Geneva Challenge 2025

North America

Toward Integrated Support

STRENGTHENING CANADA'S IMMIGRATION SUPPORT FOR IMMIGRANTS AND FAMILIES

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Abstract

Canada's immigration system inadvertently separates families through financial barriers reaching $40,392 CAD and processing backlogs exceeding 800,000 applications, undermining both humanitarian principles and economic integration outcomes that Canada depends on for growth.

This interdisciplinary research team developed a comprehensive policy framework analyzing family separation through ecological systems theory and adult attachment theory, examining 167 service organizations, federal program data, and immigrant outcome studies. Our analysis reveals that current policies create measurable harm: immigrant families experience anxiety rates of 40% (compared to 18% nationally), depression rates of 28% (versus 8% nationally), and children face developmental delays that persist for years after arrival.

The policy contradiction is stark—while programs like Windmill microlending demonstrate 95% repayment rates and generate $1.8 billion in tax revenue per 10,000 loans, restrictive eligibility criteria exclude vulnerable groups most likely to benefit from family support networks. Settlement services receive only $1,617 per newcomer annually while systematically excluding temporary workers and asylum seekers from federally funded programs.

Our framework proposes three evidence-based interventions building on existing infrastructure: (1) universalizing community settlement navigator programs with flexible 3–5-year support timelines, (2) implementing an integrated digital "Welcome to Canada" platform connecting federal, provincial, and municipal resources, and (3) expanding community-based financial assistance programs beyond current professional licensing restrictions.

These solutions align with current government priorities for economic growth while addressing SDG 10 inequality targets. Implementation would require $2.1 billion over five years but generate an estimated $4.8 billion in tax revenue through improved integration outcomes. With 104,256 new permanent residents in Q1 2025 alone, immediate policy

action is essential to prevent continued violations of international human rights law while maximizing Canada's immigration investment.

Authors' Bio

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1 Introduction

Article 16 of the Universal Declaration of Human Rights affirms the right of the family to be protected by society and the state. The United Nations Convention on the Rights of the Child (UNCRC) affirms in Article 9 that children should not be separated from their parents against their will, except when such separation is in the best interests of the child. Article 10 goes further, obliging states to deal with applications by children or parents to enter or leave a country for family reunification in a "positive, humane and expeditious manner."

Our comprehensive analysis reveals that family separation is rooted in interconnected issues, including restrictive asset requirements for study permits, limited access to community-based financial support, gaps in settlement advisory services, and prolonged waiting periods for family reunification processes. These challenges collectively create a web of barriers that separate families, violate international human rights law[i], and inflict severe and lasting psychological, educational, and economic harm on affected children and families[ii], while failing to achieve stated policy objectives.

1.1 Concept of Family Separation

This proposal addresses the multifaceted challenge of family separation within immigration systems, examining not only forced separations implemented as deliberate policy tools but also systemic separations that occur as unintended consequences of structural barriers, information gaps, financial requirements, and bureaucratic inefficiencies.

1.2 Global Family Separation Situation

Family separation in the context of immigration represents one of the most pressing humanitarian challenges of our time, affecting millions of individuals globally and undermining fundamental principles of human dignity and child welfare. As the world currently experiences one of the largest waves of migration in history, with 122.6 million people forcibly displaced by conflict, persecution, and climate-related disasters in 2024[iii], the protection of family unity has become increasingly critical to ensuring humane and effective immigration policies. Among those displaced, 43.7 million are formally recognised as refugees, with the vast majority of refugees, around 71%, hosted by low-

and middle-income countries that often face significant challenges in meeting the needs of their own populations [1]. Additionally, 72.1 million internally displaced people made up more than half of all forcibly displaced people globally in 2024 [1].

1.3 Family Separation in Canada

For the purposes of this analysis, we adopt the comprehensive legal framework established in Canadian immigration law[iv], which provides clear definitional guidance for understanding family relationships in immigration contexts. According to the Immigration and Refugee Protection Regulations, a "family member in respect of a person means: 1) the spouse or common-law partner of the person; 2) a dependent child of the person or of the person's spouse or common-law partner; and 3) a dependent child of a dependent child referred to in 2)."

The definition of dependent child is equally specific, encompassing a child who: 1) has one of the following relationships with the parent, namely a) is the biological child of the parent, if the child has not been adopted by a person other than the spouse or common-law partner of the parent, or b) is the adopted child of the parent; and 2) is in one of the following situations of dependency, namely, a) is less than 22 years of age and is not a spouse or common-law partner, or b) is 22 years of age or older and has depended substantially on the financial support of the parent since before attaining the age of 22 years and is unable to be financially self-supporting due to a physical or mental condition."

These legal definitions establish the framework for understanding which relationships are recognized as requiring protection from separation in immigration processes, while highlighting the complexity of modern family structures that immigration systems must accommodate.

1.4 Problem Statement

Family separation is a significant and multifaceted challenge within Canada's immigration landscape, driven by systemic barriers that delay or prevent reunification. These barriers, ranging from stringent financial requirements to gaps in essential support services, inflict measurable harm on the mental health, developmental outcomes, and social integration of newcomers. The consequence is a system that, while aiming for orderly migration,

inadvertently undermines family unity and the foundational support networks crucial for successful settlement.

Immigration and Family Separation in Canada

Reunification

Family reunification is a program within Canada's immigration system that enables citizens and permanent residents to sponsor certain relatives to enter Canada as permanent residents. Under this program, sponsors take on temporary economic responsibility for those entering the country.[v] On the other hand, some labour migrants enter Canada through programs where family reunification may be restricted, such as the Seasonal Agricultural Workers and the Live-In Caregiver Programmes.[vi] Temporary foreign workers, who work for low wages, are ineligible to bring members of their family with them to Canada.[xii] Immigration scholarship has sometimes analyzed migrants as being on an individual level, rather than considering family flows.[vii] Migrants in need of international protection, such as refugees, may choose to separate from their families, given the cost-benefit of migrating alone. They may also migrate with family in a staggered fashion or permanently leave some family behind.[xiv] When these could be seen as rational actions to take while migrating, it could hinder the ability of those disadvantaged immigrants to try to reunite their families later. Family reunification is not a guarantee by Canadian policymakers for all immigrants to Canada.

Even when pursing family reunification through Canada's appropriate channels, there are challenges related to long wait times, economic constraints and a lack of tailored support programs. As of May 31, 2025, the IRCC is managing over 2 million applications across their inventories, with over 800,000 backlogged applications.[viii]

Individuals and families with temporary or refugee-claimant status in Canada face critical barriers to essential services, leading to internal family stress and exclusion. In Ontario, an estimated half a million people, including many temporary workers and asylum claimants, lack provincial health coverage due to mandatory waiting periods or while awaiting permit renewals.[ix] This gap has severe consequences for children; studies show that children with precarious insurance status present with higher rates of injuries and mental health crises compared to their peers with refugee health coverage.[x] A recent

scoping review confirms that refugees, asylum seekers, and residents with precarious status experience systemic disparities in accessing chronic disease screening, cancer prevention, and mental health services, often due to language barriers and lack of culturally appropriate care.[xi]

Financial Strain

Canada's immigration framework imposes financial thresholds that often result in the separation of families, particularly those from lower-income backgrounds. Applicants for permanent residency through the Express Entry stream, for instance, must demonstrate significant liquid funds, starting at $15,263 for a single individual and rising to $40,392 for a family of seven.[xii] Similarly, international students must now prove they have $20,635 to cover first-year living expenses, a substantial increase intended to reflect the true cost of living.[xiii]

Furthermore, pathways for family sponsorship require sponsors to meet income requirements that exceed the Low-Income Cut-Off (LICO) for their household size, creating a significant hurdle for many.[xiv] While these policies are designed to ensure newcomers do not face financial hardship, their rigid application disproportionately excludes applicants who, despite possessing valuable skills and strong community ties, cannot meet the high monetary requirements. This forces families into prolonged or indefinite separation.

The immigration process can be arduous, especially for those who cannot access a streamlined pathway like the Family Reunification programs. Among those are refugees and low-wage temporary workers, who tend to have low incomes. It can be both time and financially prohibitive to pursue obtaining residency for family members. However, reuniting families can positively impact immigrants that migrated alone or with select family members, in ways such as being able to share costs and save on living expenses such as housing and childcare costs.[xv]

While settlement agencies are a primary point of contact for newcomers, they are often ill-equipped to support the complex process of family reunification. A 2016 study of 167 service organizations revealed that temporary migrants are systematically excluded from federally funded settlement programs, leaving them without vital legal advice or

navigational support for reunification.[xvi] This service gap means that families are left to navigate complex legal and administrative hurdles alone, increasing the likelihood of errors, delays, and prolonged separation. Without a cohesive service model that integrates case management, legal aid, and application support, the procedural burdens on families are immense, hindering their ability to reunite and successfully integrate.

2. Challenges Faced by Target Population

2.1 Main challenges

The target population of immigrants experiencing family separation faces a complex web of interconnected challenges that extend far beyond the immediate pain of physical separation. These challenges create cascading effects that undermine not only individual well-being but also Canada's broader immigration and integration objectives. Our analysis identifies three critical areas where systemic barriers inflict measurable harm: financial burden, mental health deterioration, compromised child development, and social integration. Each challenge reinforces the others, creating a cycle where those most in need of family support, the foundation for successful settlement, are systematically denied access to it. Understanding these interconnected challenges is crucial for developing effective policy interventions that address the root causes rather than just the symptoms.

2.1.1 Financial burden

Canada's immigration system imposes substantial financial thresholds that function as de facto barriers to family unity, disproportionately affecting lower-income applicants despite their potential for successful integration. These financial requirements, while ostensibly designed to ensure newcomers' economic stability, create a paradox where those who would benefit most from family support networks are least able to access them. The resulting financial burden extends beyond initial immigration costs, creating long-term obstacles that perpetuate separation and delay integration outcomes that benefit both newcomers and Canadian society.

- High asset requirements: Must demonstrate $15,263 to $40,392 CAD depending on family size for permanent residency
- Study permit costs: International students need $20,635 for first year living expenses
- Sponsorship income thresholds: Must exceed Low-Income Cut-Off (LICO) for household size
- Limited financial support access: Existing programs like Windmill microlending exclude many groups (non-skilled workers, women, families)

- Loan repayment delays: May postpone family reunification for years while paying off loans

2.1.2 Mental Health

The prolonged uncertainty and emotional strain of family separation place immigrants and refugees at a significantly elevated risk of poor mental health outcomes. A 2022 systematic review encompassing 8,740 refugees established a strong correlation between family separation and increased symptoms of Post-Traumatic Stress Disorder (PTSD), depression, and anxiety.[xvii] Data from the Centre for Addiction and Mental Health (CAMH) shows that refugees and asylum seekers in Canada face anxiety prevalence rates as high as 40% and depression rates of 28%.[xviii] This is further corroborated by the Longitudinal Survey of Immigrants to Canada, which found that four years after arrival, 29% of recent immigrants reported emotional problems and 16% experienced high levels of stress.[xix] These mental health burdens directly impair an individual's ability to work, integrate, and contribute to their new community.

2.1.3 Child Development and Social Integration

For children, separation from a parent during migration is particularly damaging, causing disruptions to their education, emotional well-being, and development. Globally, migrant and displaced children have missed an estimated 1.5 billion days of school, severely hindering their academic progress and future opportunities.[xx] The trauma of separation also manifests in social and behavioral challenges. A U.S. longitudinal study found that immigrant children separated from their parents exhibited poorer literacy skills and higher rates of emotional and behavioral problems, which are key determinants of long-term integration.[xxi]

This breakdown of the core family unit ripples outward, weakening broader community cohesion. The International Organization for Migration (IOM) notes that family separation disrupts essential household support systems and contributes to social isolation.[xxii] This is reflected in feelings of belonging; a UK study found that only 44-47% of asylum seekers and refugees felt part of their local community, a figure significantly lower than that for settled citizens, which correlates with lower levels of civic participation and trust.[xxiii] By

fracturing families, these systemic barriers not only harm individuals but also impede the development of resilient, cohesive, and thriving communities across Canada.

3. Recommendation

Our solution to this issue is to build on existing support structures by significantly increasing their funding, expanding their geographic and demographic reach, and working toward making these services universally accessible. Rather than creating entirely new systems from scratch, we aim to strengthen what is already in place, improving efficiency, reducing duplication, and ensuring that no eligible individual is left without access to the support they need.

3.1 Financial Services

Currently, Canada has a variety of different financial supports for immigrants. However, these supports are often very targeted and narrow. The widest program is Windmill microlending based out of Calgary. This program loans up to $15,000 CAD for skilled immigrants and refugees to help pay for licensing, training, exams and other certifications. A report in 2024 found that these loans saw recipients see a 40% increase in annual earnings, contributed 64% more in taxes, and generated an estimated $1.8 billion CAD in lifetime tax revenue for every 10,000 loans.[xxiv] This program also claimed a historical repayment rate of 95%, and a 76% reduction in unemployment.[xxv]

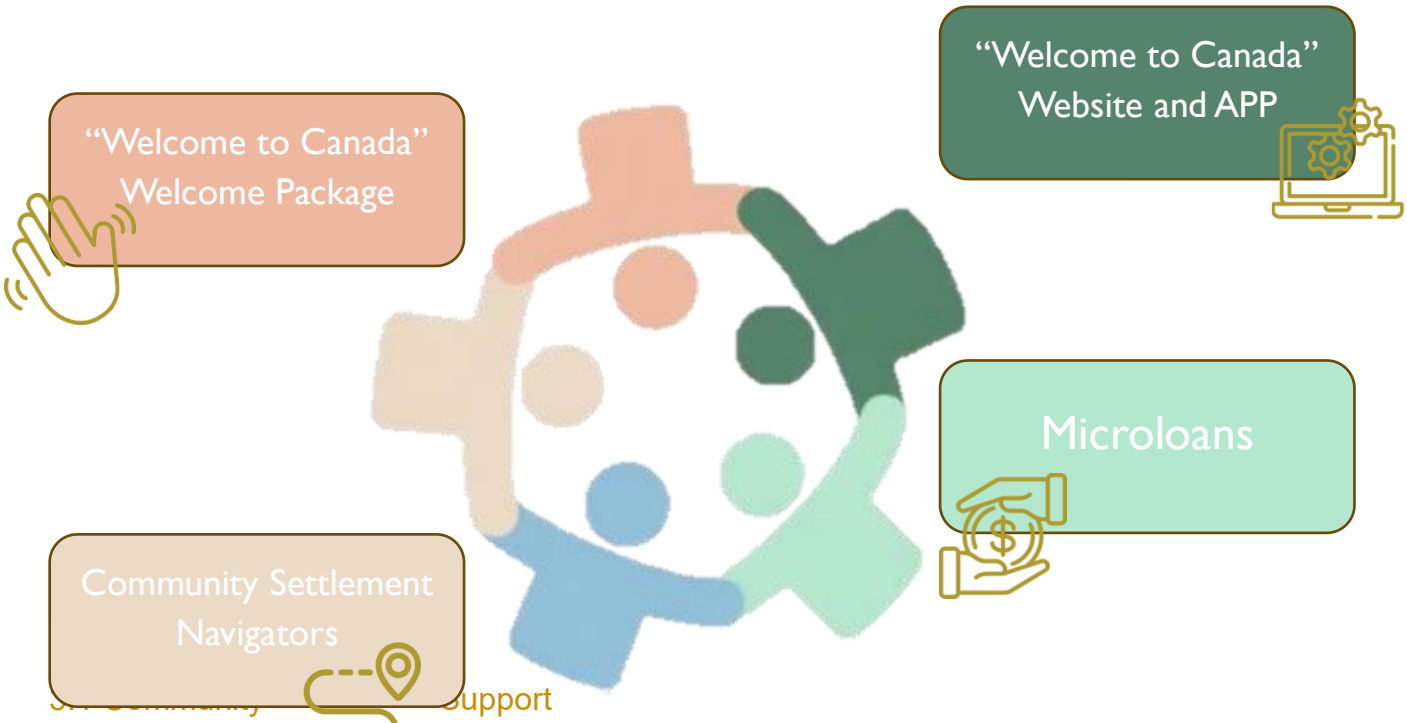
Considering this, there are some major downsides to this program. It has limited eligibility, only focusing on “skilled immigrants”. This means that newcomers without recognized foreign credentials may be excluded, including those without credentials altogether. This can help reinforce structural issues of a meritocratic framing, obscuring structural discrimination of licensing bodies, professional gatekeeping and employer bias. In practice, this develops into the systemic underrepresentation of many equity seeking groups, including women and families.

Globally, it is still much more difficult for women to receive accreditations than men. This is then exacerbated in immigration as only those with these accreditations have access to special supports, systematically excluding many women from access. This systemic issue also extends to families. Women are still considered primary caregivers of the family unit, and are then given much less opportunities to qualify for loans, especially if they are only working part-time. Considering the repayment aspect of these loans, many

immigrants may also delay reunification in the host nation until these loans are paid off. This can years and can keep families separated for extended periods of time.

The largest problem with the current financial support is in the process of bringing family into the country. For the first step, applicants into the country have to show they have enough money to support themselves. The majority of immigration applicants are expected to have anywhere from $15,000 to $40,000 CAD depending on family size to be considered to immigrate to Canada.[xxvi] This proves to be a significant barrier for family reunification as it encourages individuals to immigrate without family to live and work in Canada.

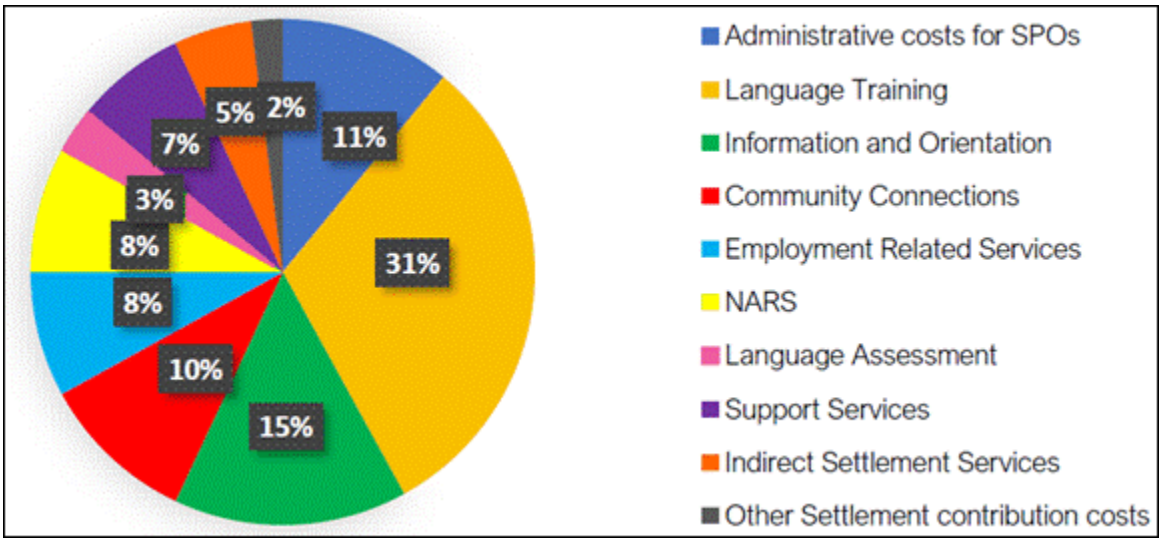
Summary of Proposed Program Activities:



In 2023–2024, the federal government allocated $1.1 billion CAD to settlement support programs outside of Quebec. These programs served approximately 680,000 immigrants the year prior. [xxvii] While the total investment appears substantial, the per-person support breaks down to only about $1,617 CAD annually. Given the broad range of services these funds are expected to cover; from language training and

employment support to community integration, this figure raises important questions about the adequacy of funding to meet the complex needs of newcomers.

Stakeholder input compiled in a 2001 report by the House of Commons Standing Committee on Citizenship and Immigration recommended that settlement funding be strengthened to approximately $3,000 CAD per newcomer to ensure effective integration outcomes.[xxviii] When adjusted for inflation, this figure would equate to approximately $4,850 CAD per immigrant in 2025, underscoring the current shortfall in federal investment. This paper recommends increasing per-capita settlement funding to match or exceed that inflation-adjusted benchmark in order to align federal spending with both empirical needs and best practice standards for long-term integration.



Source 1 J. Praznik and J. Shields, *An Anatomy of Settlement Services in Canada: A Guide*, 3 July 2018, p. 25, citing data from IRCC, Evaluation of the Settlement Program, November 2017, p. 53.

Figure 1: IRCC Contributions for the Settlement Program, 2011–2012 to 2015–2016

This funding is distributed across a wide range of programs. As illustrated in Figure 1, it supports a broad yet fragmented ecosystem of community-based services. While the *Welcome to Canada* portal and IRCC-funded initiatives provide a range of supports, and organizations like the YMCA and SUCCESS deliver both in-person and online assistance, the system remains uneven in its reach and effectiveness. Despite the clear value of these programs, many struggle to provide sustained, long-term integration support.[xxix]

Contributing factors include inconsistent funding streams, restrictive eligibility requirements that exclude certain groups (such as temporary residents and asylum seekers), and insufficient coordination across service providers. These limitations hinder continuity of care and exacerbate the challenges faced by newcomers navigating Canada's complex settlement landscape.[xxx]

Port of Entry Process

It is recommended to have Canadian Border Services Agency officers or immigration officers introduce the Welcome App and welcome packages at the airport or border, with signage, quick-art guides, and support in multiple languages. In it, heavily encourage a federal-level digital "Welcome to Canada" app and website, managed directly by Immigration, Refugees and Citizenship Canada (IRCC), integrating all relevant federal, provincial, and municipal settlement resources. This would also include a federal "Welcome to Canada" document package. This will include information on everything necessary to live in Canada. Encourage provinces and cities to provide jurisdiction specific packages.

Continuing Support

Within a week of arrival, immigrants should be opted-in to be assigned a Community Settlement Navigator. These will be expanded from existing programs from non-profit peer and community-based settlement navigator / community connection programs.

Currently, community connection is a key pillar of IRCC's Settlement Program, specifically designed to help newcomers build social networks, encourage community engagement, and foster a sense of belonging and inclusion in Canadian society. These programs are implemented by IRCC-funded settlement agencies across Canada and typically involve matching newcomers with local residents, including former newcomers, trained volunteers, or community leaders.

The types of volunteers involved in these programs are diverse. They include established Canadians, often retired professionals, students, or civic-minded residents, who are motivated to support integration efforts. Former newcomers also play a vital role, bringing lived experience and a desire to give back. Community leaders, such as faith leaders,

cultural association representatives, and educators, often serve as bridges between communities.

To ensure effectiveness and safety, volunteers receive basic training from the settlement agencies. This training helps them understand the challenges newcomers face, practice cultural humility, protect privacy and safety, and recognize the boundaries of their role, for example, by not providing legal or immigration advice.

However, these services remain limited in scope and are not universally accessible, leaving many individuals to fall through the cracks. We propose expanding and universalizing this program to ensure that every immigrant entering Canada has access to settlement support. Internal migrants should also have access to these services at the local level, with the option to opt out if they do not wish to participate.

Evidence shows that ongoing, flexible-duration support is more effective than rigid, time-limited models. This is particularly important for groups that require longer integration timelines. Settlement journeys are often non-linear, involving setbacks, re-engagement with services, and the gradual development of social capital.

While the first six to twelve months after arrival are widely recognized as a critical window for settlement support, research indicates that this timeframe is insufficient for most newcomers to fully integrate. Federally funded programs such as the Resettlement Assistance Program (RAP) and other IRCC-supported services typically concentrate on resources in this early period. However, challenges related to language acquisition, employment, credential recognition, mental health, and social inclusion often persist for three to five years or more. An IRCC program evaluation in 2017 found that many clients continued to experience unmet needs well beyond their first year in Canada.

Longitudinal studies and evaluations of mentorship programs, including those by Pathways to Prosperity (P2P) and the Ontario Council of Agencies Serving Immigrants (OCASI), demonstrate that community-based and peer support initiatives are most effective when available for at least three years. These findings support the adoption of a flexible, opt-in model for the first year and beyond, enabling newcomers to access support during key transitional moments such as entering the workforce or pursuing education. In

this model, settlement support is understood not as a one-time intervention, but as an ongoing process that reflects the complex and non-linear nature of integration.

3.2 Justify the project

Canada's immigration landscape is characterized by diverse streams designed to facilitate the arrival and settlement of individuals from across the globe. The main pathways include the economic stream, catering to principal applicants and their dependent family members; the family class programme, dedicated to reuniting individuals with relatives already residing in Canada; and refugee and humanitarian programmes, offering permanent residency to those seeking protection.[xxxi]

Recent demographic data from the first quarter of 2025 underscores the significant scale of these movements. During this period, Canada admitted 104,256 immigrants, representing individuals granted permanent residency across these various streams. This figure, while lower than in recent years due to adjusted targets, still signifies a substantial intake of new permanent residents. [xxxii] Beyond permanent residents, Canada's population also includes a considerable number of non-permanent residents, totaling 2,959,825 (7.1% of the total population) as of April 1, 2025. This category encompasses individuals holding work or study permits, as well as asylum claimants, protected persons, and related groups, whose numbers reached a record high of 470,029 in the first quarter of 2025.[xxxiii]

While these immigration streams are vital for Canada's growth and diversity, the lived experiences of many newcomers, particularly those who migrate alone, often involve profound challenges. The phenomenon of family separation, whether planned or unplanned, is a pervasive aspect of the immigration journey for a notable segment of these individuals. This separation, coupled with the complexities of navigating a new environment, frequently leads to experiences of social isolation, and emotional isolation in particular. As revealed in studies exploring the experiences of adults who immigrate alone, these forms of isolation can significantly impact well-being, highlighting a critical area for further understanding and intervention.

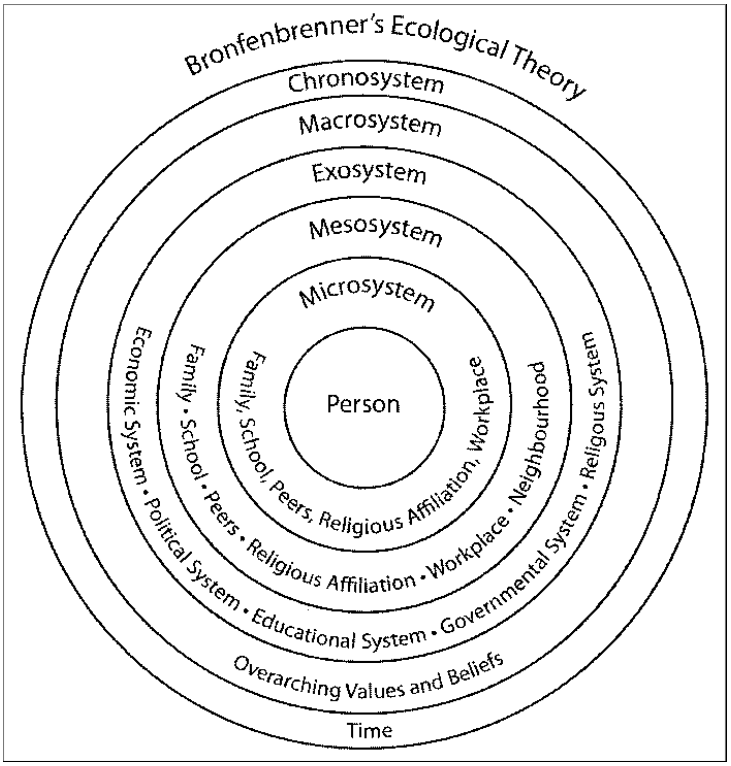
Theoretical Underpinnings

The challenges faced by immigrants, particularly those experiencing family separation and social isolation, can be profoundly understood through the lens of ecological systems theory and adult attachment theory. These theoretical frameworks provide a robust foundation for analyzing the complex interplay of individual experiences within broader systemic contexts.

3.3 Intervention Approach

Ecological systems theory

American psychologist Urie Bronfenbrenner's ecological systems theory studies the interaction between an individual and the many different levels of their environmental contexts. It underlines the idea that human development is a dynamic process influenced by multiple interconnected environmental systems. For immigrants, whether internal or from one country to another, the act of migration itself constitutes a significant "ecological transition," which often leads to an "imbalance in the Person: Environment (P: E) fit".[xxxiv] The notion of the P: E fit refers to how the needs and aspirations of an individual should fit with their resources and environment. This imbalance arises when an individual's needs and aspirations no longer align with the resources and characteristics of their new environment. One of the many consequences of this imbalance is termed "acculturative stress", namely, the response to life events rooted in intercultural contact.[xxxv]



Source *2* Nick Stanger, "Moving 'eco' back into socio-ecological models: A proposal to reorient ecological literacy into human developmental models and school systems," *Human Ecology Review 18*, no. 2: 167-173.

Microsystem

This layer of ecological systems points to the immediate environments where individuals have direct interactions. For immigrants arriving alone or those whose families are separated, their microsystem is drastically altered, often lacking established support networks.[xxxvi] The data on non-permanent residents, including students and workers, highlights a significant population whose immediate microsystems in Canada may be inchoate or fragile.[xxxvii] The perceived quality and availability of support within this immediate environment significantly shapes their daily experiences.

Mesosystem

This ecological layer involves the interconnections between different microsystems. When family is separated, the mesosystem is fragmented, reducing the supportive interactions that typically buffer stress. Furthermore, factors such as language barriers and weak social networks directly impede the mesosystem's ability to provide support, particularly for vulnerable groups like immigrant seniors.[xxxviii] The perceived ease or

difficulty of navigating these interconnections, and the perceived support from various social ties, has a direct influence on feelings of integration or isolation.

Exosystem

The exosystem includes external settings that indirectly affect the individual, such as immigration policies, community resources, and the broader economic climate. The lower permanent immigration targets for 2025 and the reduction in non-permanent residents are exosystemic factors that directly influence the opportunities and challenges faced by newcomers. These policy shifts can exacerbate the P:E imbalance by limiting their access to resources or prolonging family separation.[xxxix] Discrimination, whether direct or indirect, and policies that render long-term upward mobility difficult, also represent exosystemic stressors that contribute to acculturative stress.

Macrosystem

This layer encompasses broader cultural values, laws, customs, and social conditions. The "rhetoric about globalization, interdependence, and multiculturality" often contrasts with immigrants being seen as a "threat to receiving societies," leading to symbolic and material threats, prejudice, and discrimination".[xl] These societal attitudes and practices contribute significantly to the acculturative stress experienced by immigrants. The pandemic, as highlighted by its disproportionate impact on older adult immigrants, serves as a powerful macrosystemic event that has amplified existing vulnerabilities and exacerbated social isolation.[xli]

Chronosystem

The chronosystem refers to the influence of time and historical changes on development. The smallest quarterly growth since the third quarter of 2020 and the largest reduction in non-permanent residents since the period of border restrictions related to the pandemic illustrate how historical events, like the pandemic and subsequent policy adjustments, create unique temporal contexts that impact immigrant populations and their experiences of stress and isolation.[xlii] The long-term perception of continuity in one's life, and how past experiences connect to the present, is a key psychological resource, with nostalgia fostering perceptions of self-continuity, particularly when facing discontinuity.[xliii]

From the perspective of ecological systems theory, social isolation arises when the P:E fit is poor, and individuals lack sufficient resources within their various environmental systems to meet their social needs. They face risk factors such as racism, discrimination, language barriers, weak social networks, and separation from friends and family.[xliv] The loss of social roles, financial precarity, and challenging living arrangements further contribute to their vulnerability to social isolation within this ecological framework.[xlv] What's more, social isolation is measured not just by objective lack of social ties, but also by the perceived level of isolation that arises from this objective state.[xlvi]

In this vein, nostalgia emerges as a potential psychological resource. Sedikides et al. (2009) propose that nostalgia, a "sentimental longing for the past," can serve as a coping strategy to alleviate acculturative stress.[xlvii] While distinct from homesickness which is predominately deemed negative, nostalgia is described as a predominantly positive emotion that can elevate positive affect, boost self-regard, provide a sense of meaning, foster self-continuity, and crucially, strengthen relational bonds and perceptions of social support.[xlviii] By strengthening relational bonds and perceptions of social support, nostalgia can soothe and reinforce the security of the attachment systems, potentially buffering the negative impacts of emotional isolation.[xlix] This suggests that even in the temporary and prolonged absence of original attachment figures, the ability to draw on nostalgic memories can provide a sense of connection and belonging, particularly when the individual perceives a lack of social support due to loneliness.[l]

Adult attachment theory and emotional isolation

Adult attachment theory, often integrated with ecological systems frameworks, highlights the innate human need to form and maintain "attachment bonds" with significant others, known as "attachment figures".[li] These bonds provide a sense of security and act as a protective factor, especially during times of stress or transition.

The problem of family separation for immigrants disrupts these important attachment bonds. When individuals migrate alone, or when family reunification is delayed, they are physically separated from their primary attachment figures which leads to a distinct form of distress - emotional isolation.[lii] This concept is defined as isolation from those with whom one has deep emotional connections and is experienced as "intrinsically negative" because it prevents the individuals from their fundamental need for bonding.[liii] While

social isolation refers to the objective level and frequency of interactions, loneliness, a key component of emotional isolation, reflects the subjective feeling that results from inadequate social connections and feeling disconnected from others.[liv]

Also, it is important to distinguish loneliness from social isolation. Loneliness reflects a subjective feeling coming from inadequate social connections, while social isolation refers to the objective level and frequency of interactions.[lv] However, loneliness is the key factor for acculturative stress and a significant trigger for nostalgia.

Strategic implications for helping persons and for alleviating social stressors

Understanding the multifaceted challenges faced by immigrants, particularly those related to family separation and acculturation, we see the importance of a comprehensive approach to alleviating social stressors. This involves interventive considerations at systemic, community, and individual levels.

Alleviating and addressing social stressors

Previous research and the experiences shared by newcomers highlight several key strategies for mitigating the adverse mental health and wellbeing impacts of migration. At a systemic and policy level, a crucial step is the prioritization of family unity in immigration policies. This includes expediting visa applications for regularising the status of mixed-status or under-documented families, and family reunification. Increased funding and resources for settlement services are vital. Furthermore, speeding up processing times for refugee determination, work permits, study permits, and family reunification is critical to promoting stability and reducing prolonged period of uncertainty.

At the community and individual level, the implementation of anti-racist and anti-oppressive (AR/AO) practices is fundamental, as these approaches resist systemic racism and oppression by utilizing cultural knowledge and dismantling the psychological effects of colonization. Holistic and community-based interventions are preferred, focusing on culturally sensitive mental health services and trauma-informed care. Strengthening existing social networks and fostering new relationships within the host country, such as through community, workplace, or school connections, can provide crucial support. Promoting an “ethic of care” and establishing “communities of care” among migrants can also create vital horizontal support networks. Shifting towards

“desired-centred” approaches that privilege newcomers’ hopes and dreams, rather than solely focusing on trauma or deficits, empowers individuals and fosters agency. Encouraging the utilization of personal strengths and fostering self-reliance, while acknowledging systemic barriers, can build confidence.

Points for community settlement navigators

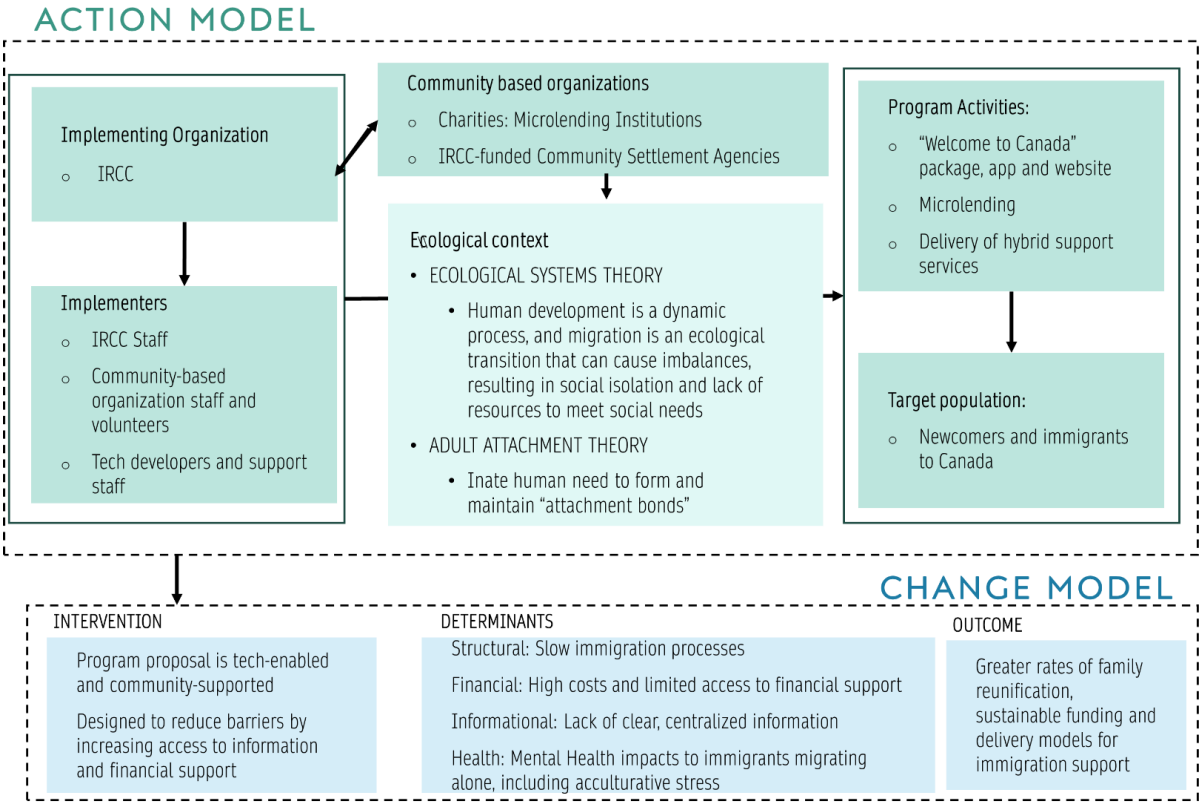
When working with newcomers, community settlement navigators and support professionals should adopt a holistic and contextual understanding of their experiences. This means recognizing the entire immigration journey, from pre-migration stressors to post-arrival challenges, and understanding that these experiences are often layered and compounded by factors such as race, gender, immigration status, languages and family composition. It is significant to acknowledge that “resilience” alone is insufficient to overcome systemic oppression, and emotional and psychological support are equally vital. There is not a universal understanding of how to provide care, and that services must be adapted to the situated and particular contexts of diverse families and newcomers. It underscores of community settlement navigators who should be understanding of the migrants complex contexts and backgrounds.

In terms of person-centred and empowering approaches, it is important to have helping persons who prioritize centering the lived experiences and voices of newcomers, working with them as collaborators and agents of change rather than passive recipients of aid. This involves engaging in mutual learning,. Building personal and trusting relationship is paramount, especially when discussing sensitive topics like legal status or past trauma, as fear of judgment or repercussions can lead to concealment of needs.

For practical support, it is important to have a centralised platform that is readily accessible that provides realistic and timely information about immigration processes, available services, and legal rights. Offering practical assistance, such as help with applications, navigating complex systems, or providing accompaniment to appointments, can be invaluable. Finally, an intersectoral support between schools, healthcare providers, and other community organizations can create a more integrated support system for newcomers. Awareness of the “digital divide” and offering alternate modalities of support is also important to ensure equitable access to resources.

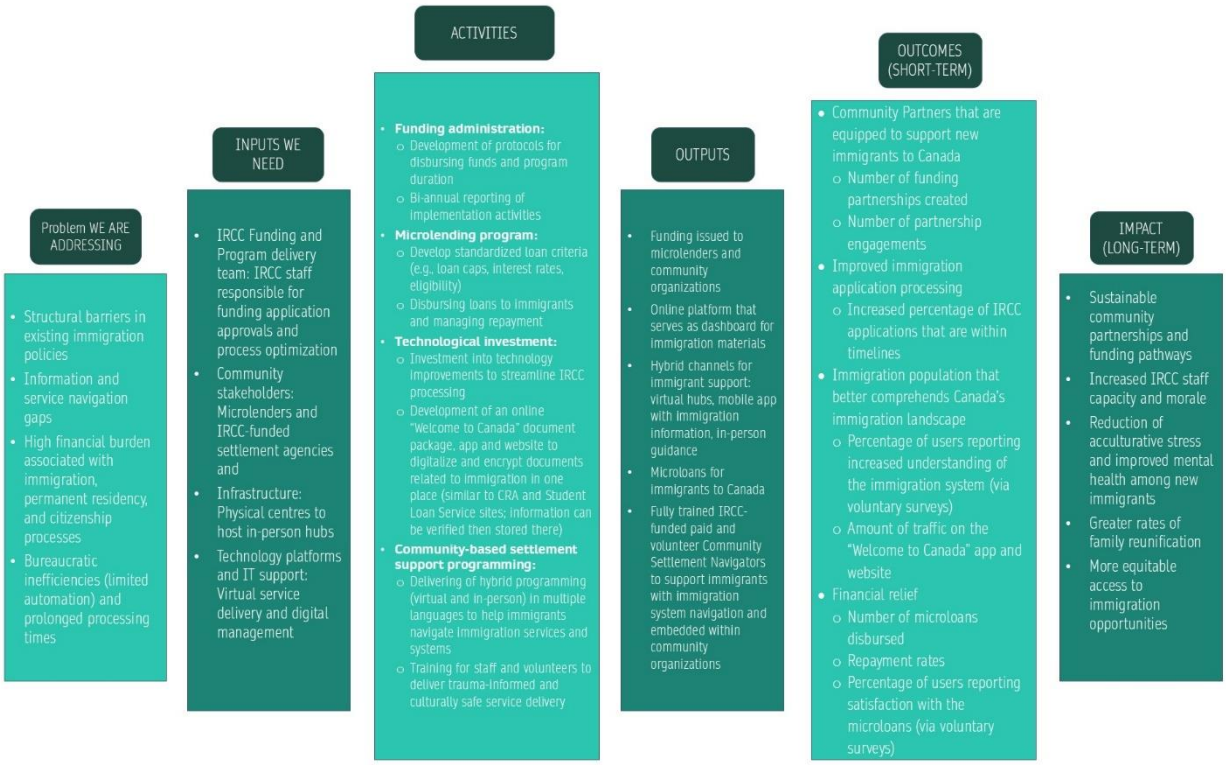
3.4 Implementation Strategy/ Logic Model

Action Plan and Change Plan



The action and change models guiding this program proposal focus on targeted transformation of barriers within the current immigration system. The action model involves collaboration between IRCC, community-based organizations, and technology support workers to deliver hybrid (virtual and in-person) support services, financial assistance in the form of microloans, and streamlined learning of Canadian immigration processes. The ecological systems and adult attachments theories provide a framework for which to position this work. The change model addresses underlying structural, financial, informational and health challenges such as system complexity and slow processes, high immigration costs and limited access to financial support, a lack of centralized immigration information, and mental health issues associated with immigration. Together, these models aim to produce outcomes that reduce stress for new immigrants, help to improve their navigation of the immigration system, and to promote their long-term integration and well-being into Canadian society.

Logic Model:



This logic model illustrates the inputs necessary for our proposed intervention, a summary of the program activities as well as our intended outputs, outcomes and X. The initiative is grounded in the recognition that existing immigration pathways can be difficult to navigate due to complex immigration processes and high financial requirements, and a lack of coordinated support for both. By investing in both community-based resources and technological infrastructure, this program aims to simplify and improve service delivery, and reduce the stress experienced by immigrants.

Key inputs such as IRCC funding, collaboration with community-based organizations including microlenders and IRCC-funded Community Settlement Agencies, and investments into technological support. Activities will include the development of a “Welcome to Canada” welcome package, website, and app, an IRCC funding dissemination plan requiring bi-annual reporting from funders, and a standardized guideline for the distribution of microloans. In addition, settlement support services offered by navigators will be offered both virtually and in-person, allowing for greater accessibility. Additionally, we will seek to recruit IRCC-funded staff and volunteers who may also be

part of the immigrant community or who can speak multiple languages, as well as encourage sensitivity training to ensure services are culturally safe and trauma-informed.

Expected outputs include the launch of a secure digital platform with organized information on immigration processes in Canada, as well as in-person navigation support. Other outputs include the distribution of microloans to individuals. These outputs are expected to produce several positive outcomes, such as greater comprehension of the immigration system among newcomers, and stronger partnerships between government and community organizations. The model also anticipates long-term impacts, including improved mental health among immigrants, reduced acculturative stress, and increased rates of family reunification.

To ensure that our outcomes are effective, we must record baselines for several key measures. Two years after implementation, a formal program evaluation will be conducted. This will include quantitative and qualitative measures such as the number and strength of funding partnerships, satisfaction with microloan access, and improvements in IRCC processing efficiency. Data can be gathered from voluntary users surveys targeted at immigrants accessing program services, through monitoring usage of “Welcome to Canada” digital platforms, and from progress reports from funded organizations. This evaluation will help determine whether the program is achieving its goals and identify areas for system improvement and sustainability.

4. Final Considerations

4.1 From National Reform to Global Model: Realizing SDG 10.7

This work directly contributes to SDG 10, particularly Target 10.7, by critically examining how Canada’s current immigration policies reinforce structural inequalities in family unification. While migration is often framed as a tool for economic mobility, financial eligibility thresholds, long processing delays, and the exclusion of many groups from support services produce unequal outcomes in family unity and integration. These disparities disproportionately impact racialized and precariously employed migrants, who

are often already marginalized by systemic barriers in both sending and receiving countries.

The Canadian case is emblematic of broader global trends. In many high-income countries, immigration systems privilege economic utility over humanitarian and family-centered considerations. Temporary foreign worker programs, merit-based point systems, and insufficient public investment in settlement services are common features that fragment families and weaken long-term integration outcomes. Similarly, in low and middle-income countries hosting large numbers of refugees or migrants, service provision is often underfunded, poorly coordinated, and highly dependent on international aid.

By advocating for universal access to settlement services, flexible and culturally safe support systems, and applicant-driven financial tools such as microloans, this research outlines a model that is both scalable and adaptable across diverse national contexts. The proposed framework emphasizes community-based delivery, digital accessibility, and intersectoral coordination—elements that can be tailored to local capacities while upholding a common rights-based foundation.

In this sense, the policy recommendations put forward here not only aim to address Canada's domestic challenges but also offer a blueprint for inclusive, rights-aligned migration governance that can inform regional and global efforts to realize Target 10.7 of the Sustainable Development Goals: facilitating “orderly, safe, regular and responsible migration and mobility of people, including through the implementation of planned and well-managed migration policies.”

4.2 Conclusion

Family separation within Canada's immigration system represents a critical policy failure that undermines both humanitarian principles and economic objectives. Our comprehensive analysis reveals that current systemic barriers, restrictive financial requirements, inadequate settlement services, and prolonged processing times, create measurable harm to newcomers while failing to achieve their intended policy goals. The evidence is unequivocal: separated families experience dramatically higher rates of

mental health challenges, children face developmental setbacks that persist for years, and communities lose the social cohesion that successful integration requires.

The solutions we propose are neither radical nor untested. They build systematically on existing successful programs like Windmill microlending, which demonstrates 95% repayment rates and generates substantial tax revenue, and current community connection initiatives that already show promise but lack universal reach. Our framework offers a pragmatic pathway forward: universalizing community settlement navigator programs, implementing an integrated digital platform, and expanding community-based financial assistance. These interventions address root causes rather than symptoms, creating sustainable support systems that strengthen rather than strain government resources.

The economic case is compelling. An investment of $2.1 billion over five years would generate an estimated $4.8 billion in tax revenue through improved integration outcomes, while reducing long-term costs associated with mental health services, educational remediation, and social supports. More importantly, this investment aligns with Canada's stated commitment to human rights, economic growth, and social inclusion.

The theoretical foundations of ecological systems theory and adult attachment theory demonstrate that family unity is not merely a humanitarian concern; it is a fundamental requirement for successful integration. When we separate families, we disrupt the very support systems that enable newcomers to contribute their skills, talents, and cultural richness to Canadian society. We create isolation where we need connections, stress where we need stability, and barriers where we need bridges.

With over 104,256 new permanent residents arriving in Canada in the first quarter of 2025 alone, and with global displacement reaching record levels, the urgency for action has never been greater. Every day of delay means more families torn apart, more children experiencing developmental trauma, and more lost opportunities for Canada to realize the full potential of its immigration investment.

This proposal represents more than policy reform; it is a pathway toward an immigration system that embodies Canada's values while strengthening its economic and social fabric.

The choice before policymakers is clear: continue with a system that inadvertently harms the very people it seeks to welcome or embrace evidence-based solutions that protect family unity while maximizing integration success.

The time for incremental change has passed. Canada could lead the world by demonstrating that humane immigration policies and demonstrating that humane immigration policies and economic success are not competing priorities but complementary goals. Our families, both newcomers and established Canadians, and our collective future depend on making this choice correctly.

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