6% of females and 8% of males reported use 8 or more times.

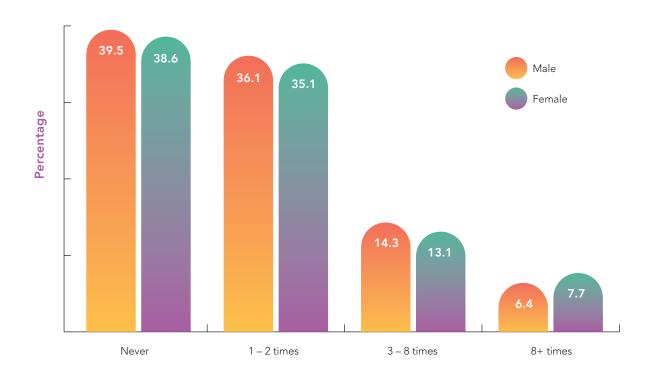
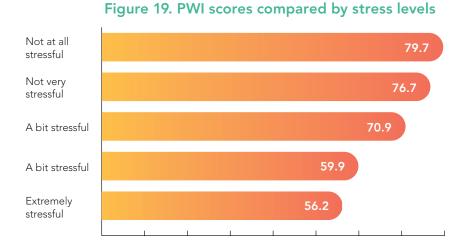


Figure 18. Usage of English language services with gender



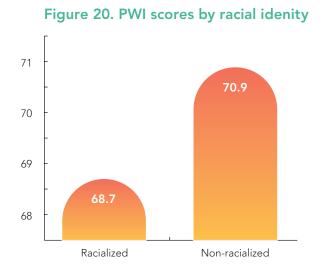
#### VI. Personal Wellbeing Index Scores

#### 1. PWI scores compared by stress level



This chart validates the Personal Wellbeing Index as a reliable tool to measure an individual's stress levels: here, for example, we can see that high levels of stress are associated with low PWI scores, in contrast to low levels of stress which are associated with higher PWI scores (56.2 vs. 79.7 respectively).

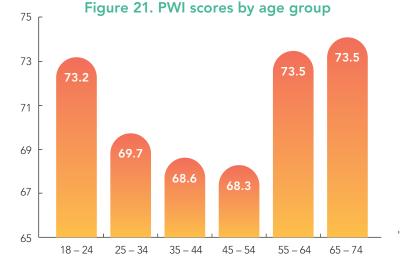
#### 2. PWI scores compared racialized and non-racialized individuals



Racialized individuals report lower PWI scores than non-racialized individuals (68.7 vs. 70.9).

#### 3. PWI scores compared by age group

Different PWI scores are reported depending on age group: the age groups 18 to 27 years, 55 to 64 years, and 65 to 74 years report the highest PWI scores, while the age group between 35 to 54 years reports the lowest PWI scores. This may be reflective of the specifically high load of economic and social responsibilities of this age group.

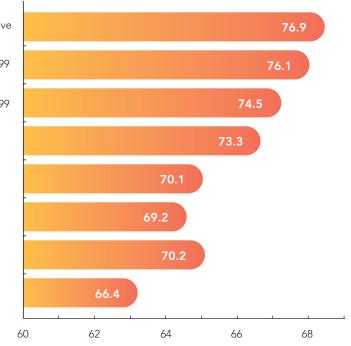


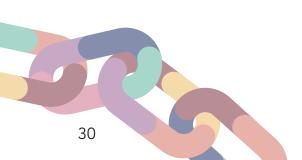
#### 4. PWI scores compared by household income

Not surprisingly, higher levels of household income correspond with higher levels of PWI scores. For example, an income of less than \$25,000 is associated with a PWI score of 66.4 while an income of \$150,000 and above is linked with a PWI score of 76.9. This is a clear indicator that levels of income are directly linked to personal well-being as well as stress levels.



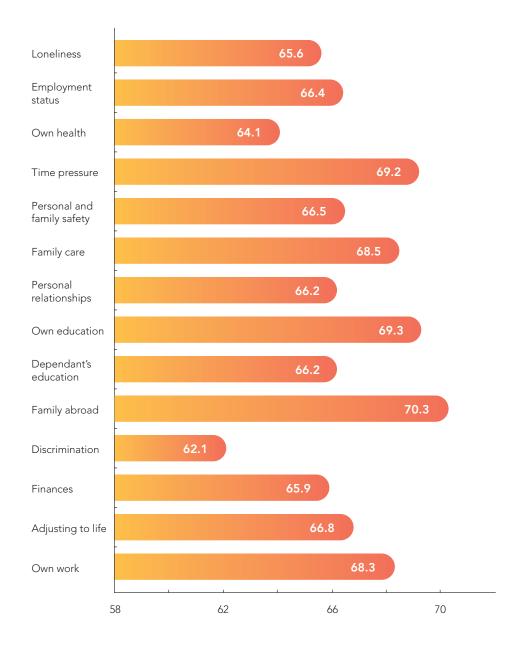
Figure 22. PWI scores by household income





#### 5. PWI scores compared by stressor

This chart demonstrates that specific stressors are associated with particularly low PWI scores. For example, the stressors discrimination, loneliness, and own health are all associated with particularly low PWI scores: 62.1, 65.6 and 64.1 respectively, while own work, for example, is associated with a PWI score of 68.3. This clearly indicates that personal well-being is linked to a variety of domains, such as social connections and belonging, in addition to economic aspects.



#### Figure 23. PWI scores by stressor

#### 6. PWI scores compared circumstances prior to arrival in Canada

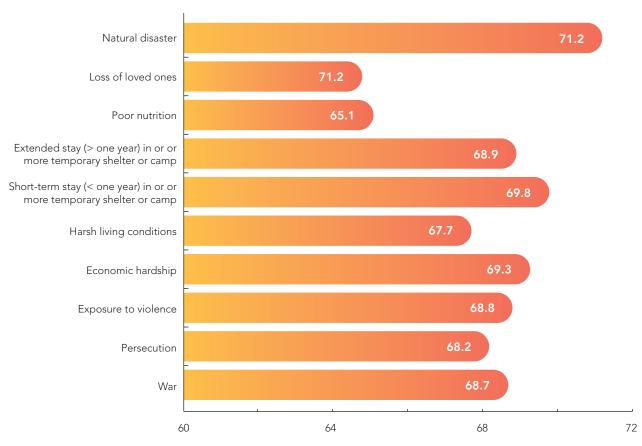


Figure 24. PWI scores by prior circumstances

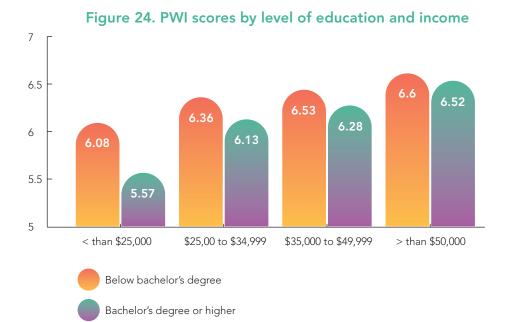
This chart indicates not only that pre-arrival circumstances continue to affect individual's PWI scores after landing in Canada, but also demonstrates that specific events are associated with specifically low PWI scores: for example, the loss of loved ones and poor nutrition are linked with low PWI scores (64.8 and 65.1 respectively), while other circumstances, such as economic hardship or natural disaster are associated with higher PWI scores: 69.3 and 71.2 respectively. This indicates that specific events, such as loss of loved ones, continue to have a significantly more negative affect on an individual's personal well-being than, for example, economic circumstances.



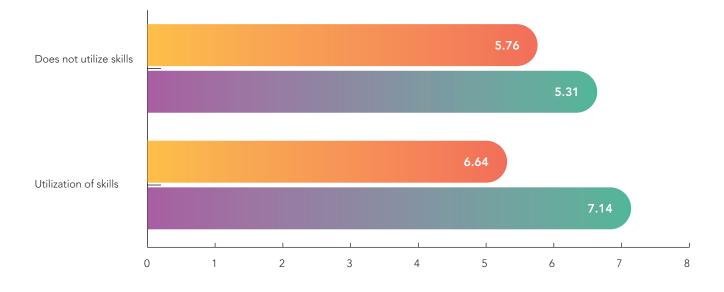
## 7. PWI scores in relation to levels of education, employment, income and skill utilization

A study which administered the PWI in six Chinese cities indicates higher PWI scores in relation to educational attainments: for example, participants with a Bachelor degree scored a means of 67.3, while those with a Masters or PhD degree scored 70.5 (Smyth et al, 2010). When considering levels of educational attainment, employment, and income with PWI scores in the domains of life achievements among our study participants, a similar trend can be noted: those with at least a Bachelor's degree and higher who earned less than \$25,000 scored 5.57; those with the same

educational attainments and an income of \$25,000 to \$34,999 scored 6.13, and those with an income of \$35,000 to \$49,999 scored 6.28. Those participants with post-secondary degrees and income levels over \$50,000 scored 6.52. On the other hand, those with educational levels below a Bachelor's degree and income levels of less than \$25,000 scored 6.08, while those with income levels between \$25,000 and \$34,999 scored 6.36, and those with an income between \$35,000 and \$49,999 scored 6.43.

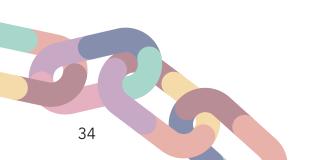


Levels of educational attainment and PWI scores are also linked to skill utilization: those participants who had at least a Bachelor's degree or a higher degree and who indicated that their current employment utilized their skill set had a PWI score for this question of 7.14, while those with the same educational credentials but under-utilization of their skills scored 5.31. Concurrently, those with educational attainments below a Bachelor's degree and no skills utilization scored 5.76; of this group, those who indicated that they utilized their skills scored 6.64.



#### Figure 26. PWI scores by level of education and income

This data indicates a link between PWI scores in the domain of life achievements, levels of education, and aspects relating to employment, such as levels of income and utilization/non-utilization of skills. Our findings suggest, that those with higher levels of education, who are employed in jobs with a lower income and/or under- or non-utilization of skills, reported lower levels of personal well-being, while higher educational attainments with higher levels of income and/or utilization of skills resulted in higher PWI scores.



#### **VII.** Discussion

Well-being is traditionally measured in indicators, such as economic development or income, although the use of economic productivity as indicators of well-being has been challenged more recently. Similarly, using only economic development as an indicator of well-being excludes other measures, social relations and cultural values (Cummins, 2000; Easterlin, 2003; Eckersley, 2002). By looking specifically at scores on the Personal Wellbeing Index to evaluate how underemployment, low income, and high levels of educational attainment impact personal well-being, we aim to close the gap in our understanding of what constitutes 'successful' settlement. By linking scores of the Personal Wellbeing Index with other factors, such as employment, level of education, and sense of life achievement, we have found that higher levels of education in relation to underemployment and/or low levels of income are reflected in low PWI scores. The PWI can thus be an important tool not only for policy makers, but also for those who support newcomers in their settlement.

Overall, on a scale of 0 to 100, a score of 70.0 is consistent with Western populations.

Our data indicates that our participants were highly educated, with 62% holding at least a Bachelor's or higher degree. Yet, almost one-third of our participants (29%) reported an income level below \$25,000 CAD, while 29.5% make between \$25,000 and \$49,999. In a report of 2020, the Fraser Institute argues that for a family of four to escape poverty, a total income of more than \$60,000 would be necessary (2020). Not surprisingly, the majority of our respondents indicated that their current employment did not meet their financial needs, and half of our participants were looking for employment while employed. Almost 1/3 of our participants (28.7%) reported that their current employment did not utilize their skills and expertise. Our data suggests, that those with advanced degrees may be less likely to have a job that utilizes their skills in comparison with other levels of education.

## **\*** £ £ £

1/3 participants reported their employment did not utilized their skills and experience 62% have a bachelors degree or higher

**29%** make less than \$25,000



\$60,000 would be neccessary for a family of four to escape poverty (Fraiser Institute, 2020)

With respect to racialized or visible minorities, more racialized individuals were employed in one or multiple part-time jobs, and more racialized individuals were looking for employment compared to nonracialized individuals. Racialized individuals also reported higher levels of stress in comparison to nonracialized individuals, and these participants reported discrimination, concerns for family abroad, and personal and family safety as stressors.

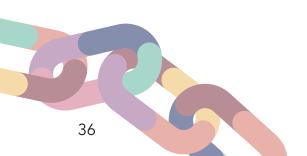
Personal Wellbeing scores indicate that lower levels of income are associated with low PWI scores. Furthermore, specific stressors, such as discrimination, loneliness and own health, are also associated with low PWI scores.

But with the financial struggles and little hope for employment in their respective fields, they are left wondering whether their children will have better futures.

The link between a lower sense of achievement and wellbeing and underemployment is reflected in comments made by our participants. For example, a female newcomer from Pakistan noted that her husband came to Canada through the Federal Skilled Workers Express Entry Program with years of expertise and education in the field. Based on his assessment, he expected to get a good job, either similar to the one in his home country or even better, and had to settle for survival jobs with no prospect of being able to have his credentials accepted.

A female newcomer from Nigeria said that she and her husband had chosen to come to Alberta because of the Oil and Gas Industry. Her husband, after searching for work in his field unsuccessfully, works in a warehouse, and has a second survival job on the side. Our participant stated that she sometimes wonders what she is doing here, as both her and her husband had good jobs in their home country, but came to Canada for better opportunities for their children. But with the financial struggles and little hope for employment in their respective fields, they are left wondering whether their children will have better futures.

Another female participant from India explained that her husband came to Canada as a skilled worker. He earned his Master's degree in the United Kingdom, where he had also worked for the government. Even though he has over 10 years of experience in his field, after 1 ½ years, he has not been able to find work in his area of expertise, and all their savings had been used up. The husband went back to their home country to sell property, while the wife stayed in Canada. Now, that the husband has returned, he works in security and as a delivery driver. The participant stated: "Moving back



is not an option. But we can't tell our parents what he is doing for a living now, as it would hurt them. When the father comes to Canada at some point, what will he see? It is good that there are no relatives here, nobody knows us."

> I was left wondering, then why did you call me here, based on my qualifications, my experience? ...

A female immigrant, who has a degree in education and 10 years of experience as a teacher, was told that she has to re-certify her credentials, and after a lengthy period of time, she was told that her education does not qualify and that she would have to earn her degree again. But with the cost of education and childcare, she does not see how she will be able to do it. She stated: "I was left wondering, then why did you call me here, based on my qualifications, my experience? ....it is very disheartening. If this was the thing, then I should have known earlier. I was not prepared in the sense that my qualifications weren't enough – they were the reason I was given the PR. I didn't expect to have to start from scratch." She is now working in customer service.

#### Gender-specific analysis – programming

Our data suggests that women are more likely to use settlement and support services. This may be in part a result of cultural practices, where it is more common for women to seek out social support and services. On the other hand, specifically in traditional patriarchal societies in which the adult male of the house is the primary earner, women are more likely to be homemakers, and may therefore be more likely to access services and programs. At the same time, men may be interested in socializing with other males in casual social settings, yet, not in the setting of support groups or services.

Programs which offer specialized services, as the I-Win-program offered for newcomer women by the Edmonton Mennonite Centre for Newcomers, provide an opportunity for all female newcomers, regardless of their immigrant category, to socialize while at the same time receiving practical information and support.



## Experiences of newcomers during the COVID-19 pandemic

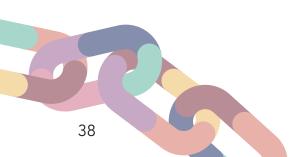
From June 2020 onward, we began to ask our study participants how their lives had been impacted by the pandemic. In addition to this information, we also conducted interviews with settlement workers during January to March 2021 to hear about their experiences with their clients, and also how their own work had been impacted by the pandemic.

While a number of experiences were more general in nature – such as the social isolation, financial concerns due to layoffs, concern over family members nearby and abroad – several other factors were specific to newcomers.

For example, several of the newcomers who had arrived in Canada shortly prior to or during the beginning of the pandemic were particularly hit-hard financially. Not only was it more difficult than usual – if not impossible – to find employment, but this cohort also did not qualify for Alberta Works or the Canada Emergency Response Benefit due to their length of time in the country and the lack of employment prior to the pandemic. These newcomers, once their savings with which they had come into the country had been exhausted, were forced to rely on the financial support of family and friends. This experience was particularly difficult for those newcomers who had come to Canada for better economic opportunities, and/or who were supporting their family overseas. Another aspect which differentiated the experience of newcomers significantly from those of Canadians during the pandemic was access to computers as well as computer literacy. This challenge was significantly compounded for specific newcomer categories: for example, newcomers who had come to Canada as refugees were also oftentimes struggling with other barriers, such as language, computer literacy, online learning, and the cost of a computer as well as internet access.

One settlement worker mentioned a family with several children, who had to take turns on the computer in order to participate in their online classes.

The challenge of providing computers for newcomers who were unable to afford them became particularly concerning for settlement workers. While settlement agencies received donated computers - for example, from companies and at times from private individuals - they were usually only able to provide one computer for each family. However, in many newcomer families, several family members relied on access to a computer to participate in online classes, to access information, and to submit documentation. One settlement worker mentioned a family with several children, who had to take turns on the computer in order to participate in their online classes. Similarly, while usually a husband and wife took turns on the computer to participate in online English classes, the husband's studies eventually were prioritised as he will be the one seeking



employment, while the wife will be a homemaker and look after the children. It was therefore considered more important for the husband to learn English.

Aside from the common adjustments, such as working from home, participating in online meetings etc. settlement workers experienced a number of particular challenges. For example, one settlement worker explained that while she usually asks her clients to bring all their paperwork to the office for their various applications, it is too difficult to explain to clients in online meetings which specific documents are required. She therefore at times goes directly to clients' homes to assist them in these processes. All settlement workers mentioned specifically the need to educate clients on how to use a computer, how to access the internet, or how to access online courses. Settlement workers argue that the pandemic has brought to the forefront the specific challenges faced by newcomers with respect to having access to computers as well as computer literacy. This is not only a logistical problem, but also points to cultural norms and expectations held in Canada with respect to computer literacy.

# Recommendations made by newcomers to facilitate the settlement experience

The newcomers who participated in our focus groups and interviews often offered practical recommendations which would facilitate the settlement processes.

# Lack of clarity of focus of services

First and foremost, it was noted by several of our participants that while the available settlement services are extremely helpful and can play an important role in the first months and years as a newcomer settles into Canadian society, it is oftentimes unclear which services are available for which newcomer categories, or whether they may be accessed by any newcomer. For example, some newcomers assumed that settlement agencies largely provided assistance for low-income newcomers, for those with low English proficiency, or for refugees.

# Services not streamlined or transparent, and difficult to access

It was also noted, that settlement services are oftentimes dispersed throughout the city, and newcomers may have to travel to several different offices in order to access services. One of our participants noted: "its very time consuming, especially when you only have a limit with minding your kids... so it would be nice, when we get a PR or anything, we're assigned to a non-profit, which is funded by the government...it would be nice if those things are assigned. Like how we go to Service Canada to get us a number, so if we are assigned to a newcomer organization that would really help us." The difficulty of understanding which services are available, which might be appropriate and who may access them was an issue which was mentioned repeatedly.

### Concern that offered services may not be legitimate

It was recommended, that information on settlement services should be provided to newcomers as soon as they land in the country, and should be promoted by the government so that newcomers can feel confident that they are accessing legitimate services. For example, one of our participants stated: "Scams, particularly... I think it's difficult if you maybe go in the wrong place for information and you'll be misinformed or worse, so, yeah, I think there should be better advertisement to help, like, this is the place, this is the only place and you go there to that place, and you get everything you need from there."



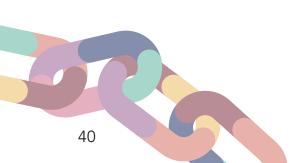
### Offer combination of services (specifically with childcare)

Combinations of programs were particularly often recommended: some of our newcomers who accessed the Calgary Immigrant Women's Association particularly commented on how childcare services which were offered in conjunction with other programs made it possible for them to attend classes, which they would otherwise not have attended. Similarly, the lack of available and/or affordable childcare services made it very difficult if not impossible to attend adult classes and programs.



### Connect potential employees with employers

Our participants also provided recommendations around finding suitable employment, and pointed specifically to the need for Canadian employers to find ways to bridge the gap between the information which is provided to newcomers as they apply to come to Canada and the realities which they encounter once they land in Canada. In addition to their high level of education as well as experience, newcomers are highly motivated and are willing to accept a lower pay grade, an internship or having to undergo additional tests in order to prove their abilities. For example, one of our participants, who has almost two decades of experience in senior management stated that: "I acknowledge I have to start from zero. Just to prove myself, to prove my skills, and learn a new culture, learning more skills. I know there is a prize for everything. I am willing to sacrifice my 15 years of experience to start from zero. Just to adjust to this new culture. To be productive. It's nice to be productive, make a change, make a difference." Several of our study participants suggest to connect newcomers with employers: "the employer services is the one that I recommend, so, these service centres can get hooked up or have an agreement with any employer, so Canadian experience is the start-up. To provide that at least, we need provide that at least we need some employer to take us so that we can prove our skills." It was suggested that employers could offer internships to newcomers, which would not only allow them to demonstrate their skills, but most importantly to acquire Canadian work experience in their field of speciality.



#### Streamline and reduce cost for additional documentation, certification, and translation

Another area which was recommended for streamlining and improvement concerns oftentimes multiple requests for additional documentation and tests which had already been completed by the newcomer prior to coming to Canada, including English tests. One participant stated:

"Everything we did back home all the money we paid to get all these things done we came here and then we're asked to still do an English test. CLB I don't know how it's different than what we already have. We're asked to still do workplace tests to show...I don't really get it. I was taught in English in school. We speak English in Nigeria, that's our language of communication. When I was asked to write IELTS I was like okay let's just go and write it right? And then I wrote and it and now I'm here again and I'm still going to write another one again and I'm still going to do another test again, and like really guys?"

...then I wrote [an English test] now I'm here again and I'm still going to write another one again and I'm still going to do another test again...

### Provide newly landed immigrants with welcome booklet or package at airport with all relevant services in one resource

Finally, it was recommended that all newcomers landing in Canada, regardless of the province in which they land, should receive a welcome booklet or package, which lists all available services for newcomers, as well as practical information and tips, such as how to open a Canadian bank account, how to set up a cellphone plan, or how to find a doctor. While much information is available online, newcomers are oftentimes unsure if services are legitimate. At the same time, many services are also offered by multiple providers, so that it can be overwhelming for newcomers to understand which services are available to them.



### **VIII. References & Appendix**

AAISA (2017). 2017 *Alberta Integration Summit: Summary, Key Recommendations and Action Plan*. Online><u>https://aaisa.</u> <u>ca/wp-content/uploads/2020/01/AAISA-2017-Integration-Summit-Report.pdf</u>< Accessed August 2019.

AAISA. (2016). *Provincial Needs Assessment: Improving Refugee Resettlement* in Alberta. <u>http://aaisa.ca/wp-content/</u>uploads/2017/03/aaisa-provincial-needs-assessment-final-report-october-2016.pdf

Ali, J. (2002). "Mental Health of Canada's Immigrants", Health Reports 13 (Suppl.), 1-11. Ottawa: Statistics Canada.

AMSSA. (2016). "Newcomer Housing: Barriers, needs, and experiences." Migration Matters (Issue 31). Burnaby, BC.

Beiser, M. and Edwards R. G. (1994). "Mental health of immigrants and refugees", New Directions for Mental Health Services, 61: 73-86.

Canadian Mental Health Association – Ontario (2010). "Immigrant and Refugees." Online > <u>www.ontario.cmha.ca/</u> <u>about\_mental\_health.asp?cID=23054</u>< Accessed August 2019.

Canadian Mental Health Association (2010). "Meaning of Mental Health." Online ><u>www.cmha.ca/bins/content\_page.</u> <u>asp?cid=2-267-1319</u>< Accessed August 2019.

Castañeda, H., et al. (2015). "Immigration as a Social Determinant of Health." Annual Review of Public Health, 36(1), 375-392.

Correa-Velez, I. et al. (2015). The persistence of predictors of wellbeing among refugee youth eight years after resettlement in Melbourne, Australia. Social Science & Medicine 142 (2015): 163-168.

CRC Consulting (2016). Red Deer Welcoming and Inclusive Communities Needs Assessment. Online ><u>https://www.reddeer.ca/media/reddeerca/about-red-deer/welcoming-and-inclusive-communities/2016-Red-Deer-WIC-Network-Needs-Assessment.pdf</u>< Accessed August 2019.

Cummins RA (2000). "Personal income and subjective well-being: A review." Journal of Happiness Studies. 1:133–158.

Easterlin RA (2003). "Explaining happiness." The Proceedings of the National Academy of Sciences Online (US) 100(19):11176–11183.



Eckersley R (2002). :Health, wellbeing and progress." The New South Wales Public Health Bulletin. 13(6):128–130. Edmonton Community Foundation (2018). Vital Signs. Online ><u>https://www.ecfoundation.org/wp-content/uploads/</u> <u>FINAL-011941-Vital-Signs\_2018\_FULL-1.pdf</u>< Accessed August 2019.

Fraser Institute (2020). A Critical Assessment of Canada's Official Poverty Line. Online >https://www.fraserinstitute. org/studies/critical-assessment-of-canadas-official-poverty-line#:~:text=As%20of%20the%20latest%20(2020,of%20 %2460%2C000%20to%20escape%20poverty< Accessed January 2021.

Government of Canada (2012). *Mental health and well-being of recent immigrants in Canada: evidence from the longitudinal survey of immigrants to Canada*. Online ><u>https://www.canada.ca/content/dam/ircc/migration/ircc/english/</u>pdf/research-stats/mental-health.pdf< Accessed August 2019.

Hyndman, J. and Hynie, M. (2016). "From newcomer to Canadian: Making refugee integration work." Policy Options. Online ><u>http://policyoptions.irpp.org/magazines/may-2016/from-newcomer-to-canadian-making-refugee-integration-work/</u>< Accessed November 2019.

Immigration.ca (2019). *How Many Immigrants Come to Canada Each Year?* Online ><u>https://www.immigration.ca/how-many-immigrants-come-to-canada-each-year</u>< Accessed November 2019.

Immigration, Refugees and Citizenship Canada. (2020). *Annual Report to Parliament on Immigration*. Government of Canada. Ottawa, ON.

Immigration, Refugees and Citizenship Canada. (2019, spring). *Economic Profile Series: Edmonton, Alberta*. Government of Canada. Ottawa, ON

International Wellbeing Group. (2013). *Personal Wellbeing Index: 5th Edition. Melbourne: Australian Centre on Quality of Life, Deakin University*. <u>http://www.deakin.edu.au/research/acqol/instruments/wellbeing-index/index.php</u>

Levitt. M., Lane, J. and Levitt, J. (2005). "Immigration Stress, Social Support, and Adjustment in the First Postmigration Year: An Intergenerational Analysis." Research in Human Development 2(4): 159–177.

43

Lou, Y. and Beaujot, R. (2005). *What happens to the 'Healthy Immigrant Effect': The mental health of immigrants in Canada*. London, Ontario: Population Studies Centre of the University of Western Ontario.

Noh, S., Beiser, M., Kaspar, V., Hou, F. and Rummens, J. (1999). "Perceived Racial Discrimination, Depression and Coping: A Study of Southeast Asian Refugees in Canada", Journal of Health and Social Behavior 40: 193–207.

OECD (2020). *How's Life? 2020: Measuring Well-being. OECD Publishing.* Online ><u>https://www.oecd-ilibrary.org/</u> <u>economics/how-s-life\_23089679</u>< Accessed January 2021.

Salami, B. et al. (2017). *Mental Health of Immigrants and Non-Immigrants in Canada: Evidence from the Canadian Health Measures Survey and Service Provider Interviews in Alberta*. <u>https://policywise.com/wp-content/uploads/</u> resources/2017/04/2017-04APR-27-Scientific-Report-15SM-SalamiHegadoren.pdf

Sethi, B. (2013). "Newcomer Resettlement in a Globalized World: The Role of Social Workers in Building Inclusive Societies." Critical Social Work 14 (1): 81-100;

Shields, J., Drolet J., & Valenzuela, K. (2016). "Immigrant Settlement and Integration Services and the Role of Nonprofit Service Providers: A cross-national perspective on trends, issues and evidence." RCIS Working Paper No. 1. Ryerson Centre for Immigration and Settlement. Toronto, ON.

Smyth, R., Nielsen, I. & Zhai, Q (2010). *Personal Well-being in Urban China*. Soc Indic Res 95, 231 (2010). <u>https://doi.org/10.1007/s11205-009-9457-2</u>.

Stevenson, B., & Wolfers, J. (2008). *Economic growth and subjective well-being: reassessing the easterlin paradox*. Brookings Papers on Economic Activity. Online ><u>http://bpp.wharton.upenn.edu/betseys/papers/Happiness.pdf</u>< Acessed November 2019.

Sen A. The concept of development. In: Chenery HB, Srinivasan TN, editors. *Handbook of development economics*. Amsterdam: North-Holland; 1988.

Sen AK. Development as freedom. New York: Knopf; 1999.



Simich et al. (2005). "Providing Social Support for Immigrants and Refugees in Canada: Challenges and Directions." Journal of Immigrant Health, 7(4): 259-268.

The Globe and Mail (2019). "Immigrant wage gap costing Canada \$50-billion a year in in GDP: report." Online > <u>https://www.theglobeandmail.com/business/article-immigrant-wage-gap-costing-canada-50-billion-a-year-in-gdp-report/</u>< Accessed November 2019.

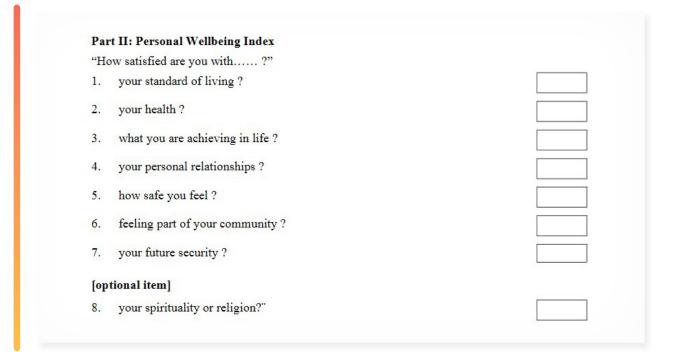
The Sprawl (2020). "My Cabbbie is a Doctor: The Problem of Skill-Waste in Canada." Online > <u>https://www.sprawlalberta.</u> <u>com/foreign-credential-recognition-canada</u>< Accessed August 2020.

Tomyn, A. (2014). Youth Connections Subjective Well-being Report. Part A: Report 4.0. Australia: RMIT University. University of Waterloo (2012). "Canadian Index of Wellbeing. How are Canadians really doing?" Online ><u>https://uwaterloo.ca/canadian-index-wellbeing/</u>< Accessed August 2019.

World Health Organization (2007). *World Health Statistics 2007*. Online > <u>https://www.who.int/gho/publications/world</u> <u>health\_statistics/whostat2007.pdf</u>< Accessed August 2019.



#### Appendix



Excerpt from Personal Wellbeing Index (Adult) <u>http://www.acqol.com.au/uploads/pwi-a/pwi-a-english.pdf</u> Please note: ask the participant to score the answers between 0 to 10 with 0 being no satisfaction at all and 10 being completely satisfied. PWI notes that the normative range for Western nations ranges between 7.0 to 8.0 points. It is also noted that the values are approximately 10% points lower for Asian populations as a result of cultural response biases.

While this questionnaire can be used in full, but our data indicated that question number 3 (how satisfied are you with what you are achieving in life) in itself can already reveal important information about an individual's wellbeing. For example, if the score ranges considerably below 7.0, it might indicate that the individual experiences considerable stress and low personal wellbeing.







9538 107 Ave NW Edmonton, AB T5H 0T7 (780) 425-4644 info@cfrac.com