



Department of Justice  
Canada

Ministère de la Justice  
Canada

# **A Qualitative Look at Serious Legal Problems Facing Immigrants in London and Toronto, Ontario**

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Project Partners:

South London Neighbourhood Resource Centre

COSTI Immigrant Services

March 24, 2021

**Canada**

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**PATHWAYS TO  
PROSPERITY**  
Promoting Welcoming Communities in Canada



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Migration and Ethnic Relations

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## **Acknowledgements**

We would like to thank our research assistants Xena Elghazali, Min Jy Kim, Ashley Li, and Annie Liu for their contributions to the project. We would also like to thank Andrea Avila, Diena Elbehesi, Rojin Choli, and Hawzin Mirza for their interpretation services.

## **About the Pathways to Prosperity Partnership**

The Pathways to Prosperity (P2P) Partnership is a national partnership funded by Immigration, Refugees and Citizenship Canada that was designed to provide an evidence base for settlement and integration policies and programs in Canada. As the leading immigration research network in Canada, P2P has a proven track record of productivity and effectiveness, completing projects for government departments and practitioners that have been widely cited and integrated into the organization and operation of these groups. The Partnership supports service provision and promotes welcoming communities for immigrants in Canada through rigorous practical research and effective knowledge mobilization practices. Our methods bring together academic scholarship with local expertise and detailed government program knowledge. This allows us to provide practical, empirically based advice on policies, programs, and agency practices. Our engagement strategy to ensure participation, interest, and support of the settlement sector and other stakeholders is based on their full collaboration in all aspects of the Partnership.

Goals include: identifying and addressing the settlement needs and outcomes of different groups of newcomers, particularly vulnerable and under-served groups; identifying and sharing promising practices with evidence of their effectiveness; improving outcome measurement; measuring and addressing the welcome-ability of communities; and supporting attraction, retention, and service delivery in Northern, rural, and remote communities. Services for Francophone immigrants outside of Quebec and support for Francophone minority communities are important components of this work. As new questions and challenges are identified, P2P applies itself to these research needs, using the depth and breadth of expertise and experience within this national partnership. Pathways to Prosperity also hosts an annual

national conference and regional workshops, supporting the mobilization of research findings and a culture of collaboration among members of the Partnership.

Key stakeholders include:

- Academic researchers who conduct research relevant to the settlement and integration of immigrants in Canada;
- Service providers, including those who work in the settlement sector and those who work with immigrants in mainstream organizations;
- National and regional organizations involved in immigrant settlement and integration;
- Representatives of local immigration partnerships;
- Representatives of Réseaux en immigration francophone (Francophone immigration networks)
- Government officials at the municipal, regional, provincial and territorial, and federal levels.

**This study was funded in part by the Department of Justice Canada and Immigration, Refugees and Citizenship Canada.**

## Executive Summary

The goal of this qualitative study was to gain an in-depth understanding of recent immigrants' experiences with serious legal problems in Canada. Serious legal problems are problems that arise out of people's normal activities that have a legal aspect and that could potentially be resolved through the legal system (Farrow et al. 2016). Examples of serious legal problems include consumer debt, employment-related problems, and problems with neighbours, family, and discrimination (Currie 2016).

Past research found that within a three-year period, almost half of adult Canadians will experience one or more everyday legal problems that they consider to be serious and difficult to resolve (Currie 2016). In terms of the experiences of *immigrants* in Canada, past research found that foreign-born individuals are more likely to experience certain types of problems, such as immigration or discrimination-related problems, compared with other individuals (Currie 2009), and that foreign-born individuals are more likely to report unresolved problems (Currie 2005).

For the current research, 21 online interviews were conducted in mid- to late 2020 with recent immigrants living in London, Ontario and Toronto, Ontario. Immigrants were recruited through two immigrant-serving agencies: The South London Neighbourhood Resource Centre and COSTI Immigrant Services in Toronto. Most of the interviewees immigrated to Canada as refugees or refugee claimants. The remaining immigrants were sponsored by family members or entered Canada as skilled workers, as temporary foreign workers, or international students.

The interviewed immigrants reported serious legal problems in the following domains (in order of most frequent to least frequent): 1) immigration, 2) housing, 3) family issues and relationship breakdowns, 4) employment, and 5) problems obtaining government assistance/services. Almost half of the interviewees experienced more than one serious legal problem.

The interviews revealed a variety of factors that seem to have contributed to immigrants' serious legal problems. First, most interviewees were unfamiliar with Canadian law and their rights. In addition, most interviewees were unfamiliar with the basic customs and norms of everyday living in Canada, especially with the rental process. This made them more vulnerable

to experiencing housing-related problems. Some interviewees also reported that discrimination contributed to the development of their serious legal problems, and that their serious legal problems were aggravated by the lack of or inefficient communication from the government/government agencies. Finally, some immigrants reported being affected by the COVID-19 pandemic in that the pandemic created delays in processing immigration applications and in obtaining immigration information.

In terms of strategies used to resolve their serious legal problems, the interviewees often did not know where to go to obtain help. Two critical barriers were their lack of English language skills, and limited networks in Canada that could help them navigate the system to resolve their serious legal problems. In the end, most interviewees received help from frontline workers of non-profit and community-based organizations (e.g., settlement workers, teachers, family doctors), as well as friends and relatives. Overall, immigrants valued and found the advice from these individuals to be useful.

Almost 60 percent of the interviewees tried to solve their problems through the legal system by seeking legal advice and representation. Some of the immigrants obtained this legal advice and representation for free (i.e., pro bono work, or through legal aid) and others relied on paid services from lawyers and consultants. In most cases, immigrants found the legal advice and legal representation they had received helpful. The interviewees who chose not to seek legal advice or to handle their problems through the legal system mentioned three reasons for this decision: a) fear of the consequences of pursuing legal actions, b) worry about the costs associated with obtaining legal advice, and c) preference to focus on the future and leave their problems in the past.

Most of the serious legal problems reported by interviewees were recent and still ongoing. For the few who were no longer dealing with their serious legal problems, some had successfully resolved their problems and others had simply learned to move on.

Interviewees' lives were significantly impacted by their serious legal problems. Economically, they had to borrow money, apply for social assistance, and deal with poor living conditions because of some of the financial consequences of their legal problems. Socially, they reported

tensions with family members, ruined friendships, and reduced collegiality within work settings. Physically and mentally, they reported various health problems, such as sleep deprivation, headaches, blood pressure problems, stress, anxiety, depression, and loneliness.

The results of this study show the importance of ensuring that immigrants have access to justice in resolving their serious legal problems. One strategy for achieving this involves investing more in information provision to newcomers, including providing more information about Canadian law and immigrants' rights, as well as Canadian customs and norms in central domains (e.g., housing, employment). Ideally, this information should be delivered in a variety of languages and should be provided to immigrants as part of the settlement process. It is also important for immigrants to know that help is available and where they can access further information and assistance when the need arises. Thus, the support provided by frontline workers in not-for-profit and community-based organizations should include detailed information on sources of legal information and assistance, given that it is these individuals who are most often central points of contact for immigrants. In addition, different options should be explored to continue to provide affordable professional legal services for immigrants.

## Introduction

In the last 25 years, many countries around the world have conducted legal needs surveys in an attempt to investigate the types of serious legal problems that people face in their everyday lives (OECD 2019). Everyday serious legal problems can be defined as problems that arise out of people's normal activities that have a legal aspect and that could, but do not have to, be resolved through the legal system (Farrow et al. 2016). Legal needs surveys take a "bottom-up" approach in that they investigate serious legal problems from the perspective of the individuals who actually face them, as opposed to the perspective of justice professionals and institutions (OECD 2019). By conducting legal needs surveys, countries collect empirical evidence that is key for the development of effective civil justice policies, models, and financing.

In Canada, legal needs surveys were conducted by the Department of Justice Canada in 2004, 2006 and 2008 (Currie 2005, 2009, 2016). More recently, in 2014, the Canadian Forum on Civil Justice conducted the "Civil Justice Everyday Legal Problems and the Cost of Justice in Canada National Study." The study found that within a three-year period, an estimated 11.4 million or one-third of adult Canadians will experience one or more everyday legal problems that they consider to be serious and difficult to resolve (Currie 2016). According to the survey, the most common serious legal problems faced by Canadians include consumer debt and employment-related problems, as well as problems with neighbours, family, and discrimination (Currie 2016).

The 2006 and 2014 studies also showed that individuals with social disadvantages (i.e., individuals who are unemployed, on social assistance, divorced or separated, single parents, and visible minorities) are more likely to experience multiple serious legal problems (Currie 2009, 2016). There is also evidence that the more problems individuals experience, the more likely they are to suffer from health and social consequences (Currie 2009). However, there is limited knowledge about the experiences of specific groups who may likely be more socially disadvantaged, such as recent immigrants. Recent immigrants may be particularly vulnerable to experiencing serious legal problems as they may face multiple challenges as they settle in Canada (Esses et al. 2013). In this context, the goal of this qualitative study was to gain a better

understanding of the types of serious legal problems that recent immigrants face, how they try to resolve these problems, and how these problems impact their lives economically, socially, physically, and mentally.

### Immigrants in Canada

This study is particularly important considering that Canada has long been a country of immigration and welcomes many new immigrants each year (Statistics Canada 2016). In fact, since the early 1990s, Canada has admitted a relatively high number of new immigrants, with generally more than 200,000 new immigrants arriving each year (Statistics Canada 2016). More recently, Canada increased its immigration level plan, and in 2017 the goal was to target over 300,000 new immigrants per year over the next three years (310,000 in 2018, 330,000 in 2019, and 340,000 in 2020; Government of Canada 2017). These targets were surpassed in both 2018 and 2019, with Canada admitting 321,035 new permanent residents in 2018 and 341,180 new permanent residents in 2019 (Government of Canada 2019, 2020a). In 2020, however, the number of new permanent residents admitted to Canada was below target due to the COVID-19 pandemic (El-Assal 2020a), with a total of 184,370 new immigrants being admitted to Canada. Compared with 2019, this is a shortfall of 46 percent (El-Assal 2021). To compensate for the drop in immigration in 2020, the government announced in late 2020 that it would admit over 400,000 new immigrants per year for the next three years (Government of Canada 2020c).

Immigrants to Canada are a diverse group of individuals. They land in Canada through different immigration categories and come from different source countries. Immigrants enter Canada through four main immigration categories: a) the economic class, b) the family class, c) refugees and protected persons, and d) the other immigration category. Economic immigrants are immigrants who are admitted to Canada because of their ability to contribute to Canada's economy. They are selected based on their human capital (education, language, age, and work experience in skilled occupations) and may also receive additional points if they have a job offer in Canada. Included in the economic immigrant category are immigrants who are selected for

their skills and potential to build or to own and manage a business, to make a substantial investment, or to create their own employment. Family-class immigrants are immigrants who are sponsored by a family member who is either a Canadian citizen or permanent resident. Refugees and protected persons are individuals who are admitted to Canada on the basis of a well-founded fear of returning to their home country. This includes government-assisted refugees, privately sponsored refugees, blended-visa office-referred refugees, and individuals who are granted protected person status in Canada. The “other” immigration category includes immigrants who are admitted to Canada on humanitarian and compassionate grounds or for public policy reasons as well as immigrants who are granted permanent resident status under a program that is not included in the three other immigration categories. In 2019, 57.6 percent of new permanent residents were admitted through the economic category, 26.8 percent through family sponsorship, 14.2 percent through the refugees and protected persons category, and 1.4 percent through the “other” immigration category (Government of Canada 2020a).

Immigrants’ source countries are also diverse. However, this was not always the case. Historically, immigrants to Canada mainly originated from Europe (Statistics Canada 2016). Immigrants’ source countries started to diversify more and more from the 1960s onwards (Statistics Canada 2016). Today, Canada welcomes new immigrants from 175 countries (El-Assal 2020b). The top five source countries in 2019 were India, China, the Philippines, Nigeria, and the USA (El-Assal 2020b).

Once immigrants arrive in Canada, they tend to settle in large urban areas such as Toronto, Montreal, and Vancouver (Drolet & Teixeira 2020). In 2019, 56 percent of new permanent residents settled in these cities (Government of Canada 2020d). Furthermore, in 2019, over 90 percent of new permanent residents settled in Canada’s Census Metropolitan Areas (CMAs, Government of Canada 2020d), a percentage that is much higher than that for the Canadian-born population (60 percent, Statistics Canada 2018).

The focus of the current study is on immigrants living in London, Ontario, and Toronto, Ontario. These communities were targeted in order to represent a medium-sized centre and a large centre in Ontario, and to try to ensure that several categories of immigrants were included. According to the 2016 Census, 19.5 percent of the population in the CMA of London are

immigrants, with a large percentage of refugees and protected persons (32.7 percent are refugees and protected persons; 41.2 percent are economic immigrants, and 25.1 percent are family-class immigrants, Statistics Canada 2017a). This is also reflected in the most frequent birth countries among recent immigrants in London, including Syria, India, China, Iraq, and Colombia. In the CMA of Toronto, 46.1 percent of the population are immigrants, with almost half being economic immigrants (49.9 percent), followed by family-class immigrants (33.7 percent) and refugees and protected persons (15.0 percent, Statistics Canada 2017a). In the CMA of Toronto, recent immigrants' top countries of birth are India, China, the Philippines, Pakistan, and Iran.

#### Previous Research on the Serious Legal Problems Faced by Immigrants in Canada

Some of the findings from past legal needs surveys in Canada have focused on foreign-born individuals and visible minorities. While not all visible minorities may be immigrants, the data about visible minorities may be indicative of some of the experiences faced by recent immigrants. This is because the share of visible minorities among recent immigrants has been increasing in recent years (Statistics Canada 2017b).

Evidence from the 2006 legal needs survey shows that in Canada, foreign-born individuals are more likely to experience an immigration- or discrimination-related problem than other individuals (Currie 2009). Similarly, visible minorities are more likely to experience several problem types. In 2006, the highest discrepancy in problem prevalence between visible minorities and Whites was for problems related to discrimination and problems involving police action (Currie 2009).

In terms of outcomes and perceived fairness of outcomes, the 2004 legal needs survey found that, across problem types, visible minorities and foreign-born individuals were more likely to report unresolved problems than all other individuals (Currie 2005). In addition, among individuals who were able to resolve their problems, visible minorities and foreign-born individuals were more likely to perceive the outcome of their problems as unfair (Currie 2005). Finally, according to the 2006 legal needs survey, visible minorities were more likely to

experience emotional stress, physical health consequences, and social consequences and report fears of safety and security due to their serious legal problems (Currie 2009).

In terms of problems specific to immigration issues, past research has shown that these problems can be related to the sponsorship of a family member, permanent residence applications, work or student visa applications, Canadian citizenship applications, appeals of immigration or refugee decisions through judicial review, as well as issues obtaining health assistance, social assistance, and other assistance while awaiting a refugee hearing or another immigration matter (Farrow et al. 2018). Furthermore, there is evidence that immigration problems are among the problems with the highest share of unresolved cases (Currie 2005, 2009). Finally, evidence from the 2004 legal needs survey suggests that even when individuals are able to resolve their problems, immigration problems are perceived as one of the top problems, with outcomes perceived to be unfair (Currie 2005).

### The Current Research

In order to expand on these findings, a qualitative study was conducted with recent immigrants living in London, Ontario, and Toronto, Ontario in mid- to late 2020. Recent immigrants were asked about their experiences with serious legal problems within the last three years (or since their arrival in Canada if they had been in Canada less than three years). In particular, recent immigrants were interviewed regarding the following research questions:

- 1) What types of problems have recent immigrants experienced in the last three years?  
Where there has been more than one problem, how are the problems connected?
- 2) How have recent immigrants tried to resolve their problems? What has been the outcome of these efforts?
- 3) Have recent immigrants resolved their problems through recourse to the formal legal system? If not, why not?
- 4) What has been the economic, social, and health impact of these problems on recent immigrants?

## Method

### Procedure

Between August and December 2020, a total of 21 online interviews were conducted with immigrants based in London, Ontario (17 interviews) and Toronto, Ontario (4 interviews). Immigrants were recruited through two immigrant-serving agencies. In London, immigrants were recruited through the South London Neighbourhood Resource Centre, and in Toronto, they were recruited through COSTI Immigrant Services. Both agencies distributed flyers through various channels to invite immigrants to participate in the study. The flyers included a variety of examples of serious problems or disputes that might have been experienced and would be relevant to the study. Interested immigrants then volunteered to participate in the study if they had experienced a serious legal problem in the previous three years. On only one occasion was an immigrant who volunteered to participate screened out, and this was because she had not experienced a serious legal problem. Unfortunately, recruiting immigrants in Toronto was more difficult than expected. According to COSTI Immigrant Services, the pandemic made it more difficult to recruit interested individuals.

The online interviews were conducted via Zoom with an interviewer and a notetaker, and all interviews were also recorded (with participants' permission) so central details and quotes could be checked later. When needed ( $N = 11$ ), interviews were conducted with the help of professional interpreters (Arabic, Spanish, Kurdish, and Persian).

The interviews were semi-structured. We developed an interview guide with central questions and follow-up probes (see Appendix). The questions focused on the types of serious legal problems that the interviewees had faced in the last three years. The interview guide also included questions about the strategies that the interviewees used to resolve these problems and whether these strategies included the involvement of the legal system. In addition, we asked interviewees about the current status of their serious legal problem(s) and about the economic, social, and health consequences of having to deal with their serious legal problems. At the end of each interview, we also asked the interviewees a set of background questions. The interviews lasted between 1.5 and 2 hours, and all participants were compensated with a

\$30 Tim Horton's gift card for their time.

### Analysis of Themes in the Interviews

In order to identify the main themes covered during the interviews, three coders first independently reviewed the interview notes and audio-recordings, and then together determined the main themes by consensus. Themes were determined for each of the main questions of the interview: a) types of problems faced and main factors contributing to the problems; b) strategies for resolving the problems, difficulties faced in this regard, and outcomes; c) recourse to the formal legal system; and d) economic, social, and health impacts.

### Description of Interviewees

Twelve immigrants identified as female, seven as male, one as transgender, and one as unidentified. Immigrants were between 19 to 60 years old, with a mean age of 39. The majority of the interviewees (15) immigrated to Canada as refugees or refugee claimants. The remaining immigrants were sponsored by family members (three) or entered Canada as a skilled worker (one), as a temporary foreign worker (one), or as an international student (one). Most participants were recruited in London, Ontario.

Of the 17 immigrants interviewed in London, 16 settled in London after immigrating to Canada. Of the four immigrants interviewed in Toronto, all immigrants settled in Toronto after immigrating to Canada. At the time they were interviewed, the immigrants had been in Canada between six and 82 months, with a mean of 32 months.

The immigrants were born in a variety of countries, which include: Afghanistan (one), Colombia (six), Cuba (one), Egypt (two), Honduras (one), Iran (one), Iraq (two), Jordan (two), Kuwait (one), Lebanon (one), Palestine (one), Saudi Arabia (one), and Syria (one). In terms of citizenship, none of the interviewees had Canadian citizenship. With the exception of two individuals, all immigrants still had the citizenship from their birth countries. One individual had been born in Kuwait, but had Iraqi citizenship, and another individual had been born in Saudi Arabia, but had Syrian citizenship. In terms of ethnicity, most immigrants identified either as

Arab (nine) or Latin American (seven). The rest identified as West Asian (two), Black (one), as both White and Arab (one), and as “other” (i.e., Yazidi, one).

Slightly more than 40 percent of the immigrants were either married (seven) or in a common-law relationship (two). Close to 30 percent of the immigrants were separated (three) or divorced (three). One person was widowed, and the rest were single (five). On average, immigrants’ household size included 4.52 individuals (range = 1 to 9).

The interviewees differed in their self-rated English language skills. On a scale from 1 to 10, where one is no skills and ten is excellent skills, some immigrants reported having no or poor English skills and some reported having excellent English skills (speaking: mean = 5.66, range = 2 to 10; understanding: mean = 6.69, range = 3 to 10; reading: mean = 6.55, range = 1 to 10; and writing: mean = 6.02, range = 1 to 10). On average, immigrants reported slightly lower English-speaking skills than English understanding, reading, and writing skills. Only six immigrants reported having some French skills. This included one individual with good French skills and five with very basic French skills. The languages spoken most often at home were Spanish (eight), Arabic (seven), English (three), Kurdish (one), Dari (one), and a combination of Arabic and English (one).

The immigrants had various levels of education. Almost 25 percent of the immigrants had less than a high school diploma (five). Approximately 20 percent of the immigrants had a high school diploma or a high school equivalency certificate (four). The rest had a college or other non-university certificate or diploma (two), a university certificate or diploma below the bachelor’s level (one), a bachelor’s degree (five), or a university graduate degree (four). The majority of immigrants obtained their education abroad.

Slightly more than 40 percent of participants were earning a living either by being employed full time (three), employed part time (four), or self-employed (two). Almost 25 percent of the immigrants were unemployed and looking for work (five). The rest were either unemployed but not looking for work (three), or they were students (two) or homemakers (two).

We also asked immigrants whether their employment status had changed due to the pandemic. The majority (19) reported no change in employment status. One individual who had a part-

time job before the pandemic became unemployed and was looking for work. Another individual mentioned that her husband had worked before COVID-19 for extra income, but had stopped working completely once the pandemic started.

Out of the 21 immigrants interviewed, five did not know or want to disclose their monthly household income before taxes and deductions. For the remaining 16 immigrants, their monthly household income before taxes and deductions was reported as ranging from \$240 to \$7,500. The average monthly income before taxes and deductions was \$2,602.69 and the median monthly income before taxes and deductions was \$2,233.50.

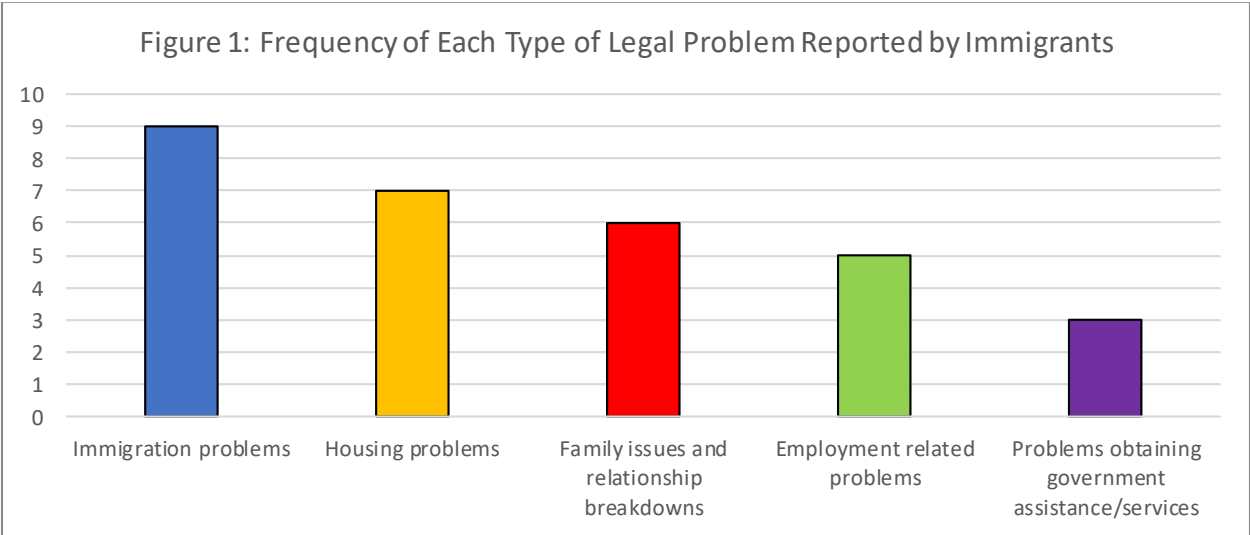
## **Results**

**Research Question 1: What types of problems have recent immigrants experienced in the last three years? Where there has been more than one problem, how are the problems connected?**

### Description of the Types of Serious Legal Problems Faced by Immigrants

The immigrants reported serious legal problems in the following five domains: 1) immigration, 2) housing, 3) family issues and relationship breakdowns, 4) employment, and 5) problems obtaining government assistance/services. The most frequent types of problems were immigration problems, closely followed by housing problems and family issues and relationship breakdowns (see Figure 1). In fourth position were employment-related problems followed by problems obtaining government assistance/services. This last problem type involved only three cases.

Figure 1: Frequency of Each Type of Legal Problem Reported by Immigrants



*Note.* Please note that immigrants could describe more than one type of legal problem.

**Immigration problems:** The types of immigration-related problems that immigrants in this study encountered depended on their immigration category and their unique circumstances.

The following are examples of immigration-related cases:

- A refugee claimant had to wait 25 months to have his refugee hearing (he claims the process took much longer than for others in his situation).
- A refugee claimant paid a paralegal to help her submit her refugee claim. The paralegal charged the refugee claimant without delivering the service.
- A refugee claimant was told to leave the country after her initial application was rejected. However, she could not leave the country due to the pandemic. She is currently waiting to apply for permanent residence based on humanitarian and compassionate grounds.
- A government-assisted refugee submitted an application to the UNHCR for herself and her daughters in order to come to Canada. However, one of the daughters got married after submitting the application. When they were approved to come to Canada, the daughter was not allowed to come. The daughter is still overseas hoping to immigrate to Canada. However, due to the pandemic, no progress has been made.

- A government-assisted refugee had to flee an urgent situation and was allowed to enter Canada on a temporary visa. Once in Canada, he still had to submit his permanent residence documents. This was at the beginning of the pandemic. During this time, he received little support from the settlement agency/Government of Canada and lacked information on the steps he had to take (e.g., when to apply for a Social Insurance Number and health card). His medical exam was also delayed because it was not clear who was supposed to pay for it.
- An international student came to Canada with her husband and two children. Due to COVID-19, she and her husband lost their jobs. They could no longer pay tuition and now face the risk of deportation if she loses her immigration status (study permit):

*My husband and I were working, both of us – I was working remotely for a company in Spain, and my husband and I own a company in Colombia. But after COVID, I lost my job in Spain and we had to close our company in Colombia because we're a sports company and we couldn't work now with COVID. So, by the end of the term, I was due to pay 15,000 dollars and that's not possible now.*

- A woman was sponsored by her husband to come to Canada. The woman eventually left Canada after dealing with relationship problems with her husband and lost her permanent residence status. She started an appeal process to get her permanent residence back.

**Housing problems:** Another common type of problem faced by the interviewees were housing-related problems. Immigrants faced different issues with housing, including disputes with their landlords and roommates (i.e., threats of getting kicked out, invasions of privacy, unlawful orders from landlords). In many cases, the landlords were former immigrants themselves from backgrounds similar to the immigrants interviewed for this study. The following are examples of cases with housing problems:

- Immigrants arranged for housing (and paid for it) prior to their arrival in Canada just to find out that they did not get the accommodation they were told they would get:

*It was horribly furnished with very used things, and the thing was it was an underground basement which should not be rented and it's not legally suitable for renting. It doesn't have any window.*

- Landlords accused their tenants of causing property damage that the tenants had not created. The landlords demanded money for repairs.
- Landlords threatened tenants or became verbally and physically abusive (they had a rental contract):

*A few days after I arrived, he started complaining about things I would do. I started to think why he would rent out his room if he got easily irritated by the people he would sublet to. When I was in the bathroom, the guy knocked on the door and cursed at me. He physically harassed me and spat at me. I didn't know what to do so I called my friend and asked for advice. My friend told me to call the police, and they arrived. I had to move out that same night, along with my belongings as well as search for another person who was able to sublet to me.*

Another woman in a similar situation could not afford to leave her one-year contract and mentioned that she would put blockades on her door in case the landlord tried to come in or do something against her and her children.

- Immigrants rented a room based on a verbal agreement (without a signed contract). Then there were disagreements about the verbal agreement (payment of deposits, end of contract). As the following quote shows, this was often also accompanied by poor living conditions:

*I had the interview with the renter and was offered the room with a mattress for a fee of \$500 a month. I explained to him it was only for a short amount of time as I was waiting for my wife to arrive from Colombia, which the renter said he*

*didn't have a problem with, and we both agreed for me to pay for 2 months of expenses. I rented the place because I was in a very bad living environment beforehand and it was too expensive. Upon arriving, I noticed the mattress provided had a very bad smell as the person was a marijuana user. I asked if I could bring my own mattress, but the renter said I couldn't change anything to do with the room. I tried to clean the room and mattress as much as I could, but the renter was a very heavy smoker and no matter how much I cleaned, the smell always lingered.*

**Family issues and relationship breakdowns:** Another common problem faced by the immigrants in this study had to do with family conflict and/or relationship problems. This included going through a divorce, trying to leave relationships marked by domestic violence, and disputes about child support. The following are examples of cases with family issues and relationship breakdowns:

- A woman wanted to get a divorce.
- Three women faced domestic violence that led to either separation or divorce.
  - One of these women was sponsored by her husband to come to Canada. She was pregnant when she arrived and gave birth in Canada:

*I faced many difficult situations. For example, he got me a credit card. We went to the bank for the process, but as soon as we left the bank, he took the credit card. He explained that this was just proof for the government that we were married for the immigration process. He started forbidding me to have friends and to make contact with other people. He made threats about my immigration status and deportation. He thought I was too naïve to know what my immigration status was. He thought I didn't know that I was already a permanent resident... He controlled all my phone calls and prevented me from contacting my mom... I was not allowed to leave the house. I couldn't meet his*

*friends or go for a walk or get to know the country. I had post-partum depression due to this situation and being locked in.*

The same woman mentioned the following about her situation (and her daughter's situation):

*The situation is becoming more and more unbearable. We are not allowed to use water; if it was up to him, we wouldn't even shower. We are not allowed to use electricity; we have been in trouble about the heat. He said that we could stay here for a year, and that year is coming to an end. I don't know what we are going to do in the future. The present situation is not the future I want for my child.*

- Another woman was physically and emotionally abused. The harassment was so severe that the police became involved and forced the husband to leave the household as he became dangerous.
- Another woman wanted to get a divorce after her husband told her he wanted to have a second wife. She was left with no money, fighting for child support. Her ex-husband abused her physically and emotionally and treated her very negatively afterwards, doing things such as stealing her possessions (car keys, their children's passports, etc.) and attempting by any means he could to deny her spousal support.
- In most cases, the relationship problems were between a husband and a wife. However, in one case, the problem relationship was between an individual and family members who had sponsored him. This individual reported being harassed, verbally assaulted, and pushed to work for very little pay (below minimum wage; no contract). The sponsor also opened two credit cards in this individual's name without his knowledge, leading the individual into debt. Eventually, he was told he would have to leave. From that day on, they refused to serve him food they cooked, and he was forced to go out in harsh, cold winter nights to get food for himself. They completely denied and ignored his presence in the

house. He tried to stay out of the house as much as possible when this started to happen. However, it was hard for him to leave completely. He did contact a few of his friends and asked them if he could stay at their places temporarily until he figured out his situation. None of them helped him out. At that time, he felt his life was getting too hard and he attempted to commit suicide.

**Employment-related problems:** A fourth area of problems faced by some of the immigrants in this study centred around employment issues. This included cases of poor working conditions, pay below minimum wage, withheld salaries, and being fired for no clear reason (as stated by the immigrant). In another case, an immigrant (who was a temporary foreign worker) suffered a workplace injury and the employers contested the outcome of the Workplace Safety Insurance Board (WSIB) claim. In two cases, the employer was a larger organization. In the other cases, the employers were other immigrants. The following are examples of cases with employment-related problems:

- An immigrant was not paid for his work and tried to confront his employer about it multiple times:

*My employer was too smart. I saw him writing cheques for other employees. I confronted him about it. My employer said not to worry that he would pay me later, that I should trust him because we are from the same country. He told me that he would give me money every three or four months. At that time, I believed him. And I waited. He reassured me that he would pay. He was telling me that he was going to pay me because I am an honest guy, and that he will pay me extra. It was for four months he always looked for an excuse. After four months, when I found out that other two employees were not paid either, I realized that my employer was a cheater. Maybe he played the other guys the same as me. Then, I talked to him seriously and he scared me. For two months then I had problems with him every day.*

- A temporary foreign worker suffered a physical injury due to very repetitive work at a farm. The temporary foreign worker submitted a claim to the Workplace Safety Insurance Board. While the claim was approved after the initial submission, the employer decided to appeal the decision of the Workplace Safety Insurance Board twice. The temporary foreign worker explained his situation as follows:

*I felt very uncomfortable working at the farm. I needed to keep taking breaks and I could feel the tension between my employer, my co-workers and me. In the end, I decided to leave the farm.*

- An immigrant alleged that he was fired for no apparent reason. In the following quote, the immigrant recalls being called to the manager's office at the end of his shift after having had a "normal" interaction with his supervisor during the day:

*At the end of the day, the manager called me and I went to see the manager. He told me that my supervisor came and complained that "she wanted to talk to you, but you were very tense and nervous, and she didn't like that." I said, "no, no, no, I was not," and I wanted to tell them what happened, but they refused to listen to me. They just told me, "don't come to work until we call you, we don't need you now." I said, "okay, wait, just listen to me," they didn't want to listen. So, I said, "okay, I'm going to complain." They took my work card, and told me, "go home and don't come until we call you." I went back home. I stayed home two weeks, nobody called me. So, I called and asked HR, "nobody – now two weeks, and nobody called me to go back to work," and he told me, "okay, stay home until we call you." A week after – so three weeks after they sent me back – they told me, "we decided not to return you to work." I asked them, "okay, I have to know why you don't want me back to work."*

- An immigrant worked at a grocery store and had a negative experience with management:  
*I worked for one month in a grocery store. I left because the manager was too tough with me. So tough that I became depressed and stressed. Many others*

*were in the same situation and left the job after one month. My rights were not respected. The supervisor had the mentality of being an owner thinking that they can do anything with their workers. They expected me to do everything they asked me to do. If I said no, I was threatened to be fired.*

- Another case is an immigrant who was sponsored by a family member. The sponsor pushed the immigrant to work at a hair salon for a salary below the minimum wage for several months. The immigrant also faced difficulties with the co-workers as they made fun of him and talked negatively about his sexuality.

**Problems obtaining government assistance/services:** The final type of problem faced by the immigrants in this study related to obtaining government assistance/services. The following are examples of cases with problems obtaining government assistance/services:

- An immigrant submitted an Ontario Disability Support claim, which was not approved. The immigrant tried to appeal the initial decision without success.
- Another case had to do with an immigrant who initially came to Canada as a refugee claimant but whose claim was denied. He then applied and was approved for permanent residency on humanitarian and compassionate grounds. During the change in legal status he had difficulties obtaining his health card. The following quote describes his struggle to obtain a health card after having received the confirmation letter for permanent residency:

*I called my representative, and she said we need to go to a different Service Ontario site, because there are some people in Service Ontario that don't know about this procedure. I went to the site she told us to, but the person again said no we can't apply.*

- A woman stopped receiving her child tax benefit after changing her marital status on her Canada Revenue Agency account.

### Connectedness of Problems

Nine of the 21 interviewees reported experiences with two serious legal problems. However, only one immigrant thought that there was a connection between his problems. The refugee claimant who was waiting for his hearing felt particularly vulnerable when dealing with a dispute with his roommate. The interviewee indicated that his roommate knew about his status as a refugee claimant and how he was anxious about getting into any kind of trouble because he was waiting for court hearings. He thought his roommate took advantage of this situation to mistreat him.

### Factors Contributing to the Serious Legal Problems Faced by Immigrants

The interviews revealed five themes explaining some of the factors that may have contributed to immigrants' serious legal problems. These themes are: 1) immigrants' unfamiliarity with Canadian law and their rights, 2) immigrants' unfamiliarity with basic Canadian customs and norms for everyday living, 3) self-reported discrimination, 4) lack of or inefficient communication from the government/government agencies, and 5) the pandemic.

**Unfamiliarity with Canadian law and their rights:** A common factor reported as contributing to immigrants' serious legal problems was being unaware of or unfamiliar with Canadian law and of their rights in Canada, which made them more vulnerable to manipulation and mistreatment by landlords, work managers (e.g., may not receive a fair salary), or family members. The following are examples that illustrate immigrants' unfamiliarity with Canadian law and their rights:

- A woman wanted to separate from her husband. She did not know much about the law; she just knew that she could not stand the situation at home and things needed to change. She thought that when she arrived in Canada, her husband would change his mentality and things would change. However, things did not change, which is why she decided to take serious action. She did not know that the court and the law would become as involved as they did, with her husband taken from the family and not allowed to see the children without supervision.

- An individual who did not get paid for his work mentioned the following:

*It was very difficult to find information about employees' rights and work standards. I tried to find information on Google.*

- A government-assisted refugee whose daughter was not allowed to come to Canada with her family explained her situation as follows:

*We don't know how to deal with things like that. We don't think of a lawyer. My family and I, because we are new here and the language barrier is very huge, so we don't know whom to ask. We only have our case manager ... and that's it.*

**Unfamiliarity with basic Canadian customs and norms for everyday living:** Another commonly described factor contributing to immigrants' serious legal problems was immigrants' unfamiliarity with Canadian customs, especially with the rental process.

- One immigrant described his unfamiliarity with the rental system in Canada as follows:

*In terms of places to go I would've looked for an interpreter before leasing so they could help me understand exactly how the renting process works here in Canada. To this day, I still don't understand how it works and it would've been extremely helpful to have an interpreter help me out at the time.*

- Immigrants also expressed concerns about the fact that the rental system in Canada is not conducive to newcomers (e.g., long-term nature of contracts conflicts with migratory needs of new immigrants; co-signers are virtually impossible to find for most new immigrants.)

**Self-reported discrimination:** A third factor described as contributing to immigrants' serious legal problems was discrimination. During the interviews, when asked what factors contributed

to the development of their serious legal problems, some immigrants identified discrimination as one of the factors. In these cases, discrimination was self-reported by the immigrants themselves, rather than being interpreted as such by the interviewers. Immigrants were not provided with a definition of discrimination; but discrimination was recorded if the interviewees themselves identified the experience as such. Thus, this category includes only cases of self-reported discrimination. Self-reported discrimination was especially prevalent in the employment disputes, but also appeared in a housing dispute and in a case of problems obtaining government assistance/services. The following are examples:

- An immigrant felt discriminated against at work:

*What I would say about working at the farm and immigrants is when they come, they don't know any English and they are treated very badly and oftentimes humiliated. But they have to keep their heads down and keep working because this is one of the only opportunities of work for them.*

The same person mentioned:

*The employers looked at us differently, like we are lesser and we have to follow everything they say and tell us to do... When signing the contracts, we both agree that we work a certain number of hours. However, no workers ever worked those hours as the employers wouldn't comply. The farm was very disgusting and was a very horrible working experience. The workers never received any training and they started work the next day they started, although very few of the workers had experience working at farms or with machinery. One day, a worker accidentally had gum fall out of his mouth. The employer said to him if she ever saw a piece of gum fall out of anyone's mouth again, she would make them pick it up with their mouth next time.*

- An immigrant identified discrimination as one of the factors contributing to his difficulties obtaining government services. In the quote below he talks about the staff member at

Service Ontario who refused to give him his health card despite being eligible for one:

*Her attitude was very difficult and it was clear that she didn't want to give me the health card. I was very upset because I know I have rights here. I have the right to a health card, and she didn't want to give it to me. (...) I don't understand why some people have an attitude of superiority, since everyone here is an immigrant. The only people who are not are the Natives.*

- An immigrant tried to explain why she was threatened by her landlord and identified discrimination as the cause:

*I think it was discrimination. This is the only way to describe what happened. While this is not the case for all the people, there are people who think that just because you recently arrived from a poor country, they expect the worst from you because of the bad reputation of your country and they then decide to treat you like this.*

**Lack of or inefficient communication from the government/government agencies:** A fourth factor reported as contributing to the immigrants' legal problems was a perceived lack of or inefficient communication processes between the government/government agencies and individuals. The example below shows the case of a woman who stopped receiving her child tax benefit:

*So I called CRA and you know how long you stay on the phone, an hour every time, and then, "No sorry, we have to study your case." And they updated everything I told them over the phone, and they're like, "We'll get back to you." And time just passed. It was three months, and I haven't received anything. They did not even send me any mail or anything that says whatever is going on in my case. And then the company where I rented just sent me an email saying, "It's been like three months now, and you're not paying your rent — we need to talk*

*about it.” So, receiving that mail of notice, I felt very unsecure because I don’t want to harm my credit. I worked so hard to keep my credit high.”*

**The pandemic:** The pandemic seems to have impacted immigrants’ serious legal problems in a variety of ways. This includes delays in processing immigration applications, delays in obtaining information about the immigration status of individuals, and threats to the legal status of an international student and her family. It was felt that information and communication would have reduced some of the stress associated with these problems.

**Research Question 2: How have recent immigrants tried to resolve their problems? What has been the outcome of these efforts?**

#### Strategies Used and Difficulties Experienced

The following themes emerged in terms of how participants tried to resolve their problems:

- When confronted with serious legal problems, immigrants often did not know where to go to obtain help. Thus, at times, information was obtained from individuals with whom the immigrants happened to come into contact. An example is:

*If the Checkers guy, he hadn’t given us this information, we wouldn’t have known where to go or what to do. After that, we went to a settlement worker... and they have helped us a lot. They have guided us what to do in this situation, and they have guided us also in schooling our children.*

- Immigrants reported having limited networks in Canada that could help them navigate the system to resolve their serious legal problems. For this reason, they tried to seek advice from family members (in Canada and abroad) and friends. An example is:

*I have a few people I know here or even in Montreal, so I would ask them if they*

*knew anyone in Toronto who could help me in this area, so I've recently gotten in contact with someone like that. It's all networking. Whenever I find someone in the same situation, or has been, I'll ask them.*

- In the end, immigrants tended to receive help from individuals with whom they were already in contact in some other capacity (e.g., teachers, family doctors, settlement workers). Importantly, this help was often the result of “chance” interactions and not so much the result of targeted efforts to find a solution to their serious legal problem.
- Immigrants who entered Canada as refugees or were sponsored by family members were especially likely to have limited knowledge of the official languages and thus often could not resolve conflicts or issues on their own due to the language barrier. The language barrier made it difficult for them to access reliable, legitimate information on resolving legal issues. It also left them vulnerable to manipulation as they were wholly reliant on the information that was provided to them (i.e., cycle of misinformation within immigrant circles; victims of scams by "consultants"). Examples include:

*The language is the only barrier. If I knew English, I would knock every possible door to complain and to ask legal advice or whatever. But language is a big barrier. We booked an appointment with the lawyer, but we didn't speak English, so, we didn't know how to communicate with him. X went with us to the lawyer the first time, but after that, any time he sent us messages or called us, we couldn't communicate with him. The first problem was the language barrier, and the second was everything closing down due to COVID-19.*

The language barrier also seemed to be an issue when the police got involved. These immigrants felt they could not make their case and feared that they would be misrepresented in front of the police. An example is:

*I felt very defenseless at the time because of my lack of English language*

*knowledge and I felt I didn't have the skills to defend myself when the renter was lying to the police about me. The police questioned me harshly and demanded me to leave.*

- The internet was not used very often as a source for information on how to solve serious legal problems.

### Outcome of Immigrants' Serious Legal Problems

Five of the 21 immigrants were no longer dealing with their serious legal problems. Two of these individuals were able to resolve their problems and reported being happy about the resolution. The other three did not resolve their problems but simply learned to leave them in the past and to move on. For 11 immigrants, their serious legal problems were still ongoing or only partially resolved at the time of the interview. In the remaining five cases, immigrants were able to resolve one problem but were still trying to find a solution for another problem.

### **Did any strategies prove to be particularly useful for immigrants to resolve their serious legal problems?**

The two immigrants who were happy with how their problems were resolved used different methods. In one case, the immigrant relied on the help of a lawyer paid through legal aid. In the other case, the immigrant relied on help from a settlement worker. In both cases, the immigrants were satisfied with the help they had received.

Most of the other cases that were no longer active were housing cases. Immigrants were able to deal with their problems by finding another place to live. This included relying on advice and help from friends and settlement workers, as well as actively looking for another accommodation. Finally, a general pattern that emerged was that, regardless of the outcome of the serious legal problem, immigrants valued and found the advice from friends and relatives useful. They also valued the advice from teachers, doctors, and settlement workers, which was often obtained through chance interactions, rather than the immigrants purposely seeking advice for their problems.

### **Research Question 3: Have recent immigrants resolved their problems through recourse to the formal legal system? If not, why not?**

#### Do Immigrants Seek Legal Advice?

Nine immigrants did not try to solve their serious legal problems through the legal system. They did not seek legal advice or go through the formal legal system.

Of the 12 immigrants who were trying to solve their problems through the legal system, five had obtained legal advice at the time of the interview – three of these individuals received legal advice for free through legal aid and a paralegal who did pro bono work, and two of these individuals paid a lawyer for legal advice. An additional five immigrants had active legal cases represented by lawyers paid by legal aid. One other interviewee was waiting for a court appearance after being physically assaulted by her partner. She did not hire a lawyer as she thought the case was on her side. Finally, one immigrant paid for an immigration consultant and an immigration lawyer. In most cases, immigrants found the legal advice and legal representation they had received helpful.

Immigrants did not have a broad network that could help them easily find legal advice and legal representation. Instead, immigrants asked their friends and other people they happened to be in contact with in some other capacity for a referral. In the end, immigrants who paid for legal advice from lawyers found their lawyers through friends. Immigrants who obtained legal aid were often referred to their lawyers by their settlement workers.

#### Why Did Some Immigrants Not Seek Legal Advice or Go Through the Legal System?

Three themes are relevant to the question of why some immigrants did not seek legal advice or handle their problems through the legal system: 1) immigrants fear the consequences of pursuing legal actions, 2) costs associated with obtaining legal advice, and 3) preference to focus on the future.

**Fear of consequences:** Immigrants were at times afraid to take legal action against others out of fear that it might reflect badly on them or otherwise affect their immigration status or

application process. The following are examples that illustrate this point:

- An immigrant with an employment-related problem stated the following regarding the situation of temporary foreign workers:

*When tied to a certain business, they're scared to talk and share their experience for fear of getting sent back home, as they don't have other options for work.*

- A refugee claimant dealing with a dispute with his landlord indicated that he was too anxious to take action against the landlord who acted wrongly toward him because he worried it would affect his hearing results. He mentioned that if he didn't have his hearing coming up, he would have done something different about the situation. He would have reported the landlord for his unacceptable behaviour.

**Costs:** At times immigrants did not take legal action because of the anticipated costs, including mostly financial costs, but also costs in terms of time. The following are three examples:

*I always wondered what kind of legal advice I could get. I got the name, phone number and address of a lawyer that speaks Spanish, but she charges \$200 for an appointment. Because of my working situation, I just started working in July, I didn't have the money to get an appointment with her. Also, the pandemic started and COVID made it more difficult. I have been waiting for the COVID situation to get better so I can get advice from her. I just want to get my legal separation from my husband. I don't want any child support or anything, I just want to be legally separated.*

*Well, the stress was worse about all of it because as international students we are vulnerable, we don't have a lot of information or we don't have a lot of tools that we can access when we are in trouble. We're not refugees, we're not permanent residents, so there is very limited help we could have. If you have money, you can solve most of the problems, but if you don't, then it's more*

*difficult.*

*We went for legal advice; we went to a lawyer. We're now in the process of putting together the humanitarian application ourselves. We went to a lawyer. We went to a first advice consultation for them to explain us where to go and how to do, but financially, we cannot afford it because it's almost five thousand for the whole process. So, we decided to make ourselves our application for the humanitarian visa, and that's where we are now in the process.*

**Preference to focus on the future:** Some immigrants did not want to have continuing problems and decided to focus on the future instead of pursuing legal action.

#### **Research Question 4: What has been the economic, social and health impact of these problems on recent immigrants?**

##### Economic Impact

One theme that emerged was that immigrants had additional expenses because of their serious legal problems. This included paying for an immigration consultant/lawyer, paying additional deposits when moving, and paying money for subpar or unmet services (e.g., paralegal scam, payment to arrange housing prior to arrival in Canada). As a result, the immigrants often had to borrow money from friends and neighbours. This included immigrants with different types of legal problems, such as a woman who wanted to separate from her husband and did not have enough money to support herself and her children, and a government-assisted refugee who waited a long time to get his social insurance number and had to turn down a job as a result, missing the opportunity to make money. Another common economic consequence was that the immigrants often had to apply for social assistance (e.g., Ontario Works, Employment Insurance benefits). For example, two women who separated from their husbands had to apply for Ontario Works. Two men with employment problems (unpaid wages, fired) applied for Ontario Works/Employment Insurance.

Another economic impact that emerged was that the immigrants' housing situations were affected at times. This was the case for immigrants with housing problems and immigrants with relationship breakdowns who had to find other places to live. The result was having to accept poor living conditions or expensive rentals given that there was often not enough time to look for new housing.

The following is a quote from a woman who separated from her husband:

*He left us without any money, without anything. The money we get from Ontario Works was not enough to pay the rent, so we couldn't pay. One day, we were shocked with a decision from the owner that we have to leave at this date. That was a final decision for him. I tried, I looked everywhere for a place to move in until I found an apartment, two bedrooms only. Though it was small for us, that was the only option in front of me. So, we moved to that small apartment.*

### Social Impact

Immigrants with different types of problems also suffered social consequences. Examples include:

- A woman got a divorce and found that it affected her socially:

*The situation with my ex-husband ruined my social life. I had a close friend. We were meeting almost every day. All our trips with each other, all our phone calls, I don't have them anymore. We had this warmth, we liked each other. But her husband supported my husband with the divorce and with everything. After that, my friend's daughter had a heart surgery. I went to see her. I brought a gift with me. I was trying to separate what happened in my life with the relationship with my friend. My friend was so sad because she believed everything from my ex-husband. She believed that I kicked him out, that he was the victim, that he was having headaches. He is good at acting... When we first met with this family, it was through my ex-husband. The other relationship was with a woman. She was*

*the wife of the sheikh, a religious man, so she would never accept that I did that, that I asked for a divorce, that I went to the court. They believe that if I want my rights, I need to have my rights in a religious way. My husband also mentioned this to me. If I had gone to the religious man, my husband would have given me my rights. Because I went to court, my husband will never give me my rights, give me anything. It was kind of a manipulation. So, my friend, the wife of the sheikh, she is a religious woman, and she has been in Canada for almost 30 years and she never had a problem with anybody, and she never went to court. Even with my clothes, when I got separated, I had a different style, a different way of thinking. She will never accept that. She thinks that if I change my way of dressing, if I ask for a divorce, it's kind of I am against the Islamic rituals.*

- A temporary foreign worker had a workplace injury and had a dispute with his employer. The temporary foreign worker found that many of his co-workers did not agree with how he had reacted to the employer, even co-workers who came with him from their source country.
- A man who was fired for no apparent reason describes his situation as follows:

*Yes, it caused a family conflict, of course, because my wife was hoping that we will finally leave this small apartment and go out for a bigger house, a house we own. Even the kids, they thought we finally go out from this apartment. So yes, everyone was really pissed off and frustrated.*

### Health Impact

Overall, most immigrants experienced health problems due to their legal problems. This includes:

- **Increased stress, anxiety, and depression** (feelings of helplessness)

A man who lost his job reported:

*It has affected me – I wish I could go back to my country, but it is impossible with the war there. I don't even like to eat, sometimes I will sleep without eating anything. Emotionally and psychologically, I'm not feeling well. I just want to go back to work. I don't want to stay home.*

A man with unpaid wages said the following when talking about his employer:

*Whenever I brought about the salary, he threatened me like that... I was depressed. This experience made me question Canada. Is Canada like this? I came here to find peace. I am looking for a better life. Sometimes I was crying. I did not want to show what was going on to my family. Maybe I will complain about that, my employer really hurt me during these six months. Still when I remember that time, I feel sad. It makes me upset.*

A man who had problems getting his health card reported:

*I think it was less financial and more emotional. After some time you start to feel tired. You have to think all the time, if I go here or there what's going to happen? If I show this paper or that paper, it is very exhausting. (...) I know that I have to work more to pay for anything that happens to my wife or my son. I don't want to tell my son that he can't play sports or be a kid because if he gets hurt, we don't have insurance to cover it. I have to work harder. That is not a problem for me because that is my family, but it is more pressure.*

An international student uncertain about her legal status in Canada stated:

*If you see my face, you can notice I had some paralysis, two years ago. So, whenever I go through some stressful situation, the paralysis come back. And, well, it's very hard for us because we came here with a lot of hope, we came with a lot of energy to make this plan come to reality, and we didn't have a lot of money, but we had some savings and we had our work. But when all this situation started, our situation radically changed, and we still don't know what will happen to us – we still don't know if we will be here next month. [she starts crying] I'm alright. I am not embarrassed a bit about crying, it's just comes to me when I remember all the situation and, well, we are now alright because our housing situation has resolved, but we are still in a hard point. Nobody told us that it was going to be easy, so....*

- **Feelings of loneliness**

*Looking back, being alone and not having anyone for support, in addition to language barriers was very hard. I wouldn't wish this experience of being alone in a different country to my worst enemy.*

- **Problems sleeping**

*I cannot sleep without medication.*

- **Increased physical health problems** (e.g., high blood pressure, headaches, back pain, weight loss)

Immigrants with relationship problems also reported that their problems had affected their children. A woman said the following when talking about her daughter:

*She is very depressed right now. I am very scared about that. She doesn't have friends. Even if we go to the mall, she doesn't want anyone to see her. If someone from school comes to the house she starts crying. Her situation is very delicate now because she is very depressed.*

Three immigrants also expressed the desire to move or relocate once their problems are resolved due to worries about their safety or their desire to have a fresh start.

## **Discussion**

The goal of this study was to learn more about recent immigrants' experiences with serious legal problems in Canada. In terms of the types of problems that immigrants experienced, the most frequently mentioned problems were immigration related, including refugee claims, obtaining work permits, and applications for permanent residence. This finding is consistent with the 2006 legal needs survey which showed that immigration problems were the leading problem type among foreign-born individuals (Currie 2009). In the current study, these problems were often unresolved and a major cause of frustration and reduced well-being. This highlights the importance of conducting research with specific groups, such as immigrants, as their experiences may differ from the larger population.

The current study also found that housing, an important component of immigrants' settlement process, can become a serious legal problem for immigrants. This fits with related research on the housing difficulties faced by newcomers to Canada more generally (see Rabiah-Mohammed et al. 2021). The immigrants in the current study faced a variety of housing disputes. This included, for example, verbal and physical abuse, threats of getting kicked out, invasions of privacy, and unlawful orders from landlords. A common feature among these cases was immigrants' lack of knowledge about their rights as tenants, the rights of their landlords, and the rental process in general. Most of the immigrants with housing problems dealt with the situation by moving out and looking for another accommodation without involving the legal system. They often felt there was no other way to deal with the problem. Furthermore, many of

the immigrants with housing problems expressed the desire to focus on the future instead of the past so that they could continue building their new lives in Canada.

Besides immigration and housing problems, the immigrants in this study also reported problems with family members and the breakdown of relationships, employment problems, and problems obtaining government assistance/services. It is interesting to note that most of the cases with family issues involved a separation and/or divorce told from the perspective of immigrant women. In contrast, most of the employment-related cases involved immigrant men.

The current study also suggests that some groups of immigrants may be particularly vulnerable to experiencing serious legal problems. This includes refugee claimants whose legal status is more insecure as they are awaiting their Immigration and Refugee Board hearing, as well as temporary foreign workers who are tied to a single employer. The insecurity regarding their legal status in Canada makes them more vulnerable to potential manipulation and exploitation. Furthermore, it may also affect their access to justice out of fear of the repercussions of taking legal action. Finally, international students may face a unique challenge, too, as they are not eligible for the supports and services available to permanent residents, and may not have the funds to pay for these services.

In terms of strategies used to resolve their serious legal problems, the current study found that often immigrants were not aware of the legal implications of their problems when they first encountered them. Also, most of the immigrants in this study were unfamiliar with Canadian law and the various options available to them to solve their legal problems. Furthermore, they were all recent immigrants with a limited network that could help them navigate the system to solve their serious legal problem. For this reason, immigrants often did not know where to ask for help. This was especially the case at the beginning when they first encountered their serious legal problems. In the end, most immigrants received help from people they met by chance or with whom they were already in contact in some other capacity. This typically included friends and relatives, as well as frontline workers of not-for-profit and community-based organizations (e.g., settlement workers, teachers, and doctors).

Besides relying on advice and help from friends, relatives and frontline workers of not-for-profit and community-based organizations, some immigrants decided to seek support from legal professionals. When this strategy was used, it typically followed the advice from friends, relatives, and frontline workers. In fact, this is how most of the interviewed immigrants found their legal professional. In terms of accessing services provided by legal professionals, some immigrants received legal advice and representation for free (i.e., pro bono work, or through legal aid) and some immigrants paid for legal advice. It is important to note that a few immigrants expressed concerns about the cost of professional legal services.

The study also showed that refugees and family-class immigrants often faced a language barrier when trying to resolve their serious legal problems. While the sample size of this study is too small to draw conclusions about the question of whether immigrants with better English skills are more able to resolve their problems, it was clear from the interviews that a lack of English skills posed a significant barrier when exploring different options and when initiating actions to solve a problem.

To judge how effective strategies are in resolving serious legal problems, different indicators can be used. One option is to ask individuals about the usefulness of a strategy. In the current study, immigrants found the advice and help from friends, relatives, and frontline workers of not-for-profit and community-based organizations useful. Furthermore, for the cases that involved the legal system, in most cases immigrants were satisfied with the legal help they had received.

Another option to judge the effectiveness of a strategy is to look at the outcome of a problem, that is, whether a problem was successfully resolved. In the current study, only two cases had come to a resolution with which the immigrants were satisfied. One of these cases involved a temporary foreign worker who fought with his employer over a WSIB claim. In order to solve his problem, the temporary foreign worker relied on the support of a settlement worker and provided all the evidence required by the WSIB to fight the repeated appeals of his employer. In the end, the temporary foreign worker won the case. The second case involved a woman who wanted to get a divorce. In order to solve her problem, she relied on the help of a lawyer paid through legal aid. The lawyer represented her during the entire process until the divorce was

finalized. For the other inactive cases, immigrants simply learned to move on and leave their problems in the past. For example, immigrants moved to other accommodations so that they no longer had to deal with their housing problems. Finally, it should also be noted that many of the cases were fairly recent and still ongoing, thus limiting the ability to judge the strategies based on outcomes.

The current study also highlighted that immigrants' serious legal problems have significant economic, social, and health consequences. In terms of the economic impact, the interviewed immigrants had to borrow money, apply for social assistance, and deal with poor living conditions because of a lack of financial means to some extent attributable to their legal problems. The social and health consequences included tension among family members, ruined friendships, reduced collegiality within work settings, increased anxiety and depression, and physical symptoms. The social and health impact seemed particularly strong as the immigrants were already facing many other challenges typical for the settlement process (e.g., isolation and loneliness in a new country).

Overall, the results of this study show the importance of ensuring that immigrants have access to justice in solving their serious legal problems. One important strategy for achieving this involves investing more in information provision to newcomers, including providing more information about Canadian law and immigrants' rights, as well as Canadian customs and norms in central domains (e.g., housing, employment). Ideally, this information should be delivered in a variety of languages and should be provided to immigrants as part of their settlement process. In addition, even before being confronted with a serious legal problem, it is important for immigrants to know that help is available and where they can access further information and assistance when the need arises. Thus, the support provided by frontline workers in not-for-profit and community-based organizations should include detailed information on sources of legal information and assistance, given that most often these individuals are central points of contact for immigrants. Finally, different options should be explored to continue to provide affordable professional legal services for immigrants.

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## Appendix: Interview Guide

| Themes and Interview Questions   | Probes  |
|--|---|
| <b>Warm Up</b>   |   |
| <p>Can you start by telling me a bit about your yourself and your background?</p>  | <ul style="list-style-type: none"> <li>• Where did you live before coming to Canada? Is this where you spent the majority of your life? If not, where else have you lived?</li> <li>• For how long have you lived in Canada?</li> <li>• Since arriving in Canada, have you always lived in [London/Toronto]? Or did you first live somewhere else in Canada? If so, where?</li> </ul>   |
| <b>Identification of Serious Problems and Disputes Experienced in the Last Three Years</b>   |   |
| <p>In the last three years, or since you came to Canada, have you experienced a problem or dispute between you and another party (a person, business, government, or other entity) that was serious and not easy to fix?</p> | <ul style="list-style-type: none"> <li>• What type of problem or dispute was it?</li> <li>• Was it related to...               <ul style="list-style-type: none"> <li>- Money you owe (debt)</li> <li>- Money owed to you?</li> <li>- Your employer or your job?</li> <li>- Your house or apartment, your rent, your mortgage?</li> <li>- Harassment or discrimination?</li> <li>- A large purchase or a service where you did not get what you paid for?</li> <li>- Immigration, refugee status or sponsoring a family member's application to immigrate to Canada?</li> <li>- A personal injury or serious health issue; a poor or incorrect medical treatment?</li> <li>- Family conflict, or a breakdown of your family or relationship such as a divorce or separation?</li> <li>- Child custody or other problem involving parental responsibilities?</li> <li>- Your neighbours, such as vandalism, property damage, threats, or excessive noise?</li> <li>- Contact with the police or another part of the criminal justice system as a victim of a crime?</li> <li>- Contact with the police or another</li> </ul> </li> </ul> |

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| <p>Please describe this problem or dispute in detail.</p> <p>What could have been done, if anything, to avoid this problem or dispute?</p>   | <p>part of the criminal justice system because of something you are accused of doing?</p> <ul style="list-style-type: none"> <li>- Obtaining social or housing assistance, old age security or guaranteed income supplement or other government assistance, or with the amount received?</li> <li>- Obtaining disability assistance, or with the amount received?</li> <li>- Any other issue? Please describe:</li> </ul> <ul style="list-style-type: none"> <li>• When did this problem or dispute occur?</li> <li>• Where did it occur?</li> <li>• Who exactly was involved?</li> <li>• How did this problem or dispute start?</li> <li>• What occurred? – please provide details</li> <li>• Why do you think this problem or dispute occurred?</li> <li>• How long did it last and is it still ongoing?</li> <li>• What do you think <u>you</u> could have done to avoid it?</li> <li>• What do you think <u>others</u> could have done to avoid it?</li> </ul> |
| <p>Have you experienced any other problems or disputes that were serious and not easy to fix?</p> <p>Please describe these problems or disputes in detail.</p> <p>What could have been done, if anything, to avoid these problems or disputes?</p> | <ul style="list-style-type: none"> <li>• Same probes</li> <li>• Same probes</li> <li>• Same probes</li> </ul>  |
| <p>If multiple problems or disputes have occurred: Are any of these problems or disputes connected?</p>  | <ul style="list-style-type: none"> <li>• If yes, how are they connected? How did one problem or dispute lead to or contribute to another problem or dispute?</li> </ul>  |

| How Individuals Tried to Resolve Their Problems or Disputes, and Outcomes of these Efforts   |  |
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| <p>If you experienced more than one problem or dispute, I'd now like to focus on the most serious of these. Please answer the following questions with respect to the most serious of the problems or disputes you have been discussing:</p> |  |
| <p>When you first became aware of your problem or dispute, how much did you know about where to get information and advice about resolving it?</p>   | <ul style="list-style-type: none"> <li>• Did you know a lot or not very much about where to get information and advice?</li> </ul>   |
| <p>What or whom did you go to in order to obtain information and advice that might help you resolve your problem or dispute?</p> <p>Was this information or advice useful?</p> <p>Did you follow this advice?</p>                            | <ul style="list-style-type: none"> <li>• Did you go to... <ul style="list-style-type: none"> <li>- Government websites?</li> <li>- Other online sources such as other websites, blogs, or online discussions?</li> <li>- Immigrant-serving agency?</li> <li>- Friends?</li> <li>- Family members or relatives?</li> <li>- Sponsors?</li> <li>- Local community and religious groups?</li> <li>- Other members of your immigrant community?</li> <li>- Your employer?</li> <li>- Other sources? Please specify</li> </ul> </li> <li>• Why or why not?</li> <li>• Why or why not?</li> </ul> |
| <p>Did you have any difficulties obtaining information and advice about resolving your problem or dispute?</p>   | <ul style="list-style-type: none"> <li>• If yes, what kind of difficulties were these? <ul style="list-style-type: none"> <li>- Lack of knowledge of where to get help to resolve the problem or dispute?</li> <li>- Language difficulties?</li> </ul> </li> </ul>   |

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| <p>Were you able to overcome these difficulties in obtaining information and advice?</p>   | <ul style="list-style-type: none"> <li>- Not enough time to find information or seek advice?</li> <li>- Fear of people finding out about your problem or dispute?</li> <li>- Other? Please specify.</li> </ul> <ul style="list-style-type: none"> <li>• If so, how did you do so?</li> </ul>  |
| <p>What did you do to try to resolve your problem or dispute?</p>  | <ul style="list-style-type: none"> <li>• Did you first try to negotiate with the other person or people involved?</li> <li>• Did you undertake other specific actions or activities to try to resolve the problem or dispute?</li> <li>• How successful were these actions or activities?</li> <li>• Can you describe the approach that you found most useful?</li> <li>• Who helped you, if anyone, and what did they do?</li> <li>• How useful was this assistance?</li> <li>• [If no action taken]: Why did you not take any action to try to resolve the problem or dispute?</li> </ul>   |
| <p>When you first became aware of your problem or dispute, to what extent did you think there might be legal implications?</p> <p>Did you seek legal assistance to resolve your problem or dispute?</p> <p>Did you have any difficulty obtaining legal assistance?</p> | <ul style="list-style-type: none"> <li>• Why did you think this was the case?</li> <li>• What made you decide to seek (or not to seek) legal assistance?</li> <li>• What kind of legal assistance did you seek (e.g., lawyer, paralegal, or legal clinic)?</li> <li>• How did you try to find someone to provide legal assistance?</li> <li>• [If no legal help sought] Why did you decide not to seek legal assistance?</li> <li>• If so, what difficulty obtaining legal assistance did you face? <ul style="list-style-type: none"> <li>- Lack of knowledge of where to find legal assistance?</li> <li>- Cost?</li> </ul> </li> </ul> |

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| <p>How useful was this legal assistance?</p> <p>[If no legal help received] Why did you not receive legal help for your problem or dispute?</p> <p>How much of your problem or dispute did the legal professional you contacted help you with?</p> <p>Did you use any mediation, conciliation, or other alternative dispute resolution mechanism to resolve your problem or dispute?</p> <p>Did you attend a court or tribunal because of your problem or dispute?</p> | <ul style="list-style-type: none"> <li>- Time required to obtain legal assistance?</li> <li>- Difficulty accessing legal assistance?</li> <li>- Language difficulties?</li> <li>- Cultural barriers?</li> <li>- Other difficulties? Please specify</li> </ul> <ul style="list-style-type: none"> <li>• Did you find it to be very useful or not very useful? Why was this the case?</li> <li>• Did you not want legal help or was there some other reason?</li> <li>• [If only had legal help for part of the problem] Why did you only get help for part of your problem or dispute?</li> <li>• Did your legal professional represent you throughout this process or only for part of it? Why was this the case?</li> <li>• Did your legal professional represent you throughout this process or only for part of it? Why was this the case?</li> </ul> |
| <p>What is the current status of your problem or dispute?</p>  | <ul style="list-style-type: none"> <li>• How difficult has it been to resolve?</li> <li>• Is it now resolved?</li> <li>• If so, how was it resolved?</li> <li>• If so, do you think that the resolution was fair? Why or why not? Are you happy with the resolution? Why or why not?</li> <li>• If it has not been resolved, are you still working on trying to resolve it? How?</li> <li>• If it has not been resolved, would you say the problem is now better, worse, or about the same as when it first occurred? Why do you think this is the case? How is it better or worse?</li> </ul>   |

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| <p>If you had a neighbour dealing with a similar problem or dispute, what advice would you give them?</p>  | <ul style="list-style-type: none"> <li>• Why would you give this particular advice?</li> <li>• Looking back, what kind of assistance could have helped you to resolve the problem or dispute more quickly and more effectively?</li> </ul>  |
| <p><b>Socio-Economic Consequences</b></p>  |   |
| <p>What kind of costs did you have due to this problem or dispute?</p> <p>Did you have any financial challenges because of these costs?</p>  | <ul style="list-style-type: none"> <li>• Approximately how much in total has it cost you to deal with the problem or dispute?</li> <li>• Please explain what these costs consisted of.</li> <li>• Did you lose any money or income because of this problem or dispute?</li> <li>• Please explain how much you lost and why.</li> <li>• Did you have legal costs? Please describe.</li> <li>• For example, did you have to borrow money from friends or relatives or put expenses on your credit card?</li> <li>• Did you have to take out a loan?</li> </ul>  |
| <p>Did your problem or dispute cause or contribute to you having problems at work or losing your job?</p> <p>Did your problem or dispute cause or contribute to you losing your housing?</p> <p>Did your problem or dispute cause or contribute to you losing friends or you experiencing conflict with family members?</p> <p>Did your problem or dispute lead to any other social, family, or personal problems?</p> | <ul style="list-style-type: none"> <li>• Please describe</li> <li>• Why was this the case?</li> <li>• Did you have to...? <ul style="list-style-type: none"> <li>- Apply for Employment Insurance?</li> <li>- Apply for a housing subsidy?</li> <li>- Apply for social assistance?</li> <li>- Make an insurance claim?</li> </ul> </li> <li>• Please describe.</li> <li>• Why was this the case?</li> <li>• Where did you live after you lost your housing?</li> <li>• Please describe.</li> <li>• Why was this the case?</li> <li>• How has this loss affected you?</li> <li>• Please describe these.</li> <li>• Why was this the case?</li> <li>• How has this affected you?</li> </ul> |

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| <p>Did your problem or dispute affect your ability to settle in Canada?</p>   | <ul style="list-style-type: none"> <li>• Please describe.</li> <li>• Why was this the case?</li> <li>• How has this affected you?</li> </ul>   |
| <p>Health Consequences</p>  |  |
| <p>Did your problem or dispute cause health problems?</p>   | <ul style="list-style-type: none"> <li>• Were these physical or mental health problems?</li> <li>• What kind of physical or mental health problems? Please describe.</li> <li>• Did you experience excessive stress that has affected you?</li> <li>• Did you visit healthcare professionals, or use the healthcare system, more than before your problem or dispute?</li> </ul> |
| <p>Further Information</p>  |  |
| <p>Is there anything we have not asked you about that you feel is important to share regarding your problem or dispute?</p> <p>Is there anything we have not asked you about that you would like to share about the types of serious problems or disputes that immigrants may face in Canada?</p> |  |