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ABSTRACT

This article engages with the impacts of neoliberalism on the experiences of social service providers working with refugees searching for shelter and affordable housing in Toronto, Canada. The 1990s in Toronto consisted of intergovernmental restructuring, which downloaded federal housing responsibilities onto provincial and municipal governments. Additionally, changes made to settlement funding had direct impacts on non-profit organizations serving immigrants and refugees. This devolution and decentralization of Canada's housing and settlement services have led to a complex hybrid of informal and formal social networks. Based on semi-structured interviews with service providers, this study reveals institutional gaps in Toronto's housing and settlement support models. This paper enriches scholarly debates on (1) neoliberal cities, (2) social service provision for immigrants and refugees, and (3) informal social networks, by engaging with critical feminist frameworks that highlight the importance of a profound understanding of the types of informal networks developed by social service providers.

KEYWORDS

Social networks; affordable housing; non-profits

Introduction

Toronto continues to be one of the leading immigrant-receiving cities in Canada. In 2021, 29.5% of recent immigrants settled in Toronto (Statistics Canada, 2022). Approximately 17.6% of Toronto immigrants arrived under the refugee category (City of Toronto, 2022). Upon arrival to Canada, immigrants and refugees face a multitude of barriers to settlement. However, access to long-term permanent housing is a consistent challenge, particularly for refugees—who tend to have fewer financial resources upon arrival. These barriers include—but are not limited to—lack of affordable housing options, needing to be financially independent within a year of arrival to Canada, language barriers, lack of available knowledge on Canada's housing and financial systems, lack of Canadian credit scores, lack of Canadian references (see Miraftab, 2000; Murdie, 2010, 2008; Teixeira, 2006, 2008; Teixeira & Drolet, 2018). Many of these barriers are intensified within Canada's major CMAs, such as Toronto and Vancouver, where affordability continues to be a growing challenge to adequately housing residents.

Toronto's rental housing landscape has become increasingly exclusionary toward populations with low-to-moderate incomes. One of the primary reasons for this growing exclusion is the lack of affordable options available to populations with low-incomes. Over the last 5 years, "the GTA lost 27% of its private rental apartments that were affordable to households earning less than $60,000 a year" (Sheppard et al., 2022). Considering that refugees tend to rely on the private rental housing

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market for more long-term housing needs, diminishing affordable housing units that are suitable and adequate in Toronto is cause for academic concern.

Refugees are particularly experiencing increasing difficulties securing safe and adequate housing upon arrival. According to the City of Toronto (2018), "[a]s of November 2018, approximately 40% of all shelter users in the City's system were refugee/asylum claimants, which represents a significant increase over a short period; up from 11% in early 2016, and 25% in late 2017" (para. 13). Approximately 80% of such refugee shelter users are utilizing family shelters (City of Toronto, 2018). Additionally, 52% of respondents reported coming to Canada as an immigrant, refugee/refugee claimant, or temporary resident (City of Toronto, 2018). Although the percentage of refugees using shelters fell significantly in 2021 due to COVID-19's border restrictions, Toronto's 2018 street needs assessment revealed the importance of policy interventions to address the lack of infrastructural support to provide shelter and adequate housing for newly arrived refugees. The report clearly outlined the need for more housing support services for refugees, yet questions regarding what order of government should be responsible for funding and providing such resources remain unanswered.

Toronto's city council has been particularly vocal about the need for more structural support from the federal and provincial governments of Canada and Ontario to aid in the housing of refugees and refugee claimants. According to the *2019 Shelter Infrastructure Plan and System Update Report*, city council was to immediately advise the governments of Canada and Ontario that "the municipal shelter system in Toronto is operating at capacity" and that "the City of Toronto has exhausted all facilities, personnel, and financial resources available to meet the immediate housing needs of the current population of refugee/asylum claimants in the shelter system" (Shelter, Support and Housing Administration, 2018, Line 7). Following these action items, Toronto's city council advised the governments of Ontario and Canada of the lack of infrastructure within Toronto to provide housing for refugees and refugee claimants as well as requested more resources to support organizations and personnel leading the settlement of refugees and refugee claimants in Toronto. Local municipal actors along with frontline workers in nonprofit organizations have been overwhelmed with securing housing for refugees while competing for limited funding from the provincial and federal governments for housing and settlement support.

The lack of infrastructural support for refugees at the local level stems from larger systemic changes to Canada's housing and settlement service sector. This article identifies and unpacks critical political-economic changes to the governance of housing and settlement services in the 1990s and its impacts on social service providers in Toronto. Three critical questions frame this study: Firstly, what limitations do frontline staff face when administering settlement and housing services? Secondly, what strategies do frontline staff employ to facilitate refugee housing access in Toronto? Thirdly, what role do informal connections and networks play in supporting refugees to navigate barriers to housing and settlement in Toronto? Throughout this article, I argue that neoliberal political changes in the 1990s had fundamental consequences on the funding and administration of housing and settlement services for refugees in Toronto. I present these changes in two meaningful ways: (1) a restructuring of intergovernmental relationships and responsibilities regarding housing and settlement services, and (2) the impacts of such restructuring on frontline workers and their capacities to administer housing and settlement services to newly arrived refugees. In addition to identifying limits and constraints imposed on social service providers administering settlement and housing services, this article offers unique insights into the often hidden and invisible informal networks that emerge to fill institutional gaps in housing and settlement support.

There is a paucity of literature on the effects of neoliberalism on frontline workers' capacities to deliver housing and settlement services to refugees in Canada. For this reason, understanding the experiences of frontline workers in the context of neoliberal governance is at the center of this study. Utilizing semi-structured interviews with 13 frontline workers—including housing workers, settlement workers, case workers, and shelter staff[1]—this study identifies and assesses the structural barriers faced by frontline workers and the relational informal networks that emerge as a response to the

consequential restraints imposed by neoliberal structuring. Employing a critical feminist lens to neoliberalism, this article reveals a nexus of informal and formal economies, often developed, and navigated by social service providers in support of their refugee clientele.

Following this introduction, I engage with literature focused on the impacts of neoliberal governance on housing and settlement services in Canada to examine the impacts of policy on housing and social service provision. Section three of this study outlines the theoretical framing, with a particular emphasis on the importance of critical feminist scholarship on informal networks. This is then followed by the methodology adopted to collect and analyze data. The fifth section of this article highlights key findings followed by a discussion and analysis of the findings. This article ends with a brief conclusion of the importance of the role of frontline workers in administering housing and wraparound services in the areas of employment and health, for refugees along with a call for future research in this subject area. The purpose of this article is to highlight the centrality of frontline workers in social service provision at the behest of neoliberal restructuring and its trickling impacts on access to housing and shelter among refugees. Moreover, this research offers future policy and program recommendations on settlement and housing provision that recognize the informal sphere where many services exist.

Literature review

The minutia of academic scholars who analyze the housing and settlement services sectors specifically within Ontario, have done so by centering the devolution and deregulation of social services. Joy and Vogel (2015) discuss how The Ontario Progressive Conservative government under Mike Harris in 1995 instituted the *Local Services Realignment* plan, which embodied "a neoliberal policy agenda that included greater reliance on markets, less government regulation, privatization, and devolution" (p. 36). Harris's neoliberal restructuring has been primarily analyzed among housing scholars investigating the ramifications of the 1992 decision to download housing and municipal responsibilities to the provinces. In the context of Ontario, "a socially democratic administration temporarily picked up the slack (with funding for 10,000 new social housing units), but in 1995 a newly elected Conservative government cancelled these commitments and in 1998 downloaded social housing onto municipal governments" (August & Walks, 2018, p. 125). Thus, social housing units were no longer built, while maintenance and organization of social housing were now the formal responsibility of municipalities.

This neoliberal trend would continue to influence the housing system in Canada, especially as it altered the ways in which housing is produced and supplied. According to Yushu et al. (2021), "the period between 1986 and 1993 saw the residualization of social housing and increasing policy priority for promoting homeownership" (p. 3). Additionally, during this time, housing became largely privatized and social housing production stagnated. This shift to relying on private housing for supply was solidified in 1993 when it was announced that there would be no new funding for social housing. Rental subsidies also became much more common, where city-administered subsidies were to be used within the private rental market. Thus, 1993 marked the strengthening of neoliberalism within the housing sector in Canada (Yushu et al., 2021). This strengthening of neoliberalism extends beyond housing and has direct impacts on social service provision for immigrants and refugees.

Literature on the impacts of political and economic changes on social service provision in Canada is severely understudied.[2] A select few scholars have pointed to the impacts of neoliberal changes made by the Canadian government in the 1990s, which shifted how immigrants were discussed in relation to citizenship and integration. According to Lowe et al. (2017), since the 1990s, immigration policies have shifted from framing immigrants as people with families to looking at immigrants as economic units. Such changes to the language around immigration policies had lasting impacts on social service providers working within immigrant-serving agencies (ISAs). For example, "they [service providers] began calling them [immigrants/newcomers] clients and began focusing on narrow measurable economic outcomes of success as demanded by funders as part of reporting requirements" (Lowe et al., 2017, p. 24).

Similar observations and critiques have been made but within the context of the United States of America. Frazier and van Riemsdijk (2021) describe the influence of neoliberal economic and political norms on the U.S. resettlement system. Similar to Canada, the U.S. resettlement system "prioritizes early employment for refugees" where integration is measured by economic activity and independence (Frazier & van Riemsdijk, 2021, p. 3114). The emphasis on the quantifiable economic contributions newcomers make to Canada is representative of larger economic and political restructuring, which has led to fundamental changes in the social services and housing sectors.

Commensurate with literature on housing, a small group of scholars have also addressed the impacts of neoliberalism on settlement services for immigrants and refugees in Canada. Such impacts have been analyzed in two distinct yet interrelated ways: intergovernmental restructuring and funding. The devolution of social services has led to intergovernmental restructuring placing a large portion of the decision-making powers regarding settlement provisions in the hands of federal and provincial governments. McGrath and McGrath (2013) analyze the allocation of funding and intergovernmental challenges between federal and provincial governments, highlighting the provinces of Alberta, British Columbia, Ontario, and Quebec. Despite coordinated efforts between federal and provincial orders of government, McGrath and McGrath (2013) identify a lack of engagement with local actors, which include city employees and frontline workers in nonprofit organizations. Given that local actors and frontline workers in nonprofit organizations, particularly settlement and housing workers, interact daily with refugees, it is important to collaborate with local governments and organizations to ensure the unique experiences of immigrants and refugees are represented within decision-making bodies on housing and settlement programming.

The allocation and cuts to funding for social services have also been key areas of analysis when unpacking changes to settlement provisions for immigrants and refugees. In 1995, according to Shields (2003), "the Province of Ontario revamped its settlement program, cutting it by almost 50%" (p. 20). In addition to provincial financial cutbacks, there was a shift in the allocation of funds, where core funding to nonprofit and service providers now received funding through competitively-tendered service contracts (Shields, 2003). Mukhtar et al. (2016) expand on funding changes to discuss the role of neoliberalism in restructuring social welfare policies, with a particular focus on immigrant settlement agencies (ISAs). Mukhtar et al. (2016) argue:

> Previously, non-profit ISAs were provided core funding for self-designed settlement programs from government funders, their mandates were self-determined, and they engaged in a variety of advocacy initiatives for newcomers. The Settlement Renewal Policy replaced core funding with competitive purchase-of-service contract funding to finance federally defined settlement programs. (p. 391)

Thus, nonprofit organizations administering settlement services now had to compete and apply for funding annually with other nonprofit organizations. Program-specific mandates and new accountability measures limited the abilities of nonprofit organizations to tailor the programs to the changing needs of their clients. According to Mukhtar et al. (2016), "they [ISAs] were stripped of their control over the development of settlement programming, methods of service delivery, and their ability to effectively advocate for newcomers" (p. 391). The parameters developed based on funding fueled competition among nonprofits, added additional annual applications for funding based on a proven track record of administering specific federally mandated programs, and created inconsistent programming. Furthermore, there is a dependence on the initiatives taken by individuals working and volunteering within these organizations to support participants. Thus, much labor operates outside of formal institutionalized models of service provision.

Neoliberal restructuring results in informal networks and economies that become pivotal to the support of newly arrived refugees in cities where housing is unaffordable (see Nungsari & Chuah, 2022 for an analysis of the importance of social networks and mutual dependency in aid distribution for refugees). However, very little has been studied on the emergence of informal social networks within social service-providing agencies in the context of Canada. This article addresses this knowledge gap by engaging with the experiences of frontline workers who provide housing and settlement services to

newly arrived refugees in Toronto, Canada. By engaging with these experiences, I identify the barriers neoliberal policies have created for frontline workers administering housing and settlement services to refugees and the informal ways in which they respond to such barriers. Additionally, I extend current literature on the effects of neoliberal restructuring on housing and settlement provision to include a critical feminist analysis of the role of informal social networks mobilized to help support the housing and settlement outcomes of refugees in Toronto.

Theoretical framework

Scholarship on housing access has primarily reflected studies on neoliberal ideology's political and economic underpinnings concerning Canada's housing crisis. In particular, literature on the neoliberal city often focuses on austerity measures, privatization of public services, tax regression, and increased dependency on private markets (see Joy, 2021; Joy & Vogel, 2015). One of the core discussions of neoliberalism and the city is the role of the nation-state in entrenching neoliberal policies and practices at the local scale, which includes municipalities and nonprofit organizations. This neoliberal entrenchment manifests through the devolution of social and infrastructure programs onto provincial and municipal governments as well as nonprofits, who are dependent on state-funding to administer services.

The neoliberal state, in theory, would "favour strong individual property rights, the rule of law, and the institutions of freely functioning markets and free trade" (Harvey, 2005, p. 64). Privatization of assets thus becomes an essential function under a neoliberal state. However, this privatization means that "[s]ectors formerly run or regulated by the state must be turned over to the private sphere and be deregulated" (p. 6). While many theorists have highlighted the rescaling and deregulation of government services, some scholars have illustrated the government's role in "cultivating and coordinating partnerships with private and non-profit actors" (Leslie & Hunt, 2013, p. 1173). Accordingly, the neoliberal city "is not simply a narrowly defined economic project," but is also a socio-cultural project, where "programs are designed to foster a 'pull yourself up by the bootstraps' mentality" (Leslie & Hunt, 2013, p. 1173). This individualized mentality is embedded within the neoliberal state, where "each individual is held responsible and accountable for his or her own actions and well-being" (Harvey, 2005, p. 65). As aptly put by Mohanty and Mohanty (2013), "Neoliberal governmentalities discursively construct a public domain denuded of power and histories of oppression, where market rationalities redefine democracy and collective responsibility is collapsed into individual characteristics" (p. 971). In a neoliberal state, systemic shortcomings are left unaddressed, and blame is redirected to the individual. Neoliberalism's economic and socio-cultural implications have also infiltrated how housing, immigration, and social service sectors are organized and administered.

Feminist theorists have consistently highlighted the significance of the informal sphere as a critical sight of analysis. The informal sphere represents an often feminized, private, hidden, and essential site of study. Since the informal sphere sits at the margins of formal and public spaces, it is significant for unpacking the structural limitations of formalized institutions and structures and showcasing how marginalized people practice their agency and subvert such oppressive structures. Nagar et al. (2002) argue that informal spheres "operate in households and communities; in daily practices of caring, consumption, and religion; and in networks of alternative politics where women's contributions to globalization are located" (p. 260). Similarly, canonical feminist political economists have highlighted the "importance of voluntary or third sector reproduction" and have stipulated that "informal communities and personal social ties, inevitably less publicly visible and typically more limited in scope and duration, are harder to identify and less well-known" (Luxton, 2006, p. 264). Luxton (2006) articulates the emergence of these relationships due to neoliberal restructuring, with a noticeable impact happening in Ontario in 1995. She states, "Government MPPs urged people in Ontario to accept the cuts to social services, exhorting them to rely less on government services and more on informal, personal ties with families, friends, and neighbours and community groups" (p. 264). Unpacking the relationality between the formal and the informal is an essential component of critical

feminist theorists who highlight the contradictory relationship between formal institutions and informal spheres marginalized—often gendered—communities rely upon for services.

Critical feminist scholars have alluded to the paradoxical nature of informal networks, which are shaped by and operate within formal institutional structures. For example, Lo (2016) discusses diasporic social networks among Senegalese women traders in New York City, where informality allows Senegalese women to forge spaces that challenge more formalized and institutional forms of traditionally male-dominated trading. She states that such social networks also require a critical lens to "escape entrapment in a celebratory paradigm on trade and migration nexus and to account for their ambiguity and sites of vulnerability" (p. 516). The exclusionary gendered practices of the trade industry have resulted in informal spaces where women can freely engage in the trade market and reclaim a sense of independence and power. However, within these spaces, Senegalese women continue to face various forms of vulnerability. Informal spaces reveal the exclusionary practices of public space and the complex social relations of power that continue to operate within the informal sphere. Scholarship on settlement and housing can benefit from feminist analyses on informal networks and relationships, especially regarding neoliberal governance and austerity programs.

Drawing from feminist interventions that locate the informal sphere as an important—yet contradictory—site of analyses, this study emphasizes the significance of informal networks in securing and delivering settlement and housing assistance to refugees in Toronto. I engage with Yidan Zhu's (2016) and Rupaleem Bhuyan's (2012) feminist analyses of immigrant social services to illustrate the prominence of both formal and informal networks. Zhu (2016) argues:

> Immigration settlement service is hybrid. The so-called formal and informal settlement practices and services are interchangeable and mutually affect each other. The boundary between formal and informal service is very blurred. In addition, the recognition of formal and informal settlement services contains power relations between the State, settlement agencies, and immigrants. (p. 147)

Zhu's analysis of hybrid settlement services brings to the forefront the relationality between formalized and informal types of service provision. Bhuyan (2012) extends Zhu's research by illustrating frontline workers' intermediary roles in resisting or upholding state policies. She states, "Encounters between service providers and service users enable workers to conform to or resist policy directives in their everyday decision making" (p. 219). The everyday decisions made by frontline workers are informed by policy directives, which they can either circumvent through informal measures or uphold institutional constraints that can potentially have adverse consequences on their clients.

This study centers on the roles and positionalities of frontline workers who identify challenges with policies regulating settlement and housing services in Toronto and the creative ways they address such challenges for their clients. While attempting to work outside of restrictive policies, procedures, and formal institutions, frontline workers find themselves calling on personal and professional contacts and inadvertently creating a network of individuals compelled to support newly arrived refugees. This article identifies and unpacks gaps within institutional forms of service provision while highlighting the fostered individual and community networks to fill such gaps. In so doing, this study converges critical studies on neoliberal policies that have had adverse impacts on social service provision and feminist analyses on the significance of social networks that operate on the margins of the public sphere. Analyses of neoliberalism fall short when the experiences of frontline workers are left unaddressed. Though it is crucial to unpack the effects of neoliberalism on a regional scale, it is critical to unpack the insidious ways in which neoliberalism permeates the everyday practices and procedures of frontline workers engaged with refugee settlement.

Research methods: Centering frontline workers' voices

The experiences of 13 ($n = 13$) staff working across nine service provider organizations in the City of Toronto inform this research.[3] Purposive sampling was used to recruit frontline workers for this research project. A preliminary list of service provider organizations was made based on referred

organizations on the Immigration, Refugees, and Citizenship Canada website. An invitation was sent out to settlement and housing organizations that either provided housing, settlement or both services within their organization. A snowballing method was then used based on referrals from research participants.

All semi-structured interviews were conducted between 2018 and 2019 with 13 staff ranging from shelter workers, caseworkers, housing counselors, and settlement workers.[4] Each interview took place in the vicinity of the participant's choosing—most often their place of work—and lasted between 45 minutes to 1 hour.[5] All interviews were manually analyzed using deductive coding. Some of the major themes, which emerged included: housing affordability, barriers to housing, informal networks, positionality, wrap-around services, and funding requirements. A participant-led approach was encouraged, where staff also often talked about institutional constraints with service provision and the general over-exhaustion of working within the social service sector.

Frontline workers play pivotal intermediary roles between enacting government policies and hearing and understanding the needs of the refugees they support. However, few studies have interacted with frontline workers as knowledge producers who must be up-to-date with changing immigration, housing and social service policies, and the needs of their clientele. This intermediary position offers a unique understanding of the social service and housing landscapes navigated by refugees upon arrival to Canada. In this article, I unpack frontline workers' lived experiences and observations against the backdrop of changing policies and procedures on housing, immigration, and social services provision. These policies and programs include—but are not limited to—Immigration, Refugees and Citizenship Canada's Resettlement Assistance Programs (RAP), Ministry of Children, Community and Social Services, Ontario Works (OW), and current affordable housing policies, programs, and initiatives.

Emphasizing the voices of frontline workers in this study, I demonstrate the complex ways the nonprofit sector operates in Toronto's housing market. The rationale for centering the experiences of social service providers stems from the growing academic recognition of the critical roles service providers play in servicing marginalized communities in cities across Canada (see Ashton et al., 2016; Khanlou et al., 2017; Salami et al., 2019; Shaw & Funk, 2019; Tastsoglou et al., 2014). Such studies have focused on the role of service providers in the areas of immigrant access to health services (Khanlou et al., 2017) and employment (Senthanar et al., 2020). However, few studies have engaged with the intersections of settlement *and* housing provision for refugees. Additionally, the invisible labor of frontline workers and the informal networks they develop are crucial to unearthing the impacts of neoliberalism on settlement services. This invisible labor cannot be brought to the forefront without an engagement with the people who perform such labor—and in this case—it is frontline workers. The experiences of frontline workers detailed in this article expand critical feminist frameworks and feminist political economist analyses of neoliberalism. The study's findings suggest neoliberal changes to social services and housing in Toronto have led to a reliance on informal social networks that impact the ability of service providers to ensure newly arrived refugees are on a pathway to housing, employment, and adequate healthcare.[6]

Key results and findings

This section examines key findings drawn from the 13 frontline workers interviewed for this study. The first part of this section reveals the lived experiences of frontline workers, who—for some—had experienced barriers as newcomers when first arriving in Canada. Their positionalities play a major role in their perceptions of service provision for refugees in Canada. The second part of this section explores the barriers to administrating social service provision among frontline workers. These barriers are organized by funding, resources, and a lack of housing stock for refugees. The third part of this section focuses on how social service providers respond to the barriers and constraints they face when delivering services to refugees. This third part is organized by key social services provided within immigrant serving agencies, which include housing,

employment, and health. Findings reveal the creative and informal pathways frontline workers take to ensure refugees are provided with adequate housing and are able to sustain their livelihoods.

Frontline workers as knowledge producers: The embodied experiences of service providers in Canada

Some of the participants interviewed for this study identified their personal experiences as the catalyst for working in the nonprofit sector. Frontline workers' personal experiences of migration and arriving in Canada as refugees provided unique insights into some of the gaps and barriers to housing access in Canada. Drawing on methodologies of self-reflexivity, this section showcases the importance of positionality and experiential knowledge in informing the solutions, pathways and recommendations put forward by frontline staff.

Participant 11 revealed that she came to Canada 19 years ago as a refugee and knew first-hand what it felt like to be new to a country with limited housing, employment, and schooling knowledge. Subsequently, she decided to go to school for social work and was placed at the refugee shelter where she currently works as a housing worker and program coordinator for a women's program. Her lived experience informed her perspectives on housing access for refugees in the city and it was quite clear that her experiences fueled her passion for securing affordable and adequate housing for refugees.

Similarly, participants 4, 5, and 13 briefly shared their hardships of arriving in Canada as newcomers. Participant 4, who is of Syrian background, said:

> When I came to Canada, there weren't many organizations like these to help newcomers. So, I really had a hard time, what do I do, where to get a house, how do I sign? I was 16 and a half. It was a hard experience for me. I went to high school here and went to university. Afterwards, I had to find a job, and I wanted to help newcomers so that they won't go through what I went through.

Participant 4's desire to provide the supports that she did not receive when she was younger was the impetus for her work as a settlement worker. A similar sentiment was shared by Participant 13, who also identified as Syrian. She indicated that relevant support was unavailable when she first came to Canada. She had to volunteer and network to find a job in Canada. She reflected on her experiences as a key reason why personal and professional connections in her line of work are so critical.

Likewise, Participant 8 discussed the desire to provide services to clients in ways she did not receive as a newcomer. She stated:

> The fact that I was a newcomer and I suffered a lot when I was a newcomer and to try to find um like try to guide people with love and appreciation that they are human beings, that they come to this country, that is a country of opportunities, and you know to maybe to . . . My point is, mine personally, is I love people, and I love to deal with people, and I like to see when people improve here or there. This, for me, is my biggest satisfaction. It is very stressful because it is not only taking care of people. You don't understand when we have to do the statistics, and we have to put information of the clients and what we do with the clients. But yeah, I love my job.

Participant 8's statement reveals her desire to help clients based on the hardships she experienced as a newcomer to Canada and illustrates the tensions, gaps, and stresses she faces while working within a nonprofit organization. She loves her job and helping people, but she also needs to meet the organization's mandates, which requires conducting reports on the clients she serves. Participant 10 also illustrated her initial desire to help others but pointed to the tensions and limitations within the shelter system in Canada. She believed she first entered the job with "good intentions" but slowly realized that it was more about "controlling populations than it was about building empowered women." Lived experiences as refugees and immigrants helped shape the type of supports frontline workers would seek and administer. These experiences also aided in bonding with clients, who were themselves experiencing the kind of isolation these service providers experienced when they arrived in Canada.

Barriers to service provision for refugees: Experiences of frontline workers

Settlement agencies deliver a variety of services to newcomers in Canada. These services include housing support, registering children in public schools, facilitating access to various language and employment services, healthcare support, and finding an interpreter or translator (Ministry of Children, Community and Social Services, 2018). Settlement agencies receive a mix of funding from federal, provincial, and municipal governments in addition to private donations to carry out programs and services. The type of funding received often facilitates what programs are made available and who is considered eligible to receive such services and programs. This allocation of funds tends to limit the governing capacities of frontline workers who administer social services. Based on the analysis of interviews conducted, this study identifies several structural limitations, including (a) program-specific competitive funding, (b) lack of resources, time, and energy, and (c) reliance on the private housing market to support clients.

Program-specific competitive funding

Although each agency offers different programs in various languages depending on the needs of the community, those funded by Immigration Refugees and Citizenship Canada (IRCC) administer resettlement assistance programs (RAPs) whose purpose "is to provide direct financial support and fund the provision of immediate and essential services to eligible recipients" (Government of Canada, 2017, Section 2.1). Service provider organizations (SPOs) receive this funding and administer the program to eligible refugees and newcomers. The government may also "fund projects, workshops, or conferences which aim to improve the delivery of RAP services" (Government of Canada, 2017, Section 3). Although such services, including the Language Instruction for Newcomers to Canada (LINC) program, have been beneficial for newcomers settling in Canada, studies showcasing the devolution of service provisions in the 1990s (see Mukhtar et al., 2016) highlight the rigid boundaries of a competitive funding model among nonprofits.

One settlement worker—Participant 5—described the problematic conditions that funders place on the programs provided. When asked if funders target programs, she replied: "Yeah, yeah, no, the funding targets very different programs. You know funders, they focus on permanent residents, protected persons, GARs, and that's it. Immigration doesn't want us to serve refugee claimants or citizens or people without status." Other funding initiatives reserved for refugee claimants or those without status exist, but the primary federal funding is focused on assisting government-assisted refugees (GARs). Although most programs are only available to GARs, many of these organizations cater to a wide range of individuals, who are also the staff's responsibility. The stress placed on staff in organizations mandated to perform a range of responsibilities to appease funders, and their clients proves stressful and difficult.

Additionally, program cuts based on the funders' decisions are challenging for staff as they must continually learn and adapt to funding changes at any given moment. Participant 5 expressed her frustration with funding, stating:

> The funding is a nightmare, you know. You have a nice program that is running and the funders cut it. So you know it's like once you have worked so much, to be on something and now the funders cut it because nobody wants it, so we get stuck or we have been sent to another program that we are not experts on it, you know.

Participant 5's critique of the current funding model for Canadian nonprofits reveals the limitations of providing efficient programs and services to a wide range of clientele with diverse needs and experiences. Additionally, she talks about the importance of constantly changing positions and roles to fill the gaps in the shortage of services and programs. The lack of expertise in the field or program delivery puts additional stress on frontline staff who consistently need to adapt to funding modifications. Though funding mainly comes from federal and provincial sources, the administration of such funds relies heavily on municipalities and local organizations.

Lack of resources, time, and energy

While waiting to speak with staff at most of these organizations, there was a constant influx of drop-in clients. The offices, though small, were consistently busy. One interviewee, Participant 12, had to reschedule our meeting because she had to leave the office after receiving an emergency call from one of her clients. When we did have a chance to meet and talk, several clients were waiting to speak with her outside her office door. We were interrupted multiple times by drop-in clients, phone calls, and emergent requests during several other interviews. The influx of clients and the lack of resources and support within nonprofit organizations place additional pressures on frontline staff. Participant 12 discussed why she turned down the proposal to work specifically with refugees after Canada announced it would—as a federal directive—accept 25,000 refugees by the end of 2016. She expressed her frustration about the current housing crisis and the lack of additional governmental resources to help support these organizations. She believed that adding roles and responsibilities without adequately addressing the preexisting issues of housing shortages put an extra strain on the housing crisis.

These organizations thus must meet the growing demands of increasing numbers of clients requiring social support without an increase in governmental financial support. The lack of resources allocated to such organizations puts increasing pressure on the frontline staff. Participant 5 shared similar concerns but focused more on the number of clients she is expected to see monthly. She said: "On a monthly basis I have to report minimum 100 appointments. So now you understand why so stressing, this job is very stressing. So minimum 100 appointments and I have to have minimum 30 people new." Participant 5 shared that 30 of those new clients had to be permanent residents and could not be citizens or refugee claimants. The reason is that federal settlement programming caters to GARs who are given landed status upon arrival to Canada and are the primary beneficiaries of RAPs. To compete for this funding, organizations providing settlement services must continually demonstrate their efficacy in service provision. For this reason, larger settlement agencies tend to receive consistent funding over smaller, more community-based ones. Participant 8 highlighted the high demand for programs offered but the lack of space and resources available to carry out programs. He said, "with smaller spaces they are unable to facilitate larger groups." Additionally, he discussed how staff take on a lot of different roles, because not all programs are guaranteed the following year.

In addition to retaining little government support, some participants discussed their difficulties in managing staff versus clients' perceptions, specifically regarding housing. For example, Participant 1 spoke about the challenges in addressing what is available to people in Toronto's housing system and "the expectations of [their] clients." For refugees, Participant 1 highlighted the importance of housing orientations that provide refugees with information on Canada's housing system and the available housing options in Toronto. Navigating such expectations added a layer of responsibilities onto predominantly housing counselors. Participant 10 mentioned, "there is one housing counselor working within the shelter and the housing worker is burned out, because there is such a high waiting list for social housing units and low vacancy rates that many options are quickly exhausted." Thus, frontline staff feel mandated to act as intermediaries between all orders of government, including the municipal government which is responsible for social housing, and the complex needs of their clients. However, as demonstrated, the neoliberal turn created conditions in which low-income communities and refugees are excluded from the private rental market. Thus, as illustrated by Participant 10, service provision becomes more about "managing and controlling populations" than addressing the underlying issues of poverty and racism.

Reliance on the private housing market to support clients

One of the significant challenges frontline staff undergo is ensuring that they can meet their clients' housing needs. Settlement and housing counselors are responsible for assisting clients in filling out social housing forms while also facilitating housing searches in the private rental market. However, as Participant 11 notes, the supply of social housing in Toronto is meager, and there is a heavy reliance on the private rental market to supply housing for refugees. This reliance on privatized housing strains frontline workers, who must navigate a private housing

market to search for affordable and adequate housing in the city. The scarcity of available pathways to housing and shelter for refugees desiring to remain in Toronto often leads to feelings of helplessness among frontline workers.

Confronted with barriers when completing bureaucratic forms to acquire state help and straddling institutional limits with clients' emotions can feel like an impossible task for many frontline workers. Participant 12 described feeling useless because of the impossibility of finding adequate housing for her clients, though she added that she is reassured by clients who appreciate her honesty. Because of this hopeless feeling, she believed her role was more about education than finding housing. Two frontline staff, participants 9 and 10, discussed how the shelter is a temporary fix to a much larger systemic problem. However, they are responsible for providing shelter and housing support in the interim, which also presents many obstacles.

Many frontline staff interviewed discussed the complications of navigating the private rental market while attempting to meet the necessities and requirements of their clients. Though refugees sponsored by the government receive an orientation before their arrival, some frontline staff expressed concerns about managing refugees' perceptions of what to expect upon arriving in Canada with the realities of Toronto's current housing market. Upon arrival, most GARs are met by their service provider, given temporary residence in nonprofit hostels, hotels, or college dormitories, and are reminded that they are responsible for finding housing with the guidance of a housing counselor. However, as Participant 1, a housing counselor in a settlement organization states, "expectations don't match the reality." Participant 1 discussed the difficulties of reconciling his clients' desire to settle close to downtown Toronto and the sheer lack of affordable housing units in those areas. One of the ways that frontline staff reconcile such desires is by housing families together so that they may be able to continue to afford to live downtown in proximity to relevant social services. Participants 1 and 2 discussed the relationships formed within temporary housing accommodations or in previous refugee camps before landing. Participant 1 often tried to place families in the same building based on close bonds. When asked if this was possible, he said that, for the most part, "yes." However, the most challenging job was finding housing in areas refugees preferred. Most refugees appreciated being close to downtown Toronto, as many services and programs are located there. Fellow housing counselors shared this difficulty.

For example, Participant 11, a housing worker specializing in securing housing for women and their children, pointed to the impossibility of finding affordable housing in Toronto despite transitional housing and services available to refugees near downtown Toronto. She stated that she often has to "send people outside of Toronto, including to Hamilton and London, Ontario, as it is still possible in those regions to find a one-bedroom apartment for approximately $850 per month." Most relatively affordable housing is located on the outskirts of Toronto, where access to resources and services is limited, and where people would face long, difficult commutes to jobs, amenities, or programs located within Toronto's city limits.

The lack of services and organizations in areas outside of Toronto has been a central concern for academics and policymakers who have acknowledged the need for services beyond the major areas of significant urban regions. A recent study on the experiences of settlement services in metropolitan Vancouver conducted by Zuberi et al. (2018) suggests that more attention needs to be paid to the increasing number of immigrants settling in the suburbs. In particular, they argue, "one of the main challenges for suburban newcomers was that they were more likely than urban newcomers to experience problems with the quality of employment search assistance from settlement service agencies" (p. 451). Likewise, settlement services and agencies were developed in the cores of major Canadian cities, which is a primary reason that refugees wish to remain within the city limits. However, refugees can no longer settle near programs developed explicitly in such areas due to Toronto's lack of available, affordable rental units. For these reasons, frontline workers often employ creative solutions to ensure refugees are able to find adequate and affordable shelter and housing.

Solutions, avenues, and pathways: Why informal networks matter

Informal relationships among service providers proved to be integral to housing and settlement support for precarious populations. With a lack of adequate formalized support, social service providers often turn to their social and political networks to find adequate resources for clients. Drawing on Zhu's (2016) feminist analysis of hybrid settlement, where settlement services are analyzed through the lens of formal and informal settlement practices, this following section unpacks essential formal and informal networks established among both frontline staff and between refugees in the areas of housing, employment, and health. I argue that frontline workers often rely on informal social and political networks to support livelihoods—often in the areas of employment and health—and housing access for refugees. Policies and programs can benefit from a deeper understanding of the informal relationships between service providers that are mobilized to ensure refugees are able to settle comfortably in Toronto.

Housing

Long waiting lists for social housing, a lack of infrastructure to provide adequate shelter to newly arrived refugees, and an expensive private housing market often leave refugees susceptible to homelessness upon arrival to Canada (Murdie, 2010). After conversing about many barriers to conducting settlement work and housing support, I often asked interviewees what they do when it seems almost impossible to find housing for people. Although they believed that there needs to be more affordable housing obtainable as a long-term solution, many also considered the importance of social and community networks in helping sustain peoples' livelihoods.

One of the settlement workers' significant roles and responsibilities is to direct clients to other avenues of support beyond their direct services. Many frontline staff described the importance of keeping in contact with other nonprofit organizations and service providers to ensure that the immediate needs of refugees were met. During an interview, Participant 5 inquired if I knew anyone who worked in a violence against women shelter to support her clients. Participant 4 also shared a list of people she knew who worked closely with Syrian refugees. The constant need to forge informal networks as service providers stems from the lack of centralized resources and services available to refugees. Settlement services typically have resources and networks to reach out to when they cannot meet clients' needs. For example, settlement staff cannot always offer advice on housing, and they often refer clients to housing help centers in the area for more significant support. Though many staff whose expertise is not in housing provided referrals to clients experiencing issues with their landlords, they also offered advice based on their own experiences and the experiences other clients have had with their housing situations.

Specifically, for housing counselors, maintaining informal relationships with landlords was critical for securing housing for refugees and those on social assistance. One organization had students working on mapping the buildings accepting refugees. Keeping track of preexisting relationships with landlords was a common practice in organizations. Participant 1 said it was essential to maintain ties with landlords who had previously rented to refugees referred by their organization. He stated that it was crucial to compile a list of landlords who had secured a positive relationship over the past 10 years. He believed this consolidated list helped refugees circumvent landlords who held negative stereotypes about refugees, and it also helped tenants and landlords work through any conflicts that arose.

Moreover, Participant 1 confided that maintaining such contacts also helped housing workers and settlement agencies be contacted first once there was a vacant unit. Participant 12 also expressed a similar sentiment. She specified that she had to ensure that any potential tenants she sent would also be what she called "ideal tenants" because it would forge more significant positive connections with landlords. If an issue arose between a landlord and the referred tenant, housing counselors often acted as mediators to ensure that the informal relationships fostered would not be lost. According to some

frontline staff, refugees often provided social support and built community networks as a form of collective solidarity.

Information sharing among refugees proved crucial for sustaining their livelihoods and housing access in a new country. This finding is borne from one study that found that a "heavy reliance on ethno-specific social networks offer new immigrants many advantages in the early part of settlement, especially in their housing search" (Teixeira, 2017, p. 352). Similarly, Zine's (2009) study on Latin American and Muslim participants outlines the importance of informal networks for housing help. She states, "They [mosques] also operate as informal centers for the dissemination of various kinds of information related to housing, education, and employment" (p. 33). Daswani et al. (2011) collaborative research project also accentuates social networks' symbolic and cultural importance among newcomers in Kingston-Galloway/Orton Park, Scarborough. Similarly, in the context of housing, most frontline staff articulated the importance of social networks and community as tools employed by refugees to determine where they decide to live and how they attain knowledge as their rights as tenants. Thus, the settlement practices among refugees operate within settlement services and programs but are also embodied through the everyday practices and moments of resistance and solidarity practiced among refugees.

Based on interviews with frontline staff, refugees often rely on conversations with family, friends, and community networks to determine their first place of residence. They usually pay close attention to each other's input, and many prefer to remain living close to people they met in refugee camps abroad or to family members. According to Participant 4, friends or family often encourage newer refugees to move into a particular building with them. The allure of being closer to friends and family often brought refugees to a specific neighborhood in Toronto. Participant 4 talked about how some clients would refer friends and family from Montreal and Nova Scotia to obtain help with resettlement. Participants 1 and 2 outlined the bonds and friendships made within on-site transitional housing and the importance of keeping families together when deciding where to move. One housing counselor—Participant 1—said that if possible, he tried to house families in the same apartment building to maintain contact with each other rather than feeling isolated in a new country. Participant 12 also encouraged communal living to challenge low vacancy rates and unaffordable rent in Toronto. Participant 8 discussed how two families sometimes rent one apartment together as a family house despite the limited space available. Maintaining ties and ensuring that families remain together was an important concern for settlement staff, including housing counselors, who recognized the importance of community for newcomers in Canada.

In addition to providing advice and maintaining preexisting ties among family and friends within apartment buildings, such networks and connections were especially important for sharing information and learning one's rights as tenants. Based on Participant 4's experience, when one person sought advice from a settlement worker on the injustices or abuses, they faced from landlords, they shared their knowledge on that issue with family and friends. Understanding the rights and responsibilities of tenants and landlords passed orally through connections, and social networks proved particularly helpful for refugees experiencing similar situations. Participant 4 also expressed similar observations and discussed how refugees shared information by word of mouth about special subsidies, programs, or social services for which they are eligible. The social networks formed in a host country have proven to be beneficial to refugees who are new to navigating the housing system in Canada. However, as observed by Participant 12, the redevelopment projects have contributed to the breakdown of community living, specifically in Regent Park.

Participant 12 described the importance of forging relationships within the neighborhood that often revolved around community members rallying together if there was an injustice. For her, those living in Regent Park were connected through a shared postal code. She mentioned the issue of police violence in the neighborhood and how, with community support, people were able to rally and demand justice for those experiencing racial profiling. When it came to Regent Park, she believed that being a part of the neighborhood transcended differences across race and ethnicity because the entire neighborhood was stigmatized. August

(2014) discusses how such forms of territorial stigmatization contributed to the gentrification of Regent Park, which had an impact on the Regent Park community. Participant 12 shared a similar thought, and observed that the severing ties within the community were often a consequence of redevelopment projects that upheld the narrative of mixed-income neighborhoods. She believed that the community of Regent Park was not what it was before the redevelopment projects. She further expressed nostalgia for the Regent Park predicated on unity among community members and lamented that those gentrification processes had disrupted such social networks. Informal networks were essential sites of analysis when securing affordable housing and challenging various forms of social injustice predicated on housing among communities. Such networks were also crucial for obtaining resources in the areas of employment and health for refugees in Toronto.

Employment

Settlement workers play an integral role in helping refugees prepare for employment. Seeking jobs through personal and professional networks for their clients served as an essential tool employed by frontline staff to help refugees settle in Canada. According to Goel and Lang (2019), "Social networks have long been viewed as reservoirs of information that help match job seekers with vacancies" (p. 355). For most settlement staff, maintaining ties with businesses and employers proved helpful for their clients. Participant 4 detailed a moment when she secured a job for someone who had migrated from Aleppo, Syria. When she let him know about the job she found for him, he told her how grateful he was for the job she had found for him and asked her how he could repay her. She reiterated that she did not want anything except that he extend his support when another person needed a job, and she called on him. As a result, she shared that this past client had secured many jobs for more refugees coming from Syria and provided significant support for various fundraising events, including securing food supplies and catering free of charge. Such relationships were crucial for refugees seeking employment and were a common practice articulated by settlement staff.

As previously mentioned, finding employment is difficult at the best of times, mainly when people settle into a new environment, where Canadian experience is privileged over work experience in one's home country. As Participant 4 put it, "the obstacles were taken away with partnerships with big businesses." However, such partnerships were forged mainly through initiatives taken by frontline staff who advanced their own personal and professional networks to seek job vacancies for their clients. For example, Participant 4 established ties with companies and organizations that provide training and employment to Syrian refugees. She talked about how amazing it was to see large companies accept hundreds of refugees to ensure that they would have employment, particularly for their 13th month, after which they would no longer receive resettlement assistance funds. Participant 5 also recounted the commitment she needed to ensure that her client could work and stay in Canada. She said:

> In 2014, I started serving a client. The process is this. You apply for refugee status. If you have to wait and wait and wait. You have to apply for a work permit, so you have your social insurance number, you can go to work blah blah blah. You can pass one, two, three, four, five years without the [IRB] hearing. Okay. Suddenly, you go to the hearing and the government can tell you goodbye or the government can tell you welcome to Canada. So, once they accept them here, they have to apply for the permanent resident, so it is not only welcome to Canada. So they have to wait two more years.

For 3 years, this staff helped her client apply for refugee status and three work permits and eventually committed herself to ensuring his admittance as a permanent resident in Canada. She detailed how much time and effort she put into this case and expressed concern for the difficulties in paying application fees while also needing work permits to work. The time, dedication, and patience among frontline workers who must navigate different state apparatuses to meet the needs of their clients is often overlooked.

Health

Though settlement staff help with filing for the Ontario Health Insurance Program (OHIP) and navigating Canada's healthcare system, many of the complex health needs of immigrants and refugees are met through informal networks. For example, prior to the arrival of Syrian refugees, Participant 4 identified and coordinated Arabic-speaking doctors and pharmacists to help secure health care accessible to refugees. Forming such bonds with healthcare providers was integral to creating a network that eased refugees' transitions into Canada. These efforts and activities demonstrate how crucial community networks can be for refugee resettlement.

Volunteer-led initiatives around health and well-being proved to be an essential fabric of nonprofit organizations. For example, Participant 4 once worked with a nonprofit that brought children from orphanages in Palestine to Canada for surgeries. This entire project was run by volunteers dedicated to it and performed the work of identifying and contacting Canadian doctors, who agreed to waive their fees to perform the surgeries. These networks also helped when holding fundraisers and events to publicize specific organizations' names and raise money to secure funding for programs and events that were not publicly funded. These efforts also helped ensure that additional programs were developed beyond those IRCC prioritized. Participant 13, a settlement worker who also worked explicitly with Syrian refugees, discussed a program that emerged from conversations with clients about cooking and healing through cooking.

The bonds and networks that emerge within settlement agencies or in temporary accommodations are essential for refugees. Social relationships help communities navigate the barriers and obstacles that newcomers, particularly refugees, need to overcome to create and sustain livelihoods as they attempt to settle into a new country. Although many settlement agencies and nonprofit organizations are understaffed, underfunded, and lack resources, the connections and networks of information sharing among staff proved integral to securing jobs and resources for refugees. The initiatives taken to develop and administer programs outside funding mandates stems from more outstanding commitments often informed by the personal experiences of frontline staff.

Discussion and policy implications

This study draws on identified challenges to providing housing and settlement support for refugees among service providers in Toronto. The findings of this research further analyses on the neoliberalization of housing and social services by including the invisible labor used to rectify cuts to services and resources needed to help with the settlement and housing support for refugees. The first section of the findings revealed the impacts of neoliberal restructuring on the day-to-day experiences of social service providers. Although some Canadian studies have highlighted the effects of federal political changes to immigration and housing policies, which restructured settlement and housing programs at the local municipal level (see August & Walks, 2018; McGrath & McGrath, 2013; Mukhtar et al., 2016; Shields, 2003), very few studies have examined the role social service providers play specifically in navigating housing for refugees. The few studies that do exist, do so within the context of the United States of America (see Darrow, 2015, 2018). Similar to Darrow (2018), who discusses limitations resettlement workers experience within the context of the U.S., the findings of this study offer a contemporary analysis of funding restrictions, limited resources, and unmet housing needs among refugees, through the viewpoints of frontline workers.

In addition to an analysis of neoliberalism, a critical feminist framework is used to draw on the informal networks, which emerge due to the lack of institutional supports available for refugees. Though focused specifically on housing and settlement supports, the findings of this study revealed the multiple roles settlement and housing workers often take up to ensure the housing, employment, and health needs of their clients are met. Similar to Darrow's (2015) analysis of resettlement workers as "resource brokers," where clients are connected to landlords through informal networks and connections, this study identifies the emergence of informal social networks as a tool to address the

institutional gaps that hinder access to housing for refugees. Luxton (2006) and Lo (2016) both highlight the invisibility of informal networks, which are often gendered. Many of these informal networks and personal ties are seldom discussed or credited with providing much-needed support for communities. This research adds to this scholarship by examining the ways in which frontline workers form networks with each other to fill the institutional gaps when providing settlement and housing support for refugees.

This article highlights the ways in which informal networks formed both among social service providers and the refugees they serve have an enormous impact on the livelihoods of newly arrived refugees in Canada. Additionally, this study offers important insights that have policy implications. Firstly, intergovernmental cooperation that addresses the intersections between housing and immigration settlement policies is needed. A deeper engagement with frontline staff working in nonprofits and community organizations will aid in decision-making processes around housing and settlement service programs. The informal networks that have been identified in this study give insight into the need for a more centralized referral system among social service providers.

Secondly, the barriers to social service provision for refugees identified within this article can be leveraged to propose policies and programs related to settlement for refugees in Canada. For example, the competitive program-specific funding model that nonprofit organizations must apply to has created additional work for staff who are already at capacity. Additionally, the conditions attached to such funding are inflexible. Allowing social service providers greater degrees of flexibility to program design based on the housing needs of refugees, which can change based on geographic location, should be considered. Thirdly, insights from social service providers on the need for refugees to settle in downtown Toronto to be closer to public transportation, groceries, other communities, and other social service organizations are important for addressing the need for more affordable rental units within the downtown core. Discussions on the regulations of administering services can ignite changes in policies and programs to incorporate the intersectional needs of newly arrived refugees. Policymakers would benefit from consistent consultations with local organizations, which can identify the hurdles refugees continue to face when navigating Canada's housing system upon arrival. Such consultations can impact policies regarding housing needs, social service delivery, and resettlement assistance programs in Canada.

Conclusions and future research

The knowledge shared by frontline workers illuminated the critical role service providers—a primarily overlooked category of actors who navigate the trickling effects of neoliberal policies on social service provision and housing—play in the lives of newly arrived refugees in Toronto. In addition to identifying the limitations social service providers face when administering settlement and housing services for refugees, research findings demonstrate the importance of informal networks among social service providers who try to negotiate and meet the housing and settlement needs of refugees in Toronto.

The qualitative approach within this study allows for fruitful and prosperous analyses based on frontline staff's direct experiences and accounts. By centralizing the experiences of those working with populations experiencing difficulties accessing housing, this research offers critical insights into the limitations of service provision and the problematic positions frontline staff find themselves in when mediating between policies, practices, and their clients' needs. Similarly to McGrath and McGrath (2013), findings from this study reveal the critical importance of engaging with frontline workers who interact with refugees on a daily basis. This study also expands on the paucity of literature focused on the administration of settlement services in Canada (Mukhtar et al., 2016; Shields, 2003). Although these studies focus predominantly on federal restructuring of settlement services, this research provides novel insights into how such restructuring had direct impacts on the daily experiences of frontline staff responsible for program delivery. Moreover, this article provides critical insights during a time when challenges

of housing affordability have deepened, especially for newly arrived refugees. Engaging with the viewpoints of frontline staff has offered unique insights into Toronto's housing and settlement landscapes.

The number of staff interviewed does not necessarily encompass all views of frontline workers. Several other organizations and staff were contacted for this study, but only a select few were willing and able to provide interviews. Future studies would benefit from a more extensive selection of frontline staff, particularly housing workers, to engage with a comprehensive set of views, experiences, and opinions on the housing crisis in Toronto. Thus, while this research analyzes significant structural limitations to social service provision and the creative ways some staff confront such limitations, further studies would benefit from collaborations with a broader array of nonprofit organizations at the frontlines of managing the housing challenges for refugees. Additionally, a greater incorporation of refugee-led organizations would expand understandings of collaboration and urban governance (Gonzalez & Pimentel Walker, 2021). Doing so will foster and further potential research directions and initiatives centered on the active agencies of staff and participants who witness and attempt to navigate a housing crisis that continues to deepen inequality based on income, immigration status, and race. Another area that should be explored further is how different sources of funding—whether private or public—can have a direct impact on frontline workers' abilities to provide services to refugees within Toronto and/or to build informal networks outside the limitations of boundaries placed on specific government-funded programs.

Additionally, findings were not inclusive of the COVID-19 pandemic, which has since added additional barriers to administering social services among frontline workers. Recent internal reports released by select service provider organizations have identified new and emerging challenges due to the ongoing pandemic. Chan and Campana's (2020) study based on survey responses from 166 service providers working in the refugee-serving sector during the first month of working remotely due to the pandemic identified two key challenges: (1) developing connections with newcomers was made more difficult and (2) the general lack of access to technology to participate in programs and/or participants not having enough digital literacy to participate in online programs. Edmonds's and Flahault (2021) scoping review of gray and peer-reviewed literature revealed that refugees experienced more during the first wave of the pandemic in Canada. These barriers included misinformation around health benefits and free COVID-19 testing, economic difficulties, mistakenly applying for CERB and then being asked to repay, and school and community center closures that made it difficult for youth to integrate and develop social relationships. Future studies would benefit from interviews with frontline workers to explore the changing housing and social service landscape during an unprecedented pandemic.

Notes

1. Although all frontline staff interviewed for this study are employed within nonprofit organizations, the. organizations may be receiving public funding to carry out their services. There is a blurring of lines between clear local state actors and nonprofit employees, because programs and services are dependent on particular funding, which is a mix of public and private funds. Frontline staff working within non- profit organizations is the language used for this article.
2. Given the scope and geographical framing of this study, the literature examined focuses mainly on the. Ontario context. Though there are some studies, which offer a comparative analysis of settlement programming in Canada (McGrath & McGrath, 2013), this paper highlights the role of neoliberal restructuring on housing and settlement services in Ontario.
3. Some of the service provider organizations that participated in this research project have other locations in the Greater Toronto Area (GTA). However, all research participants worked mainly in their primary offices in the City of Toronto, which also includes Scarborough and Etobicoke, and spoke to those experiences.
4. Recent reports generated by service provider organizations and coalitions have collected data on the impacts of COVID-19 on service delivery, this article focuses on pre-pandemic challenges, which continue to exist and are heightened within the context of COVID-19.

5. Given the limitation of private spaces within the office, only three of the interviews were audio-recorded. Each recording was manually transcribed. The principal investigator conducted detailed fieldnotes for the remaining interviews. Each interview was analyzed manually using deductive coding.
6. Though housing and settlement supports are central to this study, frontline workers often adopt multiple roles and provide wrap-around services or referrals to other social services, including health, education, and employment.

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