









LIVED REALITIES	 Employment Barriers	 Financial Insecurity	 Food Insecurity	 Lack of Suitable Affordable Housing	 Education Barriers
 COPING MECHANISMS	<p>Work multiple, low-paying survival jobs. Separate from family for work. Foreign-trained professionals: retrain, take lower positions in field, or leave profession. TFWs: tied to employer; stay in jobs with poor working conditions or quit and lose work permit. Student/work visas: restricted to limited LMIA (Labour Market Impact Assessment) jobs. Youth: leave school to work, join gangs. Income supports ~\$700/month (such as AB Works, Child Benefit, etc.).</p>	<p>Work multiple, low-paying survival jobs. Go into debt. Request funds from home. Use retirement funds for day-to-day survival. Use free or reduced-rate services. Income supports ~\$700/month (Gov't-Sponsored Refugees receive federal support for 1 year, then AB Works, Child Benefit, etc.).</p>	<p>Buy only basics, provide fewer meals, poor nutrition, go hungry. Rely on supports like MCHB Grocery Run and Food Bank (agencies stretched beyond their limits).</p>	<p>Crowded, unhealthy, inadequate homes (may have negligent landlords leading to increased disputes and evictions). Live with family, relatives, community members, or roommates. Split family members into separate homes. May end up homeless, using shelters or encampments.</p>	<p>Sacrifice education (English or other) for multiple survival jobs Foreign-trained professionals: retrain (can be prohibitively expensive) or give up profession for lower-paying jobs. Children/youth leave school for jobs.</p>
 UNDERLYING CAUSES	<p>Foreign-trained professionals: foreign credentials not recognized, retraining is prohibitively expensive, no Canadian work or job-search experience. TFWs: tied to job/employer or lose work permit and can't work legally. Student/work visas: restricted LMIA-approved jobs; limited availability and can be prohibitively expensive. Bias and racism in hiring. Lack of required education.</p>	<p>Lack of suitable employment. Insufficient income supports.</p>	<p>Financial insecurity. Overwhelmed support agencies. Insufficient income supports.</p>	<p>Overall housing crisis: availability and costs. Lack of culturally appropriate housing (for large, multi-generational extended families). Discrimination in renting to newcomers. Financial insecurity. Insufficient income supports.</p>	<p>Professional retraining can be prohibitively expensive. May be unable to study English due to other demands (child care, working to survive, etc.); LINC program not always suitable for individuals' needs. Limited access to bridging programs, internships, trades training.</p>
 PROPOSED ACTIONS	<p>Fair assessment of foreign credentials against Canadian standards. Improve internship and work experience opportunities linked to job placement/hiring. Bridge programs supporting youth to stay in school and get jobs. Make trades more accessible (simplify processes, develop program for migrants). Funding (for example, micro-loans) and training supports for women, girls, and families for social enterprises and entrepreneurship.</p>	<p>Increase income supports to keep up with inflation and cover basic needs.</p>	<p>Provide consistent, reliable access to good quality, culturally relevant food by supporting agencies that supply it and encouraging community business-building. Increase income supports.</p>	<p>Put more resources and creativity into affordable, adequate, safe and appropriate housing to meet urgent need. Fast-track initiatives already in progress (such as Newcomer Housing Project).</p>	<p>Alternative English-language programs. Support youth to stay in school. Make trades more accessible.</p>