

RESEARCH REPORT



The Housing Situation and Needs of Recent Immigrants in the Montréal Metropolitan Area



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THE HOUSING SITUATION AND NEEDS OF RECENT IMMIGRANTS IN THE MONTRÉAL METROPOLITAN AREA

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EXECUTIVE SUMMARY

This report is part of a larger project on the housing situation and needs of new immigrants in the Montréal, Toronto and Vancouver metropolitan areas, jointly funded by Canada Mortgage and Housing Corporation and the National Homelessness Initiative, under the responsibility of Jim Zamprelli (CMHC), as part of their contribution to the Metropolis Project.

Drawing on new data sources, this report presents a detailed analysis of the housing situation of immigrants in the Montréal metropolitan area. The first section, which serves to set the context, briefly outlines the history of immigration in Montréal and recent trends in the Montréal housing market. Montréal stands out from Toronto and Vancouver in several respects: Montréal receives smaller volumes; Europe remains a very significant region of origin but, at the same time, immigrants come from more diverse regions.

The residential integration of immigrants is extremely varied and partly reflects the characteristics of the Montréal housing market: medium-density housing stock, predominance of renters until recently, relatively high vacancy rate and relatively low cost of dwellings compared to the Toronto and Vancouver markets. But in the late 1990s, vacancy rates started falling sharply in several segments of the rental market and average rents increased everywhere.

The second and third sections are based on special tabulations from the 2001 Census (made available by Statistics Canada to researchers affiliated with the Metropolis Project) and comparisons with 1996 Census data. Montréal stands out from the other two major metropolitan areas in Canada on several levels. Our analysis highlights the significance of the particular traits of immigrant households in Montréal, including their smaller size, the scarcity of multi-family households and the predominance of non-family households. On certain levels, there are strong variations in the situations of immigrants across visible minority groups and ethnic origins: larger size of households from South Asia, overrepresentation of single-parent families among black and Latin American renters, etc. But the analysis also reveals huge disparities within the two broad categories of *visible minorities* and *ethnic origin*, such that it is often inappropriate to make a general contrast between the situation of visible minorities and the situation of immigrants of European ethnic origin.

Recent trends affecting the housing conditions of immigrant households are also interesting to examine. Among recent immigrants, the homeownership rate is very low and has not risen. More generally, the homeownership rate of Canadian-born residents reached that of immigrants in 2001. Contrary to homeowner immigrants, recent renter immigrants, from 1996

to 2001, seem to have improved their position in relation to all renters in Montréal, in terms of housing expenses. But the very significant rent increases that have hit all tenants in Montréal in recent years may considerably hurt recent immigrants who are rendered vulnerable by much lower than average incomes.

The third section is dedicated to immigrants who may face affordability problems: 23% of homeowner immigrants and 40% of renter immigrants spend at least 30% of their pre-tax income on housing. A small proportion of homeowners (6%) but almost a fifth of renters (18%) are in a very precarious housing situation, as they spend 50% or more of their income on housing. The picture changes when the period of immigration, ethnic origin and visible minority status are taken into account. Significant differences are often observed from one visible minority to another, and homeowners who are members of visible minorities are not all disadvantaged in relation to the groups of European origin, in terms of affordability.

Information from the first wave of the Longitudinal Survey of Immigrants to Canada (LSIC), conducted by Statistics Canada and Citizenship and Immigration Canada on a representative sample of immigrants who landed in Canada between October 2000 and September 2001, then allows us to fine-tune the picture by examining their housing situation around six months after their arrival, and by completing this picture with new information on savings, social networks and admission class. In this fourth section, our analysis leads us to particularly striking results, some of which may be qualified as encouraging, while others are rather preoccupying. For the good news, it was noted that the vast majority of newcomers to Montréal already have a social network in Canada when they land in the country and that they can mobilize this network to overcome their first difficulties in finding a dwelling. To no surprise, however, it was observed that, after six months, they are still renters. The homeownership rate is much lower in Montréal than in Toronto or Vancouver. As for demographic characteristics and living conditions, newcomers to Montréal are younger, more likely to be alone and less likely to be part of a multi-family household. Higher rates of extreme stress (index calculated on the basis of the proportion of income spent on housing and the savings held at the time of the survey) also set them apart from newcomers to Toronto and Vancouver. More than one third of the respondents experience extreme stress. In addition, one fifth of the respondents live in crowded conditions. The vast majority of newcomers quickly find a dwelling. It is interesting to note that, among those who said that they had difficulty in finding housing, there were as many who mentioned that they were unable to find a guarantor to co-sign their lease or that they had difficulties in obtaining credit as there were who cited the high costs of housing. More research would obviously be needed to explore, in the case of Montréal, the full range of barriers faced by newcomers attempting to make their place on the

rental housing market. Subsequent waves of the LSIC will allow us to track the changes in the housing conditions of new Montréal residents two years and four years after their arrival.

Overall, the combination of multiple data sources that are comparable among the three major Canadian metropolitan areas makes it possible to reflect a reality that has become complex and, to some extent, volatile. But especially, the picture of the housing situation of new immigrants supports the importance of performing a relatively detailed analysis of the respective housing situations of the different types of households (size and composition) beyond the consideration of their socio-economic conditions, which still remain structuring.

INTRODUCTION

Access to adequate, suitable and affordable housing is an essential step in immigrant integration. Immigrants first seek a place to live and then look for language and job training, education for their children and employment (Lapointe 1996, Murdie 2005). Housing is also an important indicator of quality of life, affecting health, social interaction, community participation, economic activities and general well-being (Engeland and Lewis 2005).

Responding to the importance of housing for successful inclusion of immigrants and refugees in Canadian society, a growing body of research has examined their access to housing at different stages of the settlement process, their housing careers, and their success attaining homeownership. As part of this project, entitled “Exploring the Housing Situation and Needs of New Immigrants in Canada,” the recent literature has been reviewed comprehensively in a companion report entitled *Immigrants and Housing: A Review of Canadian Literature From 1990 to 2005* by Murdie, Preston, Chevalier and Ghosh (2006).

This report represents a second aspect of the project, a detailed analysis of the housing situation of immigrants in the Montréal metropolitan area. Two parallel reports deal respectively with the Toronto and Vancouver CMAs ((*The Housing Situation and Needs of Recent Immigrants in the Toronto CMA* by Valerie Preston, Robert Murdie and Ann-Marie Murnaghan (2006); *The Housing Situation and Needs of Recent Immigrants in the Vancouver CMA* by Daniel Hiebert, Pablo Mendez, and Elvin Wyly (2006)). We have considered each of Canada’s three largest metropolitan areas separately because of important metropolitan variations in immigration and housing markets in Canada. Each metropolitan area in Canada has a different history of immigration and distinct geographical patterns of immigrant settlement. Immigrants also enter specific and varied housing submarkets when they arrive in each metropolitan area (Canada Mortgage and Housing Corporation 2005). The specificity of the housing market in each metropolitan area interacts with the distinct patterns of immigration so that in each metropolitan area, immigrants confront different housing opportunities and challenges. This report explores the housing situations that result for immigrants in the Montréal metropolitan area. A final project report will provide a comparative analysis of our major findings for Montréal, Toronto and Vancouver.

Drawing on a wealth of new information about the housing situation of immigrants, we examine four topics. The report begins with a review of the history of immigration in the Montréal metropolitan area and recent trends in the Montréal housing market. The aim is to set

the context for understanding the social and housing circumstances that immigrants encounter in Montréal upon arrival.

The next section reviews the housing conditions of immigrants currently living in the metropolitan area. In this section, we emphasize the effects of immigrant status, period of arrival, and ethnic and visible minority status on immigrants' housing. Drawing on special tabulations from the 2001 census (made available by Statistics Canada to researchers affiliated with the Metropolis Project), and where possible invoking comparisons with 1996 census data, we examine how the housing situations of immigrants differ from those of their children and other Canadian-born. We investigate the impact of period of arrival on tenure, housing costs, and income. Further disaggregating the immigrant population in Montréal, we also explore differences in housing situations across visible minority subgroups and ethnic origins.

The description of immigrants' access to homeownership is followed by a detailed analysis of Montréal residents who are experiencing affordability problems. Following conventions developed by Canada Mortgage and Housing Corporation (Canada Mortgage and Housing Corporation 2005), we describe the housing costs and household incomes of immigrant households spending at least 30 percent of total pre-tax income on housing, as well as those of a smaller group of immigrant households spending at least 50 percent of total income on housing. Again, the immigrants are disaggregated by immigrant status, period of arrival, visible minority subgroups and ethnic origins.

Information from the first wave of the *Longitudinal Survey of Immigrants to Canada* (LSIC), conducted by Statistics Canada and Citizenship and Immigration Canada on a representative sample of immigrants who landed in Canada between October 2000 and September 2001, allows us to explore how very recently-arrived immigrants find housing and the extent to which their initial housing situations are affordable, adequate and suitable. The LSIC data also enable us to distinguish immigrants on the basis of their immigration class—information not collected for the census. Previous research, based on single case studies or surveys in a single city (Renaud et al. 2003; Rose and Ray 2001; Murdie 2005; Bezanson 2003), has suggested that refugees and refugee claimants have more difficulty than other classes of immigrants finding appropriate housing. The LSIC sample includes refugees selected overseas, but not refugee claimants or others whose immigration papers were processed from within Canada. The LSIC information allows us to explore how immigration class at landing affects housing outcomes in a single metropolitan area, to relate these findings to the local housing market, about which we have detailed information, and to situate the results in a comparative context.

SECTION 1

IMMIGRATION, HOUSING AND HABITAT IN THE MONTRÉAL METROPOLITAN AREA: OVERVIEW

1.1 Chronology and characteristics of migratory waves

In the beginning, the history of Montréal immigration (for more details, see Germain and Rose 2000: 216-236) was more or less driven by the same factors as in the two other metropolises. Worthy of mention is Canada's policy of recruiting immigrants to work in specific areas of the economy while minimizing the permanent settlement of non-European populations, as well as the geopolitical context of war and persecution in some areas of Europe. Early in the 20th century, only 6% of Montréalers identified themselves with an ethnic origin other than French (61%) or British (34%), even though pockets of Jewish, Chinese and Black immigrant communities—the latter two would later be among those known as "visible minorities"—had already formed. Throughout the century's first three decades, Montréal's ethnocultural profile diversified but remained essentially European. It was during this period that the Italian community (which is still today Montréal's third largest ethnic community) began to settle in droves. After the Second World War and until the 1970's, immigrants were still essentially of European origin and often rural and unskilled; this, however, did not stop Italian, Greek, Portuguese and Ukrainian immigrants from quickly finding their niche in the city, and investing in very specific sectors of the economy. Until the mid 1980's, the immigrant populations reaped economic successes that were often higher than those of Canadian-born Montréalers.

As in other Canadian metropolises, reforms in federal immigration policy in the mid-1960's completely changed the face of immigration in Montréal. Key changes were the abolition of immigrant selection based on ethnoracial origin in favour of a policy based on three principles: human capital recruitment using the "points system", family reunification and respect for Canada's obligations towards refugees under the Geneva Conventions. In addition, immigration was increasingly seen not only as an economic asset, but also as a pillar of demographic growth for the country. Thus, beginning in the 1980's, there was a regular increase in government-defined annual targets as to the desirable number of immigrant admissions.

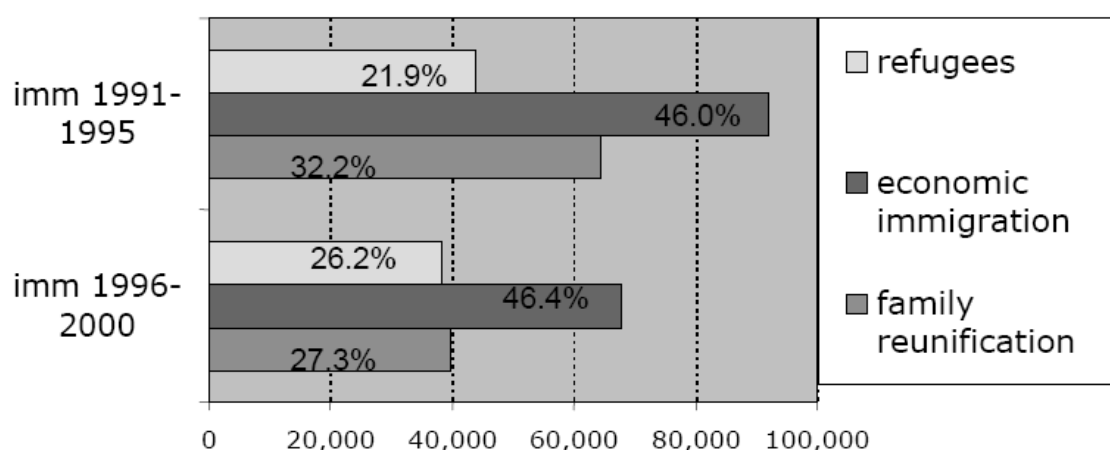
Although, beginning in the 1970's, the profile of immigrants settling in Montréal became more diversified in terms of country of birth with each successive cohort (as in the

other major metropolitan areas), Montréal differed from Toronto and Vancouver in several respects. Firstly, fewer immigrants settled in Montréal, which resulted in a lower percentage of immigrants in the total Montréal population (see Table 1.1). Secondly, Europe retained greater importance as a region of origin than in the other two metropolises (see Table 1.2), due largely to France's rank within the top ten countries of birth of recent immigrants (see Table 1.3). Thirdly, some countries and regions of birth scarcely represented among Toronto and Vancouver's immigrant population provided major contingents in Montréal, particularly Haiti and the Maghreb countries (in North Africa). Thus, Montréal's visible minority profile came to diverge considerably from that of Canada in general. A major part of the explanation for this resides in Quebec's specific immigration context since the 1970's. Since 1978, Quebec has had the power of selection of immigrants in the economic classes as well as partial control over refugee selection. In order to promote immigrant integration in a predominantly Francophone society, Quebec makes special efforts to recruit immigrants not only from European French-speaking countries, but also from former French colonies (though immigrants in recent years from Haiti's poor countryside have been creolophones, this was not the case for the highly educated urban elite who fled the dictatorship in the 1970's). In summary, the history of immigration in Montréal and policies in recent decades have resulted in this overall picture for 2001 : "among all immigrants in Montréal, regardless of when they arrived in Canada, Italy, France and Greece were among the top five source nations, [as well as] Haiti and Lebanon" (Statistics Canada 2003b: 24). In 2001 in Montréal, just under half of the immigrant population were members of visible minority groups, while this percentage surpassed 70% in Toronto and in Vancouver. Among visible minority immigrants, the group with the largest presence in Montréal is Black (25%) followed by the Arab group (16%), whereas in Toronto the two largest visible minority groups are South Asian (29%) and Chinese (26%), while In Vancouver, the Chinese group (51%) is far ahead of the South Asian group (20%) (Statistics Canada, 2001 Census, Canadian Overview Tables, 97F0010XCB01003.IVT).

Despite its selection power, Quebec has not been successful in increasing its share of Canadian immigration. This could be partly due to the stagnation of Montréal's economy until the mid-1990's and the relatively limited pool of potential immigrants likely to settle in a predominantly Francophone society. Therefore, the percentage of immigrants in the Montréal population matches the Canadian average instead of resembling the proportions seen in Toronto and in Vancouver. In fact, immigrants who settled in Montréal in the 1990's represented only 6.4% of the total population in the CMA (census metropolitan area) (as opposed to 17% in Toronto and 16.5% in Vancouver). In absolute numbers, the number of immigrants admitted into Quebec dropped between 1996 and 2000 compared to the 1991-1995 period. If we break down the changes between the first and last half of the decade according to admission class, we note major drops in the number of admissions in the economic

immigrant and family reunification classes, and a slight drop in refugee admissions (see Figure 1.1). In fact, during the 1990's, the proportion of economic immigrants did not rise in Quebec, unlike trends in the rest of Canada in general (41% in 1990-1994 and 54% in 1995-1999, according to Picot and Hou 2003, Fig. 3). According to Citizenship and Immigration Canada data, it was not until 2000 that Quebec began to catch up in this respect. Furthermore, Quebec attracts fewer investor immigrants (particularly if their retention rate is considered). Bear in mind that existing literature shows that other things being equal, economic integration is less difficult for immigrants admitted in the economic class and they also earn higher salaries (Dougherty 1999, quoted by Picot and Hou 2003).

Figure 1.1:
Immigrants Admitted into Quebec, 1991-1995 and 1996-2000, by Admission Class (in Numbers and Percentages)



Source: Rose et al. 2004 (calculations and presentation of authors based on data of the Institut de la statistique du Québec). Note: totals are not the same as those from Statistics Canada.

However, the share of refugees increased between the first and second half of the 1990s.¹ What do the data based on admission files of permanent residents in Canada's metropolises tell us? During the 1999-2001 period (Citizenship and Immigration Canada 2002), in Montréal, the share of refugees among admissions (20%) was higher than in Toronto (9%) and in Vancouver (6%), despite Quebec's efforts to settle a good number of them in other areas of

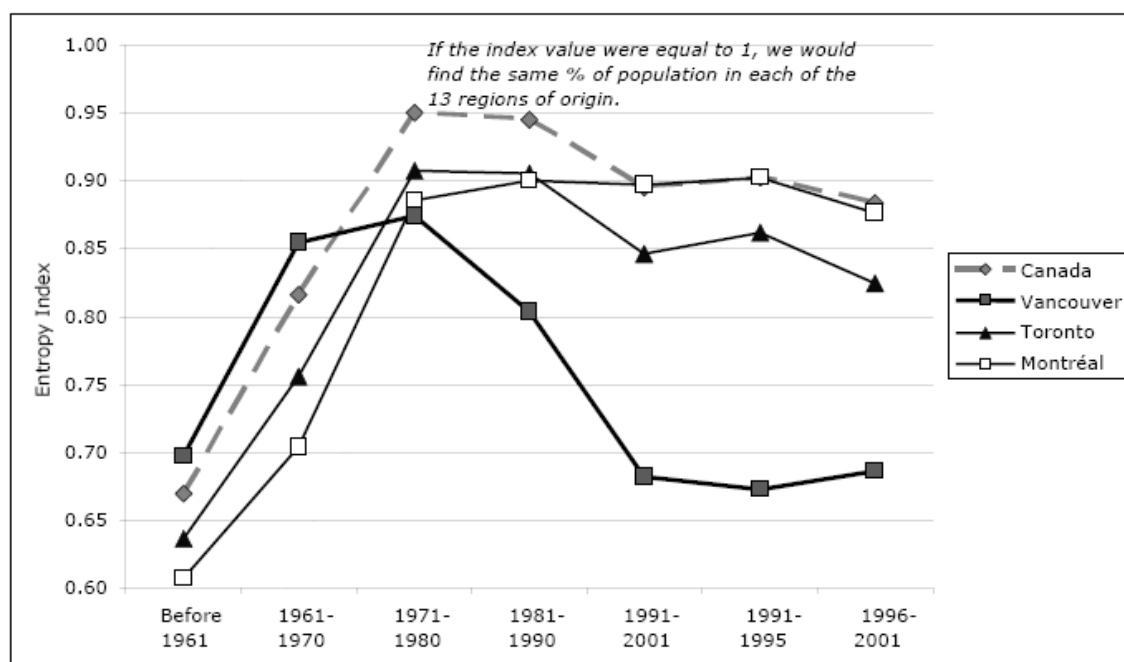
¹ The reasons why refugees have consistently comprised a higher percentage of all immigrants to Montréal compared to Toronto and Vancouver over the past two decades, have yet to be fully elucidated by rigorous research. The factors involved have no doubt varied over time. It is important to remember that the Government of Québec has powers of selection - via its overseas offices - of Convention refugees and others deemed admissible on humanitarian grounds. This may at certain times have affected the distribution of pre-selected refugees by country of origin. Another factor worthy of note is that during the 1990s, whereas Québec's share of total Canadian immigration was about 16%, one-third of refugee claims made on Canadian soil were made at ports of entry located in the province of Québec (Québec,

Quebec under the regionalization policy. The larger share of refugees in recent immigration flows to Quebec is doubtless another factor in the greater diversity of countries of birth among new Montréalers compared to the other metropolises. Existing literature indicates that, other things being equal, refugees have more difficulty finding suitable housing in the first few months, even in the first few years of settlement because their family network is more fragmented geographically and their economic integration more precarious (McAll and Tremblay 1996; Renaud and Gingras 1998). Lastly, Montréal housed 42,491 adult asylum seekers from 1994 to 2003. If we take into account respective city size, this figure is comparable to that of Toronto (64,773) and much higher than that of Vancouver (8,342) (Citizenship and Immigration Canada 2005). This group is among the most vulnerable as regards housing affordability, as shown in a study on asylum seekers who arrived in Montréal in 1994 (Rose and Ray 2001).

The circumstances and trends described above have helped set Montréal apart from the other two metropolises through the greater diversity in its immigrants' countries and region of origin. At least, this is what is shown both when one examines the share of the top ten countries of birth among new immigrants (see Table 1.3), and upon calculating an index of the diversity of areas of birth for successive cohorts of newcomers in each of the three metropolises (this is known as the entropy index; see Figure 1.2). This may have had an impact on residential settlement patterns of newcomers insofar as "mono-ethnic" social networks and institutions are likely to be less developed (except in cases where communities make use of the Internet); we must also recall that the Government of Quebec has shifted its policies from a multicultural- to a civic-based approach to integration (Helly, Lavallée and McAndrew 2000) and thus has ceased to subsidize mono-ethnic associations.

MRCI 2000). However, determinations of refugee claims made from within Canada are entirely under federal jurisdiction.

Figure 1.2:
Diversity of Immigrant Area of Birth, by Arrival Period (Entropy Index, 13 Areas or Countries of Birth)

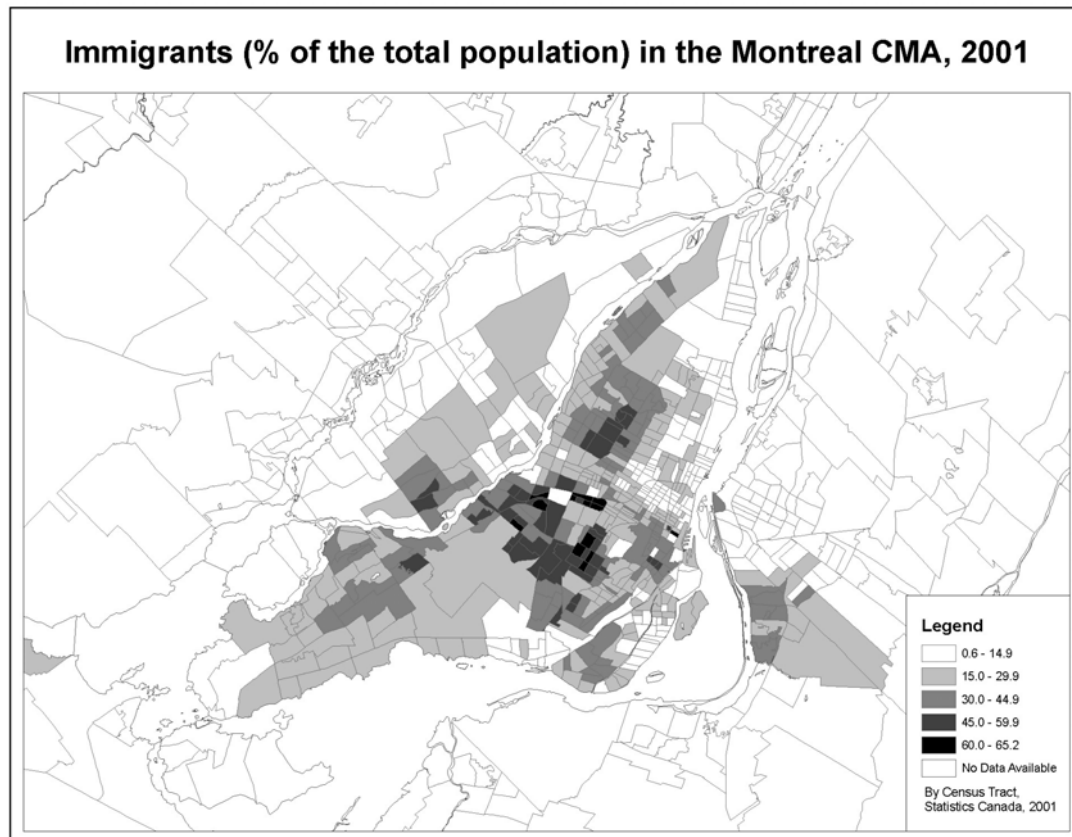


Source: Statistics Canada, 2001 Census, Basic Cross-Tabulations, 95F0358XCB01004.IVT.²

² Our colleague, Philippe Apparicio (INRS-UCS) performed this series of calculations for us. We thank him for his contribution.

1.2 Location of immigrants in the CMA and characteristics of settlement processes

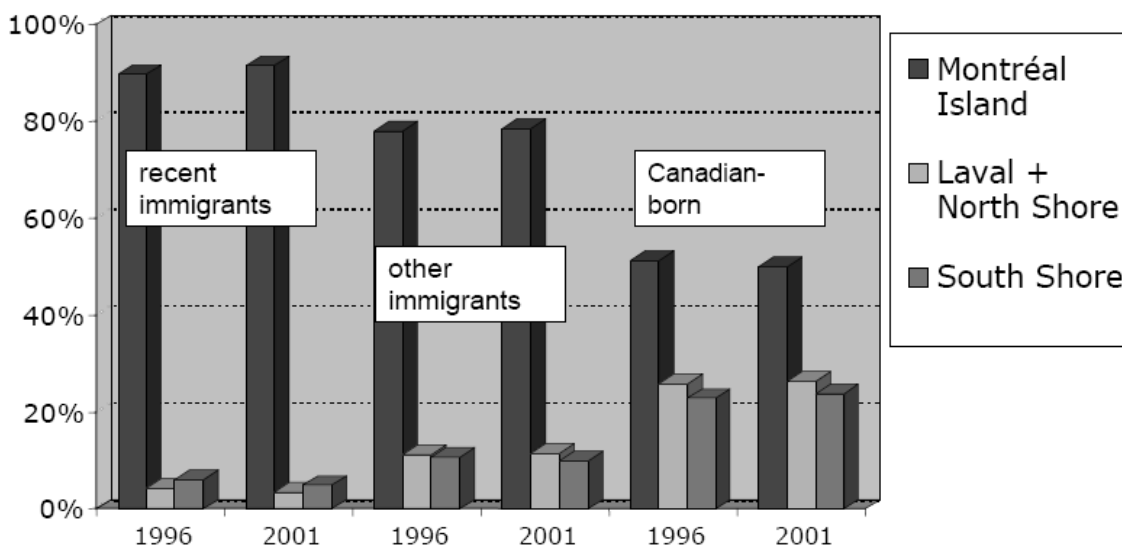
Figure 1.3
Immigrant Population in relation to Total Population in Montréal Metropolitan Area, 2001,
by Census Tract (%)



We should begin by remembering that 9 out of 10 immigrants admitted into Quebec are concentrated in the metropolis; such a concentration is not seen in Toronto or in Vancouver. Furthermore, as shown in Figure 1.3, immigrants are largely concentrated in the centre of the region, that is to say on the Island of Montréal and in adjacent parts of the South Shore and Laval. This spatial distribution in the metropolitan area has changed with time and even today, Montréal has tended to follow a different pattern than what we have seen in Toronto or Vancouver in recent years. If immigrants originally concentrated in the downtown area tend to move to peripheral areas as they achieve upward social mobility, this spatial dispersion is quite modest (7 out of 10 immigrants admitted into Quebec live on Montréal Island) if we compare it

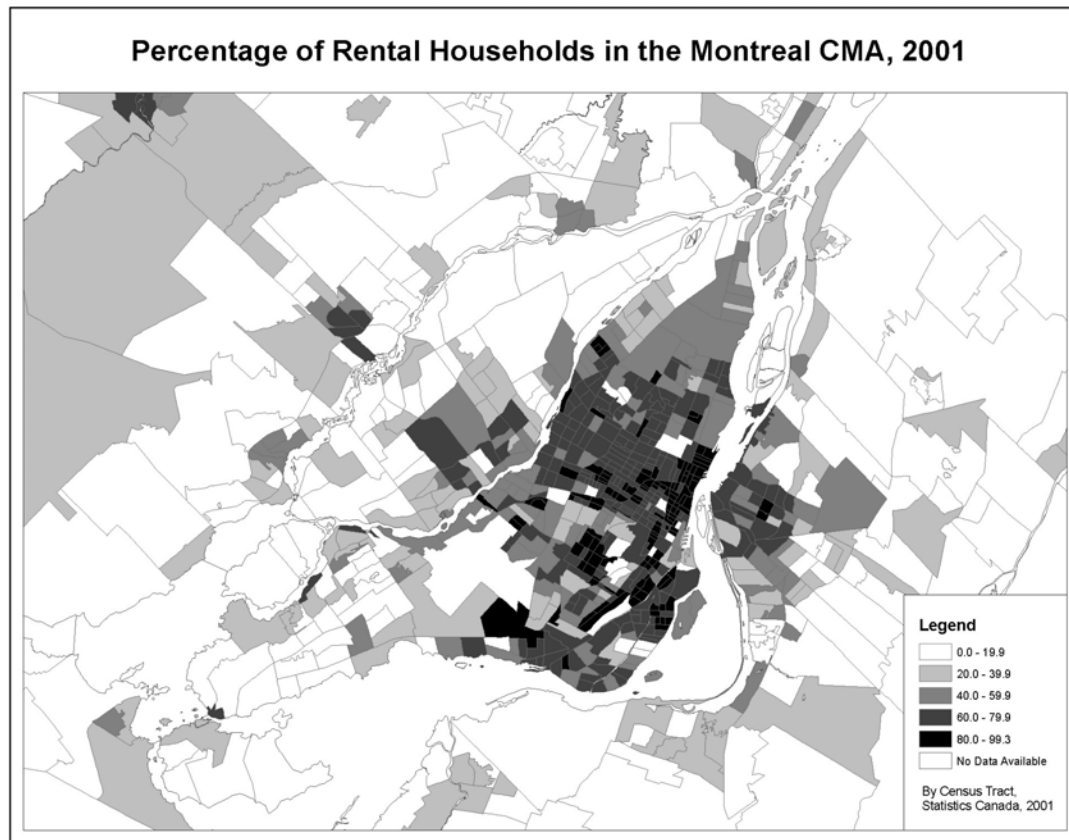
to the immigrant suburbs of Toronto and Vancouver, even among long-settled South European immigrants. Young (35 years and younger) heads of immigrant households (according to a study based on 1996 data), find remote suburban areas less appealing than do their Canadian-born counterparts; even as homeowners, they are much more likely to opt for the old City of Montréal or a suburban area on the Island (Séguin et al. 2003: Table 2.3). Those who moved from a central neighbourhood to the suburbs settled in suburban areas *on* the Island and in certain areas directly adjacent to them, particularly Chomedey (Laval) and Brossard (on the South Shore). In Laval, immigration growth has dwindled between the last two censuses, suggesting that fewer immigrant households have left the Island for this suburb (Germain et al., 2005). With respect to households whose maintainer is a recent immigrant (having lived in Canada less than five years), the trend to settle directly in outlying suburban areas has become almost non-existent in Montréal; it has *dropped* between the first and second half of the 1990's (see Figure 1.4). This phenomenon is likely linked to a decrease in homeownership in this group (see below), with the supply of rental housing being higher on Montréal Island than anywhere else in the metropolitan area, as shown in Figure 1.5.

Figure 1.4:
Location of Montréal Households in CMA, by Immigration Status, 1996 and 2001



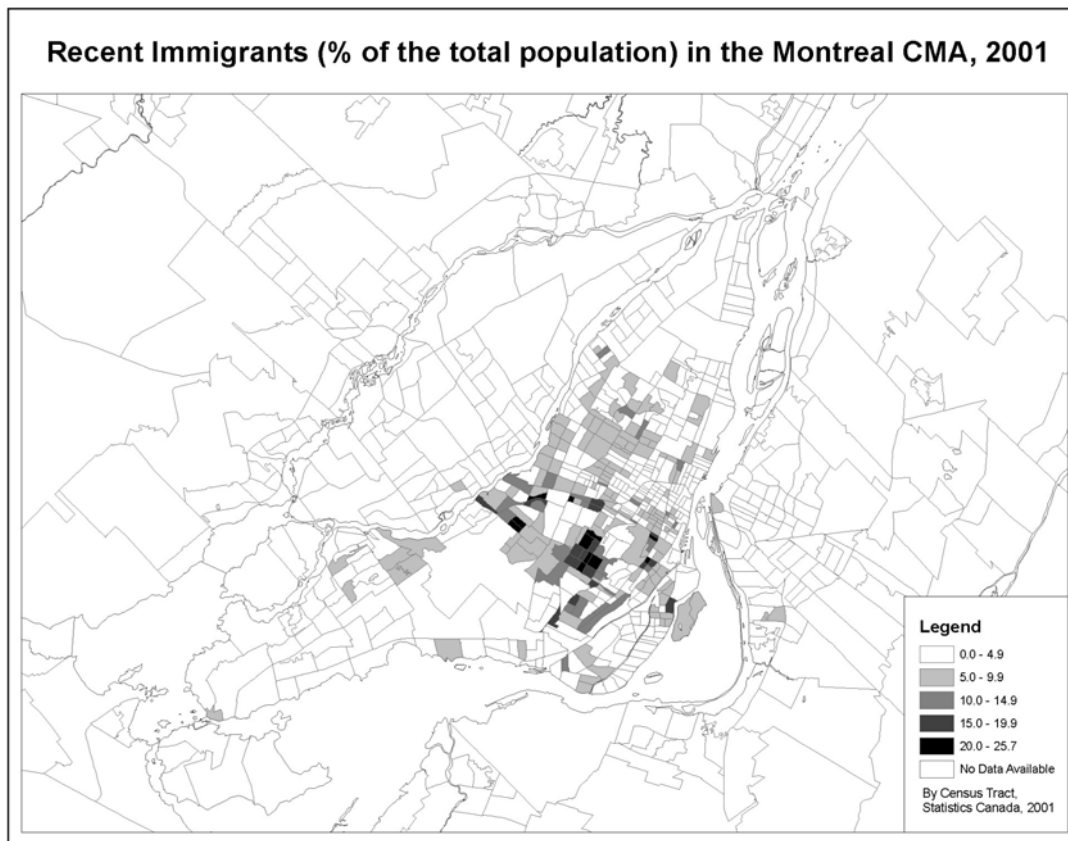
Source: Rose et al. 2004 (calculations and presentation of authors based on a special compilation from the 2001 census by Statistics Canada (20% sample data) obtained by the Société d'habitation du Québec.

Figure 1.5:
Renter Households in relation to Total Households, Montréal Metropolitan Area, 2001, by
Census Tract (%)



Although in recent years we see a growth in new immigrant neighbourhoods to which newcomers flock, these are mostly extensions of older neighbourhoods of immigrant settlement. Figure 1.6 illustrates the geography of recent immigration: the central and north central neighbourhoods attract the largest number of newcomers, but this concentration is also now spreading to the east and north-east; whereas traditionally, immigrants settled to the west of the predominantly Francophone neighbourhoods. The concentration of immigration on the Island and its limited degree of dispersion on the Island, combined with the high diversity of countries of origin, has led to the proliferation of highly multi-ethnic neighbourhoods in both affluent and low-income areas. This high level of ethnocultural diversity has been documented using statistical indices (Leloup et al., forthcoming) but we do not have spatial databases to compare Montréal with the two other metropolises in this regard.

Figure 1.6:
Recent Immigrants who Arrived Between 1991 and 2001, of the Aggregate Montréal
Metropolitan Area, 2001, by Census Tract (in %)



The residential integration of immigrants is, therefore, extremely varied and reflects, in part, the characteristics of the Montréal housing market - a rental market that, for the most part, is inexpensive, modest in quality, and adjacent to higher-status, single-family sectors. Post-war waves of European immigration settled in the typical Montréal habitat - that characterized by the "plex". This habitat, made up of housing units built before the Second World War in small row housing-style buildings two or three storeys high, the owner of which often lived on the ground level, represented the typical working-class habitat of central neighbourhoods. As they were affordable, immigrant groups (Southern Europeans, in particular) invested in and rehabilitated this long-time rundown habitat, located in what are today areas of gentrification. Thus, they paved the way towards enhancing the status of homeownership in a city where renting had long been the norm (Choko and Harris 1990). In fact, in Montréal, immigrants are more likely to be homeowners than Canadian-born Montréalers, though the gap is closing. Between 1986 and 1996 we find a drop in the rate of homeownership in young immigrant households while their native-born counterparts gained ground (Séguin et al. 2003)

and 2001 data (all ages combined but broken down by immigration period) show that the homeownership rate of Canadian-born households is about to surpass that of immigrants who have been settled in Canada for five or more years (Rose et al. 2004). In fact, we find a slight drop in the rate of homeownership in this group as well as among recent immigrants whose homeownership rate is already very low (11.3% in 1996, 10.8% in 2001) (Rose et al., 2004).

In general, the waves of immigrants and refugees who followed the waves of South and East European immigration also settled in a more mediocre part of the housing stock: the “walk-ups” built after the war in inner suburbs such as Côte-des-Neiges or Saint-Laurent. The early 1990’s saw a steadily increasing concentration of immigrants in those segments of the public housing stock reserved for families: immigrants account for 40% of households who obtained a public housing unit between 1999 and 2002, and half of the new renters in family units and almost all renters in housing units with at least four bedrooms are immigrants (Bernèche 2005). Two factors precipitated this movement into public housing. Initially, the removal of the rent ceiling in 1982 by the Government of Quebec had the effect of eliminating socio-economic mix in public housing projects and of reserving them for the most disadvantaged. Then, a lack of large housing units in the private rental housing stock placed immigrant families at a bigger disadvantage than non-immigrant families because the birth rate among the latter is on the decrease while the immigration population includes a high number of large families, particularly among certain groups of visible minorities. (Worthy of note, however, is that public housing complexes in Montréal—unlike those in Toronto—are small-to medium in size, with few projects exceeding 300 housing units).

At the other end of the social spectrum, immigrant families also invest in single-family homes in middle-class (such as Dollard-des-Ormeaux) or upper-class (Westmount, Town of Mount Royal) suburban communities, as well as in the few high-rise complexes (rental or condominium units) bordering areas like Côte-Saint-Luc or Saint-Laurent.

1.3 Recent housing market trends

This picture should, however, be put into perspective in relation to recent changes in the housing market. Unlike Toronto and Vancouver, Montréal has often faced relatively high vacancy rates that, when combined with the low cost of housing made it relatively easy for a newcomer to find inexpensive housing; however, recent years have marked a major change in this respect (Communauté métropolitaine de Montréal 2006: 33). In the late 1990’s, vacancy rates dropped drastically in several segments of the rental sector.

From 1996 to 2001, housing vacancy rates in Montréal plummeted in all rental categories, including housing units with three or more bedrooms, which had previously had

lower rates (3.5% in 1996) than smaller housing units (above 5%) (see **Table 1.4**). During this time, the already tight market in Toronto and Vancouver continued to tighten. In recent years, the vacancy rate in the Montréal market has risen once again (1.5% in 2004), at a slower rate than in Toronto (4.4%) and slightly faster than in Vancouver (1.3%) (CMHC 1997-2005 Table 25).

At the same time, a rise in average rents is reported everywhere; these increases, however, are much higher in Toronto (see **Table 1.5**). Note that these data do not include duplexes, a major category in Montréal. One can see, then, that the accessibility (supply and cost) of large rental housing units has dropped significantly, likely penalizing larger immigrant families in particular.

The Montréal construction market also has certain particularities (see **Tables 1.6 and 1.7**). Though Montréal had a somewhat stagnant market for a long time, particularly in the rental segment, there was a strong recovery in the 1999 to 2004 period: housing starts climbed from 12,366 to 28,673 (CMHC 1997-2005, Tables 1 and 8). Detached houses accounted for a good proportion of this housing production but were surpassed by apartments in 2003 and 2004 (see below).

The construction of housing cooperatives re-started in 2002, at the same time that housing starts in single-family and condominium homeownership tenure skyrocketed. Montréal Island captured a larger share of all housing starts in the metropolitan area, partly due to municipal incentive programs. Large single-family home projects were built around the island; overall, however, this period remained characterized by an explosive condominium market. Although this segment of the market is far from being dominated by the production of luxurious units, this option is nonetheless less likely to appeal to families - immigrant or otherwise - with children who want to become homeowners.

Yet whether we look at rental or ownership housing, few of these new constructions are accessible to households with low or modest incomes, which is the case for most immigrants who have recently settled in Montréal.

Section 1 - Tables

Table 1.1:
Immigrant Share of Population: Canada and its Three Largest Metropolitan Areas

Immigrant Population (%)	2001	1996	1991
CANADA	18.4	17.4	16.1
Montréal	18.4	17.8	16.4
Toronto	43.7	41.9	38.0
Vancouver	37.5	34.9	30.1

Source: Statistics Canada,
<http://www12.statcan.ca/english/census01/products/analytic/companion/etoimm/subprovs.cfm>

Table 1.2:
Immigrants (All Immigration Periods Combined) by Region or Country of Birth, 2001,
Montréal, Toronto and Vancouver Census Metropolitan Areas (CMAs)

	MONTREAL	TORONTO	VANCOUVER
Total - Place of birth of respondent	621890	2032960	738550
	100%	100%	100%
United States	2.4%	1.9%	3.1%
Central and South America	7.6%	6.7%	2.8%
Caribbean and Bermuda	10.6%	8.2%	0.8%
Europe	38.7%	35.2%	25.3%
United Kingdom	2.3%	7.0%	9.4%
Other Northern and Western Europe	9.2%	3.7%	6.1%
Eastern Europe	8.0%	9.0%	4.9%
Southern Europe	19.1%	15.5%	4.9%
Africa	11.8%	4.9%	3.3%
Asia	28.6%	42.8%	61.6%
West Central Asia and the Middle East	10.1%	5.5%	3.8%
Eastern Asia	5.3%	14.8%	35.6%
South-East Asia	7.6%	8.8%	12.0%
Southern Asia	5.7%	13.7%	10.3%
Oceania and other	0.2%	0.4%	3.0%

Source: Statistics Canada, 2001 Census, Place of Birth of Respondent (16), Sex (3) and Period of Immigration (8) for Immigrant Population, for Canada, Provinces, Territories, Census Metropolitan Areas and Census Agglomerations (20% Sample Data), File Name: 95F0358XCB2001004.IVT

Table 1.3:
Top Ten Countries of Birth for Immigrants who Arrived in 1990's, Montréal, Toronto and
Vancouver, 2001

	MONTRÉAL		TORONTO		VANCOUVER	
Position	Country	%	Country	%	Country	%
1	Haiti	6.6	China	10.8	China	18.0
2	China	6.4	India	10.3	Hong Kong	15.1
3	Algeria	5.8	Philippines	6.9	Taiwan	11.7
4	France	5.8	Hong Kong	6.9	India	9.4
5	Lebanon	4.9	Sri Lanka	6.4	Philippines	8.0
6	Morocco	4.1	Pakistan	5.0	South Korea	4.6
7	Rumania	3.7	Jamaica	3.2	Iran	3.8
8	Philippines	3.5	Iran	3.0	Viet Nam	2.1
9	India	3.4	Poland	2.7	United States	1.9
10	Sri Lanka	3.3	Guyana	2.6	United Kingdom	1.9
	Total, 10 countries	47.5	Total, 10 countries	57.8	Total, 10 countries	76.5
	Other countries	52.5	Other countries	42.2	Other countries	23.5
Arrivals 1991–2001, total	N=215,120 100%		N=792,030 100%		N=324,815 100%	

Source: Statistics Canada (2003) Canada's Ethnocultural Portrait, unnumbered tables, p. 53, 57 and 61.

Table 1.6
Housing Starts by Dwelling Type, Montréal, 1996-2004

	Detached Single-Family	Semi-Detached	Row	Apartment or Other	Total	Detached Single-Family	Semi-Detached	Row	Apartment or Other
1996	3,781	894	743	2,138	7,556	50.0%	11.8%	9.8%	28.3%
1997	5,203	1,136	1,028	3,141	10,508	49.5%	10.8%	9.8%	29.9%
1998	5,657	862	826	2,948	10,293	55.0%	8.4%	8.0%	28.6%
1999	6,522	732	829	4,283	12,366	52.7%	5.9%	6.7%	34.6%
2000	6,800	593	754	4,619	12,766	53.3%	4.6%	5.9%	36.2%
2001	7,151	631	681	4,837	13,300	53.8%	4.7%	5.1%	36.4%
2002	10,416	836	811	8,491	20,554	50.7%	4.1%	3.9%	41.3%
2003	10,360	989	541	12,431	24,321	42.6%	4.1%	2.2%	51.1%
2004	10,578	1,208	757	16,130	28,673	36.9%	4.2%	2.6%	56.3%

Source: CMHC, Canadian Housing Statistics 1997-2005, Table 10.

Table 1.7
Housing Starts by Planned Market Segment, Montréal, 1996-2004 (showing numbers and shares of total starts)

	Rental	Ownership (condo excl.)	Condo	Co-op	Total	Rental	Ownership (condo excl.)	Condo	Co-op
1996	749	5,282	1,525	-	7,556	9.9%	69.9%	20.2%	
1997	1,066	6,978	2,464	-	10,508	10.1%	66.4%	23.4%	
1998	816	6,712	2,765	-	10,293	7.9%	65.2%	26.9%	
1999	1,708	7,439	3,219	-	12,366	13.8%	60.2%	26.0%	
2000	1,676	7,551	3,539	-	12,766	13.1%	59.1%	27.7%	
2001	1,669	7,868	3,763	-	13,300	12.5%	59.2%	28.3%	
2002	3,158	11,600	5,687	109	20,554	15.4%	56.4%	27.7%	0.5%
2003	4,347	11,702	7,293	379	24,321	17.9%	48.1%	30.0%	1.6%
2004	5,954	12,177	10,053	489	28,673	20.8%	42.5%	35.1%	1.7%

Source: CMHC, Canadian Housing Statistics, 1997-2005, Table 24.

SECTION 2

HOUSING AND IMMIGRATION IN THE MONTRÉAL CMA, 1996-2001

2.1 Introduction - Housing conditions according to census data

This section examines the housing conditions of immigrants in Montréal disaggregated on the basis of period of arrival, ethnic origin and visible minority status. The analysis has two main aims:

- To document the housing conditions of immigrants in 2001 (a) who arrived during different time periods and (b) from various ethnic and visible minority groups
- To compare the housing conditions of immigrants between 1996 and 2001 taking account of period of arrival where data permit.

Our descriptive analysis draws on special tabulations of 1996 and 2001 census information provided to the Metropolis Centres of Excellence by Statistics Canada. In addition to what these tables identify as “first-” and “second-generation” immigrants (meaning, respectively, immigrants and the children of immigrants), the data include information about non-permanent residents. However, they are not discussed for three reasons. The number of non-permanent residents is small, their housing decisions are often based on short-term considerations rather than long-term plans to settle in Canada, and they were not included in the census prior to 2001.

The analysis is presented in two parts. We begin with a discussion of the relationship between period of arrival, ethnic origin and visible minority status and the housing conditions of immigrants, from the observation point of the 2001 census. The following three sections discuss in turn immigrants’ household composition, tenure patterns, and housing costs and household incomes. The description shows how the housing conditions of immigrants living in Montréal in 2001 vary depending on the decade they arrived in Canada. The housing conditions for immigrants from different ethnic and visible minority subgroups are analysed in each section. The second part compares the housing conditions of recent immigrants observed in 2001 with those of recent immigrants observed in 1996.

2.1.1 Period of arrival, ethnic origin and visible minority status

Period of arrival, ethnic origin and visible minority status may affect many aspects of housing consumption. In the postwar period, the majority of immigrants settling in Canada had “progressive” housing trajectories, in the sense that the size, quality, and condition of their housing improved over time (Murdie and Teixeira 2003). The achievement of a progressive housing trajectory contributed to and depended on the successful inclusion of immigrants in Canadian society, usually achieved through the access of one or several family members to the labour market and sometimes, but not always, through subsequent occupational mobility (see Section 1). Immigrants also acculturated with concomitant changes in household composition, tending to shift from multi-family households to nuclear households with increasing length of residence in Canada. Finally, while homeownership has been a prized goal for many immigrants since the early 20th century, rates of homeownership vary greatly depending on group of origin (Lareya 1999). At the metropolitan level, labour and housing market conditions at the time of immigrants’ arrival influence their subsequent inclusion in the housing market (Lapointe and Murdie 1996; Leloup 2005). In the Montréal metropolitan area, it has been noted that recent immigrants may not be making the same progress in their housing careers as earlier waves of immigrants as regards moving toward home-ownership.

To explore differences by period of arrival in Montréal, households are disaggregated into three groups:

- First generation immigrant households in which at least one household maintainer was born abroad
- Second generation immigrant households in which one or more of the parents of at least one household maintainer was born abroad.
- All other households.

First generation immigrant households are further differentiated in terms of the decade in which the household maintainer arrived in Canada beginning with those who arrived prior to 1961. In the subsequent discussion, first generation immigrant households are sometimes referred to as simply immigrant households while second generation immigrant households and all others are referred to as Canadian-born households.

Ethnic origin and visible minority status are self-reported in the Census. In the census compilations provided by Statistics Canada to Metropolis project researchers these two variables are combined into a single “ethnic origin/visible minority” indicator and reported for the household maintainer. Currently, there are significant differences in the housing experiences of ethnic and visible minority groups. In Canadian metropolitan areas overall,

postwar immigrants from European backgrounds often have progressive housing trajectories and live in housing of equal or better quality than that of the Canadian-born. In contrast, many immigrants from the Caribbean and, more recently, from Africa and Asia are experiencing difficulties making the transition from rental accommodation to homeownership (Engeland, Lewis et al. 2005). Disproportionate numbers of newcomers from Asia and Africa are also living in unaffordable or inadequate housing (Murdie and Teixeira 2003, Hou and Picot 2004a). The factors that contribute to these diverse patterns of housing consumption are not well understood. The volume, composition, and timing of migration flows certainly influence immigrants' housing trajectories particularly in the context of a tightening housing supply situation (Murdie 2002, Ferdinands 2002; Leloup 2005). The average incomes of visible minority immigrants are also lower than those of immigrants from European backgrounds and they are more likely to have low incomes (Preston et al. 2006; Leloup 2005; Séguin et al. 2003). In Montréal, as noted in Section 1, 1996 census data showed that young immigrant households were falling behind their Canadian-born counterparts in terms of access to home-ownership (Séguin et al. 2003). Visible minority immigrants may also experience discrimination that reduces their access to affordable and adequate housing and their progress towards homeownership (Dion 2001; Novac et al. 2002).

Definitions of ethnicity and visible minority status are always controversial. We follow the conventions proposed by Statistics Canada that distinguish visible minorities, people who declare that they are neither white nor Aboriginal, from people of European backgrounds³. Seven individual visible minority subgroups are identified in the tables and five ethnic origins are specified for immigrants from European backgrounds⁴. The visible minority subgroups are not necessarily internally homogeneous. For example, the diversity of the South Asian group—which includes immigrants from different countries, who speak various languages and practice different religions—affects demand for housing and their capacity to satisfy their aspirations (Ghosh 2006). Although clearly incomplete, the data provide the most detailed information about the housing of specific ethnic and visible minority groups of immigrants available to date. In this instance, our attention is focussed solely on first generation immigrants without comparison to the Canadian-born. The aim is to document the diverse housing experiences of first generation immigrant households from various ethnic and visible minority backgrounds.

³ Aboriginal peoples are not identified in the tables specifying ethnic origin and visible minority subgroup because the tables only include immigrants. Only Aboriginal people born abroad of Canadian parents are included in the data and their numbers are likely to be very small.

⁴ The data include only large ethnic origin and visible minority subgroups of immigrants that can be identified in the Metropolis Core Data Tables.

2.1.2 Household size and type

Generally speaking, Montréal differs from other Canadian metropolitan areas in that it has smaller households. The average size of a Montréal household is 2.4 persons (Table 2.1), while it is 2.8 in Toronto and 2.6 Vancouver (data not presented). Although the size of immigrant households (2.8 persons) is higher than that of the “second generation” (i.e. Canadians whose parents immigrated to Canada) and that of other Canadians living in Montréal (2.3 persons), it is clearly smaller than in the other two cities.

Overall, household size drops with time lapsed since settlement in Canada, since long-settled cohorts are made up of an aging population, making them more likely to live alone or as a couple without children. However, there are some exceptions to this overall pattern (e.g. the larger size of households of the 1981-1990 cohort); these are likely due to the variations in the composition of more recent waves of immigration (in terms of ethnocultural origin and admission class). Lastly, when we consider the most recent wave of immigration (1996 to 2001), household size is clearly smaller than that of previous waves, going from 3.2 to 2.8 persons per household. This finding is no doubt related to the types of household that settled in Montréal during this period, since this most recent cohort included a high proportion of non-family households.

The small size of Montréal’s immigrant households must also be considered in the context of the very low propensity for living in a multi-family situation - only 2.3% (Table 2.1) compared to 6.4% for Toronto and Vancouver (data not presented). This could be explained in two ways. First, the characteristics of the Montréal housing stock come into play: its predominantly modest-sized housing is less suitable for this type of living arrangement than the more numerous single-family homes in Toronto and in Vancouver. Second, there are fewer households of South Asian origin in the Montréal immigrant population (see Section 1, Table 1.2), and this group has a strong tradition of living among extended family in immigrant households (we will return to this later). The percentage of multi-family households is lower in the cohort of arrivals from 1996 to 2001 than among their counterparts who arrived in the first half of the 1990’s, which could be explained by the drop in the share of immigrants in the family class (see Section 1, Figure 1.1).

Overall, a comparison of immigrant and non-immigrant households reveals a similar pattern in the three metropolises. Thus, immigrant households are less often non-family households or those comprised of a couple without children; they are more often couples with children, lone-parent families and multi-family households. Although past immigration policies tended to foster the admission of family households with children, the selection grid in effect in Quebec since 1996 for immigrants in the economic class strongly favours the entry of young

adults, which is likely to increase the share of non-family households in the latter cohort (1996-2001). In fact, Montréal distinguishes itself because of its high percentage of non-family immigrant households, particularly in the most recent wave (31.1%) (Table 2.1); this proportion is double that found in Toronto and in Vancouver (data not presented).

Lone-parent families are slightly overrepresented (13.1%) among immigrant households compared with all households (11.3%). This type of family is seen more frequently among the cohorts of the 1970's and 1980's, and the ratio of lone-parent families to couples with children is higher among these cohorts than among more recent arrivals; this may reflect the increase in separation and divorce rates among middle-aged immigrant couples following settlement-related stress and relating to the acculturation process that sometimes contributes to marital break-ups. However, in the past decade, lone-parent families have lost ground with regard to couples with children, if we compare the 1996-2001 cohort (lone-parent families: 9.7%; couples with children: 41.5%) with that of 1991-1995 (lone-parent families: 15.5%; couples with children: 48.2%); this could be explained by changes throughout the decade in the profile of new arrivals by area of origin, with single parenthood being a more accepted family form in some cultures than in others.

The distribution of household types varies by housing tenure (Tables 2.2 and 2.3). It is no surprise to note that owners are, for the most part, couples with children. The exception is that the further back in time the immigration period, the more it is couples and individuals living alone that make up the majority of homeowners. This must obviously be put into the context that these long-standing immigrants are themselves older and therefore more likely to live as a couple without children or live alone. In the most recent wave, we can also see that non-family households increased more in owner households than in renter households, if we compare the 1996-2001 cohort with that of 1991-1995. This may perhaps be put into the context of a growing condominium market in Montréal. However, we must interpret this trend with caution, given the low numbers of recent immigrant owners.

It should also be pointed out that, unlike the overall population where most renters live in non-family situations, in the case of the most recent waves of immigrants, we find a greater number of households with children than lone individuals (Table 2.3). Lastly, we note the high proportion of lone-parent households that are renters in the waves of immigrants arriving in the 1970's and 1990's.

The size and composition of Montréal's immigrant households vary according to origin and affiliation with a visible minority group (Table 2.4). Household size is larger than average (2.8) among visible minorities, particularly among Asians. The largest household size is found among South Asians (3.5). As for immigrants of European origin, the size of households of

Italian origin (2.7) is slightly below the average, while the smallest households are found among French (2.2) and British (2.1) immigrants.

Table 2.4 identifies two fairly different patterns with respect to household composition, as well as four sub-groups that each display a fairly distinct picture. First of all, there is a sub-group of Asian visible minorities where multi-family households are clearly overrepresented and where the percentage of non-family households is quite low: South Asians, Chinese, Filipinos and South East Asians. At the other extreme, there are the households of various European origins, which (with the exception of the Italians) are characterized by a low rate of multi-family households and a fairly high to high representation of non-family households. Among Blacks, there is an average rate of non-family households, a low rate of multi-family households but a very high rate of lone-parent households (29.3%). On this last point, they are joined by Latin Americans (22.9%), but unlike Blacks, Latin Americans find themselves among the average with respect to multi-family households. Arab and West Asian immigrants have a low rate of lone-parent households; although similar in this respect to other Asians they differ from the latter in being very unlikely to live in a multi-family household. Lastly, Italian immigrants differ from the other European immigrants in their strong representation of couples with children and the weak presence of multi-family households. This group also posts the highest percent of couples without children out of all the categories identified in the table, which is likely reflective of the aging of this population of long-standing settlement in Montréal.

In general, these findings remain valid when owners and renters are considered separately. Among owners (Table 2.5), Italian immigrants have the second highest percentage of couples without children, leaving the title to French immigrants. Among renters, (Table 2.6), the overrepresentation of lone-parent families among the Black and Latin American groups is still higher than when the forms of tenure are combined. It is interesting, however, to note that in relative terms, Black lone-parent families are better represented among owners (21.2% of Black owners are single parents versus 32.4% of renters) than Latin American ones (11.5% versus 25.2%); this is probably due to the former group's longer period of residence in Canada since immigration, which would have allowed a significant number of them to become homeowners.

2.1.3 Housing Tenure: Access to Homeownership

First, we need to recall that the percentage of homeowners in Montréal is lower than that of other cities. It is just over 50% (Table 2.7) while it is over 60% in Toronto and Vancouver (data not presented). Overall, the gap in ownership rates between households where the primary

maintainer is Canadian-born and immigrant households is relatively low, with rates at approximately 50%, with a slight advantage for the Canadian-born.

As expected, the rate of homeownership is much higher among households who immigrated long ago (prior to 1971) than those who have recently settled in Canada. Approximately seven out of ten were owners in 2001, while the most recent wave (immigrants who arrived between 1996 and 2001) reported just over 10% of homeowners. The proportion of homeowners declines with recency of immigration. The rate of decline in the percentage of homeowners from one decade to another is fairly constant from the 1970's to the 1990's; we note, however, that it is slowly speeding up. If we look at the immigrants from the 1990's in closer detail, those who arrived at the start of that decade were more likely to have become homeowners by 2001 than those who arrived at the end of the decade, which may not only be explained by the recency of settlement of the latter, but also by changes in the demographic composition of the most recent cohort.⁵

The homeownership rate varies according to the origin of immigrant households (Table 2.8). In Montréal, visible minorities are almost twice less likely to own their home (32.1%) as immigrant households of European origin (60.2%). However, there are major variations from one visible minority to another; in particular, the percentage of homeownership is quite high among the Chinese (as noted in other studies – see Hou and Picot 2004b; Balakrishnan and Hou 1999) and among the Southeast Asians but very low among Latin Americans. Immigrants from Europe also vary greatly in terms of their homeownership rates (with the Italians in the lead at 80.9%), but most sub-groups have a higher ownership rate than the metropolitan average.

2.1.4 Household income and housing costs

As expected, immigrant household incomes were lower across the board in 2000 (\$49,836) than Montréal households with a Canadian-born maintainer (“second-generation” categories (\$59,135) and others (\$54,826) (Table 2.7), and incomes among recent immigrants are much lower than those of long-settled households (apart from the generation that immigrated prior to 1961, who are now in their retirement). It is also no surprise that owners have incomes approximately twice as high (\$68,016 for all immigration periods combined) than renters

⁵ It is worth noting that immigrants admitted into Quebec under the new evaluation grid for skilled workers, in effect since 1996, are young; their average age is 32 and 46% are under the age of 30 upon admission (Godin 2004, Part I, p. vii and Part II, Table 2); therefore, they are likely to be at the start of their career and not to have accumulated enough savings to buy a home.

(\$32,994); the gap by tenure is proportionally the highest among households who immigrated in the 1970's as well as among the most recent cohort.

Housing expenses for Montréal's immigrant homeowners decrease once length of residence in Canada exceeds 20 years (i.e. among those who settled prior to 1981). This is no surprise since older households will have retired their mortgage debt while recent homebuyers are entering the market at a time when house prices are much higher. However, among renters, the reverse trend is observed; this result likely reflects recent immigrants' weaker financial position compared to long-settled renters with the purchasing power to pay more for renting a more suitable housing unit. However, we cannot say if this is attributable to their age or to the overall more favourable climate of economic integration experienced by these long-settled immigrants, even those who have remained (or once again became) renters.

Incomes of Montréal's immigrant households affiliated with a visible minority are generally lower than those of households of European origin (\$42,312 versus \$55,544) (Table 2.9). However, when we take housing tenure into account, we find that this difference tends to shrink among owners (gap of less than \$1,000 in favour of those of European origin) but is maintained among renters (gap of close to \$6,000). In fact, results once again show the fragile situation faced by renter households, which has much to do with the fact that the income of owner households is double that of renter households.

Among owners, we find significant income variations between the various sub-groups of visible minorities (ranging from \$59,578 among Latin Americans and \$59,841 among the Chinese to \$77,597 among the Filipinos and \$77,829 among the Asians and Southeast Asians), as well as between the various European origins (ranging from \$60,726 among the Italians to \$85,562 among immigrants of British origin). Household incomes also vary greatly among renters when we go beyond the broad distinction between visible minority and other groups. Disparities in income are also present among tenant households. Latin Americans, Blacks as well as the Chinese have lower incomes while the Filipinos report quite a different reality once again, with incomes higher than certain groups of non-visible minorities.⁶

With respect to housing expenses (Table 2.9), we also note overall differences between the major group of visible minorities and the major group of European origins. Among owners, housing expenses are the highest among the former (\$1,055 versus \$833), which may be attributable to either their immigration period or to the larger size of households. Among the renters, the reverse trend is observed (\$544 versus \$607). This could, in part, be explained

⁶ Remember that, as we have already seen, household types are more disparate among tenants than among owners, and that the breakdown of households according to type varies greatly depending on

by the stronger purchasing power of renters of European origin because of their higher incomes. Beyond these broad findings, we once again see major variations within the visible minority category. Among owners, the Chinese pay a much smaller monthly amount (\$856) than the other visible minority groups, which is consistent with their fairly modest incomes, and the same goes for the Italians in relation to the other groups of European origin. However, Black households top the list in terms of monthly payments (\$1,066) despite their lower incomes in relation to the average of the homeowners in general, which means that they are taking on a fairly high shelter cost to income ratio to become homeowners. Among renters, the Arab/West Asian group clearly distinguishes itself from the other visible minority groups with its higher average rent (\$592), while Italians pay a lower rent (\$556) than the other groups of European origin. Lastly, however complex and difficult these patterns are to interpret, we need to remember that housing tenure decisions may reflect a fairly complex compromise between choice and constraint, and that a housing career leading towards homeownership in Canada is not necessarily a priority for all immigrants, even when income permits (Murdie 2005).

2.2 Towards 2001

To help contextualize the housing experiences of immigrants in 2001, we have compared the housing conditions of recent immigrants in 2001 with those prevailing for their counterparts in 1996. Our aim is to determine whether the housing conditions prevailing in 2001 are an anomaly or the continuation of trends well established by 1996. The data available to us limit the scope of the comparison, however. The 1996 information is not as detailed as the 2001 information. In particular, in the 1996 data set, period of arrival is reported for only two time periods; before 1986 and 1986-1996. Given the different lengths of time for which data are reported, we have to compare the housing situation in 2001 of immigrants who arrived between 1991 and 2001 with the housing situation in 1996 of immigrants who arrived between 1986 and 1996. This means that immigrants who arrived between 1991 and 1996 are included in both comparison groups (unless they moved away from Montréal after 1996). Consequently, it must be borne in mind that the changes we observe between the 1996 and 2001 data reflect 1) differences between early housing outcomes of the 1996-2001 newcomers and the 1991-1996 newcomers, and also 2) changes between 1996 and 2001 in the housing outcomes of those who arrived between 1991 and 1996 and who still live in the Montréal area. The information about ethnic origin and visible minority status is also different in 1996 and 2001. For this reason, in the analysis that follows, we concentrate on the effects of period of arrival.

group origin. Therefore, among certain groups, the modest income level among renters will be a reflection of the weight of one-person households within the group.

2.2.1 Household size and composition, 1996-2001

Between the 1996 and 2001 censuses, there was no change in household size of immigrants arriving less than ten years prior to the census (Tables 2.10 and 2.1). There were 3.1 persons per household in households who arrived from 1986 to 1996 (1996 census); this dropped very slightly to 3.0 persons for households who arrived between 1991 and 2001.

As regards the distribution of household types among immigrants with less than 10 years' residence in Canada, there appear to be only minor changes between the two periods; the share of couples without children increased from 11.9% to 13.2% and that of multi-family households was smaller in 2001 (2.6%) than in 1996. However, the 1996 (Table 2.10) and 2001 data (Table 2.1) are not comparable in all respects: on the one hand, the breakdown into household categories is not identical in the two special compilations to which we had access for this study, and on the other hand, in 2001, Statistics Canada amended the definition of certain types of census families, including that of a lone-parent family.

2.2.2 Tenure, 1996-2001

Homeownership among immigrant households who arrived in Montréal less than ten years ago is very low in both censuses (1996 and 2001). Unlike the Toronto and Vancouver CMAs (data not presented), the percentage of homeowners among immigrants who arrived less than ten years ago increased only very slightly between the two censuses, rising from 16.8% in 1996 to 17.5% in 2001 (Tables 2.11 and 2.7). Therefore, rental is still the majority type of tenure among immigrant households who are recent arrivals to Montréal.

2.2.3 Household income and housing costs, 1996-2001

In the context of the Montréal housing market, homeownership affordability does not appear to have undergone much change between 1996 and 2001 for recent immigrants. Average expenses for recent immigrant homeowners increased from \$871 to \$1037 (a 19% increase, in current dollars) while their incomes increased by 20% (from \$51,164 in 1996 to \$61,459 in 2001, in current dollars - Tables 2.12 and 2.7). During the same period, homeownership affordability showed a marked improvement among Montréal households in general, since their monthly costs climbed by only 10% in current dollars (from \$768 to \$845) while their incomes increased by 18% in current dollars (from \$61,778 to \$72,951).

As regards renters, who are predominant among recent immigrants, the overall situation seems to have undergone a very favourable change. Their average rental costs have only increased by 3.4% in current dollars (from \$534 to \$552), while their income has soared by

33.6% in current dollars (from \$22,939 to \$30,647). The average rent paid by Montréal households in general climbed faster during the same period (from \$524 to \$568 in current dollars, i.e. 8.4%) while their incomes rose more slowly (from \$28,649 to \$34,624 in current dollars, i.e. 20.9%).

Therefore, recent immigrants who are renters have improved their overall financial situation vis-à-vis Montréal renters in general in that their incomes have increased more than their rents. They pay out a little less in rent than Montréalers in general and this gap grew slightly in their favour from 1996 to 2001. However, the situation of recent immigrant owners has deteriorated in relation to that of Montréal owner households in general, which is essentially due to the major increase in their monthly costs, in both absolute and relative terms. In 1996, they already paid 13% more than the aggregate Montréal owners in housing, and in 2001, their monthly costs were 23% higher than those for owners in general.

Relative changes in income and housing costs among recent immigrants and Montréal households in the aggregate are summarized in the table inserted in the text below. We also see that, overall, the financial position of recent immigrant households improved relative to Montréal households in general. Though the average income of immigrant households with less than 10 years of residence in Canada was only \$36,037 in 2001 (Table 2.7), that is, only 67% of that of Montréal households in general, this represents nonetheless a major increase over the situation that prevailed in 1996 when recent immigrants earned only 62% of the income of aggregate Montréal households (percentages quoted in this section are presented in the table below).⁷

If we look at the trends by tenure, we note that the gap in income between recent immigrant renters and aggregate renters has closed significantly (it was only 11% in 2001). However, among owners, there was hardly any improvement in the relative positions of recent immigrants with respect to their income (83% of homeowners in general in 1996, 84% in 2001).

Average household income, average owner expenses and average rents: situation of recent immigrants (less than 10 years in Canada) as a percentage of aggregate residents, Montréal CMA, 2001 and 1996

Montréal CMA	Average household income: recent immigrants over aggregate of households (%)	Average housing expenses for recent immigrants over aggregate of households (%)
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⁷ We should point out, however, that if we consider only immigrants who arrived within the five years preceding the 2001 census, we will see a greater gap in income because they only earned 60% of the income earned by Montréal households overall (calculation based on data in Table 2.7).

	Total	Owners	Renters	Owners	Renters
2001	67%	84%	89%	123%	97%
1996	62%	83%	80%	113%	99%

Source: Tables 2.7 and 2.12

In sum, the portrait that emerges from an analysis of changing housing costs for immigrants who have been settled in Canada for at least 10 years, taking their income into account, is fairly positive as regards renters. The financial situation of recent immigrant renters from the 1991-2001 period, observed in 2001, is clearly better than that of recent immigrants from the 1986-1996 period, observed in 1996. They integrated into the housing market at a time when rents were still low (see Table 1.5 in Section 1). Bear in mind, however, that incomes for recent immigrants remain lower than those for Montréal households in general; therefore, they would be quite vulnerable to the effects of the major rent increases seen in recent years. The apparent deterioration among recent immigrant homeowners may be due in part to the fact that they purchased their first home more recently than Montréal households in general, and in a housing market where prices have risen significantly since 1995. Therefore, they would be more likely to have higher monthly costs.

2.3 Summary

With respect to the questions dealt with in this chapter, Montréal is distinct from Canada's other metropolises in various respects. Firstly, immigrant households are often smaller, and this is all the more true among recent waves of immigration. Household composition is also different, which is also linked to their size. Montréal has significantly fewer multi-family households and more non-family households than Toronto and Vancouver. Since the new immigration selection grid came into effect in Quebec in 1996, these distinctive traits have become more marked. They must also be considered in the context of tenure, bearing in mind, however, that Montréal in general has a lower percentage of homeowners. Proportions of immigrants who are homeowners are also lower in Montréal, but as elsewhere, we find they are mostly couples with children. Lastly, housing tenure patterns must be related to household income, since incomes are generally lower among renters.

Yet once these general traits are set out, we find much internal variation when we consider variables such as affiliation with a visible minority group or ethnic origin: for example, we note the larger household size among South Asian households, and the overrepresentation of lone-parent families among Blacks and Latin Americans when we look at renter households. Recent trends that affect housing conditions of immigrant households are also interesting to

dissect. For example, in 2001, while proportionately slightly fewer immigrants than Canadian-born persons were homeowners (among these the proportion of recent immigrants is very low), recent immigrant renters seem to have improved their position in relation to Montréal renters in general in that their incomes have increased more than their rental costs. However, the very steep rent increases that have hit all Montréalers in recent years risk hurting recent immigrants, who are vulnerable because of their considerably lower-than-average incomes.

Section 2 Tables

Table 2.1:
Average Household Size and Household Type by Immigration Period and Generation, 2001,
Montréal

	Number of households	Average household size	Percent non-family households	Percent one-family households, couples without children	Percent one-family households, couples with children	Percent one-family households, lone-parent families	Percent multi-family households
Total	1,411,835	2.4	35.0	22.7	30.1	11.3	1.0
1st generation	297,785	2.8	26.4	19.1	39.1	13.1	2.3
Immigrated before 1961	52,790	2.1	33.0	34.3	22.9	8.8	1.0
Immigrated 1961–1970	53,015	2.6	25.6	25.7	36.5	10.3	1.9
Immigrated 1971–1980	59,365	2.9	25.0	14.5	41.8	16.1	2.6
Immigrated 1981–1990	57,830	3.2	22.2	11.4	46.1	17.0	3.3
Immigrated 1991–2001	74,780	3.0	26.6	13.2	44.9	12.7	2.6
Immigrated 1991–1995	38,335	3.2	22.3	10.8	48.2	15.5	3.2
Immigrated 1996–2001	36,450	2.8	31.1	15.7	41.5	9.7	2.0
2nd generation	121,815	2.3	38.2	24.0	28.0	9.2	0.6
All Others	978,110	2.3	36.9	23.7	27.7	11.0	0.7
Non-permanent resident	14,120	2.1	58.8	12.5	21.1	7.0	0.6

Source: Statistics Canada, 2001 census, special compilations prepared for the Metropolis
Project centres of excellence.

Table 2.2:
Average Household Size and Household Type by Immigration Period and Generation for
Homeowners, 2001, Montréal

	Number of households	Percent non-family households	Percent one-family households, couples without children	Percent one-family households, couples with children	Percent one-family households, lone-parent families	Percent multi-family households
Total	710,175	17.9	28.1	44.1	8.5	1.4
1st generation	143,205	14.2	24.6	48.9	9.2	3.0
Immigrated before 1961	37,540	21.8	39.5	28.7	8.8	1.2
Immigrated 1961–1970	36,735	14.2	29.4	45.5	8.6	2.3
Immigrated 1971–1980	33,625	10.8	16.6	57.7	11.4	3.6
Immigrated 1981–1990	22,215	8.8	11.7	65.2	9.1	5.2
Immigrated 1991–2001	13,080	10.1	11.2	66.1	7.1	5.4
Immigrated 1991–1995	9,135	8.7	10.5	68.0	7.0	5.9
Immigrated 1996–2001	3,940	13.5	13.1	61.8	7.6	4.3
2nd generation	61,700	19.7	28.7	43.1	7.6	0.9
All Others	503,955	18.7	29.1	42.8	8.4	1.0
Non-permanent resident	1,315	24.0	17.9	47.9	9.1	1.1

Source: Statistics Canada, 2001 census, special compilations prepared for the Metropolis
Project Centres of excellence.

Table 2.3:
Average Household Size and Household Type by Immigration Period and Generation for
Renters, 2001, Montréal

	Number of households	Percent non-family households	Percent one-family households, couples without children	Percent one-family households, couples with children	Percent one-family households, lone-parent families	Percent multi-family households
Total	701,660	52.3	17.1	15.9	14.0	0.6
1st generation	154,580	37.7	13.9	30.1	16.7	1.7
Immigrated before 1961	15,250	60.6	21.3	8.8	8.9	0.4
Immigrated 1961–1970	16,280	51.4	17.5	16.0	14.1	1.0
Immigrated 1971–1980	25,735	43.6	11.8	21.1	22.2	1.3
Immigrated 1981–1990	35,615	30.6	11.2	34.2	22.0	2.1
Immigrated 1991–2001	61,700	30.1	13.6	40.4	13.8	2.0
Immigrated 1991–1995	29,200	26.6	11.0	41.9	18.2	2.4
Immigrated 1996–2001	32,500	33.3	16.0	39.0	9.9	1.7
2nd generation	60,115	57.1	19.2	12.4	10.9	0.3
All Others	474,160	56.2	18.1	11.7	13.8	0.3
Non-permanent resident	12,810	62.3	11.9	18.4	6.8	0.5

Source: Statistics Canada, 2001 census, special compilations prepared for the Metropolis Project centres of excellence.

Table 2.4:
Average Household Size and Household Type by Ethnic Origin and Visible Minority
Subgroup, 2001, Montréal

	Number of households	Average household size	Percent non-family households	Percent one-family households, couples without children	Percent one-family households, couples with children	Percent one-family households, lone-parent families	Percent multi-family households
Total	297,785	2.8	26.4	19.1	39.1	13.1	2.3
Total visible minority population	128,465	3.1	24.1	11.0	43.7	17.6	3.6
Black	38,555	2.9	29.6	7.9	30.4	29.3	2.8
South Asian	14,920	3.5	17.3	12.2	55.7	7.6	7.1
Chinese	13,975	3.2	17.1	16.4	51.5	9.9	5.1
Southeast Asian	11,315	3.3	17.9	12.0	50.7	14.5	4.7
Filipino	5,100	3.2	23.7	12.1	43.4	14.9	5.6
Arab/West Asian	23,600	3.2	26.1	11.9	51.0	9.1	1.8
Latin American	16,295	3.0	24.3	9.7	41.7	22.3	2.1
All other ethnic origins	169,320	2.5	28.1	25.2	35.6	9.7	1.4
British Isles	11,915	2.1	40.3	26.4	22.6	10.0	0.8
French	21,085	2.2	36.9	27.7	25.3	9.5	0.6
Canadian	2,860	2.2	40.9	21.9	25.5	11.0	0.9
Other European ethnic origins	113,190	2.6	25.5	26.5	37.1	9.4	1.5
Polish	7,525	2.3	33.1	26.0	28.4	11.8	0.7
Italian	40,280	2.7	19.7	28.9	40.9	8.9	1.7
Other single or multiple ethnic origins	20,145	2.9	24.5	15.4	47.3	11.1	1.8

Source: Statistics Canada, 2001 census, special compilations prepared for the Metropolis Project centres of excellence.

Table 2.5:
Household Type by Ethnic Origin and Visible Minority Subgroup for Homeowners, 2001,
Montréal

	Number of households	Percent non-family households	Percent one-family households, couples without children	Percent one-family households, couples with children	Percent one-family households, lone-parent families	Percent multi-family households
Total	143,205	14.2	24.6	48.9	9.2	3.0
Total visible minority population	41,245	9.6	11.7	60.9	11.6	6.2
Black	10,740	12.5	10.1	50.8	21.2	5.4
South Asian	4,845	7.0	11.7	66.5	6.6	8.4
Chinese	7,320	7.8	15.3	60.9	8.6	7.5
Southeast Asian	5,310	7.0	10.9	66.7	8.3	7.2
Filipino	1,235	12.6	10.9	56.3	8.5	11.7
Arab/West Asian	6,475	10.7	11.0	67.1	7.3	3.9
Latin American	3,445	8.6	10.4	65.3	11.5	4.1
All other ethnic origins	101,960	16.0	29.9	44.1	8.3	1.8
British Isles	6,725	22.2	33.7	33.0	10.1	0.9
French	10,805	20.3	34.6	36.3	8.2	0.6
Canadian	1,375	24.0	28.4	36.4	10.9	1.1
Other European ethnic origins	73,980	15.3	30.4	44.2	8.0	2.0
Polish	4,215	21.2	30.8	37.6	9.4	0.9
Italian	32,590	13.5	31.1	45.6	8.1	1.8
Other single or multiple ethnic origins	9,030	10.6	17.0	61.4	8.6	2.3

Source: Statistics Canada, 2001 census, special compilations prepared for the Metropolis Project centres of excellence.

Table 2.6:
Household Type by Ethnic Origin and Visible Minority Subgroup for Renters, 2001, Montréal

	No. of households	Percent non-family households	Percent one-family households, couples without children	Percent one-family households, couples with children	Percent one-family households, lone-parent families	Percent multi-family households
Total	154,580	37.7	13.9	30.1	16.7	1.7
Total visible minority population	87,215	31.0	10.6	35.6	20.4	2.4
Black	27,815	36.2	7.0	22.5	32.4	1.9
South Asian	10,075	22.3	12.5	50.6	8.1	6.5
Chinese	6,655	27.3	17.6	41.2	11.3	2.4
Southeast Asian	6,005	27.7	12.9	36.6	20.1	2.6
Filipino	3,860	27.5	12.6	39.4	17.0	3.6
Arab/West Asian	17,125	32.0	12.2	45.0	9.8	1.1
Latin American	12,845	28.5	9.5	35.4	25.2	1.6
All other ethnic origins	67,370	46.4	18.2	22.9	11.8	0.7
British Isles	5,190	63.8	16.9	9.2	9.8	0.5
French	10,280	54.3	20.5	13.8	10.9	0.5
Canadian	1,485	56.9	16.2	15.5	11.1	0.7
Other European ethnic origins	39,210	44.6	19.0	23.7	12.0	0.7
Polish	3,315	48.1	19.8	16.9	14.8	0.5
Italian	7,690	46.1	19.6	21.0	12.2	1.1
Other single or multiple ethnic origins	11,115	35.9	14.1	35.7	13.0	1.3

Source: Statistics Canada, 2001 census, special compilations prepared for the Metropolis Project centres of excellence.

Table 2.7:
Income, Monthly Housing Costs and Housing Tenure by Immigration Period and Generation,
2001, Montréal

	Number of households	Average household income (\$)			Average Owner Expenses (\$)	Average gross rent for tenants (\$)	Tenure	
		Total	Owners	Tenants			Owners (%)	Tenants (%)
Total	1,411,835	53,903	72,951	34,624	845	568	50.3	49.7
1 st generation	297,785	49,836	68,016	32,994	883	572	48.1	51.9
Immigrated before 1961	52,790	54,156	62,320	34,057	692	624	71.1	28.9
Immigrated 1961–1970	53,015	61,457	71,780	38,158	836	605	69.3	30.7
Immigrated 1971–1980	59,365	56,574	73,307	34,708	979	570	56.6	43.4
Immigrated 1981–1990	57,830	46,166	67,268	33,004	1,046	568	38.4	61.6
Immigrated 1991–2001	74,780	36,037	61,459	30,647	1,037	552	17.5	82.5
Immigrated 1991–1995	38,335	39,717	61,466	32,913	1,018	555	23.8	76.2
Immigrated 1996–2001	36,450	32,165	61,445	28,611	1,082	550	10.8	89.2
2 nd generation	121,815	59,135	79,635	38,094	916	610	50.7	49.3
All others	978,110	54,826	73,563	34,912	826	560	51.5	48.5
Non-permanent resident	14,120	30,649	62,500	27,381	981	622	9.3	90.7

Source: Statistics Canada, 2001 census, special compilations prepared for the Metropolis Project centres of excellence.

Table 2.8:
Percent of Homeowners and Renters by Ethnic Origin and Visible Minority Subgroup, 2001,
Montréal

	Number of households	Percent owners	Percent renters
Total	297,785	48.1	51.9
Total visible minority population	128,465	32.1	67.9
Black	38,555	27.9	72.1
South Asian	14,920	32.5	67.5
Chinese	13,975	52.4	47.6
Southeast Asian	11,315	46.9	53.1
Filipino	5,100	24.2	75.7
Arab/West Asian	23,600	27.4	72.6
Latin American	16,295	21.1	78.8
All other ethnic origins	169,320	60.2	39.8
British Isles	11,915	56.4	43.6
French	21,085	51.2	48.8
Canadian	2,860	48.1	51.9
Other European ethnic origins	113,190	65.4	34.6
Polish	7,525	56.0	44.1
Italian	40,280	80.9	19.1
Other single or multiple ethnic origins	20,145	44.8	55.2

Source: Statistics Canada, 2001 census, special compilations prepared for the Metropolis Project centres of excellence.

Table 2.9:
Income and Monthly Housing Costs by Ethnic Origin and Visible Minority Subgroup, 2001,
Montréal

	Number of households	Average household total income (\$)	Average income owners (\$)	Average income renters (\$)	Average monthly owner's major payments (\$)	Average monthly gross rent (\$)
Total	297,785	49,836	68,016	32,994	883	572
Total visible minority population	128,465	42,312	67,322	30,484	1,005	544
Black	38,555	38,224	63,594	28,429	1,066	527
South Asian	14,920	46,054	75,046	32,107	972	540
Chinese	13,975	44,782	59,841	28,219	856	535
Southeast Asian	11,315	54,462	77,829	33,808	1,024	519
Filipino	5,100	47,698	77,597	38,109	1,051	504
Arab/West Asian	23,600	41,430	68,837	31,068	1,051	592
Latin American	16,295	36,085	59,578	29,783	1,023	540
All other ethnic origins	169,320	55,544	68,297	36,243	833	607
British Isles	11,915	66,020	85,562	40,729	808	673
French	21,085	56,410	73,344	38,613	850	631
Canadian	2,860	49,526	66,900	33,428	820	564
Other European ethnic origins	113,190	54,703	64,714	35,813	811	594
Polish	7,525	51,964	65,316	34,974	804	607
Italian	40,280	55,880	60,726	35,338	773	556
Other single or multiple ethnic origins	20,145	54,060	78,968	33,823	1,010	608

Source: Statistics Canada, 2001 census, special compilations prepared for the Metropolis Project centres of excellence.

Table 2.10:
Average Household Size and Household Type by Immigration Status and Period, 1996, Montréal

	Number of households	Average household size	Percent unattached individuals and non-family household of 2 persons or more	Percent couples without children	Percent couples with children and additional persons	Percent couples with children and no additional persons	Percent lone-parent households	Percent multiple-family household
Total	1,335,975	2.4	34.4	21.6	2.0	30.1	11.2	0.8
Non-immigrants	1,046,685	2.3	36.2	22.5	1.4	28.6	10.9	0.5
Before 1986	200,860	2.8	26.2	21.0	4.1	34.9	11.9	1.9
1986–1996	74,270	3.1	27.3	11.9	5.0	39.5	13.3	2.9

Source: Statistics Canada, 2001 census, special compilations prepared for the Metropolis Project centres of excellence.

Table 2.11:
Percentage Homeowners and Renters by Immigration Status and Period, 1996, Montréal

	Number of households	Percent owners	Percent renters
Total	1,335,975	48.5	51.5
Non-immigrants	1,046,685	48.9	51.1
Before 1986	200,860	61.1	38.9
1986–1996	74,270	16.8	83.2

Source: Statistics Canada, 2001 census, special compilations prepared for the Metropolis Project centres of excellence.

Table 2.12:
Income and Monthly Housing Costs by Immigration Status and Period, 1996, Montréal

	Number of households	Average household total income (\$)	Average income owners (\$)	Average income renters (\$)	Average monthly owners' major payments (\$)	Average monthly gross rent (\$)
Total	1,335,975	44,715	61,778	28,649	768	542
Non-immigrants	1,046,685	45,779	62,793	29,498	751	540
Before 1986	200,860	47,139	58,646	29,088	844	565
1986–1996	74,270	27,693	51,164	22,939	871	534

Source: Statistics Canada, 2001 census, special compilations prepared for the Metropolis Project centres of excellence.

SECTION 3

IMMIGRANTS AT RISK, 1996-2001

3.1 Housing affordability

Housing affordability problems are the most important source of housing need in Canada. They occur when housing costs are at least 30 percent of total before tax income (Canada Mortgage and Housing Corporation 2005). Once housing costs exceed this threshold, households must often reduce spending on other necessities and they are at risk of missing a monthly housing payment when faced with unexpected expenses. Even more vulnerable to financial crisis are households spending at least 50 percent of total before tax income on housing costs. The importance of affordable housing cannot be overemphasized. Without affordable housing, immigrants often cannot find and keep jobs, integrate into the local community, and settle their families. Lack of affordable housing is a major cause of homelessness among immigrants (Access Alliance Multicultural Community Health Centre 2003, Hiebert et al. 2005; Ottawa Ginger Group Collaborative 2005; Klodawsky et al. 2005).

We examine immigrant households experiencing affordability problems in three parts:

- The period of arrival, ethnic origins and visible minority status of immigrant homeowners and renters at risk, those who are spending at least 30 percent of total before tax income on housing, are explored on the basis of 2001 census data;
- Immigrant households considered to be “at risk”—which we define here as meaning those spending at least 30 percent of total before tax incomes on housing—are compared between the 1996 and 2001 censuses; and
- The period of arrival, ethnic origins and visible minority status of “vulnerable” immigrant homeowners and renters—meaning those spending at least 50 percent of total before tax income on housing—are described based on 2001 census data.

In our analysis, we examine the total incomes and housing costs of owners and renters separately. As we have seen, immigrant renters have lower incomes than immigrant homeowners and this income disparity is expected to intensify the affordability problems facing

renters. The components of housing costs used to create the census variables also differ between renters and owners.⁸

The special compilations of census data available to us through Statistics Canada's contribution to the Metropolis Project provide us with information about households whose shelter cost to income ratios pass the 30 percent threshold, and also the 50% threshold in the case of the 2001 data. However, the database does not contain information on average shelter cost to income ratios for different groups, nor on the incidence of core housing need.

3.1.1 Owners at risk

In 2001, in Montréal, immigrant homeowners are more likely than households whose maintainer is Canadian-born to have a shelter cost to income ratio of 30% or more. While 16% of homeowners in general are faced with this situation, this percentage increases to 23% for immigrant owners (which corresponds to 33,310 immigrant owners out of a total 143,205 — Tables 3.1 and 2.2).

A comparative reading of Tables 3.1 and 2.7 shows us that affordability problems faced by immigrant owners are linked to their very modest incomes (\$29,246 versus \$68,016 for immigrant owners overall) combined with high housing expenses (\$1,200 versus \$883). Their incomes are even lower than those of immigrant renters (\$32,994). The same findings apply to non-immigrant Montréal owners with a shelter cost to income ratio of 30% or more.

As one may have expected, the more recent the immigration, the higher the percentage of immigrants with a shelter cost to income ratio of more than 30%. Thus, it is among immigrants having the shortest length of residence in Canada that we see the highest percentage reporting a shelter cost to income ratio of 30% or more (34% among immigrant owners who arrived during the 1990's — Tables 3.1 and 2.7). Monthly payments of recent immigrant owners with an affordability problem are lower than those of their counterparts who settled in Canada during the 1970's and 1980's, but their incomes are also lower. Therefore, in the case of Montréal, it is more a question of low income than of high ownership expenses.

Age appears to exacerbate affordability problems among immigrant owners. Even though fewer of the immigrants who arrived prior to 1961 have a shelter cost to income ratio of more than 30%, they are the ones with the lowest incomes (\$24,028) and expenses (\$991).

⁸ Owners' major monthly payments "include payments for electricity, oil, gas, coal, wood or other fuels, water and other municipal services, monthly mortgage payments, property taxes (municipal and school) and, for 1991, 1996 and 2001, condominium fees" (Statistics Canada 2004: 181). Only total payments are reported, so the payments for individual components of ownership costs cannot be determined. "Gross rent includes payments for electricity, oil, gas, coal, wood or other fuels, water and other municipal

Immigrant owners who are visible minorities are more likely to have shelter cost to income ratios higher than 30%. Twenty-eight percent find themselves in this situation whereas the corresponding rate is only 21% among immigrants belonging to ethnic groups of European origin (calculation based on Table 3.2 and data used to create Table 2.8). While the former have higher incomes than the latter, they also have higher housing expenses. We should point out that there are variations within the visible minority category. Arabs (33%), Blacks and Latin Americans (31%) are the most affected, while Filipinos and Southeast Asians are the least affected (21%). Also, among immigrant owner households experiencing an affordability problem, there are considerable variations from one group to another with regard to income and monthly costs (Table 3.2). We note particularly high monthly costs among Southeast Asians, considering their modest incomes, and very low incomes among Italians, who also have the lowest expenses. Overall, visible minorities have higher incomes than their counterparts of European origin, but their monthly payments are also higher. These results should probably be considered in the context of the differences in family structure presented in section 2 of this report. Length of settlement among the various groups should also be considered: for example, the Italians with a high shelter cost to income ratio are probably, for the most part, older households with high property taxes and heating costs.

3.1.2 Renters at risk

Among renter households, immigrants are also more likely than non-immigrants to have a shelter cost to income ratio higher than 30%, but the gap based on immigrant status is less than in the case of owners: 40% of renter immigrants and 35% of households with a Canadian-born maintainer are in this situation (calculation based on Tables 3.3 and 2.3). These households have much lower incomes yet pay considerably higher rents than do renter households in general (\$13,441 versus \$32,994, and \$612 versus \$572 – Tables 3.3 and 2.7).

While the incomes of Montréal's immigrant renters with a high shelter cost to income ratio are considerably lower than those of their second-generation counterparts, they are similar to those of other renters that spend at least 30% of their income on housing. Rents are higher among the second generation and a little lower among other Montréal renters with a high shelter cost to income ratio.

Looking at the data by period of immigration, we note both lower incomes and lower rents among the most recent arrivals, which could be linked to either dwelling size or to settlement in a neighbourhood where rents are lower. Immigrant households who arrived in the

services, and monthly cash rent. No data are available on the individual components of gross rent" (Statistics Canada 2004: 184).

1990's, particularly those who arrived in the second half of the 1990's, have an especially low average income (\$11,132).

Overall, there is no difference in the likelihood of a shelter cost to income ratio higher than 30% between renter immigrants affiliated with a visible minority group and ethnic groups of European origin. This likelihood is approximately 40%, or the same proportion as among immigrant renters in general (calculation based on Table 3.4 and on the data used to create Table 2.8). There are, however, variations within the major categories: notably, the Arab/West Asian (47%) and the Chinese (46%) groups top the list in the visible minority category, while the Filipinos figure in at the bottom (22%). There are significantly fewer variations from one group to another among immigrants declaring themselves of European origin.

These renters have extremely low incomes. Even though the database does not enable us to take household size into account, we should point out that for each of the visible minorities in our database, the average income is lower than Statistic Canada's low-income cut-off for a one-person household in Montréal. In contrast to the situation faced by homeowners, immigrants from visible minority groups who devote a high proportion of their income to housing expenses have much lower incomes than their counterparts of European origin (\$12,278 over \$14,960). While there is little overall income variation between the various visible minority groups, the Chinese once again have the lowest incomes (in the case of Montréal, this could in large part reflect the situation of older households associated with the older waves of Chinese immigration).

While the data show that, in general, rents among visible minorities with housing affordability problems are considerably lower than those of their counterparts of European origin, there are major variations within each of the major groups.

3.1.3 Trends in homeowners and renters at risk, 1996-2001

In absolute terms, in 2001, there were fewer owner households with a shelter cost to income ratio of 30% or more than in 1996, regardless of immigration status (Tables 3.5 and 3.1). Between the two censuses, the number of households faced with this situation in Montréal declined from 125,200 to 113,175. In the case of immigrants who had arrived less than 10 years prior to the census year, the numbers with affordability problems dropped from 5,420 to 4,385 households. While 43% of owner households were in this situation in 1996 (Tables 3.5 and 2.11), this was the case for only 34% in 2001 (as already reported), which could be linked to the increase observed in average incomes (from \$26,347 to \$29,673 in current dollars). We need to remember, however (as indicated in section 2 of this report) that it is not easy to interpret the evolution of the situation of recent immigrants by comparing those observed in

1996 with those observed in 2001, owing to the presence of immigrants who arrived between 1991 and 1996 (and still living in Montréal in 2001) in each of the comparison groups.

The situation is comparable for the case of renters. There was a decrease in the total number of Montréal households with shelter cost to income ratios of 30% or more between 1996 and 2001, i.e. from 303,405 to 255,595, and the same trend was observed both for immigrant and non-immigrant households. As for renters who arrived less than 10 years ago and have an affordability problem, there were 33,945 such households in 1996, that is, 55% of all recent immigrant renter households, while in 2001 there were 25,775 households in this situation, corresponding to 42% of all recent immigrant renter households. Thus, affordability problems are still very frequent among recent immigrants, but not to the same degree as in 1996. However, incomes in these households have increased little (from \$10,900 to \$11,955 in current dollars), which may be linked to a decrease in household size, as discussed in section 2 of this report.

3.2 "Vulnerable" households or extreme housing precariousness

It is generally accepted that households that must spend 50% or more of their income on housing are in a very precarious or vulnerable housing situation; such shelter cost to income ratios are normally associated with very low incomes combined with average or high housing expenses, which generates a fairly high risk of homelessness (Hiebert et al. 2005). Fortunately, in Montréal in 2001, only 6% of owners found themselves in this situation (i.e. 44,460 households, all immigration statuses combined) (Tables 3.6 and 2.7). However, it was much more prevalent among renters, 18% (127,115 households) of whom had a shelter cost to income ratio equal to or higher than 50% (Tables 3.8 and 2.7).

However, immigrant households are overrepresented among these "vulnerable" households. Of Montréal owners with very high shelter cost to income ratios, 29% (13,115) are immigrant households, yet immigrant households comprised only 20% (143,205) of all homeowners. This vulnerability affects 9% of immigrant owners compared to 5% of non-immigrant owners (Tables 3.6 and 2.7).

With respect to renters whose shelter cost to income ratio reaches or crosses the 50% threshold, there is also an overrepresentation of immigrant households, but to a lesser degree than among owners: 25% (31,600) of renters with such very high shelter cost to income ratios are immigrant households while immigrant households account for only 22% (154,180) of Montréal renter households. This vulnerability affects 20% of immigrant owners compared to 17% of non-immigrant owners (Tables 3.8 and 2.7).

Immigrant owners with a shelter cost to income ratio of at least 50% spend an average of \$1,352 in monthly payments, which is equal to 160% of the average payment made by Montréal owners in general (Tables 3.6 and 2.7). Their average incomes are only 26% of those of Montréal owners in general. It is important to note that these data covering average situations likely conceal different case scenarios among "vulnerable" immigrant owners: e.g. young families struggling with high mortgage payments in view of their modest incomes, as well as older households whose main problem is their absolute low incomes.

Immigrant renter households with very high shelter cost to income ratios are paying , on average, 18% more on housing than Montréal renters in general while their average income is one quarter (24%) of that for the Montréal renters in general. These higher rents should be put into the context of the larger size of immigrant households, as noted in Section 2.

Let us now move on to the characteristics of vulnerable immigrant households.

3.2.1 Vulnerable owners

The likelihood of facing high shelter cost to income ratios of 50% or more varies depending on length of settlement in Canada: those who immigrated prior to 1961 experience the lowest rates (7%). These rates gradually increase for more recent immigrants, with 14% of owners who have immigrated less than 10 years ago being in this situation (including 16% among those who arrived in the 1996-2001 period; calculations based on Tables 3.6 and 2.4). However, in absolute figures, there are more cases of extreme affordability problems among owners who arrived prior to 1961 (thus, now elderly) than among recent immigrants (Table 3.6).

The most recent immigrants have lower incomes and are faced with very high shelter cost to income ratios, compared to their longer-settled counterparts (Table 3.6). Their monthly payments do not vary in a constant manner with length of settlement. However, immigrants who have arrived in the most recent period (1996-2001) also pay less for housing, which suggests that they found property at a reasonable price but that their incomes are still not enough for them to avoid an excessive shelter cost to income ratio (this result should nevertheless be interpreted with caution given the low numbers (620)).

Owners from European ethnic groups are not as likely to face very high shelter cost to income ratios (8%) as are their visible minority counterparts (12%) (Tables 3.7 and 2.8). Blacks, Latin Americans and Arabs report higher percentages (13% pay at least 50% of their income for their housing payments), while such a precarious housing situation is very rare among British (5%) and French (7%) immigrants.

Among immigrant owners with such high shelter cost to income ratios, incomes are generally a little lower in visible minority households than in those of European origin. But this

distinction no longer holds true when we look at incomes of the various groups (e.g. Blacks have higher incomes than the Polish) (Table 3.7); however, as previously seen, household size is smaller in most groups of European origin, which renders interpretation of data on household income difficult.

In terms of households' expenses, there are no marked differences between what visible minorities spend and what groups of European origin spend, but there are contrasts between the groups, with Latin Americans reporting the lowest expenses (\$1,109), and Southeast Asians reporting the highest expenses (\$1,665).

3.2.2 Vulnerable renters

As with owners, the likelihood of immigrant renter households facing shelter cost to income ratios of 50% or more varies with immigration period, going from 23% among immigrants settled less than 10 years to 17% among those settled prior to 1961 (Tables 3.8 and 2.7). However, this situation occurs much more frequently (28%) among immigrants who arrived less than five years ago.

These vulnerable renter households have extremely low incomes, which are slightly lower than those of vulnerable households with a Canadian-born maintainer, and their incomes decrease with recency of immigration, going from \$12,744 for those who immigrated prior to 1961 to \$6,892 for those who immigrated less than five years ago. Though highly precarious financial situations are probably due to difficult settlement contexts, the marked decrease in the size of immigrant households settling in Montréal has no doubt had an influence on this group's average incomes.

As pointed out above, these households pay higher rents than renter households in the aggregate, adding to their vulnerability. Rents vary to a fair degree between the different populations, but the longest-established immigrants pay the highest rents, while the lowest rents are paid by those who have immigrated within the past five years (\$590). Once again, these households may be seeking to decrease their rental costs by settling in cheaper neighbourhoods, but the changes in household size would also play a role in the sense that smaller households target a different segment of the housing market than families. For example, studios in Montréal are inexpensive and their vacancy rate was high during the second half of the 1990s (see Tables 1.4 and 1.5 in Section 1).

Overall, immigrants affiliated with a visible minority are more affected than those of European origin by these very high shelter cost to income ratios (22% versus 19%), but there is a wide diversity from one group to another (Tables 3.9 and 2.8). For example, 30% of Chinese

renters but only 18% of Southeast Asians have a shelter cost to income ratio of 50% or more. Fewer variations exist among the different groups of European origin.

Though, without exception, renter households facing shelter cost to income ratios of 50% or more have very low incomes, whether or not they are immigrants and whether or not they belong to a visible minority, one must admit that visible minorities in this situation have markedly lower incomes than the other groups (\$7,349 versus \$9,507) (Table 3.8). Incomes are more or less the same from one visible minority group to the next, with the exception of the Chinese group whose income is slightly lower (\$6,500). Lastly, the rents of European-origin groups are always higher than those paid by renter households in the aggregate whereas visible minorities pay lower rents than the other groups.

3.3 Summary

Housing affordability is an extremely critical issue for a large number of immigrant households. Many households who spend 30%, even 50% or more of their income on housing face a highly precarious housing situation. We have seen that this situation has become especially worrisome among owners, who seem to have surprisingly low incomes given their owner status; fortunately, however, only limited numbers are involved. Conversely, although the situation appears to have improved for immigrant renter households, there are nonetheless many, especially among the most recent immigrants, who face a high level of vulnerability largely due to their low incomes. As shown in previous sections as well as in research by Leloup (2005) and Séguin et al. (2003), we were also able to see to what degree the portrait changes when immigration period or ethnic origin as well as visible minority status are taken into consideration. Furthermore, we often find major differences from one visible minority to another, and owners who belong to visible minority groups are not all in a position of financial disadvantage in relation to the European origins group. Lastly, since the data did not permit weighting based on household size, the housing vulnerability of immigrant households remains a question in need of more definitive evaluation. Therefore, for future research on the subject, it would be highly desirable to be able to refer to the positioning of the various groups studied vis-à-vis the low-income cut-offs.

Section 3 Tables

Table 3.1:
Income and Monthly Housing Costs by Immigration Period and Generation for Homeowners
Spending At Least 30% of Monthly Income on Housing, 2001, Montréal CMA

	Number of households	Average household total income (\$)	Average monthly owner's major payments (\$)
Total	113,175	28,351	1,172
1st generation	33,310	29,246	1,200
Immigrated before 1961	7,545	24,028	991
Immigrated 1961–1970	7,615	28,975	1,187
Immigrated 1971–1980	7,475	32,332	1,327
Immigrated 1981–1990	6,285	31,873	1,302
Immigrated 1991–2001	4,385	29,673	1,217
Immigrated 1991–1995	2,940	30,537	1,241
Immigrated 1996–2001	1,445	27,917	1,167
2nd generation	10,925	31,861	1,258
All Others	68,425	27,419	1,146
Non-permanent resident	505	19,622	1,111

Source: Statistics Canada, 2001 census, special compilations prepared for Metropolis Project researchers.

Table 3.2:
Income and Monthly Housing Costs by Ethnic Origin and Visible Minority Subgroup for
Immigrant Homeowners Spending at Least 30% of Monthly Income on Housing, 2001,
Montréal CMA

	Number of households	Average household total income (\$)	Average monthly owner's major payments (\$)
Total	33,310	29,246	1,200
Total visible minority population	11,550	31,066	1,287
Black	3,305	31,385	1,301
South Asian	1,230	34,463	1,303
Chinese	1,945	27,124	1,207
Southeast Asian	1,095	31,164	1,426
Filipino	265	35,668	1,324
Arab/West Asian	2,115	31,349	1,264
Latin American	1,060	30,280	1,175
All other ethnic origins	21,760	28,280	1,153
British Isles	930	28,557	1,176
French	1,745	27,855	1,174
Canadian	300	28,520	1,155
Other European ethnic origins	16,520	27,790	1,131
Polish	940	27,812	1,092
Italian	7,270	26,375	1,098
Other single or multiple ethnic origins	2,245	32,110	1,292

Source: Statistics Canada, 2001 census, special compilations prepared for Metropolis Project researchers.

Table 3.3:
Income and Monthly Housing Costs by Immigration Period and Generation for Renters
Spending At Least 30% of Monthly Income on Housing, 2001, Montréal CMA

	Number of households	Average household total income (\$)	Average monthly gross rent (\$)
Total	255,595	13,322	603
1st generation	61,805	13,441	612
Immigrated before 1961	6,790	17,230	706
Immigrated 1961–1970	6,340	14,732	635
Immigrated 1971–1980	9,570	13,742	601
Immigrated 1981–1990	13,330	13,556	618
Immigrated 1991–2001	25,775	11,955	581
Immigrated 1991–1995	10,750	13,105	593
Immigrated 1996–2001	15,025	11,132	573
2nd generation	21,805	14,771	660
All Others	164,125	13,261	593
Non-permanent resident	7,860	9,618	600

Source: Statistics Canada, 2001 census, special compilations prepared for Metropolis Project researchers.

Table 3.4: Income and Monthly Housing Costs by Ethnic Origin and Visible Minority Subgroup for Immigrant Renters Spending at Least 30% of Monthly Income on Housing, 2001, Montréal CMA

	Number of households	Average household total income (\$)	Average monthly gross rent (\$)
Total	61,805	13,441	612
Total visible minority population	35,000	12,278	580
Black	11,190	12,079	559
South Asian	3,695	12,499	587
Chinese	3,085	10,689	568
Southeast Asian	2,075	12,000	578
Filipino	850	12,159	545
Arab/West Asian	8,075	12,879	613
Latin American	4,875	12,525	572
All other ethnic origins	26,805	14,960	653
British Isles	1,990	15,944	716
French	3,675	15,619	669
Canadian	620	13,373	610
Other European ethnic origins	15,535	14,906	644
Polish	1,340	14,789	661
Italian	2,950	14,102	628
Other single or multiple ethnic origins	4,950	14,472	650

Source: Statistics Canada, 2001 census, special compilations prepared for Metropolis Project researchers.

Table 3.5:
Income and Monthly Housing Costs by Immigration Status and Period for Households
Spending at Least 30% of Monthly Income on Housing, 1996, Montréal CMA

	Owners		Renters	
	Number of households	Average household total income (\$)	Number of households	Average household total income (\$)
Total	125,200	27,491	303,405	11,902
Non-immigrants	87,395	27,478	223,170	11,982
Before 1986	32,030	27,774	36,755	13,182
1986–1996	5,420	26,347	33,945	10,900

Source: Statistics Canada, 2001 census, special compilations prepared for Metropolis Project researchers.

Table 3.6:
Income and Monthly Housing Costs by Immigration Period and Generation for Homeowners
Spending at Least 50% of Monthly Income on Housing, 2001, Montréal CMA

	Number of households	Average household total income (\$)	Average monthly owner's major payments (\$)
Total	44,460	17,711	1,336
1st generation	13,115	18,827	1,352
Immigrated before 1961	2,680	18,736	1,289
Immigrated 1961–1970	3,050	18,058	1,297
Immigrated 1971–1980	3,015	19,783	1,442
Immigrated 1981–1990	2,535	19,372	1,408
Immigrated 1991–2001	1,835	17,910	1,308

Immigrated 1991–1995	1,220	19,138	1,353
Immigrated 1996–2001	620	15,504	1,220
2nd generation	3,925	19,111	1,397
All Others	27,105	17,050	1,322
Non-permanent resident	310	10,530	1,153

Source: Statistics Canada, 2001 census, special compilations prepared for Metropolis Project researchers.

Table 3.7:
Income and Monthly Housing Costs by Ethnic Origin and Visible Minority Subgroup for
Immigrant Homeowners Spending at Least 50% of Monthly Income on Housing, 2001,
Montréal CMA

	Number of households	Average income (\$)	Average monthly owner's major payments (\$)
Total	13,115	18,827	1,352
Total visible minority population	4,800	18,455	1,368
Black	1,400	19,060	1,359
South Asian	430	19,387	1,320
Chinese	880	18,865	1,409
Southeast Asian	495	20,206	1,665
Filipino	80	15,489	1,322
Arab/West Asian	835	16,400	1,270
Latin American	435	16,293	1,109
All other ethnic origins	8,320	19,041	1,342
British Isles	350	23,086	1,503
French	705	18,014	1,384
Canadian	110	18,518	1,295
Other European ethnic origins	6,310	18,747	1,309
Polish	320	17,993	1,291
Italian	2,855	18,028	1,287
Other single or multiple ethnic origins	835	20,576	1,501

Source: Statistics Canada, 2001 census, special compilations prepared for Metropolis Project researchers.

Table 3.8:
Income and Monthly Housing Costs by Immigration Period and Generation for Renters
Spending at Least 50% of Monthly Income on Housing, 2001, Montréal CMA

	Number of households	Average household total income (\$)	Average monthly gross rent (\$)
Total	127,115	8,251	638
1st generation	31,600	8,216	636
Immigrated before 1961	2,550	12,744	845
Immigrated 1961–1970	2,970	9,492	666
Immigrated 1971–1980	4,690	8,374	618
Immigrated 1981–1990	6,900	8,125	640
Immigrated 1991–2001	14,490	7,150	596
Immigrated 1991–1995	5,450	7,579	606
Immigrated 1996–2001	9,040	6,892	590
2nd generation	10,495	9,581	715
All Others	79,485	8,311	633
Non-permanent resident	5,535	5,061	584

Source: Statistics Canada, 2001 census, special compilations prepared for Metropolis Project researchers.

Table 3.9:
Income and Monthly Housing Costs by Ethnic Origin and Visible Minority Subgroup for
Immigrant Renters Spending at Least 50% of Monthly Income on Housing, 2001, Montréal
CMA

	Number of households	Average household total income (\$)	Average monthly gross rent (\$)
Total	31,600	8,216	636
Total visible minority population	18,900	7,349	598
Black	5,745	7,366	591
South Asian	1,920	7,887	634
Chinese	1,965	6,500	572
Southeast Asian	1,075	7,350	619
Filipino	435	7,291	567
Arab/West Asian	4,565	7,471	609
Latin American	2,525	7,221	584
All other ethnic origins	12,695	9,507	691
British Isles	885	11,026	844
French	1,705	10,208	708
Canadian	335	8,852	636
Other European ethnic origins	7,225	9,514	681
Polish	635	10,383	730
Italian	1,415	9,207	678
Other single or multiple ethnic origins	2,510	8,583	661

Source: Statistics Canada, 2001 census, special compilations prepared for Metropolis Project researchers.

SECTION 4

THE HOUSING SITUATION OF NEWCOMERS TO CANADA SETTLING IN THE MONTRÉAL CMA: FINDINGS FROM CROSS-SECTIONAL ANALYSIS OF THE LONGITUDINAL SURVEY OF IMMIGRANTS TO CANADA (LSIC), WAVE 1

In this section of the report, we will use cross-tabulation tables from the Longitudinal Survey of Immigrants to Canada (LSIC) database, wave 1, for an analysis of the housing situation of newcomers who were living in the metropolitan area of Montréal at the time of the survey.

The target population in this survey comprises immigrants aged 15 and older who arrived in Canada between October 1st, 2000 and September 30, 2001, and who submitted an immigration application to a Canadian mission abroad. A sampling was selected based on a sample frame, namely that of administrative data from Citizenship and Immigration Canada on aggregate immigrants who obtained their right of establishment in the country. In fact, 12,040 immigrants in Canada participated in the first wave of interviews after approximately six months of residence (Statistics Canada, 2003a).⁹ These same immigrants were also asked to take part in a second and third wave of interviews two years and four years following establishment, respectively. Only the first wave was available at the time of the analysis presented here. The survey enabled us to gather information on various aspects of immigrant establishment. Microdata from this survey were made available to the researchers and the analysis presented here is mainly based on our own processing of these data.¹⁰ It is important to note that some results have been suppressed in compliance with confidentiality rules of the *Statistics Act*; consequently, this limited the level of details available to process certain aspects. Moreover, we must take note that the overall figures mentioned below are estimates of actual populations, calculated using methods prescribed by Statistics Canada (Statistics

⁹ For the first wave of observations to describe respondents' situations at the end of six months of residence in Canada, respondents in this longitudinal study were interviewed over a five- to ten-month period in the host organization. Length of residence is, therefore, not exactly the same for all respondents.

¹⁰ The data were taken and processed by Pablo Mendez, a graduate student of the Department of Geography, University of British Columbia, under the supervision of Professor Dan Hiebert. We thank the staff of the British Columbia Inter-University Research Data (BCIRDC) for giving them access to LSIC and for validating these data.

Canada 2003a). This includes the 21,550 newcomers who settled in Montréal during the survey period.

4.1 Early housing outcomes

We begin with an exploration of the housing outcomes of the 21,550 newcomers who resided in the Montréal CMA approximately six months after arrival in Canada.

4.1.1 Dwelling type

As explained in Section 3 of this report and shown in **Table 4.1**, the Montréal region's housing mainly comprises apartments in low-rise buildings including stacked "plexes" and walk-up apartment buildings. Detached single-family houses count for less than one-third of the total stock. Not surprisingly, newcomers to Canada as surveyed for the LSIC are much less likely to live in a single detached house than are Montréalers in general. They are also more likely to live in a high-rise apartment (**Table 4.2**); on this point, it is important to bear in mind that, in Montréal, the high-rise apartment stock is very diverse in terms of housing quality and rental costs.

4.1.2 Tenure

In general, newcomers to Montréal find housing quickly after arrival: only 7 percent lived in hotels, motels, employer homes, and other housing arrangements besides homeownership and tenancy (**Table 4.3**).

Census data show that in 2001, homeowners comprised 50.2% of all households (including immigrants and the Canadian born) in the Montréal CMA, that is, the lowest percentage of all metropolitan areas of Canada (Canada Mortgage and Housing Corporation, 2005, Table 10). Laryea (1999) estimates that it takes eight years for the foreign born to reach homeownership rates that are similar to those of Canadian-born residents, albeit with significant variation by region of origin. In Quebec, an analysis of 2001 census data performed by Leloup and Ferreira (2005: 92, Table 44) shows, for example, that ownership rates among immigrants having lived in Canada for five years or less vary between 6.4% (for those born in Sub-Saharan Africa) and 41.2% (for those born in Southern Europe). It is not surprising, then, that the surveyed population exhibits much lower rates of homeownership than the Montréal CMA population as a whole, given that these immigrants and refugees had only been in the

country for six months or so at the time of the interview¹¹. Indeed, only 5% of the Montréal sample were homeowners (Table 4.3).

This very low rate of homeownership could be due in part to the lower percentage of family class immigrants (21%) among Montréal newcomers compared to those settling in Toronto or Vancouver (27%) (Statistics Canada 2005: Table 4.1). Indeed, gaining access to homeownership after only six months in Canada is somewhat more likely among family class immigrants (14.6% - Table 4.4) because the latter are generally living with close relatives who had immigrated prior to the interviewees' arrival. Homeownership is still more likely among those in the category we have labelled "Other Economic" (20% - Table 4.4), comprised mainly of immigrants admitted under the investor program, who are more likely to arrive with substantial savings and other financial assets (see Statistics Canada 2005: Table 9.2, for all of Canada). But business immigrants account for only a tiny fraction of newcomers to Montréal (4% - Statistics Canada 2005: Table 4.1) and so their net contribution to boosting newcomer homeownership rates is insignificant.¹²

The higher percentage of single people in the Montréal sample may also depress homeownership rates among newcomers (16% - Table 4.5, compared to 8% in Toronto and 6% in Vancouver—comparative table not shown in this report). Also, only 10% of newcomers to Montréal lived in a multi-family household. Living in this type of household could in some cases mean joining relatives who had purchased their house before the arrival of the newcomer responding to the questionnaire. In these cases, according to the LSIC, the respondent is classified among those who occupy owned property. It would appear that few Montréal respondents fit into this category.

4.1.3 Overcrowding

We now turn to the question of overcrowding. In this report, we follow the Census definition of crowding as simply a household situation where there is more than one person per room in the house, excluding bathrooms, entrance halls, and rooms used exclusively for business purposes

¹¹ It should be noted, though, that LSIC figures are not strictly comparable to census estimates; the total CMA percentage applies to households, while LSIC tenure data corresponds to individuals.

¹² Note that the number of home-owning immigrants is not equal to the number of owner-occupied dwellings. The unit of analysis in LSIC is the individual newcomer, and therefore the figures we report here include all members of the immigrating unit (principal applicants and their spouses and dependants) who landed in Canada six months prior to the interview. We have not attempted to derive number of dwelling estimates, as that would require the use of variance analysis methods that are beyond the scope of this report.

(Statistics Canada, 2005).¹³ Using this definition, one fifth of all surveyed newcomers residing in the Montréal CMA lived in crowded conditions six months after landing in Canada (Table 4.6). Refugees were far more likely to live in overcrowded situations (65.2%) than those admitted under other immigration categories, while less than one sixth of those in the skilled worker category experienced crowding (Table 4.7).

4.1.4 Variation in outcomes for different population groups

Research on immigration and housing has in the last 15 years or so grown increasingly aware of the fact that in today's Canada, "There is no such person as the average immigrant" (Ley and Smith, 2000: 59). As we have seen so far, there are some notable variations in housing outcomes after six months in Canada according to admission class and immigrant origins. Analysis of visible minority group affiliation also reveals some differences in housing tenure.¹⁴ Because of the very small number of newcomer homeowners in the Montréal case, our LSIC analysis of this variable is severely limited by data suppression requirements to preserve confidentiality. What we can observe is that the homeownership rate of respondents not affiliated with a visible minority is somewhat higher (almost 10%) than for the full sample. Also, contrary to popular perceptions, East Asian newcomers to Montréal are no more likely to be homeowners than newcomers in general (Table 4.8).

As to household structure, less than one in seven of Montréal's newcomers was living in a multi-family household six months after arrival in Canada. South Asians were strongly overrepresented (31%) in this type of living arrangement, followed by those of the West Asian visible minority group (27%). Blacks were slightly overrepresented (17%). In contrast, East Asians were only slightly more likely (10%) than newcomers of European backgrounds (7%) to live in a multi-family household (Table 4.9). If we compare these findings to those concerning rates of living in crowded conditions (Table 4.10), we do see that groups with higher than average rates of multi-family living also have higher than average rates of crowding. The "doubling-up" of households may in some cases reflect a strategy of mutual aid or a tactic to reduce housing costs, as has been observed elsewhere (Rose and Ray 2001). In the absence of

¹³ Readers should note that this is not the same as the National Occupancy Standard, which takes into account household composition variables such as age, gender, and parental and marital status (CMHC 2005).

¹⁴ Population groups in this analysis include up to eight visible minority groups plus a "non-visible minority" (White) group. Visible minority groups were classified for the most part according to region of origin. In the case of East Asian, we have included Japanese and Korean origin newcomers in the same category as Chinese. We opted for this categorization because the smaller number of newcomers in these two groups meant that disaggregating many of the survey's results at the CMA level would not have been possible, due to concerns related to confidentiality and the accuracy of cross-tabulated estimates.

more detailed information about household composition, however, we must remain cautious about making such inferences.

4.2 Economic trajectories and housing outcomes

To gain a better understanding of the early housing outcomes of the newcomers surveyed for the first wave of the LSIC, it is useful to approach their housing situation in the context of their economic trajectories and social networks. We begin with an examination of the financial situation of surveyed newcomers at the time of the interview.

4.2.1 Financial situation

In the Montréal metropolitan area, over two-thirds (68%) of respondents were in the workforce at the time of the interview, meaning that they were either employed or seeking work (source: as for Table 4.11). We can infer that the remainder were enrolled full-time in educational programs, language courses or employability programs, or were full-time homemakers. However, less than one-third (31%) of surveyed newcomers aged 15 and older were employed at the time of the interview (Table 4.11). This suggests that many newcomers were unable to find work in the early months of settlement. While some of those without employment income are living in households where other members are employed, we can still infer that, for many newcomer households, the savings that they bring with them to Canada, or government transfer payments,¹⁵ are crucial for making ends meet.

To appreciate the impacts of low household incomes on the housing conditions of newcomers, we examine the approximately 20,250 newcomers who were not homeowners. This subset of the surveyed population is the most vulnerable to losing access to housing due to financial hardship. To evaluate financial hardship, we calculate the proportion of total income spent on housing, as indicated by the survey respondent at the time of the interview (Table 4.12).¹⁶ Spending less than 30 percent of income on housing is generally considered to be an adequate income-to-rent allocation, yet only one-quarter of Montréal's surveyed newcomers reported spending below this affordability threshold.

Spending 50% or more of family income on housing is generally considered to be an indicator of very severe housing affordability problems. One half of all newcomers in the

¹⁵ Published data from the LSIC for Canada as a whole show that government transfers account for 19% of family income, including social assistance, resettlement assistance for refugees, child tax benefits and credits and other government transfers (Statistics Canada 2005: Table 9.5).

¹⁶ "Proportion of income spent on housing " is a variable calculated by Statistics Canada and contained in the LSIC dataset.

Montréal CMA were in this situation six months after arrival, but data suppression requirements prevent us from examining variations by minority group or immigration category.¹⁷

When we look at the shelter cost to income ratios by visible minority group (Table 4.13), we see that East Asians were by far most likely (90%) to incur a shelter cost-to-income ratio above 30 percent, followed by the Arab group (80%). The group least likely to be spending more than 30 percent of income on shelter is the South Asian visible minority group (59%). Since respondents in this group, as we saw earlier, are the most inclined to live in a multi-family household and exhibit the highest rates of overcrowding, they may in some cases be “doubling up” as a tactic to improve housing affordability in the early stages of settlement.

4.2.2 Housing stress in relation to income and savings

As mentioned above, it seems likely that some of the recent newcomers surveyed by LSIC six months after arrival are depending on savings to supplement their incomes. To assess the role of newcomers’ savings, we developed a special housing stress index for renters. This index takes into account the amount of savings that respondents reported still having at the time of the interview; our assumption is that these savings act as a financial buffer that allows newcomers to cover 100 percent of monthly housing costs for finite periods of time. Combining the savings information with reported income-to-rent allocations, we created three categories of housing stress, ranging from *No Housing Stress* to *Extreme Housing Stress* (Table 4.14). At the time of the interview, the majority (60%) of renters in the surveyed population were experiencing housing stress (Table 4.15). High housing costs in Montréal combined with difficulties or delays entering the local labour market mean the majority of surveyed immigrants and refugees have only a small financial buffer that is expected to last no more than 12 months. Nevertheless, the proportion experiencing housing stress is somewhat less than the proportion with a shelter cost to income ratio of 30% or more (Table 4.12). This suggests that some newcomers may be cashing in their savings to make it easier to pay their rent.

Over one-third of surveyed newcomers are experiencing extreme levels of housing stress, meaning that their housing costs exceed 50 percent of total income and their savings are sufficient to cover less than three months of housing costs (data not presented). Data suppression rules mean that we cannot examine how these extreme levels of housing stress are distributed by immigration category or by visible minority group.

¹⁷ Some newcomers are actually spending more than their total income on housing, but their exact numbers are not available as part of the LSIC Wave 1 results.

4.2.3 Housing stress, household structure and dwelling type

In Montréal there was almost no difference in the incidence of housing stress between those in single-family and multi-family households (59.9% versus 58.1%; data not presented). This suggests that, overall, “doubling-up” should not be presumed to be a way of eliminating housing affordability problems for Montréal newcomers. As regards dwelling type (Table 4.16), slightly lower rates of stress (50%) were observed among both residents of high-rise apartments and residents of single-family dwellings. In the Montréal context single-family housing is not likely to be accessible to low-income immigrants. The findings for high-rise dwellers are more difficult to interpret: as mentioned in Section 1 of this report, the high-rise stock is quite mixed: while some buildings in the downtown area are somewhat *déclassé*, others command higher rents than walk-up apartments and “plexes” and would not be accessible to newcomers without reasonable income or savings.

4.2.4 Variation in the economic trajectories of different population groups

The subgroup of newcomers experiencing extreme housing stress is of particular concern because they are at risk of homelessness in the event of a sudden drop in income. A portrait of this at-risk category, by visible minority group, is presented in Table 4.17. The West Asian and Arab groups (combined) are strongly overrepresented among those in extreme housing stress (compared to their representation among all newcomers); close to half (48%) are in extreme housing stress. It is also noteworthy that those of European origin are also, if slightly, overrepresented among those in extreme housing stress. We hypothesize that the Québec government’s selection criteria for skilled workers, favouring high human capital and youth (Godin 2004), may have led to a situation in which a substantial number, regardless of origin, find themselves in a precarious economic situation in the early months as they search out employment with minimal savings to fall back on.

4.2.5 Variation in the housing stress situation of newcomers in different admission categories

With respect to admission categories (data not shown), the Other Economic class, consisting mostly of investor immigrants, had the lowest proportion of newcomers experiencing housing stress, although still quite high at 27%. The corresponding rates for the Family class and the Skilled Worker class were 54% and 61%, respectively. Four-fifths of refugees (81%), experienced some degree of housing stress. Data suppression requirements prevent us from examining the incidence of extreme housing stress by admission class.

4.2.6 Difficulties experienced in finding housing

In the Montréal metropolitan area two out of five newcomers reported difficulties finding housing (Table 4.18, figures in parentheses in first column). Not surprisingly, high cost was the factor most often reported (20%), but, interestingly, the lack of access to credit, a co-signer or guarantor was almost as important (19%), with not being able to find suitable housing the third-ranked difficulty (16%). As to immigration class, skilled workers were even more likely to report difficulties finding housing (49%). Data suppression requirements prevent us from disaggregating the category “all other immigration categories” in this table, but it is safe to assume that the lower percentage reporting difficulties in this group (only 18%) reflects the statistical preponderance of family-class immigrants over refugees and business immigrants; moreover, for this group, lack of suitable housing trumps the other two factors, which may well reflect the larger household sizes of family class immigrants (almost half of skilled worker newcomers to Montréal do not arrive with a spouse or dependent children—calculated from Chui 2003: Annex A).

4.3 Social networks and housing

Most newcomers arrive with social contacts in Canada. Most surveyed newcomers in Montréal, 86 percent, have friends and/or relatives living in Canada and in 78 percent of cases, they have relatives and/or friends living nearby (Chui 2003: Annex A). As previous studies have found (Miraftab 2000; Moriah et al. 2004; Ray 1998; Rose and Ray 2001), newcomers surveyed for the LSIC very often make use of social networks when they experience difficulties in the housing market. In Montréal, more than seven out of ten (72%) of those who reported difficulties in the housing market had obtained help from friends. However, newcomers of European origin were considerably less inclined to seek help from friends (57%) than were visible minority newcomers (all groups combined) (76%). This could be due either to the latter groups having more extensive friendship networks in Montréal prior to arrival (the data do not permit us to examine whether or not this is the case) or to greater ease of access to formal sources of housing search and assistance among European origin newcomers. Unfortunately, we cannot explore in detail at the metropolitan scale whether newcomers use other possible sources of assistance (such as settlement agencies, employers or colleagues, or media sources), since the sample design does not allow us to obtain reliable estimates of the number of surveyed immigrants in these other response categories.

Admission class affects the types of social networks used by immigrants and refugees for help with housing. As we expected, among surveyed newcomers, very few family class immigrants reported experiencing difficulties finding housing, presumably because they joined

family members who already had housing in Montréal. So few reported housing difficulties that the sources of assistance to which they had recourse cannot be reported (Table 4.20). Among skilled workers who needed housing assistance, few had recourse to relatives or household members but over three-quarters reported obtaining help from friends. The same pattern is observed for the “other economic” admission class. However among refugees needing housing assistance neither relatives/household members nor friends played an important role. We can infer from these findings that friendship networks play a very important role in the housing aspects of early settlement for economic immigrants, whereas the refugees in the LSIC sample needing housing assistance must have received it through more formal channels (such as government sources).

4.4 Summary

This final section of the report has been based on a new and exciting data source - the first wave of the *Longitudinal Survey of Immigrants to Canada* (LSIC), comprising a representative sample of newcomers who arrived with landed immigrant papers between October 2000 and September 2001. This database contains an important variable not available in the census - immigration class at arrival. We have sketched a portrait of the housing situation of newcomers who have only lived in Montréal for about six months.

Several of our findings are striking - certain are encouraging, others somewhat worrying. On the good news side, the vast majority of newcomers to Montreal already have a social network in place when they arrive in Canada, and they are able to mobilize this network in order to overcome some of their initial housing difficulties. In general, newcomers are able to move into a home of their own within a very short time after their arrival. Unsurprisingly, almost all of them are still renters six months after arrival; rates of homeownership are much lower than in the Vancouver and Toronto cases, which is probably due to a combination of small household sizes and differences in composition of newcomers by immigration class (fewer family class immigrants and very few business immigrants). As to demographic characteristics and living arrangements, newcomers to Montreal are younger than those settling in Toronto and Vancouver; they are more likely to be single and less likely to live in multifamily households. Higher rates of extreme “housing stress” (according to the indicator developed for this study) are found than in the Toronto and Vancouver samples. Over one-third of respondents face extreme housing stress, no doubt due to a combination of lower incomes (fewer new arrivals are in employment) and smaller amounts of savings brought into Canada. In addition, one-fifth of newcomers are living in overcrowded conditions. Furthermore, among those who experienced difficulty in finding housing, the inability to find a guarantor (co-signer) for the rental lease and difficulties in obtaining credit were reported in the Montreal case as being

almost as important as high housing costs. This suggests to us that more research on the Montreal situation is needed to explore the full range of visible barriers that newcomers face in gaining a foothold in the rental market, including factors that cannot be captured by measures of the potential affordability of housing relative to local market conditions. Finally, the second and third waves of LSIC will allow examination of housing progress at two years and four years after arrival. Even though the Montréal LSIC data set presents some technical limitations due to the small sample size of certain sub-groups, in our view it will be important and worthwhile to continue using this data source for ongoing monitoring of newcomers' progress in the Montréal housing market, and for examining how it compares with that of their peers in the very different housing and labour markets found in Canada's two other largest metropolitan areas.

**Table 4.1:
Dwelling Type, Montréal CMA, 2001**

Total	Detached Single-Family Home	Apartment in ≥5-story building	Apartment in <5-storey building	Other Types
1417365	32%	9%	47%	13%

Source: Statistics Canada - Cat. No. 95F0327XCB2001004

**Table 4.2:
Dwelling Type, Montréal CMA, for LSIC Newcomers**

Total	Detached Single-Family Home	Apartment in ≥5-story building	Apartment in <5-storey building	Other Types
21,550	7%	18%	57%	18%

Source: Longitudinal Survey of Immigrants to Canada, Wave 1, 2001.

**Table 4.3:
Housing Tenure in Montréal CMA, LSIC Newcomers, 2001**

Nr	Owned, with mortgage	Owned, without mortgage	Tenants	Other (includes motels, employer's home, etc.)
21,400	4%	1%	88%	7%

Source: Longitudinal Survey of Immigrants to Canada, Wave 1, 2001.

Note: In this and all other LSIC tables, totals from different tables may not match due to rounding and incidence of non-response. At the CMA scale, cell entries reporting numbers of surveyed immigrants denote weighted estimates rounded to the nearest 10.

Table 4.4:
Admission Class in Montréal CMA, by Housing Tenure, LSIC newcomers, 2001 (column %)

	Nr	Family	Skilled Worker	Other Economic †	Refugee	Total
Total	21,350	4,450	14,900	750	1,250	21,350
Owns current housing (with or without mortgage)	1,200	14.6%	2.3%	20.0%	x	5.6%
All other forms of tenure	20,150	85.4%	97.7%	80.0%	x	94.4%

Source: Longitudinal Survey of Immigrants to Canada, Wave 1, 2001.

* For confidentiality purposes, results in this table have been rounded by a further +/- 50 observations.

† This is a composite category that includes mostly Business Class immigrants.

x Results suppressed to meet the confidentiality requirements of the *Statistics Act*.

Note: Nearly all of Montréal CMA newcomers who were admitted as refugees are renters, with too few exceptions to enable reporting figures in detail.

Table 4.5:
Household structure in Montréal CMA, LSIC newcomers, 2001

Nr	Couple with child(ren)	Couple without child(ren)	Lone parent family	Single person	Family & non-family person	Multi-family household
21,550	44%	23%	4%	16%	4%	10%

Source: Longitudinal Survey of Immigrants to Canada, Wave 1, 2001.

Table 4.6:
Crowding Indicator in Montréal CMA, LSIC Newcomers, 2001

Nr	More than one person per room	One person or less per room
21,100*	20%	79%

Source: Longitudinal Survey of Immigrants to Canada, Wave 1, 2001.

* For dwellings larger than four rooms, the survey does not specify the exact number of rooms. Following the same procedure as that used by Statistics Canada for the LSIC (2005), we have as far as possible imputed dwelling size for respondents living in a dwelling of 5 or more rooms based on the data available for the number of bedrooms.

Note: Totals do not add up due to rounding.

Table 4.7:
Crowding Indicator by Admission Class, LSIC Newcomers, Montréal CMA, 2001 (column %)

	Nr	Family	Skilled Worker	Other Economic †	Refugee	Total
Total	21,000*	4,300	14,850	700	1,150	21,000*
More than one person per room	4,250	23.3	15.5	28.6	65.2	20.2
One person or less per room	16,750	76.7	84.5	71.4	34.8	79.3

Longitudinal Survey of Immigrants to Canada, Wave 1, 2001.

* Our crowding indicator imputes dwelling size in the case of dwellings with more than four rooms, but it was not possible to impute that variable for all surveyed immigrants. Also note that totals from different tables may not match due to rounding and non-response.

† This is a composite category that includes mostly Business Class immigrants.

Table 4.8:
Owns Current Housing in Montréal CMA, by Visible Minority Group, LSIC Newcomers, 2001
 (row %)

	Number	Owns current housing (with or without mortgage)	All other forms of tenure*
Total	21,400	5.6%	94.4%
East Asian (Chinese, Japanese, Korean)	3,650	4.1%	95.9%
Non-vis. min (White)	6,250	9.6%	90.4%
All others	11,500	3.9%	96.1%

Longitudinal Survey of Immigrants to Canada, Wave 1, 2001.

* Nearly all respondents in the "All other forms of tenure" category are renters, with too few exceptions to enable reporting figures in detail.

Table 4.9:
Household Structure in Montréal CMA, by Visible Minority Group, LSIC Newcomers, 2001
 (row %)

	Total	Single family household	Multiple family household
Nr	21,250	18,350	2,900
Arab	5,611	86.4	13.6
East Asian (Chinese, Japanese, Korean)	3,650	90.4	9.6
Black	2,050	82.9	17.1
South Asian	1,450	69.0	31.0
West Asian (minus Arab)	750	73.3	26.7
All other vis.min.	1,489	77.4	22.6
Non-vis min (White)	6,250	92.8	7.2
Total	21,250	86.4	13.6

Longitudinal Survey of Immigrants to Canada, Wave 1, 2001.

* "Family" here includes unattached individuals without children.

Table 4.10:
Crowding Indicator in Montréal CMA, by Visible Minority Group, LSIC Newcomers, 2001
 (row %)

	Total	More than one person per room	One person or less per room
Number *	20,800	4,250	16,550
South Asian	1,450	48.3	51.7
Black	2,000	25.0	75.0
West Asian (minus Arab)	650	69.2	30.8
East Asian (Chinese, Japanese, Korean)	3,650	16.4	83.6
Non-vis min (White)	6,100	8.2	91.8
All other vis.min.	6,950	21.6	78.4
Total	20,800	20.4	79.6

Longitudinal Survey of Immigrants to Canada, Wave 1, 2001.

Note: totals from different tables may not match due to rounding and non-response.

Table 4.11:
Census Metropolitan Area, by Employment Rate, LSIC Newcomers, 2001

	Toronto	Vancouver	Montreal	Canada
Total	75,400	24,500	21,500	164,200
Employment rate*	47.7	38.5	31.4	44.1

Longitudinal Survey of Immigrants to Canada, Wave 1, 2001. Reported in Chui (2003: 44).

* Refers to the number of immigrants employed in the reference period, expressed as a percentage of the total immigrant population aged 15 and older included in the LSIC.

Table 4.12:
Non-Home-Ownning Newcomers, by Proportion of Income Spent on Housing, Montréal CMA, LSIC Newcomers, 2001

Number of non-home-owning newcomers *	20,250
Free lodging	3%
Spent below 30 percent of income on housing	22%
Spent 30 to 49.9 percent of income on housing	22%
Spent 50 percent or more of income on housing	50%
Don't know or refused	4%

Longitudinal Survey of Immigrants to Canada, Wave 1, 2001.

* Includes tenants and newcomers not living in their own home at the time of the interview, such as those who were living in hotels, motels, institutions, and employers' homes.

Table 4.13:
Proportion of Family Income Spent on Housing (Non-Home-Ownning Newcomers Only), by Visible Minority Category, Montréal CMA, LSIC Newcomers, 2001 (row %)

	Total	Spent less than 30% of income	Spent 30% or more of income*
Number	19,350	5,000	14,350
South Asian	1,350	40.7	59.3
Black	1,750	40.0	60.0
Latin American	750	33.3	66.7
South East Asian (Including Filipino)	450	55.6	44.4
Arab	5,350	19.6	80.4
West Asian (minus Arab)	650	23.1	76.9
East Asian (Chinese, Japanese, Korean)	3,500	10.0	90.0
Non-vis min (White)	5,550	30.6	69.4
Total	19,350	25.8	74.2

Longitudinal Survey of Immigrants to Canada, Wave 1, 2001.

* Totals may not match between tables due to rounding and non-response.

Table 4.14:
Construction of the Housing Stress Index (for Non-Homeowners Only), for LSIC Newcomers, 2001

	Proportion of income spent on housing	And/Or	Savings remaining at time of interview
No housing stress	0% to 30%	OR	Savings equal at least 12 months of housing costs
Moderate to high housing stress	30% to more than 100%	AND	Savings equal less than 12 months of housing costs
Extreme housing stress	50% or more	AND	Savings equal less than 3 months of housing costs

Table 4.15:
Housing Stress Relative to Income and Savings (Non-Homeowners Only), Montréal CMA, LSIC Newcomers, 2001

Number *	No Housing Stress	Moderate to High Housing Stress	Extreme Housing Stress
18,100	40%	26%	34%

Longitudinal Survey of Immigrants to Canada, Wave 1, 2001.

* Totals may not match between tables due to rounding and non-response.

Table 4.16:
Housing Stress Relative to Income and Savings (Non-Homeowners Only), by Dwelling
Structure Type, Montréal CMA, LSIC Newcomers, 2001 (column %)

	Nr	Detached Single-Family Home	Apartment in ≥5-storey building	Apartment in <5-storey building	Other Types
Total	17,800	500	3,400	11,050	14,950
Not in stress	40.2	50.0	50.0	36.7	40.4
In stress	59.8	50.0	50.0	63.3	59.6

Longitudinal Survey of Immigrants to Canada, Wave 1, 2001.

* Totals may not match between tables due to rounding and non-response.

Table 4.17:
Housing Stress Relative to Income and Savings (Non-Homeowners Only) by Select Visible
Minority Groups, Montreal CMA, LSIC Newcomers, 2001 (column %)

	Total	No housing stress	Moderate to housing high stress	Extreme housing stress
N*r	17,900	7,200	4,750	6,000
West Asian and Arab	30.7	16.0	31.6	48.3
East Asian (Chinese, Japanese, Korean)	18.7	36.1	11.6	3.3
Black	8.4	9.0	11.6	5.8
South Asian	7.0	7.6	6.3	6.7
All other visible minorities	6.4	7.6	7.4	4.2
Non-vis. Min. (White)	28.8	23.6	31.6	31.7

Longitudinal Survey of Immigrants to Canada, Wave 1, 2001.

* Data suppression requirements prevent us from presenting the percentages by row.

Table 4.18:
Top Three Most Serious Difficulties Finding Housing, by Admission Class, LSIC Newcomers,
Montréal CMA, 2001 (row %)

	Total†	Costs too much	No credit/guarantor/co-signer	Cannot find what want/need	All other top difficulties
Number*	8,500 (40%)	20.0	19.4	15.9	44.7
Skilled workers	7,350 (49%)	19.7	20.4	14.3	45.6
All other immigration categories**	1,150 (18%)	21.7	13.0	26.1	39.1

Longitudinal Survey of Immigrants to Canada, Wave 1, 2001.

* Applies only to newcomers who reported difficulties finding housing.

† This column only: percentages correspond to newcomers that experienced difficulties finding housing, expressed as a proportion of all Montréal CMA newcomers admitted under each admission class.

** Data suppression requirements prevent us from presenting data separately for these immigration categories

Table 4.19:
Received Help with Finding Housing From a Friend, by Visible Minority Groupings, LSIC
Newcomers, Montréal CMA, 2001 (row %)

	Total	Yes	No
Nr	3,750	1,050	3,050
All visible minorities	2,700	75.9%	22,2%
Non- visible minorities (White)	1,050	57.1%	42.9%

Source: Longitudinal Survey of Immigrants to Canada, 2001.

* Applies only to newcomers who reported difficulties finding housing.

Table 4.20:
Selected Sources of Help with Finding Housing, by Admission Class, LSIC Newcomers,
Montréal CMA, 2001 (column %)

	Skilled Workers - help from relative/household member	Skilled Workers - help from friend
Total	3,300	3,300
Yes	12.1	77.3
No	87.9	24.2

Note 1: Almost none of the surveyed newcomers in Family Class participated in this question (because they did not need help finding housing), with too few exceptions to enable reporting of frequency counts.

Note 2: Nearly all surveyed newcomers in Refugee Class and in Other Economic Class who responded said "NO" concerning the receipt of help from a relative or household member. In the case of receipt of help from a friend, nearly all surveyed newcomers in Refugee Class who responded said "no" whereas nearly all surveyed newcomers in Other Economic Class who responded said "YES".

CONCLUSION

In this final section we seek to draw out the main traits of the Montréal situation – placing it in comparative context with the other major metropolitan areas studied in this research project – and at the same time point to some future possible research directions that seem to us both interesting and important.

Compared to the Toronto and Vancouver metropolitan areas, the case of Montréal tends to be less striking as regards the volume of immigrants it receives relative to the total population (it stacks up closely to the Canadian average in this regard). Immigrant Montrealers also have lower incomes than their peers in Canada's two other metropolises, but this is also true of the Montréal population in general, and this income gap is partially offset by the region's lower housing costs. Also, while Montréal has historically been a "city of tenants", census data prior to 2001 show that immigrants in fact had higher homeownership rates than Canadian-born households. Overall, our research leads us to consider that the housing situation of immigrants is less troubling in early 21st century Montréal than in Toronto and Vancouver; nevertheless, the situation of certain subgroups gives rise for concern. Moreover, for many years and until fairly recently, renters in Montréal benefited from relatively high vacancy rates, so that it was not too difficult for new immigrants to find housing. However, in the past decade a number of these parameters have shifted in directions not necessarily favourable to immigrants. Due to rising living standards and a favourable economic climate, homeownership rates of the Canadian-born have now overtaken those of immigrants. Perhaps more importantly, since the late 1990s, rental vacancy rates have tumbled, especially for apartments suitable for large families. In this respect Montréal's situation seems to be converging with that of Toronto and Vancouver as regards housing accessibility issues faced by a good number of immigrants (though certainly not all immigrants). In particular, these changes are tending to increase the housing stress faced by recent immigrants to Montréal.

Nevertheless, our data paint a portrait of the housing situation of immigrant Montrealers, and that of recent immigrants in particular, that is still substantially different from that of their Toronto and Vancouver counterparts. These differences are due in part to the distinctive characteristics of Montréal's housing stock (high percentage of medium-density (low-rise) apartments, small dwelling size, low percentage of single detached homes...) even though recent years have seen a suburban single-family housing boom as well as a boom in condominium construction on the Island of Montréal. Combined with low home-ownership rates, these factors help explain why very few recent immigrants settle in the outer suburbs. Differences in the characteristics of immigration to Montreal over recent decades also enter

into the equation. While Montreal's immigrant composition is the most diversified of the three largest CMAs in terms of world regions of origin, Europe remains a more important source of new immigrants. Among immigrants from developing countries there is a high representation from countries and regions with a French colonial past (Haïti, North Africa, Lebanon...). As to immigration class at time of entry, Montréal takes in a higher percentage of refugees and far fewer business immigrants.

At the dawn of the 21st century, then, how do the housing conditions faced by immigrant Montrealers and those of recent immigrants in particular compare with those of their Toronto and Vancouver counterparts? In this report we have examined 2001 census data - and, as far as possible, drawn comparisons with 1996 - bearing on immigrants' housing conditions, taking account of arrival period, visible minority status, ethnocultural origin, household size and household composition. Concerning the last two variables, Montréal's immigrant population has some distinctive characteristics. Household size is smaller, especially among recent cohorts of immigrants. Multifamily households are a much less important phenomenon than in Toronto or Vancouver and non-family households are much more prevalent. Since the introduction (in 1996) of new selection criteria for skilled worker immigrants to Québec, these differences in household demography have been accentuated, since a high proportion of new arrivals are young single people and childless couples. Since homeownership rates are much higher among families with children, these demographic differences may help to explain why so few of Montréal's recent immigrants move into homeownership within a few years of arrival.

Over and above these general traits, there are variations in household demography by ethnic origin and visible minority status. For example, household size is larger among those of South Asian ethnic origin; and among renter households, higher rates of lone parenthood are found among families declaring Black or Latin-American visibly minority status. This said, it is often unwarranted to draw contrasts between the two broad categories "visible minority" and "European ethnic origins" because our analysis shows major variations between groups within each of these two general categories.

Overall, can we conclude that immigrants' housing conditions have improved in recent years? First of all, as already mentioned, the 2001 census shows that immigrants - especially recent immigrants - have lost ground relative to the Canadian-born in terms of homeownership rates. Recent immigrants who have achieved homeownership are assuming higher housing costs and the gap between their housing costs and those of Montrealers in general widened between 1996 and 2001. This trend is disquieting even though the numbers involved are not large. The "good news" is that recent immigrant renters seemed to have improved their relative position compared to Montreal renters in general in that their incomes have increased faster while their

rents have not increased as much. Whether this positive trend will be maintained, given the decline in vacancy rates, remains to be seen, and it must be pointed out that the rapid increase in rents in the Montréal area since the 2001 census is likely to create increased housing difficulties for recent immigrants rendered vulnerable by their much lower than average incomes.

Housing affordability is a critical issue for many immigrant households, and those who have to devote 50% or more of their income on housing are in an extremely vulnerable position in the housing market. In this respect our findings give cause for concern about the situation of a subgroup of homeowners, particularly since these very high shelter cost to income ratios are associated with very low incomes. Although only small numbers of homeowners households are involved, it seems to us important to find out more about this seemingly vulnerable group. For instance, statistical profiles showing the age of the household maintainer would enable one to determine whether these homeowners are predominantly young households at the beginning of their employment and housing careers. In addition, qualitative interviews with both homeowners and renters devoting over half of their income to rent would help us understand how this type of situation arises and how they cope.

Vulnerability is widespread among recent immigrant renters due to their low incomes, even though, as mentioned, the overall situation of recent immigrant renters has improved. Once again, there are variations by period of arrival, by visible minority status and ethnic origin, but also once again, it is dangerous to draw broad generalizations concerning differences between visible minorities in general and those of European origin in general. For example, not all visible minority homeowners are disadvantaged in terms of housing affordability compared to their European origin peers.

This much said, the census data available to us for this study limit our ability to fully assess the housing vulnerability of immigrant households, because we are not able to cross-tabulate renters' and owners' housing costs with household size - a crucial variable. Ideally, in future research about immigrant housing conditions in Canadian cities, we need to be able to relate data on the housing costs of different groups to their position vis-à-vis Statistics Canada's low income cut offs.

Finally, in this study we have also been able to draw on a new and exciting data source - the Longitudinal Survey of Immigrants to Canada (LSIC). This has enabled us to sketch a portrait of the housing situation of very recent immigrants - newcomers who have only lived in Montréal for about six months. As well, this database contains an important variable not available in the census - immigration class at arrival. Several of our findings are striking - certain are encouraging, others somewhat worrying. On the good news side, the vast majority of newcomers to Montreal already have a social network in place when they arrive in Canada,

and they are able to mobilize this network in order to overcome some of their initial housing difficulties. In general, newcomers are able to move into a home of their own within a very short time after their arrival. Unsurprisingly, almost all of them are still renters six months after arrival; rates of homeownership are much lower than in the Vancouver and Toronto cases, which is probably due to a combination of small household sizes and differences in composition of newcomers by immigration class (fewer family class immigrants and very few business immigrants). Higher rates of extreme “housing stress” (according to the indicator developed for this study, which takes into account not only the shelter cost to income ratio but also the amount of savings to which newcomers have access at the time of the interview) are found than in the Toronto and Vancouver samples. Over one-third of respondents face extreme housing stress, no doubt due to a combination of lower incomes (fewer new arrivals are in employment) and smaller amounts of savings brought into Canada. In addition, one-fifth of newcomers are living in overcrowded conditions. Furthermore, among those who experienced difficulty in finding housing, the inability to find a guarantor (co-signer) for the rental lease and difficulties in obtaining credit were reported in the Montreal case as being almost as important as high housing costs.

Future research on the Montreal situation needs then to explore the full range of visible barriers that newcomers face in gaining a foothold in the rental market, including factors that cannot be captured by measures of the potential affordability of housing relative to local market conditions. Finally, the second and third waves of LSIC will allow examination of housing progress at two years and four years after arrival; using this data source for ongoing monitoring of newcomers’ progress in the Montréal housing market, and how it compares with that of their peers in Toronto and Vancouver, would seem to us to be an interesting and important endeavour.

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