Making a Home in Canada

Learning from International Student Families

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Executive Summary

Since 2016, Canada's international, mature student population has been growing twice as fast as (41.2%) compared to all international students (23.6%) (IRCC, 2024). Mature international students are over 25, have typically been out of school for several years and have work experience in their home countries; many are partnered and parents of young children or care for elderly parents and younger siblings. In 2023, 25.4% of all new post-secondary study permit approvals were given to students over 25 years of age; this figure was only 15% in 2019 (IRCC, 2024). Today, I in 5 international students in Canada is estimated to live with their dependants during their studies (Canadian Bureau for International Education, 2018).

With increasing housing concerns across Canada, international students are often in the spotlight. On the one hand, they are celebrated as ideal immigrants and future workers to help Canada's aging labour force; on the other hand, they are blamed for taking up affordable housing, and worsening Canada's housing crisis. Yet, because international students are often perceived as temporary visitors, who are young, hypermobile, carefree individuals, their families are still largely invisible in these debates, and their off-campus housing experiences are often overlooked in Canada's policy and planning in higher education, migration and housing. Despite rapid change in the demographics of international students with families and their increasing aspirations to settle in Canada, the public discourse revolves around a generalized norm and needs nuance.

This report draws from a two-year case study examining housing experiences of international student families living off-campus in Waterloo Region. The study reviewed government documents and reports related to student and newcomer housing and interviewed experts to understand the policy context, revealing the absence of international student families in housing policy debates. This study is based in Waterloo because the region is home to three major higher education institutions, the largest purpose-built student housing market in the country, and is reported to have one of the least affordable housing markets among Canadian university towns (Statistics Canada, 2024a). In this research, we use both *housing* and *home* as two ways to understand families' experiences: *Housing* is both the most immediate and important settlement need for immigrants and one of the largest costs international students incur. *Home* is important to understand international students' home-making and caring practices, offering deeper insights into the emotional aspects of settlement such as belonging.

We found that international students are among the most vulnerable, not a culprit in the housing crisis. Families we spoke with report facing multidimensional challenges navigating local housing markets due to the lack of knowledge, support, and the high need for quality housing. Their invisibility leads to a lack of support and worsens vulnerabilities in the housing market, which hinders the stability and security needed to make a home in Canada. University towns are often ill-prepared for housing international students who bring their families. Although policies that focus on the "supply" side of the market might help increase affordability in the long run, international students and families require various supports from higher education institutions, government, and changes in the current policy landscape to target their unseen settlement needs in the short and medium term.

This report is written for a variety of stakeholders including (1) the policymakers, planners, and advocates working in sectors related to affordable housing, student housing, housing provision, educational migration, and settlement support, (2) scholars interested in geographies of home, family and educational mobilities, (3) landlords, developers, real estate agents and other private sector actors in student housing, purpose-built housing, family housing in Waterloo Region and across Canada, (4) our project participants and broader international student-family population in Canada, and finally (5) the general public, interested in housing affordability, international students, and housing challenges in Canada.

I. Introduction and rationale

I.I. International students in Canadian housing: culprit or scapegoat?

Over the last decade, there has been substantial growth in both the number of international students in Canada and the total number of student-immigrants applying for permanent residency through the international student education pathway. I in 5 international students is estimated to live with their spouse/partner and children during their studies (CBIE, 2018). Despite increasing aspirations to settle in Canada as a family, international students are often perceived as temporary visitors, and their families and housing needs largely remain invisible in policy and planning. Most research on housing newcomers focuses primarily on economic immigrants or refugees.

There has been an ongoing debate on international students in the public discourse, accusing them of flooding university towns and taking up all the affordable housing. The recent policy change putting a cap on the number of new study permit holders for the next two years was introduced as a solution to the ongoing housing affordability crisis, which also targeted international students as the culprit of the problem in the first place. This report adds nuance to the debate about international students in Canada, especially when they are perceived as the source of housing pressure for others. The report draws from a two-year study that examines how international students are making a home in Canada, the challenges they face in the housing market, and how policy can better address this group's settlement needs.

To do this, we focused on mature international students with dependants, as they are the most invisible and fastest growing group of international students, with multiple housing needs. In recruiting families to take part in our study, we drew on a broad definition of 'family'': two or more people living together who regard themselves as family (Hall, 2021). We also conducted extensive policy research and spoke with experts in the housing sector for a fulsome picture of how international students' housing experiences are shaped through policy and practice in Canada.

We examined (1) the challenges international student families face in the housing market regarding affordability, securing housing, and homemaking and (2) how problem is defined in student housing policy debates, flipping the question to ask, "Who is responsible for international student families' housing challenges?"

I.2. Our Frameworks: housing and homemaking for international student families

This project is interested in both **housing** and **home**. First, housing simply as a physical place to stay is the most immediate and important settlement need for immigrants (Dean, 2016). Housing is also one of the largest costs international students incur, with 84% of international

students concerned about being able to cover the cost of their accommodation and 55% citing that finding accommodation is a problem (CBIE, 2018).

Off-campus purpose-built student accommodation (PBSA) often involves dormitory-style shared units, serving single, individual students for maximum profit (Revington & August, 2020). This style of **housing** is often unsuitable for international students with families, who then find themselves competing for rental family housing in already dried-up local private markets. As newcomers, it can be difficult to provide the lease application documents that Canadian property owners/managers expect—local references, Canadian credit checks or financial records—adding another layer of difficulty to securing housing.

Second, beyond housing simply as a place to stay, this research is also interested in home-making practices and understanding home as a site of care. Home is a space of culture, emotions and belonging (Al-Ali & Koser, 2002; Rapport & Dawson, 1998), and homemaking centres our meanings, experiences, and relationships of home. In practice, this means learning about people's everyday lives—the things and people that shape a person's sense of 'home' (Blunt & Varley, 2004). This lens of belonging, understanding what it means to feel at home, is just as important to the project as housing costs or location—and we try to understand how international student families *make* homes. We also recognize home is also a space of care-giving—and care work. Using the idea of 'housing as an infrastructure of care' (Power & Mee, 2020), we examine international student families' caring practices at home and beyond, and how home supports or hinders the capacity of families to care.

1.3. Waterloo Region: the epicenter of student housing in Canada

We chose Waterloo Region to conduct this research for three reasons. First, **Waterloo is home to three major higher education institutions and one of the fastest growing populations in Canada**. The University of Waterloo, Wilfrid Laurier University, and Conestoga College, bring a total of 100,000 students to the Region every year. This large addition makes the Region stand out, as it saw the fastest annual population growth (6%) of any Census Metropolitan Area in Canada in 2023 (Statistics Canada, 2024b). Its 675,000 population, with a median age of 38, is younger than Ontario (median age 42) and most other comparable municipalities across Canada (Statistics Canada, 2023).

Second, **the Region is home to the largest purpose-built student housing market**—42% of the Canadian market (Revington & August, 2020). This student housing market consists of a majority of small-sized, single units, to make maximum profit per square metre. Only **about 5% of the Region's rental stock has more than three bedrooms; however, 30% of the Region's households are in the form of 4 or more people living together** (Waterloo Region Community Foundation, 2023). Moreover, **larger households are growing twice as fast in Waterloo Region (16%) compared to the rest of the country (7%)** (ibid.). Therefore, there is a recognized shortage of housing aimed at students with dependants, both within the Waterloo rental market and university-affiliated housing (Revington & McCulley, 2020; Student Housing Working Group, 2023).

Finally, Waterloo has one of the least affordable housing markets among

university towns across Canada (Statistics Canada, 2024a), which create major challenges for students, recent immigrants and renting households (Revington et al., 2020). Vacant rental home prices in the Region increased by 141% from 2005 to 2022 (WRCF, 2023). In fact, more than 70% of low-income households in the Region live in housing that is considered unaffordable, which means their housing costs exceed 30% of their household income (Statistics Canada, 2022). About 15% of Waterloo's population are students living in off-campus housing, which is estimated to be over 20,000 students (City of Waterloo, 2020). So, low-income families, students living off-campus, and students coming to the Region with families (as recent immigrants) find themselves competing for the limited number of affordable homes.

2. What did we find?



2.1. International student families are invisible and vulnerable in the housing market

One in five international students in Canada is estimated to live with their spouse/partner and children during their studies (CBIE, 2018). International and graduate students are more likely to belong to older cohorts, and more likely than undergraduates to be coupled, married, or have dependents. However, **student housing often does not include international students with families and does not meet their needs**.

From our interviews with families, we found out that many families go through challenges while looking for their new home when moving to Canada. Many of them spend a good part of their time in temporary housing, hoping to be accepted into the student-family housing offered by the university.

"The university has limited housing for grad students, but even less for **families.** So, if you come alone, it's easier because you share a home with one or three other students, and it's easier for the university to house you. But for a family like us, it was really difficult.

I applied for the waitlist on-campus housing in February, and we were in a place like 97, on housing for families. But they actually have available, like, 82 homes. So, I was like, even though all the people that are already living there leave, I will not even get a spot there."

(Asma, international student)

Student families are in different life course stages compared to young, uncoupled students, and their housing needs (type and location) are much more complex and multifaceted. These students are more constrained in their housing search, as they are less likely to fit in shared accommodation with other students, or their living space needs to accommodate their families—e.g., added bedroom for kid(s) and adequate kitchen space. However, as **one academic key informant explains**, while

"Waterloo has the largest student housing market in Canada and second largest in North America... purpose-built student accommodation is not particularly conceived for families and like, those aren't the types of households who's being planned for in these neighborhoods (around campuses)."

Private development of student-oriented housing tends to cater to a single student lifestyle, with standard dormitory-style housing accommodating individuals for maximum profit (Revington, 2021).

With this understanding of 'student housing', **there is a lack of housing types within the campus housing for families, which makes them invisible**. Therefore, students arriving with family often depend on the local private rental market for family housing. However, lacking lease requirements, they end up with insecure and overpriced housing. As one **housing researcher explains**:

"the **Canadian housing market is creating vulnerable people, right? We know that, right?** That is a result of renting (rental prices) having no ceiling, and you know, you can run whatever you want, and the housing prices go up. Supply is very crunched right now that if you're a student on a constrained income, especially international, if you don't come from a wealthy background, you pretty much have to take what is accessible to you at whatever rate. There's not a strong level of supply accessible to people who are constrained with income, and our students are in these communities". The experiences of the students we spoke with support this argument. A PhD student and research assistant Andrea, who lives with her spouse and child in primary school, explains how **they have to spend all her income on housing, and still fall short every month**.

"So, right now I think my income is, like after paying for tuition and everything, is around 25,000 annually. So, with that we pay for the rent, \$1800 a month. And for water, we pay like \$140. For gas because it's been crazy, like crazy expensive. And I think since this is an old house, the insulation is not that good. Last month, we paid \$180 for gas, which is a lot. Internet is so expensive, in total, like internet services plus cell phone, is around \$200 - \$300, which is too much. It's too much."

Similarly, Zahra, a master's student who arrived with her dependants, says

"My fund is \$1600 per month, and we have to pay \$1500 for our house. We just have \$100 for our monthly expenses, and we have to pay from our savings that we brought from Iran. And I think it's not good because we cannot find any apartment with a lower price."

Housing is unaffordable and finding a home is complicated for international students with families. International students with families resort to finding off-campus housing through real-estate agents or personal connections. Some of them are lucky enough to secure a place quickly, but many have issues with that process too. We found out that most families had a period when they stayed in hotels, Airbnb, or temporary rentals for months - spending a good part of their savings. For example,

"Percy, an international student from the Bahamas, started looking for apartments for his family since he was offered a place at the University of Waterloo. He tried all platforms, but nothing was successful. So, he decided to rent through Airbnb for the initial three weeks—hoping to find a place then...But they haven't secured a place to move yet. **It has been 8 months since they arrived in Waterloo, and the family is still living at the Airbnb, out of their boxes and suitcases.**"

(Researcher field notes)

Moreover, we found that **all students face a degree of vulnerability**, especially since it is common that housing rentals may be their first legal contract after moving to Canada as newcomers.

"The hardest is, I think, being felt at a disadvantage. Like, you are from abroad, nobody knows you, you don't have a credit history, and the university can do nothing for you. Nobody will help you. You have nowhere to go. Just start something out. That was the toughest part." (Paula, international student)

"They kept on saying, oh, we need a job reference letter, we need two payslips, we need your credit report. I said, you understand I'm an international student, right? So where would I have any of these things? And you do also understand that you are operating within Waterloo, Kitchener, that is school cities where the population of students is extremely high compared to the overall population, and many of the students are international. So where are we going to get these documents that you requested? So, it's almost like automatically you are eliminated because the things that they are asking for, it's impossible for you to have because you just showed up to Canada for the first time. So, to me, I couldn't understand, why is it that they were asking for things that they knew you would not have?"

(Juan, international student)

Students mainly had to provide proof of income, a sufficient credit score, and in some cases, a guarantor – which are mostly difficult to provide given their recent moving to the country. And **some of them were asked to pay more months in advance as a down payment to secure the lease** – contradictory to the standard of paying the first and last month's rent as a deposit. This leads them to pay 4–5 months' rent upfront to make their tenant application more appealing to landlords.

"We contacted the management company and then we came and saw the apartments. They asked us to pay five months in advance, like also with the first and last month's rent." Interviewer: oh, wow. Is that even legal? "Well, the thing is **it's not "legal" legal, but then, if we don't have the credit score, the payslips, and sponsor and warrantor, it was like the only** way we could find a house".

(Daniela, international student)



In choosing the housing location, proximity to campus is important for students. However, students with families prioritize children's schooling, family doctor availability or spouses' workplace and commuting time when they are searching for a location for a home. They often find homes further away from university campuses, in neighbourhoods with other migrant families, or remote housing areas around the Region, lacking public transit and social amenities.

"Waterloo, it's very expensive for housing, like really expensive. And if you want to be located in a good neighborhood and next to a good school and whatnot, then it gets really tricky. **So, if you're coming here and you're trying to raise kids, it's complicated**. We picked this place also because of the public school that is within the boundaries of this place. It's an amazing school, and the neighborhood is also really good."

(Wei, international student)

Another aspect of invisibility with international student families is the caring and homemaking practices that require a stable and safe place to live.

"It's not easy coming to another country to start all over again. There's really **no flexibility for families when you're coming to Canada. The conditions are so tight to get a house to rent**. I don't have a job... I'm an international student. And it's not just that, for example, finding a daycare space for him [child], although I applied way earlier, was so hard. There are waitlists everywhere."

(Toya, international student)

On top of their studies, both students and their trailing spouses engage with the work of immigration, the work of "doing" family, care work, domestic work, and part-time employment they try to fit in their days to get by. As an international student parent explains, he must do "millions" of things on top of being an international student:

"If I was just a student, [it is like] 'hey, you have school, three or four classes a week, and you just focus on those things.' No, it's like school is just one part of, say, 3 million things that you're doing. The school, dealing with your family and then dealing with life in Canada, and finding a job. So,

it's like three different things you have to focus on. So, it adds to the stress. See, the thing is, it has nothing to do with you doing something wrong. It's just that that's the situation you find yourself in. So, you didn't do anything wrong as far as the immigration, but the immigration messed it up, and then as far as, like, the housing you applied for, there was family housing. But, the university never told you, 'hey, the chances of you getting a place is zero'. You only learned that as you went through." (Nicolas, international student)

Caregiving comes before research and studies, especially for women students who have multiple roles as students, parents, "breadwinners" and "homemakers". When we asked how they balanced their studies with all their caring responsibilities, Valentina (a graduate student with two kids) said:

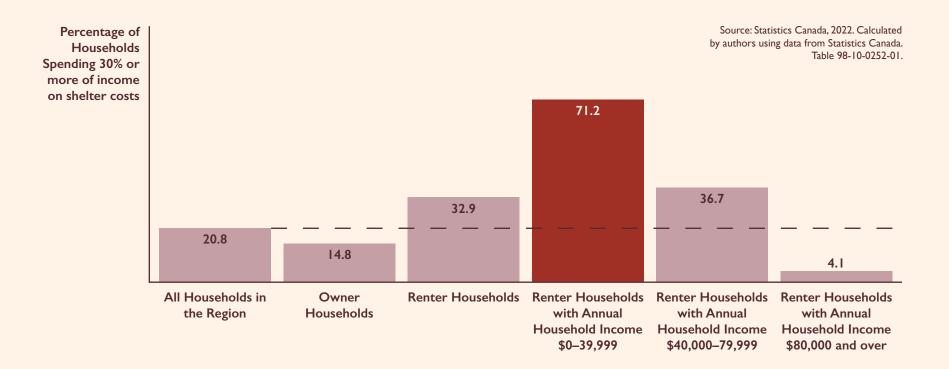
"It's very hard. It's challenging. My morning routine is crazy because while I'm cooking breakfast, it's like thinking about lunch for the kids...then dropping them off at school...after that, I come back and clean up. I like to go more often to the university, but I feel that it's so far some days. And then I would stay home. If I stay here, I would be thinking, oh, I have to do laundry and I have to wash the dishes. And then I would interrupt my research. So, it's not ideal. I still think that I need to balance the house and then my studies and then the kids and then being a teaching assistant. I think that I could do better with my research. With other things, I think I'm doing fine, but with my research, I think that's like the last thing on my priority list and that's bad".



2.2. Everyone and no one is responsible for international student families' housing challenges

Having access to adequate and affordable housing is a major challenge for individuals across Canada and it has been even more challenging for newcomers and international students in university towns like Waterloo. According to recent statistics, one in five residents in Waterloo live in housing that is considered unaffordable—their housing costs exceed 30% of their household income. However, this ratio increases to 32.9% for renter households; most strikingly, those whose annual income is below \$40,000 are the ones that experience severe unaffordability as 7 out of 10 households in this group spend more than 30% of their income on housing.

Figure I: Households in Unaffordable Housing in Waterloo Region



Moreover, an estimated 15% (20,000) of Waterloo's 2019 population were students living in off-campus housing, and affordability challenges are greatest among these low-income students, recent immigrants, and renting households (City of Waterloo, 2020). With average housing costs continuing to rise faster than incomes, especially in Waterloo Region, housing unaffordability is a significant challenge for many, but especially our target group of international graduate students with families.

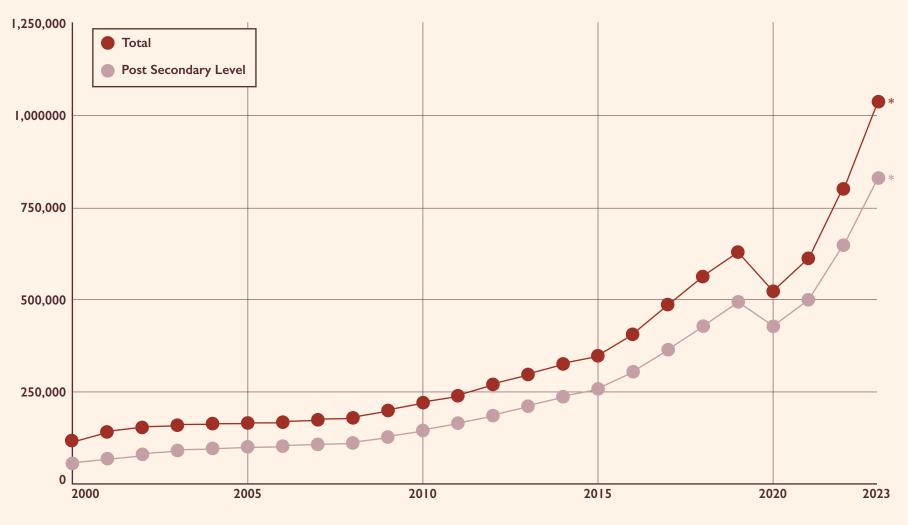




Figure 3: Sources of Housing Pressure for International Students with Families

International students Fewer building programs for university accommodations Student visa growth outstripping local housing provision Rent control limited to buildings completed before November 15, 2018 Freezing rates of public funding; universities make up funding gaps through international student tuition Limits of residential rental licences and challenges of illegal/unsafe units Unbuilt supply--not all housing approved by the city is built. Nearby schools and daycare (location constraints) Federal sovernment Provincial sovernment Public transit availability (location constraints) Short turnover for co-op terms means higher local rents Role of purpose built student accommodation in housing mix--often unsuitable for families City Discrimination against newcomers Requiring documents to secure a lease that are harder to source for newcomers Some subsidized on-campus housing, but low supply and long wait lists Timing of offer letters is often late for the local housing market

Figure 4: Number of Study Permit Holders in Canada (with a valid permit on Dec. 31)



* In 2024, the planned cap on the number of international students is expected to result in a decrease of 35% in approved study permits from 2023.

Source: Immigration, Refugees and Citizenship Canada –IRCC, 2024 (Calculated by authors using Open Data: Temporary Residents: Study Permit Holders – Monthly IRCC Updates - Canada - Study permit holders on December 31st by province/ territory and study level) We asked our key informants to share their understanding of this issue, the existing housing pressure for international students (with families). We argue that before any recommendations for what is to be done to address a problem, the central question should involve understanding why this is happening, and to try and consider the role of a full range of actors.

One **academic** told us:

"We're constantly being cut; our funding gets cut every year by the provincial government. So, it's (admitting international students) just the survival strategy, to keep the university going. And like taking on something like building a new residence, you know, is, is a huge financial undertaking, which has a lot of risk to it, because what if vacancy rates start to increase, there'll be an issue there. **So, who's responsible?** The provincial government doesn't seem to have any interest in creating a student housing strategy. Now, I know that [another province] is supposedly preparing one. More broadly, [in a] Global Affairs Canada academic roundtable on renewing the international education strategy a lot of conversations there were similar to the conversations that are in the media everyday now: what is the overarching goal of internationalization? What are we doing here? Is this a worker program? Is this about education? Is this like about immigration? Are any of these goals like actually ever, stated outright? Or is it just implied by the various decisions that are happening?

The question of who's responsible for the housing pressures faced by international students is incredibly complex, but for an individual family, an **employee of a higher education institution who works in the area of housing**, states that students themselves are ultimately responsible:

An academic examining the discrimination international students face in market housing later highlights that other countries don't share this problem: Well, I think there's a few additional challenges that international students face in that they don't know the culture, so they don't know necessarily what the cultural norms are. And so, you know, signing a lease may or may not be normal. What the contents of that lease are? How it gets enforced may not be fully understood. They certainly won't understand the environment and how long it takes to travel someplace and how to take a bus, how to like how does parking work if they are in a position where they have a vehicle, you know, if it's a family situation, then. If they have children that are of school, age or daycare, then those are again, they won't understand how those work or what the costs are. So, there's a lot of factors that they wouldn't necessarily understand. And I think **many of them understand, are of the belief, that the institution, a well-established institution which we are in Canada, that that the institution would have sorted a lot of those things out. And while there's lots of supports in place and there is, you know, a very well-developed housing market, as I said earlier, the students are ultimately responsible for their housing**. And so, they have to navigate all of those things or they're responsible to navigate. There are supports in place, but they are ultimately responsible to navigate all challenges.

"So a lot of them (Indian international students) actually sought rental spaces in the basements of Indian people because of discrimination etc. But the problem is that these basements are often illegal in the sense that they don't have a proper contract for it. [...] The contract is often based on word of mouth, a verbal contract, right? So, that was a very big problem, but particularly with those who had families with them".

[...]

I will say that the US system is much better, because in the US, it's not just campus housing, but they have off-campus housing. So, when we actually were looking for literature on challenges faced by international students, in the US, you will be astonished that very few complained about housing. And the same in the UK, very few students complained about housing because around the university, they have that kind of facilities, which are, you know, subsidized housing available for students. My point is that **if Canada definitely needs international students, who are contributing \$22 billion, it's high time that that part needs to be regulated, that if you are indeed a full time student, paying tuition, then you will get subsidized housing"** When asked about whether supports for international students will increase in the future, a **student leader** told us:

While our question did not specify where supports would come from, the relationship between the university and the students they admit are where this issue of housing finds a breakpoint. A **local planner** we spoke with highlights that housing supply is low, and rents are high for students. While acknowledging the specific challenges for students, the planner also emphasizes that these challenges are "I think the university has to. I think they're learning that they can't just invite these students in and not have a place for them to stay. That's not fair. It's, I think a lot of them know that there's a lot of that sentiment about like false advertising. So, because although it's great to have an opportunity to study at university, I don't think many students at all appreciate being, like given a spot, but there's actually no space for them and they feel like a burden."

"not just unique to us, it's countrywide, **there's a national housing crisis that's going on**, which is then compounding issues for those people who are looking for housing, particularly in municipalities where there are also a large number of post-secondary students that are residing there. And when we're talking about availability in that same report, what it identifies is in the City of Waterloo, we only had a vacancy rate of 1.2%. That's very low. Typically, CMHC considers 3% to be a healthy rental market. It's at a low of 1.2%. And it's been trending downward in the last couple of years.

[...]

On our end, what we aim to do is to enable housing to be built and hopefully to meet the needs of a whole wide variety of demographics that comprise our city. So that's kind of really our main role is to enable and kind of facilitate that growth, facilitate and enable housing in locations where we have the infrastructure, the resources, and whatnot also allowing for mixed use communities, complete communities, so that the people that are residing there can meet their daily needs."

2.3. Why does it matter?

International students are among the most vulnerable,

not the culprit in the "national housing crisis". Scarcity of affordable housing and the pressures it creates in the housing market is not new. It is a result of long-lasting policy decisions on Canada's housing sector and entangled with other policy contexts including international higher education, immigration, and labour markets. The vulnerabilities international students experience in housing are not a global phenomenon as much as they are particular to Canada.

Portraying international students as the sole actors responsible for the housing crisis obscures the root causes and postpones real solutions. Our findings challenge the conventional narrative and offers nuance to existing debates.

Invisibility leads to a lack of support and worsens

vulnerabilities in the housing market. Housing is important for newcomers to settle and find stability, especially with children and dependants in the picture. International student families are an invisible category within the broader international student population in Canada, experiencing compounded vulnerabilities in the housing market. Moreover, the specific needs of international student families are often not recognized within larger populations of domestic students by institutions, governments, and the market.

Families report facing multidimensional challenges navigating local housing markets due to the lack of knowledge, support, and the desperation for housing. As students come from different parts of the world, most are not knowledgeable about the local housing market and how it works – which makes them more vulnerable towards fraud or ending up in unaffordable, unsuitable, unhealthy housing. In addition, students end up paying a huge part, in some cases all, of their funding on their rent – which is something that most of the families were not expecting prior to moving to Canada. Many families use up all their savings, borrow from family and friends overseas and go into financial hardship to settle and secure stability in Canada as their studies continue. These challenges negatively impact the post-graduation settlement outcomes of these student families, who are potential (and considered as "ideal") immigrants and workers in Canada.

Interviews with key informants and in-depth analysis of current housing policy discourse reveal how university towns across Canada are under-prepared for housing international students who bring their families. Although current policy discourse is focused on the "supply" side of the market, directed towards the construction of more residences, international students and families require additional support from higher education institutions, government, and a change in the current policy landscape to target their unseen settlement needs. Supplying housing through private market mechanisms can only be a small part of the solution, while there is more potential for changes at the community, university, urban, provincial, and federal levels. Our research finds that there is room for everyone to contribute to the conversation and solutions for a more affordable, suitable, and welcoming housing market for everyone.

3. What would make this better?

Our findings reveal that everyone can do better, and there are various short- and long-term actions that stakeholders at different levels can take up. We believe some of these steps can lead to transformational change, while some others could support international student families' (and broader student communities') coping strategies and resilience in the market in the short term. We believe both transformational as well as reformational changes are important and valuable.

Here we categorized our list of recommendations in the form of short-term, medium-term and longer-term changes; and we included who could respond.

- SF Students and families
- HEI Higher Education Institutions
- M&LG Municipalities and local governments
- PG Provincial Government
- FG Federal Government

Short term (immediate advice, providing guidance):



Provide support and guidance for international students before moving to the country – which can help them apply and secure housing while being overseas, without falling victim to fraud, and prevent them from losing a lot of their savings on temporary housing once they move to Canada



Provide support for international students that is clear, up-to-date and meets their linguistic skills, as well as protecting them from fraud and illegal practices while securing homes



Provide realistic information on university housing, waiting lists, cost of living and housing in the local context, including vacancy rates

Provide information not only on housing but also other related issues (transportation, daycares and school system, and labour market) in each Region, available online, up to date



Create community among international students (families) via online/ in-person platforms which allows for information sharing and solidarity building



Provide hands-on arrival support for the newcoming student-families for the first week of their arrival through a temporary, transitional housing and community space, as they navigate and survive their first week in university towns

M&LG FG

Medium term (policy levers/ advocating for change):



More policies and bylaws should be put in place to protect international students from illegal practices and discrimination by landlords, such as improper fees being levied towards the student population, rental scams, and unenforceable clauses included in lease agreements



The way tenancy applications work, and the paperwork needed should be readdressed considering international applicants' limitations in meeting those requirements

HEI M&LG

There should be more vested interest in students' housing by either guaranteeing housing being available for the students accepted in a program or creating partnerships with other market actors for subsidized housing. One example of this is UTILE, a non-profit housing organization in Quebec who works with each market actor to achieve affordable housing through student, university, and government funding, as well as private investment facilitated through the NGO. UTILE's Woodnote Project with the Concordia Students Union is a cooperative housing



We recommend collaboration and coordinated action among different levels of government in student housing provision. We acknowledge that while the province is the primary responsible (since higher education is a provincial responsibility), there is historical precedent for federal (CMHC) involvement and there are current examples of municipal subsidy through non-profit partnerships (Gyuali, 2024)

Longer term (infrastructural, challenging private market, long-lasting):



We recommend giving greater consideration to purpose-built housing, targeting not only the student demographics, but also families. Often, when single students are the primary focus, student family accommodations are pushed to the periphery with increasingly limited supply



Accordingly, we recommend university towns are more connected to campuses and town centers through improved public transit networks. Planning should consider that the number of student population living with families is on the rise and mostly residing in peripheral neighbourhoods, close to public schools and other social amenities. Therefore, transport planning should consider the connectivity of these neighbourhoods to provide better connectivity with campuses for students, as well as other services in the city



Moreover, student families might prefer to live in less peripheral neighbourhoods but cannot due to cost, availability of childcare/school, and lack of family oriented housing. Therefore, we recommend these vital 'infrastructures of care' are also available and accessible close to universities, to address the 'town and gown' divide



We recommend building more social housing as well as building cooperative housing alternatives to marketoriented solutions for housing students, newcomers, and overall households needing affordable housing across Canada



Finally, policy regarding international students' needs to move away from being purely economistic (seeing international students as a means of funding Canadian higher education institutions, contributing to certain labour market needs, etc.), to a wider recognition of international students as people with their own intrinsic value

4. Our study methods: family interviews and policy research

Learning from International Student Families, Making a Home in Canada draws on a set of qualitative methodologies:

- I. Interviews with international student families.
- 2. Policy analysis on student housing and key informant interviews.

We interviewed **20 international student families** in Waterloo Region, capturing their everyday lives in their home spaces. In family interviews, we used mental sketch mapping, a lens into the way people produce and experience space (Gieseking, 2013). In this method, family members collectively drew their rooms, homes, streets, and talked about what home meant to them. Sketch mapping helped children be at ease and express themselves through drawings. As we interviewed families, we saw daily routines and intimate moments to grasp a comprehensive family narrative. We also conducted optional one-on-one interviews with adult members to further delve into individual topics of interest. Some families shared photographs of their home spaces with us post-interview. This allowed participants to share what home means to them in a tangible way and offered the research team insights into families' perceptions of home from their own eyes. All student names are pseudonyms.

We also interviewed **10 key informants**, all experts involved in different parts of the housing picture, including local government, student advocates, academics, housing researchers and university/college staff. Alongside these interviews, we collected media reports about international students and housing, gray literature, and policy documents from all levels of government. To make sense of this diverse collection of material, we use an approach from Bacchi (2009), 'What's the problem represented to be?' We looked at how the 'problem' of (international) student housing is represented by key informants and in text sources, as a way in to thinking about assumptions, silences, defences, and contestations (Bacchi, 2012).



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