

AI-Powered Service Provider Organizations for Immigrants and Newcomers in Canada

TCIR Policy Insights Series



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Executive Summary

Canada's settlement system plays a central role in helping immigrants and newcomers build stable lives after arrival. Service Provider Organizations (SPOs) support newcomers with employment, language training, housing information, legal and immigration referrals, health and social service navigation, community connections, and specialized services for groups such as refugees, youth, women, seniors, families, 2SLGBTQI+ newcomers, persons with disabilities, and people experiencing gender-based violence.

As demand for settlement services grows, SPOs face increasing pressure to serve more clients with limited resources. **Artificial Intelligence (AI)** offers an important opportunity to strengthen the settlement sector by improving access to information, reducing administrative workload, supporting multilingual communication, and helping newcomers navigate complex service systems. However, AI should not be understood as a replacement for settlement workers, immigration experts, language instructors, legal professionals, employment counsellors, or social-service providers. The most responsible approach is an AI-augmented settlement model: AI supports routine, repetitive, informational, and administrative tasks, while qualified human professionals remain responsible for complex, sensitive, high-risk, and individualized cases.

This approach aligns with the Government of Canada's AI Strategy for the Federal Public Service 2025–2027, which emphasizes responsible, human-centred, collaborative, and secure AI adoption. The strategy frames AI as a tool that can improve public services and free workers to focus on more complex and meaningful tasks, rather than as a replacement for human expertise (Treasury Board of Canada Secretariat, 2025).

In the settlement sector, this principle is especially important. Newcomers often need more than information. They may require trust, cultural understanding, trauma-informed support, professional judgment, legal referrals, and advocacy. AI can help newcomers find the right service more quickly, but it cannot replace the human relationships that are essential to successful settlement.





Policy Context

Why AI Matters for Settlement Services

Settlement services in Canada are broad and interconnected. A newcomer may need help finding housing in the first week, language assessment in the first month, employment training after that, and later support with credential recognition, legal information, citizenship preparation, childcare, public benefits, or community integration. These needs do not occur in isolation. They often overlap and change over time.

IRCC's settlement service categories include help with working in Canada, language learning, general settlement, settlement planning, citizenship preparation, local community connections, and specialized services for specific groups (Immigration, Refugees and Citizenship Canada, 2026c). This broad service mandate means that SPOs must manage large amounts of information across federal, provincial, municipal, legal, educational, health, and community systems.

AI can add value where information demands are repetitive and administrative tasks are time-consuming. For example, an AI-powered platform could answer common questions at any time of day, direct newcomers to relevant services, translate basic information, schedule appointments, send reminders, summarize case notes for review, support résumé preparation, help users practice interview questions, or guide clients to language classes and community programs.

Canadian research also shows that the settlement sector is a suitable area for carefully designed, human-centred AI, because newcomers need timely and reliable information while frontline organizations manage heavy information and service demands (Nejadgholi et al., 2024). However, this does not mean that general-purpose AI tools should simply be inserted into settlement work. AI systems must be designed around the realities of settlement services, professional boundaries, privacy requirements, accessibility needs, and newcomer diversity.

AI Across Key Settlement Sectors

Working in Canada

Employment support is one of the most important areas where AI could assist SPOs. Newcomers often need help preparing résumés, writing cover letters, understanding Canadian workplace expectations, practicing interviews, finding job-search workshops, identifying training programs, and navigating licensing or certification requirements for regulated professions.



AI could act as an employment “co-pilot” by asking about a newcomer’s education, work experience, language level, location, career goals, and professional background. It could then suggest relevant workshops, prepare draft résumé content, simulate interview questions, identify labour-market information, and refer users to employment counsellors. For regulated occupations, AI could help newcomers locate the appropriate provincial or territorial regulator and organize steps in the credential recognition process.

However, employment-related AI also carries risks. Automated job-matching systems may reproduce labour-market bias if they rely on historical hiring patterns. They may undervalue foreign credentials, misunderstand non-Canadian institutions, or misread international job titles. There is also a risk that AI may miss steps or provide misleading information during the credential recognition process. Therefore, AI recommendations should be reviewed by employment specialists, especially when they affect career pathways, credential recognition, or licensing for regulated professions. AI should support professional counsellors, not replace them.



General Settlement and Service Navigation

General settlement support includes settlement planning, housing and food access information, education navigation, transportation guidance, financial literacy, citizenship preparation, and referrals to local services. This is one of the strongest areas for AI use because many newcomer questions are informational and repetitive.

An AI-powered SPO platform could help answer questions such as: Where can I find an English class? How do I prepare for the citizenship test? Where can I find a settlement agency near me? What documents should I bring to an appointment? Where can I get help with tenant rights? How can I find community events?

For this to be safe and useful, AI should rely on verified Canadian sources rather than generating answers from memory.

For this to be safe and useful, AI should rely on verified Canadian sources rather than generating answers from memory. Information should be linked to its source, jurisdiction, and date of verification. This is especially important because settlement information changes frequently. Government programs, immigration processes, public benefits, professional licensing requirements, and service-provider hours may change at different times. A settlement chatbot that gives outdated information could create serious problems for newcomers.

Therefore, SPOs need strong information governance. Each high-risk content area should have a responsible human content owner. AI responses should be reviewed, updated, and audited regularly. When the system is uncertain or when information may have serious consequences, it should refer the user to a human worker.

Services for Specific Groups

IRCC identifies several groups that may require tailored settlement services, including children, youth, women, seniors, families, refugees, 2SLGBTQI+ newcomers, persons with disabilities, and persons experiencing gender-based violence (Immigration, Refugees and Citizenship Canada, 2026c).

AI can help these groups by making services easier to find, offering multilingual communication, supporting plain-language navigation, and providing private first contact for people who may be hesitant to ask questions in person. For example, a newcomer woman experiencing isolation could use an AI tool to locate women-focused programs. A senior could ask for nearby senior-focused settlement services. A refugee youth could be directed to education, employment, or mentorship programs.

A chatbot can help open a door, but a trained professional must provide care, safety planning, advocacy, and judgment.

However, these services also involve higher risks. AI should not handle crisis situations, trauma, violence, child safety, abuse, exploitation, mental-health emergencies, or complex disability needs without human escalation. In these areas, settlement services must remain trauma-informed, accessible, and human-centred. A chatbot can help open a door, but a trained professional must provide care, safety planning, advocacy, and judgment.

Accessibility must also be built into AI systems from the beginning. AI platforms should be compatible with screen readers, allow text enlargement, support plain language, include captions or transcripts where relevant, and offer easy access to human alternatives. Canada's accessibility standards and IRCC's accessibility planning both emphasize the need to reduce barriers in digital services (Accessibility Standards Canada, 2025; Immigration, Refugees and Citizenship Canada, 2026d).



Legal Aid and Immigration-Related Support

Legal and immigration-related support is one of the most sensitive areas for AI-powered SPOs. Newcomers may need information about immigration processes, refugee issues, landlord-tenant disputes, employment rights, family law, income support, or legal clinics. AI can help with basic legal navigation, such as explaining the difference between legal information and legal advice, helping users find a community legal clinic, organizing questions for an appointment, or translating plain-language information for review.

But AI must not provide individualized legal or immigration advice. In Canada, paid immigration and citizenship advice must be provided by authorized representatives, such as licensed immigration consultants, lawyers, eligible paralegals, or Quebec notaries (Immigration, Refugees and Citizenship Canada, 2026b). AI cannot become an authorized representative simply because an SPO uses it.

This is where the issue of hiring immigration experts becomes especially important. If organizations treat AI as a reason to reduce expert staff, they may weaken their ability to identify errors, manage risk, and provide accurate referrals. Immigration law and policy change frequently, and errors can have serious consequences for status, family reunification, employment, or safety. AI should make immigration expertise easier to reach, not imitate or replace it.

Health and Social Services

Newcomers may also need help navigating healthcare, mental-health referrals, food banks, disability services, social work supports, interpretation, and community health resources. AI can help locate services, prepare questions for appointments, explain basic navigation steps, and connect clients to community resources.

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However, AI should not diagnose medical or mental-health conditions. It should not replace clinicians, therapists, social workers, or crisis responders. If a user describes self-harm, abuse, severe mental-health symptoms, violence, or medical emergencies, the system should follow a predefined safety protocol and direct the person to emergency or professional support.

Privacy is especially important in health and social service navigation. Newcomer case files may include immigration documents, addresses, family information, medical issues, refugee experiences, or accounts of violence. SPOs must avoid entering sensitive personal information into AI tools. Responsible AI adoption requires privacy protection, informed consent, data minimization, secure storage, and clear rules for retention and deletion.

Community Connections and Skills Development

Community connection is essential to settlement. Mentorship, volunteering, social events, newcomer groups, youth programs, senior activities, cultural programs, and local networks help newcomers build belonging and confidence.

Virtual tools should support community connection, not replace in-person and community-led programs.

AI can support this work by matching newcomers with relevant events, mentors, volunteer opportunities, or community programs. It can also send reminders and reduce administrative work for staff. But AI cannot create genuine community by itself. Friendship, belonging, trust, and mentorship require human relationships. Virtual tools should therefore support community connection, not replace in-person and community-led programs.

Skills development is another important area. Newcomers may need digital literacy, computer training, workplace safety preparation, occupational language training, first-aid information, media literacy, and employment-readiness skills. AI can help personalize practice and provide flexible learning opportunities. At the same time, the newcomers most likely to benefit from AI-supported services may also be those who face the greatest digital barriers. Digital literacy training must therefore be funded alongside AI adoption.



Cross-Cutting Risks

The main risk of AI-powered settlement services is not simply that newcomers lack technology. Many newcomers have smartphones. The deeper issue is unequal access to reliable internet, computers, private space, assistive technology, and digital confidence. IRCC's research on digital settlement services found that online and hybrid services can improve access, but they also reveal barriers related to broadband, digital literacy, language proficiency, privacy, technology access, and comfort with online systems (Immigration, Refugees and Citizenship Canada, 2023).

A smartphone may be sufficient for asking a short question or receiving a reminder. It may not be enough for preparing a résumé, attending a long language class, uploading documents, comparing legal information, or using assistive technologies. Therefore, AI-powered settlement services should be mobile-first but not mobile-only. Telephone, in-person, assisted digital support, public computer access, and printed information should remain available.

Another major risk is misinformation. AI systems can sound confident even when they are wrong. This is dangerous when dealing with immigration rules, professional licensing, benefits, legal deadlines, employment standards, health services, or housing rights. SPOs must build formal knowledge-management systems that use verified sources, human review, update schedules, and audit processes.

A third risk is workforce displacement. AI may reduce some administrative tasks, but it also creates new work: content management, privacy review, cybersecurity, accessibility testing, staff training, multilingual quality assurance, and AI monitoring. The better goal is not to eliminate settlement jobs, but to shift staff time from repetitive tasks to higher-value human work.

Budget and Administrative Implications

AI is often promoted as a cost-saving tool, but for SPOs it is more accurate to describe AI as cost restructuring. Some tasks may become faster or cheaper, but new costs will appear in software, hardware, cybersecurity, staff training, privacy compliance, content updating, accessibility, vendor management, and evaluation.

Small and medium-sized SPOs may not have the capacity to hire AI engineers, privacy specialists, cybersecurity experts, accessibility advisors, and data analysts independently. For this reason, a sector-wide approach may be more realistic than expecting each SPO to build its own AI system. IRCC and other funders could support shared infrastructure, common procurement standards, verified settlement knowledge bases, privacy templates, accessibility testing, and technical support for smaller organizations.

This approach would reduce duplication and improve safety. It would also help ensure that AI adoption does not deepen inequality between large urban SPOs with technical capacity and smaller rural, Francophone, or community-based organizations with fewer resources.

AI in Settlement Services: The New Model

The Reality of Access



Quality & Reliability



New Staff Roles





SettleSMART: Supporting Messaging and Assistance Resource Technology

SettleSMART as a Canadian Policy-Learning Example

A relevant Canadian example is SettleSMART: Supporting Messaging and Assistance Resource Technology, a three-year project funded by IRCC, currently being implemented by our team. SettleSMART explores how AI-enhanced chatbots and group-chat tools can improve newcomer access to timely and reliable settlement information while strengthening the ability of SPOs to use digital communication.

Its three-tier model is especially relevant: AI provides first-level support, receptionist-level service helps with basic navigation, and counsellor-level service handles more complex cases. This model reflects the principle that AI should support access and efficiency while preserving human accountability and professional expertise.

SettleSMART should be understood as a policy-learning opportunity rather than a final national model. Its value will depend on evaluation: whether newcomers receive accurate information, whether high-risk cases are properly escalated, whether workers save time, whether digital barriers are reduced, whether privacy is protected, and whether the system improves newcomer outcomes (Centre for Immigrant Research, 2025)

Policy Recommendations

First, Canada should adopt an AI-augmented, human-accountable model for settlement services. AI should support routine information, triage, scheduling, translation assistance, and administrative tasks. Human workers should remain responsible for complex, sensitive, high-risk, and individualized cases.

Second, AI funding should not be based primarily on reducing staff. Evaluation should measure whether AI improves access, reduces wait times, increases service quality, supports workers, improves client satisfaction, and helps newcomers reach appropriate services.

Third, settlement and immigration expertise must be protected. AI should not replace regulated immigration professionals, legal experts, language instructors, employment counsellors, or specialized settlement workers. Instead, these professionals should receive training to supervise AI, verify information, detect errors, and manage escalation.

Fourth, Canada should develop shared AI capacity for the settlement sector. This could include verified knowledge bases, privacy standards, accessibility guidance, multilingual quality assurance, procurement support, and evaluation tools.

Fifth, digital inclusion must be built into AI policy. Newcomers need access to devices, internet, digital literacy training, assisted digital services, and non-digital alternatives. AI should expand choice, not force every newcomer into a digital-only system.

Finally, AI systems should be transparent and accountable. Newcomers should know when they are interacting with AI. AI responses should show sources where possible. Users should have access to human support, correction, and complaint mechanisms.



Conclusion

The future of settlement services in Canada will likely be more digital and more AI-supported. This shift can bring real benefits: faster information, multilingual access, reduced administrative burden, better referrals, flexible learning, and stronger service coordination. But the goal should not be an automated settlement system.

Newcomers need accurate information, but they also need trust, dignity, judgment, empathy, and human connection. AI can help SPOs provide better service when it is used responsibly, governed carefully, and connected to qualified professionals. It becomes harmful when it is used to replace expertise, reduce service choice, or make high-risk decisions without human accountability.

The strongest policy direction is clear: automate routine transactions, strengthen human relationships, digitize access while preserving choice, and use AI to extend professional expertise rather than replace it. Success should be measured not by how many workers are removed from the system, but by whether newcomers receive better, faster, safer, and more inclusive support.

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TIES Centre for Immigrant Research (TCIR) is a community-based research centre that generates evidence that informs policies, programs, and practices to strengthen immigrant settlement, integration, and community well-being across Canada. Our work is organized around three interconnected areas:



Community-Based Research

Generating actionable evidence to address community challenges and inform policy and practice.



Program Development & Innovation

Translating research into practical, evidence-informed programs, resources, and solutions.



Policy & Knowledge Mobilization

Mobilizing research to inform policy, build capacity, and empower communities.

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