

# RESEARCH REPORT



## Housing Situation and Needs of Recent Immigrants in the Toronto CMA

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## **THE HOUSING SITUATION AND NEEDS OF RECENT IMMIGRANTS IN THE MONTRÉAL, TORONTO, AND VANCOUVER CMAs**

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# THE HOUSING SITUATION AND NEEDS OF RECENT IMMIGRANTS IN THE TORONTO CMA

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## EXECUTIVE SUMMARY

This research report examines in detail the housing situation and needs of immigrants in the Toronto Census Metropolitan Area (CMA) in 2001. We examine the history of immigration in the Toronto area and recent trends in the Toronto housing market to understand the social and housing circumstances that immigrants encountered in Toronto upon arrival. The housing conditions of immigrants living in the CMA in 2001 are reviewed before the incomes and social characteristics of Toronto residents who are experiencing affordability problems are examined. The final section explores how very recently-arrived immigrants find housing and the extent to which their initial housing situations are affordable, adequate, and suitable.

### Methodology

The analysis is primarily descriptive, drawing mainly on two sources of information about the housing situations of immigrants in the Toronto metropolitan area;

- special tabulations from the 2001 census, and
- information from the first wave of the Longitudinal Survey of Immigrants to Canada (LSIC).

A description of the recent history of immigration and recent trends in the housing market in Toronto draws from secondary sources and a variety of census information.

The census data are used to examine how the housing situations of immigrants differ from those of their children and other Canadian-born, and where possible draw comparisons with 1996 census data. We investigate the impact of period of arrival on tenure, housing costs, and income. Further disaggregating the immigrant population in Toronto, we also explore differences in housing situations across visible minority subgroups and ethnic origins.

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.

Ethnic and visible minority identity refers to the self-identified identity of the household maintainer. We distinguish visible minorities, people who are neither white nor Aboriginal, from people of European backgrounds<sup>1</sup>. Seven individual visible minority subgroups and five ethnic origins from European backgrounds are specified as follows: Black, South Asian, Chinese, Southeast Asian, Filipino, Arab/West Asian, Latin American, British Isles, French, Canadian, Polish and Italian. Many of the visible minority subgroups are not homogeneous and the data are clearly incomplete. Nevertheless, 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, attention is focussed solely on first generation immigrants without comparison to the Canadian-born.

The description of immigrants' current housing situations includes a detailed analysis of Toronto residents who are experiencing affordability problems. 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, 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, is used to investigate how very recently-arrived immigrants find housing and the extent to which their initial housing situations are affordable, adequate, and suitable.

### **Trends in Immigration and Housing Markets in the Toronto, CMA**

Toronto has become the most important destination for immigrants settling in Canada, home to more than 43 percent of all immigrants who arrived between 1991 and 2001. The Toronto CMA stands out with the largest immigrant population of any metropolitan area in Canada. In 2001 alone, more than 125,000 immigrants and refugees arrived in Toronto.

Toronto is home to a diverse immigrant population in which every immigration class and many countries of origin are represented. In 2001, 62.8 percent of all immigrants settling in the Toronto metropolitan area were skilled workers and their dependants and 3.6 percent were business class immigrants. Family class immigrants accounted for approximately 25 percent of immigrants in the same year and convention refugees for another 10 percent. Immigrants arrive from all regions of the world. The top ten countries of origin for recent

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<sup>1</sup> 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 very small.

immigrants account for less than 60 percent of all immigrants who settled in Toronto in the 1990s. Asia has replaced Europe as the most important origin. As a result, a majority of recent immigrants in the Toronto metropolitan area, 79 percent, are visible minorities, specifically, South Asian, Chinese, Filipino, Southeast Asian, Korean, and Japanese.

In Toronto, immigrants seek housing in one of the most expensive housing markets in Canada. Until 2001, the Toronto housing market was distinguished by its persistently low vacancy rates, high housing costs, and limited provision of social housing. From 1996 until 2001, vacancy rates in Toronto were among the lowest of the three major metropolitan areas. As a result, rents increased faster in Toronto than in either Montreal or Vancouver by approximately 5 percent per year. Since 1996, the annual number of apartments being constructed has increased almost five-fold, mostly in a burgeoning condominium market. These apartments are unlikely to ameliorate the affordability of rental accommodation since condominium units that enter the rental market are often larger and more expensive than the average rental unit.

High house prices exacerbate the challenges facing immigrants and refugees looking for affordable and appropriate housing. In 2004, the average sales price of a house in the CMA was \$315,266, the third highest in the country.

#### **Immigrants' Housing Conditions in the Toronto CMA**

The large size of immigrant households and their propensity to live in multifamily households create distinctive housing demand. However, the impacts of immigrants on the demand for housing are mediated by two factors. The household size and composition of immigrant households varies across immigrant cohorts. The most recent newcomers to Toronto are slightly less likely than their immediate predecessors to live in large, multifamily households. Secondly, low incomes constrain the housing decisions of many immigrants, confining many to the rental sector for the first ten years of settlement regardless of household size and composition.

Differences in household composition among ethnic origins and visible minority subgroups influence housing tenure and affordability problems. On average, visible minority immigrant households are larger than the households of European immigrants. Tending to have lower incomes and higher housing costs than immigrants from European backgrounds, visible minority immigrants are more likely than their counterparts from European backgrounds to live in unaffordable housing.

When individual ethnic origins and visible minority subgroups are considered, the distinctions between visible minority immigrants and those from European backgrounds blur. In the Toronto metropolitan area, generalizations about the housing conditions of visible minority

immigrants and those from European backgrounds disappear when individual ethnic origins and visible minority subgroups are examined.

Some immigrants still enjoy progressive housing careers. However, those who arrived in the 1990s have lower rates of ownership than their predecessors. The housing trajectories of recent immigrants reflect their deteriorating financial positions during the 1990s. Relative to all homeowners, immigrant homeowners were poorer and paid higher housing costs than other homeowners in 2001. In comparison, immigrant renters were only slightly worse off in 2001 than in 1996.

### **Immigrants at Risk**

Immigrant homeowners are particularly vulnerable to affordability problems that result from a combination of low incomes and high housing costs. Immigrant renters are similar to their Canadian-born counterparts for whom housing affordability is an issue because of below average incomes.

Among Toronto households spending more than 30 percent of total income on housing, immigrant households often have the most severe financial difficulties. In the extreme case immigrant households account for more than half of homeowners and renters spending more than 50 percent of total pre-tax income on housing.

Among the immigrant households at risk because of affordability problems, the disadvantaged position of visible minorities reported by other researchers emerged when visible minority subgroups and immigrants from European backgrounds were aggregated. Analysis of individual visible minority subgroups and European origins revealed that the aggregate patterns may not describe accurately the experiences of any single subgroup or origin.

### **Recent Newcomers: Findings from the LSIC**

The Longitudinal Survey of Immigrants to Canada (LSIC) indicates that housing problems begin early for immigrants and refugees. Six months after arrival, 47 percent of newcomers lived in high-rise apartment buildings and slightly more than a quarter in single detached units. The surveyed immigrants and refugees have much lower rates of homeownership, only 17 percent, than the Toronto CMA population as whole.

Social networks and financial resources are crucial assets for achieving homeownership quickly. The majority of surveyed recent immigrants who lived in owner-occupied housing came to join family members. Other newcomers who achieve homeownership bring financial assets that enable them to purchase housing, while still others live in multiple family households where housing costs are shared by multiple families.

Many of the housing difficulties of recent newcomers arise from financial problems. In the Toronto metropolitan area, less than half, only 47.7 percent, of surveyed newcomers aged 15 and older were employed at the time of the interview. Less than one in five surveyed newcomers reported spending less than 30 percent of household income on housing. Slightly more than half reported spending 50 percent or more of their incomes on housing. They included 70.8 percent of East Asian renters, 63.3 percent of newcomers from European backgrounds, 60.0 percent of West Asian visible minorities (not including Arabs) and 60.9 percent of Latin Americans.

While it may take time for newcomers to find employment, stress occurs when savings also diminish. Newcomers spending more than 30 percent of their incomes on housing who are also running out of savings are more often lone-parent households and couples with children than childless couples, single person households and those living in multi-family households. Renters living in high-rise apartments had the highest likelihood of experiencing housing stress six months after arriving in Canada.

With respect to admission categories, the other economic class that consists mostly of business class immigrants had the lowest proportion of newcomers experiencing extreme housing stress, 6.9 percent, while the corresponding rates for the Skilled Worker class and the Family class were 21.0 percent and 29.6 percent respectively. Almost all refugees, 90.7 percent, experienced some degree of housing stress with more than half, 53.5 percent, experiencing extreme housing stress.

In the Toronto metropolitan area, approximately 30 percent of all surveyed newcomers (22,400) reported difficulties finding housing. Of these, 37.3 percent reported that their most serious difficulties were related to cost, adequacy (namely size of dwelling) and access to credit or to a guarantor. Refugees and family class immigrants are more likely to receive help resolving housing difficulties from relatives than skilled immigrants who tend to rely on friends for help.

## Conclusions

In 2001, immigrant households accounted for a disproportionately high proportion of renters and homeowners spending at least 50 percent of total income on housing in the Toronto metropolitan area. However, some immigrants still achieve a progressive housing career. Homeownership rates for immigrants who arrived in the first half of the 1990s are higher than those for newcomers who arrived between 1996 and 2001. Family class immigrants in multifamily households and business class immigrants are more likely than any other classes of immigrants to be living in owner-occupied accommodation within six months of arrival. Financial assets are key to the attainment of homeownership. Among immigrants from all

ethnic origins and visible minority subgroups, homeowners have higher household incomes on average than renters.

Despite the success of some immigrants in the housing market, progress has proved difficult for many others. The majority of immigrants that arrived between 1991 and 2001 are renters. Homeownership rates approach the metropolitan average only with the cohort of immigrants that arrived in the 1970s. The effects of period of arrival reinforce differences in the housing careers of immigrants from European and visible minority backgrounds. Aggregating individual ethnic origins and visible minority subgroups, immigrants from European backgrounds are more likely to be homeowners and less likely to be spending at least 30 percent of total income on housing than visible minority immigrants. However, the patterns of tenure and affordability blur when individual ethnic origins and visible minority subgroups are examined. The findings underscore the potential errors of generalizing from aggregate groupings that do not reflect the housing situations of individual minority subgroups.

The LSIC analysis underlines the important effects of immigration class on immigrants' and refugees' housing conditions. Within six months of arrival, family class immigrants do better in the Toronto housing market than skilled immigrants and much better than refugees.

Our analysis highlights the early onset of affordability problems. Within the first six months of arrival, the majority of immigrants and refugees are spending at least 30 percent of total income on housing and slightly more than half are spending at least half of their total income on housing. Affordability problems may persist for years. In 2001, more than one in three renters who had arrived in the preceding five years was spending more than 30 percent of total income on housing. The percentage of immigrant renters spending more than 30 percent of total income on housing falls fairly steadily to a low of 8.8 percent among those who arrived in the 1960s. However, more than 10 percent of immigrant households from every other cohort are still living in unaffordable housing, often many years after arriving in Canada.

Immigrants and refugees are forming housing classes that consist of successful homeowners at one extreme and financially vulnerable renters at the other. Skilled immigrants and refugees often begin their housing careers struggling with severe financial difficulties. The overall success of immigrants and refugees in the Toronto housing market depends upon how many of these newcomers succeed in overcoming these initial challenges to achieve a progressive housing career.



## RÉSUMÉ

Ce rapport de recherche présente un compte rendu détaillé de la situation du logement et des besoins des immigrants dans la région métropolitaine de recensement (RMR) de Toronto en 2001. L'historique de l'immigration et les dernières tendances sur le marché de l'habitation dans la région de Toronto sont examinés, afin de mieux comprendre le contexte social et les conditions de logement qu'ont connus les immigrants à leur arrivée. On fait d'abord le point sur les conditions de logement des immigrants vivant dans la RMR en 2001, avant d'examiner les revenus et le contexte social des résidents de Toronto qui éprouvent des problèmes liés aux prix des habitations. La dernière section porte sur la façon dont les nouveaux venus trouvent un logement et la mesure dans laquelle celui-ci est abordable et répond aux normes concernant la qualité et la taille convenables.

### Méthodologie

L'analyse est essentiellement descriptive et s'appuie surtout sur deux sources d'informations concernant la situation de logement des immigrants dans la région métropolitaine de Toronto :

- les totalisations spéciales du Recensement de 2001; et
- les résultats du premier volet de l'Enquête longitudinale auprès des immigrants du Canada (ELIC).

Pour sa part, la description de l'histoire récente de l'immigration et des dernières tendances sur le marché de l'habitation de Toronto s'inspire de sources d'information secondaires et de divers renseignements tirés des recensements.

Les données de recensement permettent d'évaluer la situation de logement des immigrants en regard de celles de leurs enfants et d'autres personnes nées au Canada, et d'établir éventuellement des comparaisons avec les résultats du Recensement de 1996. On étudie en outre les incidences de la période d'arrivée des immigrants sur leur mode d'occupation, coûts d'habitation et revenu. En ventilant davantage les données sur la population d'immigrants vivant à Toronto, on examine dans quelle mesure les conditions de logement diffèrent entre les sous-groupes des minorités visibles et selon les origines ethniques.

Les ménages sont répartis en trois groupes :

- Première génération de ménages immigrants dont au moins l'un des membres est né à l'étranger;

- Deuxième génération de ménages immigrants où au moins l'un des parents de l'un des soutiens de ménage est né à l'étranger.
- Tous les autres ménages.

Les ménages immigrants de la première génération sont par ailleurs subdivisés selon la décennie pendant laquelle le soutien de ménage est arrivé au Canada, en commençant par ceux qui ont immigré avant 1961.

L'appartenance à une cohorte ethnique ou à une minorité visible particulière est établie en fonction de la déclaration volontaire du soutien de ménage. On fait une distinction entre les membres de minorités visibles, les personnes n'étant ni de race blanche ni autochtones, et les immigrants d'origines européennes<sup>2</sup>. Sept sous-groupes de minorités visibles et cinq groupes d'origine européenne sont ainsi définis : Noirs, Asiatiques du Sud, Chinois, Asiatiques du Sud-Est, Philippins, Arabes/personnes originaires de l'Asie occidentale, Latino-Américains, Britanniques, Français, Canadiens, Polonais et Italiens. Nombre de sous-groupes de minorités visibles sont hétérogènes et l'information reste incomplète. Les données fournissent néanmoins l'information la plus détaillée disponible jusqu'à présent concernant le logement des groupes ethniques particuliers et des minorités visibles. Dans ce cas, on met l'accent exclusivement sur la première génération d'immigrants sans établir de comparaisons avec les personnes nées au Canada.

La description de la situation de logement actuelle des immigrants comprend notamment une analyse détaillée des résidents de Toronto qui éprouvent des problèmes d'abordabilité. On décrit les coûts d'habitation et le revenu des ménages immigrants qui consacrent au moins 30 % de leur revenu total avant impôt au logement. On fait de même pour le nombre moins élevé de familles qui dépensent au moins 50 % de leur revenu pour se loger. Dans ce cas également, les immigrants sont répartis selon leur statut, période d'arrivée, sous-groupe et origine ethnique.

Les résultats du premier volet de l'Enquête longitudinale auprès des immigrants du Canada (ELIC), effectuée par Statistique Canada et le ministère de la Citoyenneté et de l'Immigration, qui porte sur un échantillon représentatif d'immigrants arrivés au Canada entre octobre 2000 et septembre 2001, servent à examiner la façon dont les nouveaux venus trouvent un logement et la mesure dans laquelle celui-ci est abordable et répond aux normes concernant la qualité et la taille convenables.

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<sup>2</sup> Puisqu'ils ne concernent que les immigrants, les tableaux faisant état des origines ethniques et des sous-groupes de minorités visibles font abstraction des peuples autochtones. Seuls les Autochtones nés de parents canadiens à l'étranger sont inclus dans les données, et leur nombre est très faible.

### **Tendances relatives à l'immigration et dans les marchés du logement de la RMR de Toronto**

L'agglomération de Toronto est devenue la plus importante destination pour les immigrants au Canada. La capitale ontarienne a en effet accueilli plus de 43 % de tous les immigrants arrivés au pays entre 1991 et 2001. Parmi toutes les régions métropolitaines canadiennes, c'est la RMR de Toronto qui affiche la plus forte population d'immigrants. Au cours de la seule année de 2001, plus de 125 000 immigrants et réfugiés s'y sont installés.

La population d'immigrants de Toronto est diversifiée en ce sens que chaque catégorie d'immigration y est représentée, et les nouveaux arrivants proviennent d'un grand nombre de pays. En 2001, les travailleurs qualifiés et les personnes à leur charge représentaient 62,8 % du total des immigrants qui se sont établis dans la région métropolitaine de Toronto, et les gens d'affaires, 3,6 %. La même année, les personnes de la catégorie du regroupement familial représentaient environ 25 % des immigrants et les réfugiés au sens de la Convention, un autre 10 %. Les immigrants proviennent de tous les coins de la planète. Les dix principaux pays d'origine des immigrants récents intervenaient pour moins de 60 % de tous les immigrants qui se sont établis à Toronto pendant les années 1990. L'Asie a remplacé l'Europe comme région d'origine principale de l'immigration. La majorité des immigrants récents dans la région métropolitaine de Toronto (79 %) sont ainsi membres de minorités visibles, originaires de l'Asie méridionale, de la Chine, des Philippines, de l'Asie du Sud-Est, de la Corée et du Japon.

À Toronto, les immigrants doivent chercher un logement dans l'un des marchés les plus chers au pays. Jusqu'en 2001, le marché torontois se distinguait par la faiblesse persistante de ses taux d'inoccupation, ses coûts d'habitation élevés et son parc restreint de logements sociaux. De 1996 à 2001, le taux d'inoccupation de Toronto était l'un des plus bas parmi ceux des trois principales régions métropolitaines canadiennes. De ce fait, la croissance des loyers y était supérieure d'environ 5 %, en comparaison des hausses enregistrées à Montréal et à Vancouver. Depuis 1996, le nombre d'appartements construits chaque année a presque quintuplé, surtout dans le segment florissant des copropriétés. Il est toutefois peu probable que ces appartements améliorent l'abordabilité des logements locatifs, car les copropriétés louées sont généralement plus grandes et affichent un loyer plus élevé que les autres logements du parc locatif.

Les prix élevés des habitations intensifient les difficultés des immigrants et des réfugiés qui cherchent un logement convenable à prix abordable. En 2004, le prix moyen d'une maison dans la RMR s'élevait à 315 266 \$, ce qui constituait le troisième niveau en importance au pays.

### **Conditions de logement des immigrants dans la RMR de Toronto**

Les besoins en matière de logement des immigrants sont particuliers, du fait que leur ménage se compose souvent d'un grand nombre de personnes et de plusieurs familles.

Toutefois, deux facteurs atténuent les incidences de l'immigration sur la demande de logements. La taille et la composition des ménages varient selon les cohortes d'immigrants. La proportion d'immigrants récents à Toronto vivant dans des ménages de grande taille et composés de plusieurs familles est légèrement inférieure à celle de leurs prédécesseurs immédiats. Aussi, la faiblesse de leurs revenus limite les décisions de beaucoup d'immigrants en matière de logement, en ce sens que nombre d'entre eux doivent rester locataires pendant les dix premières années après leur arrivée, peu importe la taille et la composition de leur famille.

La composition des ménages des divers groupes ethniques et des sous-groupes de minorités visibles a des incidences sur les modes d'occupation et les problèmes d'abordabilité. La taille des ménages immigrants appartenant à des minorités visibles est généralement plus grande que celle des immigrants d'origine européenne. Puisque les immigrants appartenant à des minorités visibles ont habituellement des revenus moins élevés et des coûts d'hébergement plus importants que les immigrants provenant des pays européens, ils habitent généralement dans des logements non conformes à la définition d'abordabilité.

Lorsque les origines ethniques particulières et les sous-groupes de minorités visibles sont examinés, les divergences entre les immigrants appartenant aux minorités visibles et ceux d'origine européenne s'estompent. Dans la région métropolitaine de Toronto, les notions générales concernant les conditions de logement des immigrants de minorités visibles et ceux d'origine européenne ne tiennent plus lorsqu'on examine chaque groupe individuellement.

Certains immigrants réussissent à améliorer progressivement leurs conditions de logement. Toutefois, ceux qui sont arrivés pendant les années 1990 ont des taux de propriétaires plus faibles que ceux de leurs prédécesseurs. « L'itinéraire » des récents immigrants en matière de logement reflète la dégradation de leur situation financière pendant les années 1990. Par rapport à l'ensemble des propriétaires-occupants, les immigrants possédaient moins d'actifs financiers et assumaient des coûts d'habitation plus élevés en 2001. Par comparaison, la situation des immigrants locataires n'était que légèrement inférieure en 2001 qu'en 1996.

### **Immigrants à risque**

Les immigrants propriétaires de leur logement sont particulièrement vulnérables aux problèmes d'abordabilité en raison de leur faible revenu et des coûts d'habitation élevés. Pour leur part, les immigrants locataires, comme leurs homologues nés au Canada, éprouvent des problèmes d'abordabilité liés au logement, à cause de leurs revenus inférieurs à la moyenne.

Parmi les familles torontoises qui consacrent plus de 30 % de leur revenu total au logement, ce sont souvent les ménages immigrants qui éprouvent les difficultés financières les

plus graves. Dans les cas extrêmes, les immigrants représentent plus de la moitié des propriétaires-occupants et des locataires qui dépensent plus de 50 % de leur revenu total avant impôt pour se loger.

Parmi les ménages immigrants à risque en raison de problèmes d'abordabilité, les membres de minorités visibles sont défavorisés, comme l'ont observé d'autres chercheurs, et cette situation ressort de l'agrégation des données sur les sous-groupes de minorités visibles et des groupes d'immigrants d'origines européennes. Toutefois, l'analyse individuelle des sous-groupes de minorités visibles et des groupes d'origine européenne révèle que les tendances globales ne traduisent pas toujours de façon exacte l'expérience d'un groupe particulier.

#### **Arrivants récents : résultats de l'ELIC**

L'Enquête longitudinale auprès des immigrants du Canada (ELIC) indique que les problèmes de logement commencent tôt pour les immigrants et les réfugiés. Six mois après leur arrivée, 47 % des immigrants vivaient dans des tours d'habitation et un peu plus du quart habitaient dans une maison individuelle. Comparativement à la population globale de la RMR de Toronto, le taux de propriétaires des immigrants et des réfugiés recensés est nettement inférieur : il s'établit à seulement 17 %.

La rapidité avec laquelle les immigrants accèdent à la propriété est fonction de deux importants facteurs : les réseaux sociaux et les ressources financières. La majorité des immigrants récents recensés qui vivaient dans un logement de type propriétaire-occupant ont immigré pour joindre des membres de leur famille. Certains immigrants accèdent à la propriété grâce aux actifs financiers qu'ils possédaient à leur arrivée. D'autres encore, vivent dans des ménages multifamiliaux et partagent ainsi les coûts d'habitation.

Bon nombre de difficultés qu'éprouvent les nouveaux arrivants en matière de logement découlent de problèmes financiers. Dans la région métropolitaine de Toronto, seulement 47,7 % des nouveaux arrivants recensés, âgés d'au moins 15 ans, occupaient un emploi au moment de l'entrevue. Moins du cinquième des nouveaux venus ont déclaré qu'ils consacraient moins de 30 % de leur revenu à l'habitation. Un peu plus de la moitié ont affirmé dépenser au moins 50 % de leur revenu pour se loger. C'était le cas de 70,8 % des locataires originaires d'Asie orientale, de 63,3 % des nouveaux arrivants d'origine européenne, de 60,0 % des membres de minorités visibles provenant de l'Asie occidentale (à l'exclusion des Arabes) et de 60,9 % des Latino-Américains.

Les nouveaux arrivants mettent du temps à trouver un emploi, et la diminution de leurs épargnes devient une source d'inquiétude. Les nouveaux venus qui consacrent plus de 30 % de leur revenu au logement et dont les économies sont presque épuisées représentent généralement des familles monoparentales et des couples avec enfants plutôt que des couples

sans enfant, des ménages d'une personne et des particuliers vivant dans un ménage multifamilial. Les locataires vivant dans des tours d'habitation présentaient la plus forte probabilité d'éprouver des problèmes liés au logement six mois après leur arrivée au Canada.

Dans les catégories d'admission, la composante de la catégorie de l'immigration économique, formée essentiellement de gens d'affaires, affichait la plus faible proportion (6,9 %) de nouveaux arrivants pour qui le logement constituait une source de préoccupations extrêmes. Le taux correspondant était de 21,0 % dans la catégorie des travailleurs qualifiés et de 29,6 % dans celle du regroupement familial. Presque tous les réfugiés (90,7 %) ont éprouvé un certain degré de préoccupations liées au logement; 53,5 % ont éprouvé d'extrêmes préoccupations à cet égard.

Parmi les 22 400 nouveaux arrivants recensés dans la région métropolitaine de Toronto, environ 30 % ont indiqué qu'ils ont éprouvé des difficultés à trouver un logement. De ce nombre, 37,3 % ont affirmé que les problèmes les plus graves étaient liés au coût des logements, au nombre d'habitations convenables (par rapport à la taille), à l'accès au crédit et à l'obtention d'un garant. À cet égard, les réfugiés et les immigrants dans la catégorie du regroupement familial sont plus susceptibles d'obtenir de l'aide des membres de leur famille que ceux de la catégorie des travailleurs qualifiés, qui ont tendance à avoir recours à leurs amis pour résoudre leurs problèmes en matière de logement.

## Conclusions

En 2001, les ménages immigrants représentaient une part proportionnellement trop élevée des locataires et des propriétaires-occupants qui consacraient au moins la moitié de leur revenu total au logement dans la région métropolitaine de Toronto. Certains immigrants réussissent néanmoins à améliorer progressivement leurs conditions de logement. Les personnes arrivées au pays pendant la première moitié des années 1990 affichent des taux de propriétaires plus élevés que celles qui ont immigré entre 1996 et 2001. Comparativement aux immigrants d'autres catégories, ceux appartenant à la catégorie du regroupement familial qui vivent dans des ménages multifamiliaux et les gens d'affaires ont plus de chances d'habiter dans des logements de type propriétaire-occupant dans les six mois suivant leur arrivée. Les actifs financiers constituent le facteur clé de l'accession à la propriété. Parmi les immigrants de toutes origines ethniques et de tous les sous-groupes de minorités visibles, ceux qui sont propriétaires de leur logement disposent, en moyenne, de revenus plus élevés que leurs homologues locataires.

Si certains immigrants ont connu du succès dans le marché de l'habitation, pour bon nombre d'autres, le progrès s'est avéré difficile. La plupart des personnes ayant immigré entre 1991 et 2001 sont locataires. Seule la cohorte d'immigrants arrivés pendant les années 1970 affiche un taux de propriétaires près de la moyenne métropolitaine. Les incidences

attribuables à la période d'arrivée accentuent les écarts par rapport à l'évolution des conditions de logement des immigrants d'origine européenne et de ceux appartenant à des minorités visibles. L'agrégation des données sur les groupes provenant de diverses origines ethniques et des sous-groupes des minorités visibles permet de constater que les immigrants d'origine européenne sont propriétaires dans une plus forte proportion et moins susceptibles de dépenser au moins 30 % de leur revenu total pour se loger que les immigrants des minorités visibles. Toutefois, les profils des modes d'occupation et des problèmes d'abordabilité sont moins bien définis lorsqu'on examine les conditions de logement selon les origines ethniques et les sous-groupes de minorités visibles. Il ressort des résultats que les observations fondées sur l'agrégation des données peuvent être erronées, en ce sens qu'elles ne reflètent pas toujours les conditions d'habitation particulières des sous-groupes de minorités visibles.

L'analyse des résultats de l'ELIC souligne qu'il y a un lien important entre la catégorie d'immigration et les conditions de logement des immigrants et des réfugiés. Dans les six mois suivant leur arrivée, les immigrants dans la catégorie du regroupement familial obtiennent de meilleurs résultats sur le marché du logement de Toronto que les travailleurs qualifiés et ont considérablement plus de succès que les réfugiés à cet égard.

Notre analyse révèle que les problèmes liés au prix des logements se manifestent tôt. Dans les six mois après leur arrivée, la plupart des immigrants et des réfugiés consacrent au moins 30 % de leur revenu total au logement et pour un peu plus de la moitié des nouveaux venus, cette proportion atteint au moins 50 %. Les problèmes liés à l'abordabilité peuvent persister pendant plusieurs années. En 2001, plus du tiers des locataires ayant immigré dans les cinq années précédentes dépensaient plus de 30 % de leur revenu total pour se loger. La proportion des locataires immigrants dans cette situation diminue de façon assez constante pour atteindre 8,8 % dans la cohorte venue au Canada pendant les années 1960. Toutefois, plus de 10 % des ménages immigrants dans toutes les autres cohortes vivent toujours dans des logements non conformes à la définition d'abordabilité. Dans bien des cas, cette situation persiste pendant nombre d'années après leur arrivée au pays.

Dans le secteur de l'habitation, les immigrants et les réfugiés forment des groupes constitués d'un côté, de propriétaires-occupants prospères et de l'autre, de locataires vulnérables sur le plan financier. Souvent, les travailleurs qualifiés et les réfugiés éprouvent, à leur arrivée, de sérieuses difficultés financières par rapport au logement. Le niveau global de succès des immigrants et des réfugiés dans le secteur de l'habitation de Toronto est fonction du nombre de nouveaux arrivants qui réussissent à surmonter les défis initiaux et à améliorer progressivement leurs conditions de logement.



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## 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 et al. 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 Toronto metropolitan area. Two parallel reports deal respectively with the Montréal and Vancouver CMAs; *The Housing Situation and Needs of Recent Immigrants in the Montréal Metropolitan Area/La Situation Résidentielle des Immigrants Récents dans la Région Métropolitaine de Montréal* by Damaris Rose, Annick Germain, and Virginie Ferreira (2006) and *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 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 Toronto metropolitan area. A final project report entitled *The Housing Situation and Needs of Recent Immigrants in the Montréal, Toronto and Vancouver CMAs : An Overview* provides 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

Toronto metropolitan area and recent trends in the Toronto housing market. The aim is to set the context for understanding the social and housing circumstances that immigrants encountered in Toronto 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 Toronto, we also explore differences in housing situations across visible minority subgroups and ethnic origins.

The description of immigrants' success attaining home ownership is followed by a detailed analysis of Toronto residents who are experiencing affordability problems. Following conventions developed by Canada Mortgage and Housing Corporation (Canada Mortgage and Housing Corporation 2004), 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 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 category 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 IMMIGRANT SETTLEMENT AND THE HOUSING MARKET IN THE TORONTO CMA

### *1.1 History of immigrant settlement*

The history of immigration in Toronto has been governed by the same factors as in Montreal and Vancouver. Until the 1960s, Canadian policies were designed to recruit immigrants to work in specific economic sectors while minimizing the settlement of non-European populations. Canada's geopolitical context, including two world wars and the persecution of European minorities in the first half of the twentieth century, also shaped immigration to Toronto (Troper 2003). In 1911, Toronto was a British bastion with 87 percent of the population of British descent despite the emergence of Italian, Jewish, and Chinese communities that continued to grow in the first two decades of the twentieth century. During this time, however, most of Canada's immigrants settled as agriculturalists in Western Canada. Toronto's population remained primarily British until the end of World War II as Canada's immigration flow was reduced to a trickle throughout the Great Depression of the 1930s and during the war.

From World War II until the 1970s, immigration increased but was still mainly from Europe. Migrating from rural areas in Europe, unskilled immigrants from Italy, Greece, Portugal, Poland and Ukraine rapidly formed vibrant communities, often specializing in specific economic sectors such as construction. In general, postwar immigrants were very successful. Until the mid-1980s, the average immigrant in Toronto earned higher wages than comparable Torontonians born in Canada.

With the reform of federal immigration policies that began in the 1960s, immigration to Toronto was transformed. Discrimination on the basis of national, racial, religious, and ethnic origins was replaced by selection policies based on three principles; recruitment of skilled workers according to the points system, reunification of family members, and fulfillment of Canada's humanitarian obligations under international agreements such as the United Nations Convention on Refugees. Immigration was seen more and more not just as an economic strategy but also as a pillar of the country's demographic growth; since the mid 1990s, the government's annual target for the number of immigrants to be admitted to Canada has increased steadily to the current level of about 250,000.

Since the 1970s Toronto has become the major gateway for immigrant settlement in Canada and immigrants to the city have become more diverse in terms of their countries of origin. Toronto is the most important destination for immigrants settling in Canada, home to more than 43 percent of all recent immigrants who arrived between 1991 and 2001. By 2001,

more than 43 percent of the metropolitan population was foreign-born, a higher percentage than in Vancouver, and considerably higher than in Montreal (Table 1.1). In terms of diversity, Asia has replaced Europe as the most important origin for immigrants arriving in Toronto, as it has in Vancouver but unlike Montreal where European immigrants still dominate (Table 1.2). A majority of recent immigrants in the Toronto metropolitan area, 79 percent, are visible minorities, specifically South Asian, Chinese, Filipino, Southeast Asian, Korean, and Japanese. The top ten countries of origin for recent immigrants are mainly Asian, but the list includes one European country and two Caribbean and South American countries (Table 1.3). These countries account for less than 60 percent of all immigrants who settled in Toronto in the 1990s. In contrast, recent immigration to Vancouver is much less diversified. The top ten countries, mainly East Asian, account for more than 75 percent of all recent immigrants to Vancouver. Montreal, in contrast shows the highest level of diversity. The top ten countries of origin for recent immigrants in Montreal account for less than half of recent immigration to that city. Immigrants from Asian countries are much less dominant than in Toronto or Vancouver. The difference in diversity between the three cities is shown more specifically in Figure 1.1 by an entropy (diversity) index based on thirteen regions or countries of birth. An index of zero indicates that only immigrants from one region or country of birth live in that metropolitan area whereas an index of 1.0 indicates that the immigrants are spread equally across the thirteen regions or countries of birth. Thus, in the latter case the metropolitan area is very heterogeneous or diversified in terms of the birthplace of its immigrant population. For immigrants who arrived during the 1990s, Montreal and to a lesser extent, Toronto, are clearly much more diversified by place of birth groups than Vancouver. Interestingly for immigrants living in Canada in 2001 there is a much greater divergence in diversity between Vancouver and the other two metropolitan areas than for immigrants arriving after the 1970s. In part, this corresponds with changes in Canadian immigration policy in the 1960s and 1970s and the increased concentration of immigrants from East Asia in Vancouver.

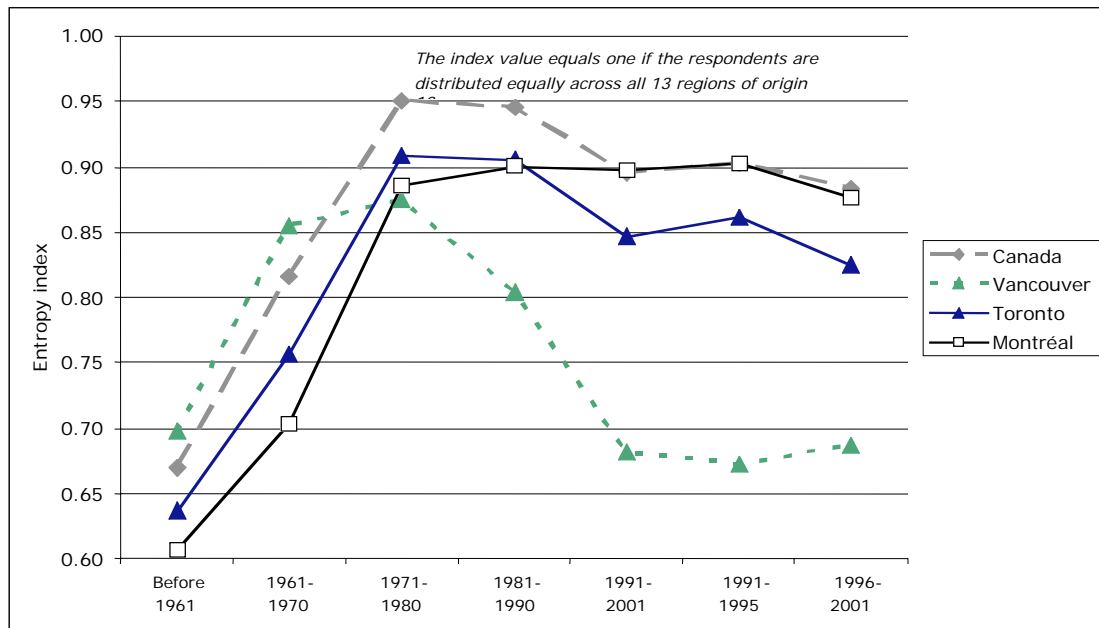
The increasing volume and changing composition of immigrant flows into the Toronto CMA mirror government policies. As the government raised its immigration target, the numbers of immigrants settling in Toronto increased. In 2001, more than 125,000 immigrants and refugees arrived in Toronto (Citizenship and Immigration 2003). The significance of immigration in Toronto is underscored by the high percentage of immigrants in the total population. Recent immigrants who settled in Toronto in the 1990s make up 17 percent of the total population, slightly higher than in Vancouver (16.5 percent), and more than double the percentage in Montreal (6.4 percent). During the 1990s, the federal government emphasised that immigration was a tool for economic development, increasing the number of economic migrants relative to the number of people admitted for purposes of family reunification and as refugees (Picot and Hou 2003a, Figure 3). In Toronto, the change in policy is apparent in the growing percentage of

immigrants admitted as skilled workers and their dependants, 62.8 percent of all immigrants in 2001. Toronto attracts some business class immigrants, 3.6 percent of all immigrants in 2001, but this is a considerably smaller percentage than in Vancouver, where in 2001 approximately 10 percent of all immigrants were business immigrants. Family class immigrants accounted for approximately one in four immigrants in the same year. Unlike Montreal where convention (sponsored) refugees are an increasing percentage of all newcomers, their share of immigration to Toronto has been fairly stable, staying below 10 percent of all immigrants.

The increasing emphasis on skilled workers has important implications for immigrants' settlement experiences in Toronto. All other factors being equal, economic integration is less difficult for immigrants admitted as skilled workers who have higher wages on average than immigrants admitted in other classes (Dougherty 1999). Unlike refugees, who are often more dependent on social assistance and government benefits than other classes of immigrants, immigrants admitted as skilled workers are expected to have fewer difficulties finding and keeping appropriate and remunerative employment commensurate with their skills and finding suitable and affordable housing. Although the metropolitan area benefits from the influx of well qualified skilled workers, many immigrants are in need of social support. Convention refugees may be less than 10 percent of all immigrants, but they still account for close to 10,000 newcomers annually (Citizenship and Immigration 2003). Toronto is also home to the largest refugee claimant population in the country, 64,773 claimants between 1994 and 2003. This is more than in Montreal where 42,491 claims were filed and far more than in Vancouver where only 8,432 claims were made (Citizenship and Immigration Canada 2005). This group is among the most financially vulnerable with least access to suitable housing (Hiebert et al. 2005, Rose and Ray 2001).

As a result of the trends outlined above, Toronto stands out with the largest immigrant population and one that originates from many different countries and regions. The diversity is evident in the share of the total immigrant population that originates from the top ten source countries and the entropy (diversity) index (**Table 1.3 and Figure 1.1**) Service agencies must adapt to the changing and varied origins of their clients but, unlike Montreal where small numbers may preclude the provision of specialized services, the number of Toronto's immigrants from each source country or region is often sufficiently large to support specialized services. In Toronto, the challenge is funding services for a growing and diverse immigrant population. At the beginning of the 1990s, the federal government cut its financial support for settlement services. In the second half of the decade, the provincial government also reduced its funding. As a result, agencies struggle to accommodate the increasing volume and variety of demands for their services (Richmond and Shields 2004).

**Figure 1.1 :**  
**Diversity of birth places of immigrants by period of arrival (entropy index, 13 regions and countries of birth )**



Source: Statistics Canada, 2001 Census of Population and Housing, Table 95F0358XCB2001004.IVT; calculations by Philippe Apparicio, INRS-UCS.

### *1.2 Settlement patterns within the CMA, housing type, housing tenure*

Within the Toronto metropolitan area, immigrants have various settlement patterns (Murdie and Teixeira 2003). Some locate in the traditional immigrant receiving areas adjacent to downtown, often attracted by inexpensive housing, some of which is social housing (Figure 1.2). Others relocate from central receiving areas to the suburbs, moving steadily outwards as rising incomes permit them to buy larger, newer, and more luxurious housing. The well established Italian, Chinese, and Jewish communities in Toronto that now include many Canadian-born have steadily moved away from their initial settlement areas, relocating as ethnic concentrations in the suburbs. Recent immigrants also locate directly in the suburbs (Figure 1.3). Immigrants from Hong Kong purchased new houses on large suburban lots in the northeast of the metropolitan area, Ghanaians and Somalis located in inexpensive rental accommodation in the northwest, and many Sikhs are concentrated in the northwest near family members. Although the number of neighbourhoods dominated by visible minorities has increased in Toronto as it has in Montreal and Vancouver, many immigrants still live in multiethnic neighbourhoods where their ethnic and racial group is in the minority (Hou and Picot 2004).

Figure 1.2 :

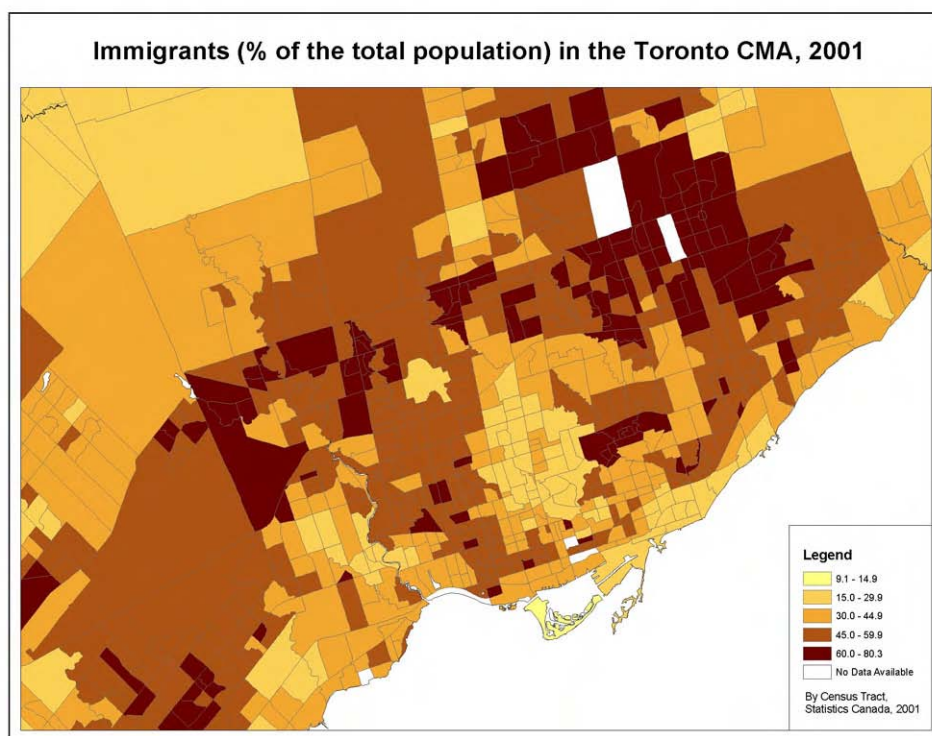
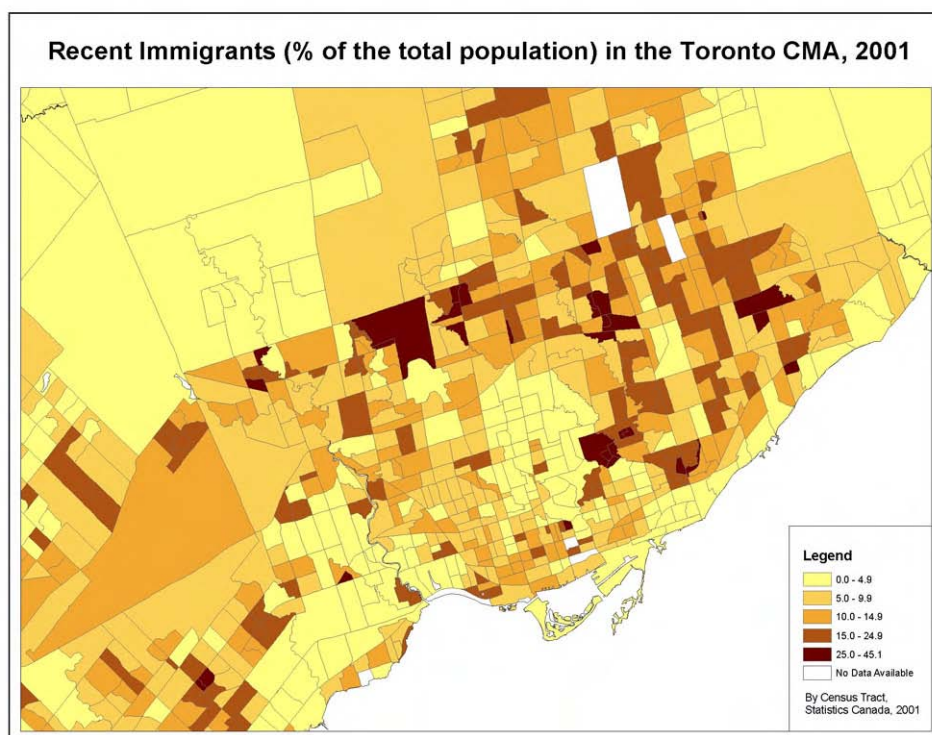


Figure 1.3 :



The diverse settlement patterns of immigrants in Toronto reflect the housing and labour market conditions prevailing at the time that each group of newcomers arrived, the history of immigration for each immigrant group, particularly the speed and volume of immigration, the diversity of the immigrant group, and the cultural values of each immigrant group. Southern Europeans, such as the Italians and Portuguese who immigrated to Canada in the decades following World War II made tremendous sacrifices to achieve homeownership, a tenure that was highly valued (Murdie and Teixeira 2003). Some recent arrivals place equal weight on homeownership; immigrants from Hong Kong are renowned for their tendency to purchase spacious, new housing upon arrival (Ray, et al. 1997). Other newcomers, such as the Ghanaians, are more interested initially in investing in property in their countries of origin than in homeownership in Canada (Owusu 1999). Still others, such as many Sri Lankan Tamils and Bangladeshis, are unable to become homeowners because of the high costs of ownership relative to their low incomes (Ferdinands 2002, Ghosh 2006, Haan 2005).

### *1.3 Recent housing market trends*

Recent trends in housing supply account for many of the housing difficulties experienced by immigrants in Toronto. Until 2001, Toronto was distinguished from Montreal by its persistently low vacancy rates, high housing costs, and limited provision of social housing. Although vacancy rates and housing costs have often been equally problematic in Vancouver, the history of federal and provincial withdrawal from social housing differs. In British Columbia, the provincial government funded the construction of social housing unlike the Ontario provincial government that ceased all funding for the construction of additional social housing units in 1994. As a result of this policy, some newcomers, particularly refugees and refugee claimants who are often the most vulnerable households in the housing market (Hunter 1998, Murdie 2005), have experienced serious affordability and adequacy problems for more than a decade. The recent increase in the vacancy rate is welcome evidence that the supply of rental housing has increased. However, only affluent newcomers are likely to benefit from the additional supply.

From 1996 until 2001, vacancy rates in Toronto were well below the level of 3 to 4 percent that economists and policymakers consider necessary to ensure an adequate supply of rental housing (Table 1.4). Demand for housing, particularly rental housing, was increasing rapidly during this period when the federal government began to increase its annual immigration targets and Toronto continued to be the single most important destination for immigrants settling in Canada. The vacancy rates for all sizes of apartments declined from 1996 to 2001 with the exception of one-bedroom apartments (Table 1.5), where the vacancy rate of 1 percent was unchanged. In this tight rental market, it is not surprising that rents



increased faster in Toronto than in either Montreal or Vancouver. In the five-year period, average rents increased by approximately 5 percent per year, a much faster rate of increase than in either of the other metropolitan areas (**Table 1.6**). The provincial government also loosened rent controls during this period through changes to landlord-tenant legislation and renter protection acts. Starting in 2002, the vacancy rate for rental housing in Toronto increased significantly and at a much faster rate than in either Montreal or Vancouver. In 2004, the vacancy rate for rental accommodation exceeded 4 percent for the first time in at least two decades (**Table 1.4**). Although the improvement in the vacancy rate is welcome, it has not ameliorated the housing situation of renters as much as we might expect from its four-fold increase.

Since 1996, the types and tenure of housing under construction in the Toronto metropolitan area have changed in three respects. Annually, the number of apartments being constructed has increased from 3,178 in 1996 to a peak of 15,314 in 2003, almost a five-fold increase. In the late 1990s, apartments and other units constituted less than 20 percent of all new housing units. By 2003, they accounted for approximately one-third of all housing units (**Table 1.7**). As the number of apartments being built each year has increased, the share of new housing in single-detached and row housing has declined. In 1996, 53.4 percent of all new housing units in the metropolitan area were single-detached units. By 2004, single-detached units were only 45.3 percent of all new housing units. However, the total number of units added in 2004 was more than twice the number added in 1996, 42,115 versus 18,998. The percentage of new units that are row housing has fallen fairly steadily since 1996. Row housing accounted for 13.9 percent of all new units in 2004 compared with 21.3 percent in 1996.

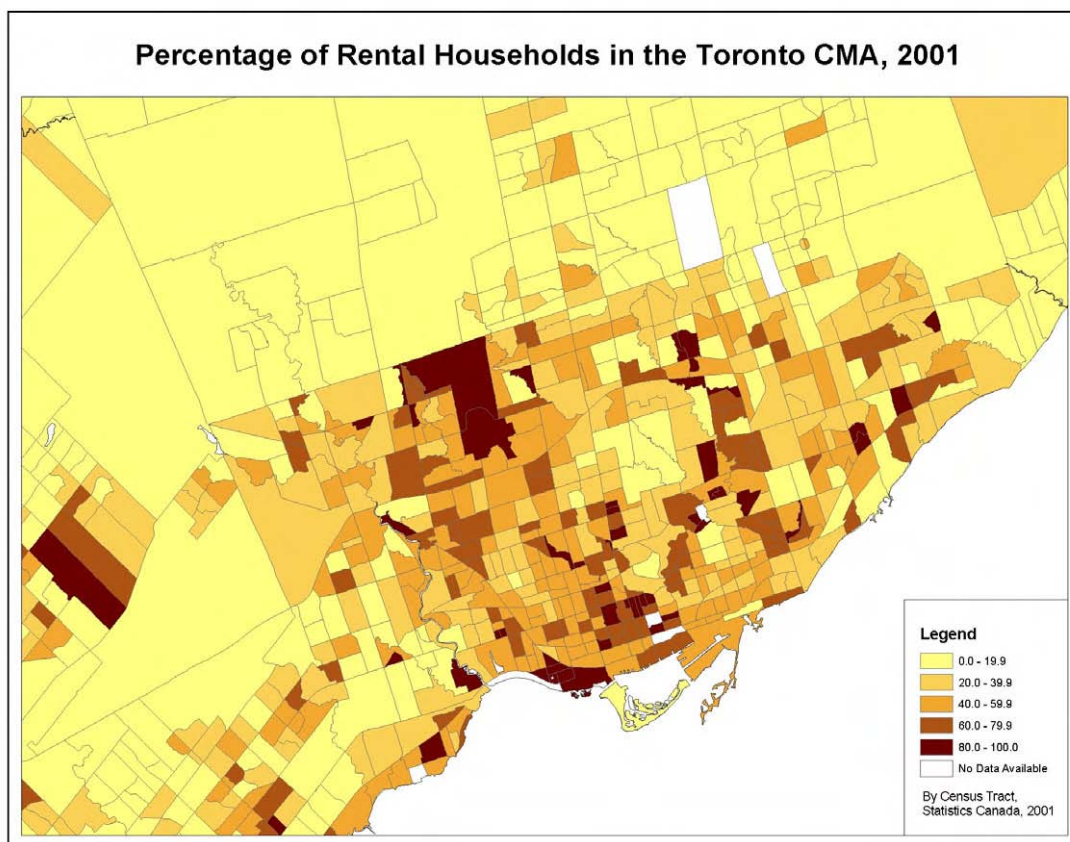
The increased supply of apartments is mostly intended for the condominium market. The percentage of all housing starts intended for the condominium market has increased steadily from 22.1 percent in 1996 to 33.3 percent in 2004 (**Table 1.8**). In contrast, the percentage of starts intended for the rental market is less than 5 percent and closer to 3 percent in Toronto during most of the years from 1996 to 2004. Developers have targeted the condominium market at the expense of other types of ownership housing; condominiums accounted for 63.8 percent of housing starts in 2004, almost a 10 percent decline from 73.1 percent in 1996. Most condominiums in Toronto are apartments, a trend evident in housing starts. As the number of units intended for the condominium market has increased, so has the construction of apartments (**Table 1.8**).

The growth in condominium units is unlikely to ameliorate the affordability of rental accommodation. Recall that rents grew faster in Toronto than in either Vancouver or Montreal during the last half of the 1990s. Condominium units that enter the rental market are often larger and more expensive than the average rental unit. With rising rents and disproportionate

growth in condominiums and the most expensive type of owner-occupied accommodation, single-family detached housing, the supply of affordable rental and owner-occupied accommodation for newcomers, particularly those with children, is limited.

Rental housing is now available throughout the city of Toronto and in selected suburbs (Figure 1.4). Major concentrations of rental units stretch well beyond the centre of the city to the northwestern and northeastern boundaries of the city. Although some rental units can be found in the western suburbs of Mississauga and Brampton, the supply of rental housing in the northern and eastern suburbs of York and Durham regions is still very small. Comparing the spatial distributions of recent immigrants and rental households (Figures 1.3 and 1.4) suggests that the expansion of the rental stock has not kept up with the suburbanization of recent immigrants and refugees. In the suburban regions around the city of Toronto, newcomers will find few rental opportunities.

Figure 1.4 :



High housing prices exacerbate the challenges facing immigrants and refugees looking for affordable and appropriate housing. Housing prices in Toronto are among the highest in Canada. In 2004, the average sales price in the metropolitan area was \$315,266, the third highest in the country (Canada Mortgage and Housing Corporation 2005). The costs of homeownership were higher only in Vancouver and Victoria with average housing prices of \$373, 877 and \$325, 412, respectively. After Toronto, there is a large gap in average housing prices. Ottawa is the fourth most expensive metropolitan market where the average price in 2004 was \$238,152, much lower than in Toronto or Vancouver, and still much higher than in Montreal, where the average price was \$194,692.

#### *1.4 Summary*

The challenges facing immigrants in the Toronto housing market reflect the unique social and political history of the metropolitan area. Government cutbacks and neo-liberal policies that reduced tenants' rights and protection from rent increases combined with steady population growth, low interest rates, and economic prosperity since 1996 have resulted in a housing market with a declining vacancy rate and few affordable rental and owned units that can accommodate families. In this context it is not surprising that case studies indicate that many newcomers to Toronto, particularly those who are refugees, have great difficulties finding affordable and suitable accommodation in the current housing market (Murdie 2005).

## SECTION 1 TABLES

Table 1.1  
Importance of Immigration, Canada and Three 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 by region or country of birth, 2001, Toronto, Montréal and Vancouver CMAs

	Montréal	Toronto	Vancouver
Total - Place of birth of respondent	621,890	2,032,960	738,550
%	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**  
**The top ten birthplaces of recent immigrants who arrived in the 1990s, Montréal, Toronto**  
**and Vancouver CMAs, 2001**

		Montréal		Toronto		Vancouver	
Rank		Country	%	Country	%	Country	%
1		Haïti	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		Romania	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
Arrived 1991-2001, total		N=215 120	100%	N=792 030	100%	N=324 815	100%

Source: Statistics Canada (2003) Ethnocultural Portrait of Canada, unnumbered table, pp. 53, 57, and 61.

**Table 1.4**  
**Vacancy Rates, Montreal, Toronto, Vancouver CMAs and Canada, 1996-2001 Rental**  
**Apartments greater than 6 units (centres greater than 10,000)**

	Canada	Toronto	Montreal	Vancouver
1996	4.5	1.2	6.3	1.1
1997	4.4	0.8	6.6	1.5
1998	3.9	0.8	5.2	2.7
1999	3.1	0.8	3.3	2.7
2000	2.0	0.6	1.5	1.3
2001	1.6	0.9	0.7	1.0
2002	2.1	2.5	0.7	1.4
2003	2.6	3.8	1.0	2.0
2004	3.0	4.4	1.5	1.3

Source: CMHC, Canadian Housing Statistics 1997-2005, Table 25; 2001, Table 30.

**Table 1.5\***  
**Change in rental vacancy rates by size of rental unit, 1996-2001, Montreal, Toronto, Vancouver CMAs**

	Studio			One room			Two rooms			At least three rooms		
CMA	1996	2001	2001-1996	1996	2001	2001-1996	1996	2001	2001-1996	1996	2001	2001-1996
Montréal	8.2	1.5	-81.71	6.2	0.6	-90.32	5.4	0.5	-90.74	3.5	0.4	-88.57
Toronto	1.9	1.2	-36.84	1	1	0.00	1.3	0.8	-38.46	1.3	0.8	-38.46
Vancouver	1	1.1	10.00	1.1	1	-9.09	1.3	1	-23.08	0.7	1.3	85.71

\* Methodology provided by Canada Mortgage and Housing Corporation:

Annually in October, Canada Mortgage and Housing conducts a survey to determine the number of vacant rental units and average rents in each urban region with 10,000 or more inhabitants. The study only considers rental units on the market for at least the past three months. Although the report concentrates on apartments in private buildings with three or more units, the survey includes duplexes, public housing, and cooperative housing. Interviews are conducted by telephone or in person with the owners, managers, and superintendents during the first two weeks of October. The data reflect the market conditions prevailing during this period.

Definitions:

Vacant rental dwelling: A dwelling is considered vacant if it is not occupied and immediately available for rent at the time of the survey.

Rent: The information about rents refers to the total rent paid monthly for each dwelling unit. Utilities such as heating, electricity, parking, hot water, and laundry may or may not be included in the monthly rent.

Table 1.6  
Change in rents by size of rental unit, 1996-2001, Montreal, Toronto and Vancouver CMAs

Average rent of apartments by number of bedrooms for each CMA* **												
	Studio			One bedroom			Two bedrooms			Three and more bedrooms		
CMA	1996	2001	2001-1996	1996	2001	2001-1996	1996	2001	2001-1996	1996	2001	2001-1996
Montréal	356	404	13.48	435	476	9.43	491	529	7.74	583	650	11.49
Toronto	541	695	28.47	675	866	28.30	819	1027	25.40	986	1224	24.14
Vancouver	556	621	11.69	661	726	9.83	845	919	8.76	991	1060	6.96

\* The data reflect the vacancy rates and mean monthly rents for the month of October of each year. Information about vacancy rates and rents was obtained from a sample survey of owners, superintendents, and property managers. Rents may or may not include services such as heat, electricity, parking, etc. .

\*\* The housing that was surveyed consists of all rental units in private buildings of three or more units that were available for rent for at least three months. Single-detached and semi-detached units are excluded.

**Table 1.7**  
**Dwelling Starts by Type, Toronto CMA, 1996-2004**

Year	Single Family Detached	Semi-detached	Row	Apartments and Other	Total	Single Family Detached	Semi-detached	Row	Apartments and Other
1996	10,152	1,612	4,056	3,178	18,998	53.4	8.5	21.3	16.7
1997	14,203	2,619	5,569	3,183	25,574	55.5	10.2	21.8	12.4
1998	12,696	3,232	5,361	4,621	25,910	49.0	12.5	20.7	17.8
1999	15,535	4,933	5,773	8,663	34,904	44.5	14.1	16.5	24.8
2000	17,119	5,586	6,163	10,114	38,982	43.9	14.3	15.8	25.9
2001	16,844	5,616	5,059	13,498	41,017	41.1	13.7	12.3	32.9
2002	22,115	5,208	6,194	10,288	43,805	50.5	11.9	14.1	23.5
2003	19,626	4,786	5,749	15,314	45,475	43.2	10.5	12.6	33.7
2004	19,076	3,526	5,873	13,640	42,115	45.3	8.4	13.9	32.4

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

**Table 1.8**  
**Housing Starts by Intended Market, Toronto CMA, 1996-2004**

Year	Rental	Owned (except condo)	Condo	Co-op	Rental	Owned (except condo)	Condo	Co-op
1996	482	13,883	4,189	444	2.54	73.08	22.05	2.34
1997	250	19,481	5,843		0.98	76.18	22.85	
1998	167	18,928	6,815		0.64	73.05	26.30	
1999	455	24,077	10,357		1.30	68.98	29.67	
2000	277	27,227	11,454		0.71	69.85	29.38	
2001	956	25,692	14,282		2.33	62.64	34.82	
2002	1,511	31,490	10,761		3.45	71.89	24.57	
2003	1,981	28,789	14,473		4.36	63.31	31.83	
2004	1,238	26,855	14,022		2.94	63.77	33.29	

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



## SECTION 2

### HOUSING AND IMMIGRATION IN THE TORONTO CMA, 1996-2001

#### *2.1 Housing Conditions*

This section examines the housing conditions of immigrants in Toronto disaggregated on the basis of period of arrival and ethnic and visible minority identity. 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 first and second generation 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 there is little information about them prior to 2001.

The analysis is presented in two parts. We begin with a discussion of the expected effects of period of arrival and ethnic and visible minority identity on the housing conditions of immigrants. 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 arriving in each decade are similar and different. 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 immigrants between 1996 and 2001.

##### *2.1.1 Period of arrival and ethnic and visible minority identity*

Period of arrival and ethnic and visible minority identity affect many aspects of housing consumption. In the postwar period, the majority of immigrants settling in Canada had progressive housing trajectories in which 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. As immigrants overcame barriers in the labour market such as limited fluency in Canada's official languages, accreditation issues, and lack of Canadian work experience, the financial barriers that limited their housing decisions upon initial settlement diminished.

Immigrants also acculturated with concomitant changes in household composition, shifting from multifamily households to nuclear households. Finally, the majority of immigrants prized homeownership, abandoning the rental sector as quickly as possible. At the metropolitan level, labour and housing market conditions at the time of immigrants' arrivals influence their subsequent inclusion in the housing market. In the Toronto metropolitan area, there is growing concern that recent immigrants are not making the same progress in their housing careers as earlier waves of immigrants.

To explore the impact of period of arrival in Toronto, 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 and visible minority identity refers to the self-identified identity of the household maintainer. Currently, there are significant differences in the housing experiences of ethnic and visible minority groups. 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 (Murdie 2002, Ferdinands 2002). As noted earlier, the supply of affordable housing, particularly rental housing in Toronto, has not expanded at the same rate as demand in the past two and a half decades when many visible minority immigrants arrived. The average incomes of visible minority immigrants are also lower than those of immigrants from European backgrounds (Preston 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, Darden 2004).

Definitions of ethnicity and visible minority status are always controversial. We follow the conventions proposed by Statistics Canada that distinguish visible minorities, people who are neither white nor Aboriginal, from people of European backgrounds<sup>3</sup>. Seven individual visible minority subgroups are identified in the tables and five ethnic origins are specified for immigrants from European backgrounds<sup>4</sup>. Many of the visible minority subgroups are not homogeneous. 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 South Asian immigrants' ability to purchase housing (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, 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.

### *2.1.2 Household size and household type*

Toronto stands out because of its large households. Regardless of period of arrival, immigrant households are larger in Toronto than in Canada as a whole. First generation immigrants in Toronto have an average household size of 3.1 persons compared to an average size of only 2.5 people for second generation immigrants and all other households (Table 2.1). Household size diminishes steadily with longer residence in Canada, from a high of 3.5 people among immigrants who arrived between 1991 and 2001 and falling to 2.3 people for immigrants who arrived before 1961. Stage in the life course clearly plays a role. Elderly immigrants who arrived before 1961 live in small households that often consist of one person or a couple. Recent arrivals are more likely to be younger immigrants at the child-rearing stages of the life course. There is one exception to the decline in household size. Immigrants who arrived in the first half of the 1990s have larger households on average (3.6 persons) than immigrants who arrived in the last half of the decade (3.3 persons).

Related to large household size, first generation immigrants are more likely to live in multifamily households than are second generation and all other households. In 2001, approximately 6.4 percent of first generation immigrants live in multifamily households,

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<sup>3</sup> 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.

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

substantially more than the 1.4 percent and 1.5 percent of second generation and all other households (Table 2.1). The propensity to live in multiple family households decreases over time. Among immigrant households who arrived after 1990, 8.2 percent live in multifamily households compared with only 3.0 percent of households that arrived prior to 1961. The percentage of immigrant households living in multifamily situations peaked with those who arrived between 1991 and 1996 of whom 10.0 percent were still living in multifamily households in 2001. The substantial decline to 6.1 percent of households that arrived in the second half of the 1990s likely reflects two factors. With fewer family-sponsored immigrants arriving between 1996 and 2001<sup>5</sup>, the opportunities for families to live together diminished. Immigrants who arrived in the second half of the 1990s in Toronto also encountered better economic opportunities than those who had arrived at the beginning of the decade. With greater success in the labour market, the financial imperative to live in multifamily households decreases.

Current immigration policies influence the composition of immigrant households by targeting adults less than 45 years of age who are in the marriage and child-rearing stages of the life course. As a result, approximately half of all immigrant households in the Toronto metropolitan area are couples with children and fewer immigrant households than the Canadian-born are non-family households and couples without children. The percentage of first generation immigrant households led by a single parent is slightly higher than the percentage for Toronto as a whole (10.8) and for Canadian-born households (9.9). Although the percentage of single parent households is lower among recent immigrants, the percentages generally increase across immigrant cohorts (Table 2.1). The stress of settlement often strains family relationships and acculturation to Canadian norms may increase marital breakdown. Immigrants living in non-family households also increase over time, in large part due to aging. As partners die, a few men and large numbers of women live alone.

Household composition differs between owners and renters with owners more likely to live in large households that include multiple families or children and renters more likely to live in small households consisting of a single parent with children or single persons (Tables 2.2 and 2.3). For renters and owners, trends in household composition mirror those for all immigrant households. Across immigrant cohorts, there are increasing numbers of single parent and non-family households as a result of aging, family breakdown, and, possibly, acculturation to Canadian norms.

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<sup>5</sup> Family class immigrants as a proportion of the total declined from 36.2% in 1991-6 to 27.1% in 1996-2001 (based on LIDS data)

In the Toronto metropolitan area, household size and composition vary among ethnic origins and visible minority subgroups. Visible minority households are often larger than average, ranging from 3.1 persons for households with a black household maintainer to 3.9 persons for South Asian households (Table 2.4). At the other end of the spectrum, the households of European immigrants are smaller than the average immigrant household, with British immigrants reporting the smallest households, only 2.3 people. Ethnic and visible minority differences in the composition of immigrants' households mirror the differences in household size. Immigrants from European backgrounds are less likely than average to live in multifamily households, while visible minority immigrants are more likely than average to live in multifamily households.

There are four distinct patterns of household composition. The first type includes the households of many visible minority groups that are disproportionately multiple family households and couples with children. More than 10 percent of Chinese, South Asian, Filipino, and Southeast Asian immigrant households include multiple families. Households of immigrants from most European backgrounds form the second type with few multiple family households, only 3.5 percent, and high percentages of non-family households and couples without children. The two exceptional groups are black and Italian immigrants. As noted in other research (Henry 1994), black households stand out from other visible minority immigrant households with a startlingly high percentage of lone parent households, 30.5 percent, that is almost three times the 11.9 percent for all immigrant households. Black households also have a high proportion of non-family households, 25.2 percent. Italian immigrant households are also distinctive, forming a fourth and separate type. Almost half of all Italian immigrant households, 46.7 percent, are couples with children, and another 25.3 percent are childless couples. The large numbers of nuclear families with and without children testify to the tremendous importance placed on the nuclear family within the Italian immigrant community (Perrin and Sturino 1992).

Patterns of household composition among ethnic origins and visible minority subgroups vary between homeowners and renters. Among owners, we see the same patterns across ethnic origins and visible minority subgroups as we saw for all immigrant households (Table 2.5). For renters, certain patterns are exaggerated. For example, the proportion of black renters who are lone parents with children is 36.2 percent, even higher than for the black immigrant population as a whole (Table 2.6). Among immigrants from European backgrounds, high proportions of renters live in non-family households, 58.8 percent in the case of British immigrants.

### *2.1.3 Tenure - achieving homeownership*

Toronto's tenure patterns mirror national patterns, falling only 1 or 2 percentage points below the national rates for rental and homeownership tenures. The homeownership

rate among immigrants in Toronto is approximately equal to the rate for all households; 63.7 percent versus 63.4 percent. Immigrant households (63.7 percent) are slightly less likely to be homeowners than their children (68.2 percent) (Table 2.7). All other Canadian-born residents have a slightly lower ownership rate (61.2 percent) than immigrants.

Among immigrants, ownership is most prevalent among those who arrived before 1971, with more than 80 percent living in owner-occupied housing by 2001. The percentage of each group of immigrants who are homeowners declines by approximately 10 percentage points per decade in the 1970s and 1980s before plummeting to 41.3 percent among immigrants who arrived in the 1990s. Looking more closely at immigrants who arrived in the 1990s, those who arrived in the first half of the decade are much more likely to be homeowners, 49.3 percent, than recent arrivals of whom only 32.0 percent are homeowners.

In Toronto, visible minority immigrants are more likely to be renters than immigrants from European backgrounds. Except for Chinese immigrants, the rates of homeownership for visible minority subgroups are lower than the homeownership rate of 63.7 percent in the Toronto CMA and than the national rate of 66.1 percent (Table 2.8). As noted in other studies (Hou and Picot 2004b, Balakrishnan and Hou 1999), Chinese immigrants stand out as different from other visible minority subgroups with 75.7 percent of households owning their current dwelling. Overall, however, the lower levels of homeownership amongst many visible minority groups are not unexpected given their recent arrival in Canada.

Although homeownership is more common among immigrants from European backgrounds, there are marked variations in homeownership among European ethnic origins (Table 2.8). Italian immigrants have an exceptionally high percentage of homeowners, 92.3 percent, while the percentages of households from Canadian, Polish, and other single and multiple ethnic origins are below the metropolitan percentage. Unlike the well-established Italian immigrant community that arrived in the 1960s and 1970s, many Poles are recent arrivals who settled in Canada in the late 1980s and 1990s and who have yet to achieve homeownership (Murdie 2002).

#### *2.1.4 Household income and housing costs*

The patterns of household income largely conform to our expectations. Recent immigrants have lower household incomes on average than earlier arrivals, the second generation, and all other Toronto residents (Table 2.7). Average household income is related to tenure with immigrant homeowners being more affluent than renters, \$84,016 versus \$41,399. This differential is similar to the population as a whole in which case there has been a growing income gap between owner and renter households since at least 1971. The difference in average household income between owners and renters is smaller for recent immigrants,

only \$25,979, than for earlier waves of immigrants or the Canadian-born. The small difference in household income between homeowners and renters who arrived between 1996 and 2001, is one indication that their tenure decisions may be affected by factors other than household income. For example, some immigrant homeowners who purchase housing shortly after their arrival in Toronto may earn relatively low salaries but have access to substantial capital. For many recently arrived immigrants, however, rising housing prices may prevent them from buying housing. Some recent immigrants also maintain strong transnational ties to their places of origin. For example, many Ghanaians are more interested in purchasing property in their country of origin than in Canada (Owusu 1998).

Immigrants' housing costs decline with longer residence in Canada. Recent homeowners who arrived between 1996 and 2001 pay high monthly major costs that exceed the average monthly costs of ownership for the metropolitan area, \$1,443 versus \$1,171 (Table 2.7). Aging immigrant homeowners who arrived prior to 1961, pay less than average, only \$760 per month. Among renters, gross monthly costs also decline with longer residence, but the decrease is much smaller than for owners. Average monthly costs range between \$791 per month for immigrants who arrived between 1981 and 1990 and \$890 for those who arrived between 1996 and 2001.

There are marked differences in the incomes and housing costs of immigrant households across ethnic and visible minority subgroups. The average household income of all visible minority immigrant households is lower than that for immigrant households from European backgrounds, \$62,691 versus \$74,964 (Table 2.8). When we consider individual ethnic and visible minority subgroups, the dichotomy disappears. For example, among homeowners, the lowest household incomes are reported by Latin American immigrants while French, British, and Filipino immigrant homeowners have household incomes well above the average for all immigrant homeowners. Equally disparate patterns are apparent for renters. The aggregate trends that distinguish poor visible minority households from wealthier immigrant households of European background are not necessarily true for individual ethnic and visible minority subgroups. Within each ethnic and visible minority subgroup, the gap in income between owners and renters is substantial. Renters' household incomes are approximately 50 percent of owners' household incomes in each subgroup, thereby approximating general trends for Toronto.

Housing costs also differ among ethnic origins and visible minority subgroups, but in different directions for homeowners and renters (Table 2.9). Unlike immigrants from European backgrounds that pay lower than average ownership costs, many visible minority subgroups pay above average ownership costs. The two exceptions to this trend are Chinese homeowners that pay less than average monthly costs and French immigrant homeowners that pay above average

monthly costs. As we noted previously, the Chinese have a high propensity for homeownership (Hou and Picot 2004b, Lo and Wang 1997). Little is known about the small number of French immigrant households in the Toronto metropolitan area. However, above average ownership costs are consistent with the high average household income for French immigrants.

Where most visible minority homeowners are paying more than homeowners from European backgrounds, the reverse is true for renters. Monthly rental costs are higher for immigrant households from European backgrounds than for visible minority households (Table 2.9). At the level of individual ethnic origins and visible minority subgroups, few trends are evident. Of the seven visible minority immigrant subgroups, four pay below average monthly rental costs and three pay higher than average monthly rental costs. Among immigrants from European backgrounds, costs vary almost as much. The complex patterns of rents confirm the diverse reasons for immigrants' housing tenure. Many immigrants rent only until they acquire sufficient financial resources and knowledge of the local housing market to move to owned accommodation. Others prefer to rent because they want to invest in property and businesses in their countries of origin. In Toronto, many immigrants are also stuck in rental units unable to move into owned accommodation because of low incomes (Murdie 2005).

## 2.2 Arriving at 2001

To understand the housing experiences of immigrants in 2001, we have compared the housing conditions of immigrants in 2001 with those prevailing in 1996. The comparison indicates whether the housing conditions prevailing in 2001 are an anomaly or the continuation of trends well-established by 1996.

The data limit the scope of the comparison. The 1996 information is not as detailed as the 2001 information. For example, in 1996, 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 compare housing conditions over the decade preceding the census - 1991 to 2001 and 1986 to 1996. 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.

### *2.2.1 Household size and composition, 1996-2001*

Average household size did not change between 1996 and 2001. In 1996, the average household size for immigrants that arrived between 1986 and 1996 was 3.5 persons, approximately the same as the average size of 3.6 persons for households that arrived between 1991 and 2001 (Table 2.10). However, in the last half of the 1990s there was a substantial change in household size. The average household size for immigrants who arrived between 1996



and 2001 is only 3.3 persons. Recent immigration policies that have favoured economic classes of immigrants rather than family-class immigrants are associated with a small decrease in the average number of persons per immigrant household.

The composition of immigrant households in Toronto has not changed much since 1996. In 1996, among recent immigrants who had arrived in the preceding decade, there were high percentages of couples with children and couples with children and other family members and multifamily households. They accounted for 49.9 percent and 7.5 percent of all immigrant households that arrived between 1986 and 1996. Among immigrants who arrived between 1991 and 2001, the percentages of couples with children and multifamily households were approximately the same, 52.2 percent and 8.2 percent.

When we look more carefully at the 1990s, there is a reduction in the percentage of multifamily households that corresponds to the decline in household size. Of those who arrived in the first half of the decade, 10.0 percent were living in multifamily households in 2001. In comparison, fewer of the later arrivals live in multifamily households, only 6.1 percent of those who arrived between 1996 and 2001.

The changes in household size and composition have important implications for housing demand since multifamily households live in larger units and are more likely to be homeowners than other types of households. However, the impact of fewer multifamily immigrant households is likely offset by the continuing large flow of couples with children who also prefer ownership of single-detached dwellings.

### *2.2.2 Tenure patterns, 1996-2001*

Immigrants' homeownership rates in the Toronto metropolitan area improved between 1996 and 2001. The percentage of recent immigrants who are homeowners increased slightly. Only one third of recent immigrants who settled in Toronto between 1986 and 1996, 33.7 percent, were homeowners by 1996 (Table 2.11). By 2001, a higher percentage of immigrants who had arrived in the preceding decade, 1991-2001, 41.3 percent, were homeowners. Better economic times in the second half of the 1990s and declining interest rates facilitated the transition to homeownership in the 1990s.

As ownership increased among immigrants who arrived in the 1990s, the percentage of recent immigrants in rental accommodation diminished slightly (Table 2.11). In 1996, 66.3 percent of immigrants who arrived between 1986 and 1996 were renters. By 2001, the percentage of immigrants that arrived in Canada between 1991 and 2001 who rented had fallen to 58.7 percent.

The rental sector remains important in the first five years of settlement when homeownership is still out of reach of most immigrants. In 2001, 68 percent of immigrants who

had arrived in the preceding five years lived in rental accommodation. Only 32.0 percent of the most recent immigrants were homeowners within five years of arrival.

### *2.2.3 Household income and housing costs, 1996-2001*

Between 1996 and 2001, the relative financial position of immigrants in the Toronto metropolitan area deteriorated even though the absolute value of their household incomes increased. This is particularly true for homeowners. In 1996, the average household income of immigrant homeowners was between 80 and 85 percent of the average income for all homeowners in the Toronto metropolitan area (Table 2.12). Compared with Canadian-born homeowners, Immigrant homeowners also had slightly lower average monthly housing costs; \$1,144 per month for those who arrived between 1986 and 1996, \$1,133 per month for earlier arrivals, and \$1,171 per month for the Canadian-born.

Immigrants who arrived in the 1990s have household incomes well below the average for all homeowners and monthly housing costs well above average. In 2001, immigrant homeowners who arrived in the 1990s had only 74 percent of the average household income for all homeowners and they paid 118 percent of the average monthly housing costs for all homeowners. With household incomes increasing more slowly than average and housing costs rising faster than average, immigrant homeowners who arrived in Toronto in the 1990s are more likely to have affordability problems than their counterparts who arrived between 1986 and 1996.

Immigrant renters have not experienced the same deterioration in their financial positions. In 1996, immigrant renters had household incomes that were approximately 85 percent of the average household income for renters in the Toronto CMA (Table 2.12). Immigrants also paid slightly lower rents than the average Canadian-born renter. Immigrants that had arrived before 1986 had monthly rental costs that were 93 percent of the metropolitan average, whereas those who had arrived between 1986 and 1996 had monthly rental costs that were 98 percent of the average.

The relative income of immigrant renters has not changed substantially. Among immigrants who arrived between 1991 and 2001, renters had household incomes that were approximately 87 percent of the average for all renters in the metropolitan area. The monthly rental costs of immigrants who arrived in the 1990s are close to the metropolitan average for all renters. In 2001, immigrants that arrived between 1991 and 2001 paid monthly rents that were 98 percent of average rent, the same percentage as the earlier cohort of immigrants.

### *2.3 Summary*

The large size of immigrant households and their propensity to live in multifamily households create distinctive housing demands. However, the impacts of immigrants on the demand for housing are mediated by two factors. The household size and composition of immigrant households varies across immigrant cohorts. The most recent newcomers are slightly less likely than their immediate predecessors to live in large, multifamily households. Secondly, low incomes constrain the housing decisions of many immigrants, confining many to the rental sector for the first ten years of settlement regardless of household size and composition.

Differences in household composition among ethnic origins and visible minority groups influence housing tenure and affordability problems. On average, visible minority immigrant households are larger than the households of European immigrants. Visible minority households are also more likely to be renters than immigrant households from European backgrounds. Tending to have lower incomes and higher housing costs than immigrants from European backgrounds, visible minority immigrants are more likely than their counterparts from European backgrounds to live in unaffordable housing.

When individual ethnic origins and visible minority subgroups are considered, the distinctions between visible minority immigrants and those from European backgrounds blur. For example, while the households of the majority of visible minority subgroups are disproportionately multifamily households and couples with children, black households are disproportionately lone parent households. Among European ethnic origins, Italian immigrant households are also different from those of all other immigrants from European backgrounds. Almost three quarters of Italian households are couples living with and without children, unlike other ethnic origins from European backgrounds in which non-family households and couples without children predominate. When we consider tenure, visible minority subgroups tend to be renters except for Chinese immigrants who have ownership rates higher than the metropolitan rate. These observations confirm that in the Toronto metropolitan area, generalizations about the housing conditions of visible minority immigrants and those from European backgrounds disappear when individual ethnic origins and visible minority subgroups are examined.

The 2001 information suggests that some immigrants still enjoy progressive housing careers. However, those who arrived in the 1990s have lower rates of ownership than their predecessors. By 2001, about one third of immigrant households achieved homeownership within five years of arrival. Although the percentage rises to 49.3 percent for those who arrived in the first half of the 1990s, the ownership rate is still well below that of the metropolitan area. The housing trajectories of recent immigrants reflect their deteriorating financial positions during the 1990s. Relative to all homeowners, immigrant homeowners are poorer and are paying higher housing costs than other homeowners in 2001. In comparison to

homeowners, immigrant renters, the majority of immigrant households, are only slightly worse off in 2001 than in 1996. The findings suggest that in Toronto as in Vancouver, it is taking longer for immigrants to achieve homeownership than in the past (Lareya 1999).

## SECTION 2 TABLES

Table 2.1  
Average Household Size and Household Type by Immigration Period and Generation, 2001,  
Toronto CMA

	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	1,625,980	2.8	26.1	20.3	38.8	10.8	4.1
1st generation	859,665	3.1	19.7	17.9	44.2	11.9	6.4
Immigrated before 1961	138,390	2.3	30.6	33.3	24.0	9.1	3.0
Immigrated 1961-1970	140,340	2.9	21.3	22.2	41.0	10.7	4.7
Immigrated 1971-1980	172,775	3.2	18.4	14.9	46.9	13.6	6.2
Immigrated 1981-1990	172,965	3.5	16.5	11.7	49.4	14.0	8.3
Immigrated 1991 - 2001	235,205	3.5	15.4	12.9	52.2	11.3	8.2
Immigrated 1991-1995	125,760	3.6	15.4	11.2	49.7	13.7	10.0
Immigrated 1996-2001	109,440	3.3	15.4	14.9	55.1	8.5	6.1
2nd generation	297,095	2.5	33.3	24.0	32.4	8.8	1.4
All Others	452,430	2.5	33.0	22.7	32.8	9.9	1.5
Non-permanent resident	16,795	2.8	36.6	15.5	33.7	11.4	2.8

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.

**Table 2.2**  
**Average Household Size and Household Type by Immigration Period and Generation for**  
**Home Owners, 2001, Toronto CMA**

	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	1,030,660	16.0	22.7	47.7	8.5	5.2
1st generation	547,925	12.2	19.9	50.8	9.0	8.1
Immigrated before 1961	113,170	22.9	36.7	27.8	9.2	3.5
Immigrated 1961-1970	112,485	13.6	23.8	47.6	9.5	5.5
Immigrated 1971-1980	122,325	9.6	15.3	57.2	10.2	7.7
Immigrated 1981-1990	102,900	7.6	11.2	60.9	8.5	11.7
Immigrated 1991 - 2001	97,050	6.5	10.7	62.3	7.0	13.5
Immigrated 1991-1995	62,025	6.5	10.1	60.7	7.6	15.1
Immigrated 1996-2001	35,025	6.4	11.9	65.2	5.9	10.5
2nd generation	202,505	21.7	26.7	42.5	7.3	1.7
All Others	277,000	19.2	25.3	45.3	8.3	1.9
Non-permanent resident	3,230	19.7	17.2	50.0	7.7	5.9

Source: Census of Population and Housing, 2001, special tabulations prepared for the  
Metropolis Centres of Excellence.

**Table 2.3**  
**Average Household Size and Household Type by Immigration Period and Generation for**  
**Renters, 2001, Toronto CMA**

	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	595,325	43.5	16.2	23.3	14.8	2.2
1st generation	311,740	32.7	14.3	32.7	16.9	3.4
Immigrated before 1961	25,215	65.4	18.2	6.9	8.7	0.8
Immigrated 1961-1970	27,860	52.5	15.6	14.3	15.9	1.7
Immigrated 1971-1980	50,445	39.8	13.8	21.9	21.8	2.7
Immigrated 1981-1990	70,070	29.6	12.6	32.6	21.9	3.3
Immigrated 1991 - 2001	138,150	21.7	14.4	45.1	14.3	4.4
Immigrated 1991-1995	63,735	24.1	12.3	39.0	19.7	5.0
Immigrated 1996-2001	74,415	19.7	16.2	50.4	9.7	4.0
2nd generation	94,590	58.2	18.4	10.6	12.0	0.8
All Others	175,430	54.9	18.5	13.0	12.6	1.0
Non-permanent resident	13,560	40.7	15.2	29.9	12.2	2.0

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.

**Table 2.4**  
**Average Household Size and Household Type by Ethnic Origin and Visible Minority**  
**Subgroup, 2001, Toronto CMA**

	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	859,665	3.1	19.7	17.9	44.2	11.9	6.4
Total visible minority population	448,430	3.5	16.0	11.7	49.1	14.1	9.1
Black	87,515	3.1	25.2	8.9	30.3	30.5	5.1
South Asian	116,590	3.9	10.3	11.5	58.5	7.4	12.4
Chinese	110,585	3.4	13.7	14.5	52.9	8.9	10.0
Southeast Asian	13,555	3.7	12.8	11.2	49.7	15.7	10.5
Filipino	32,770	3.8	16.0	10.1	48.2	12.7	13.1
Arab/West Asian	27,370	3.5	17.9	12.0	55.1	10.3	4.7
Latin American	20,925	3.4	17.8	10.5	47.3	17.8	6.7
All other ethnic origins	411,240	2.7	23.7	24.6	38.8	9.4	3.5
British Isles	93,495	2.3	32.1	29.3	27.7	9.2	1.7
French	4,120	2.5	33.3	20.5	34.6	9.8	1.7
Canadian	3,100	2.4	36.5	22.1	28.1	11.9	1.3
Other European ethnic origins	293,710	2.8	20.9	23.7	42.1	9.3	4.1
Polish	32,590	2.7	24.9	18.9	41.3	12.5	2.3
Italian	77,175	3.0	13.6	25.3	46.7	8.9	5.5
Other single or multiple ethnic origins	16,460	3.1	21.0	16.2	47.5	11.1	4.2

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.



**Table 2.5**  
**Household Type by Ethnic Origin and Visible Minority Subgroup for Home Owners, 2001,**  
**Toronto CMA**

	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	547,925	12.2	19.9	50.8	9.0	8.1
Total visible minority population	248,540	8.0	11.2	58.3	9.7	12.8
Black	33,015	12.3	11.8	45.5	21.1	9.4
South Asian	67,815	5.0	9.7	62.5	6.0	16.7
Chinese	83,685	9.1	12.8	57.8	8.7	11.6
Southeast Asian	7,350	6.9	9.7	59.7	9.0	14.6
Filipino	16,260	7.4	8.1	57.5	8.2	18.7
Arab/West Asian	10,920	6.5	11.2	67.6	6.8	7.9
Latin American	8,040	6.8	9.6	62.9	10.5	10.3
All other ethnic origins	299,385	15.8	27.1	44.5	8.4	4.3
British Isles	66,160	21.1	33.5	34.9	8.5	2.0
French	2,730	22.9	23.8	42.5	8.4	2.6
Canadian	1,890	25.9	27.8	33.9	10.8	1.6
Other European ethnic origins	219,565	14.1	25.6	47.1	8.3	4.9
Polish	20,045	17.3	20.6	49.1	10.0	3.1
Italian	71,240	10.8	26.0	48.9	8.6	5.7
Other single or multiple ethnic origins	8,860	12.0	18.5	54.9	8.5	6.0

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.

Table 2.6  
Household Type by Ethnic Origin and Visible Minority Subgroup for Renters, 2001, Toronto  
CMA

	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	311,740	32.7	14.3	32.7	16.9	3.4
Total visible minority population	199,890	25.9	12.3	37.7	19.6	4.5
Black	54,500	33.0	7.1	21.2	36.2	2.5
South Asian	48,775	17.7	13.9	52.8	9.2	6.4
Chinese	26,895	28.1	19.8	37.6	9.4	5.1
Southeast Asian	6,205	19.7	12.8	37.9	23.8	5.7
Filipino	16,505	24.4	12.0	38.9	17.1	7.6
Arab/West Asian	16,455	25.4	12.5	46.8	12.6	2.6
Latin American	12,885	24.7	11.0	37.5	22.3	4.4
All other ethnic origins	111,850	44.9	18.0	23.7	12.1	1.3
British Isles	27,335	58.8	19.3	10.1	10.9	0.9
French	1,390	54.0	14.0	19.4	12.9	0.7
Canadian	1,210	52.5	13.2	19.4	14.5	0.8
Other European ethnic origins	74,150	40.8	18.1	27.4	12.2	1.5
Polish	12,545	37.1	16.3	29.0	16.6	1.0
Italian	5,935	47.3	17.1	20.6	12.5	2.7
Other single or multiple ethnic origins	7,605	31.4	13.6	38.8	14.2	1.9

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.

**Table 2.7**  
**Tenure, Income and Monthly Housing Costs by Immigration Period and Generation, 2001,**  
**Toronto CMA**

	Number of households	Average household total income (\$)	Average income owners (\$)	Average income renters (\$)	Average monthly owner's major payments (\$)	Average monthly gross rent (\$)	Percent owners	Percent renters
Total	1,625,980	76,774	94,706	45,728	1,171	870	63.4	36.6
1st generation	859,665	68,562	84,016	41,399	1,144	832	63.7	36.3
Immigrated before 1961	138,390	71,701	79,202	38,034	760	820	81.8	18.2
Immigrated 1961-1970	140,340	81,194	90,179	44,917	1,013	847	80.2	19.9
Immigrated 1971-1980	172,775	79,428	93,546	45,190	1,239	835	70.8	29.2
Immigrated 1981-1990	172,965	67,002	84,433	41,405	1,362	791	59.5	40.5
Immigrated 1991 - 2001	235,205	52,342	70,031	39,916	1,392	851	41.3	58.7
Immigrated 1991-1995	125,760	57,073	73,115	41,463	1,363	806	49.3	50.7
Immigrated 1996-2001	109,440	46,906	64,570	38,591	1,443	890	32.0	68.0
2nd generation	297,095	84,564	100,736	49,943	1,170	914	68.2	31.8
All Others	452,430	88,233	111,551	51,413	1,222	901	61.2	38.8
Non-permanent resident	16,795	50,610	85,489	42,294	1,370	1,007	19.2	80.7

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.

**Table 2.8**  
**Percent of Home Owners and Renters by Ethnic Origin and Visible Minority Subgroup, 2001,**  
**Toronto CMA**

	Number of households	Percent owners	Percent renters
Total	859,665	63.7	36.3
Total visible minority population	448,430	55.4	44.6
Black	87,515	37.7	62.3
South Asian	116,590	58.2	41.8
Chinese	110,585	75.7	24.3
Southeast Asian	13,555	54.2	45.8
Filipino	32,770	49.6	50.4
Arab/West Asian	27,370	39.9	60.1
Latin American	20,925	38.4	61.6
All other ethnic origins	411,240	72.8	27.2
British Isles	93,495	70.8	29.2
French	4,120	66.3	33.7
Canadian	3,100	61.0	39.0
Other European ethnic origins	293,710	74.8	25.2
Polish	32,590	61.5	38.5
Italian	77,175	92.3	7.7
Other single or multiple ethnic origins	16,460	53.8	46.2

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.

**Table 2.9**  
**Income and Monthly Housing Costs by Ethnic Origin and Visible Minority Subgroup, 2001,**  
**Toronto CMA**

	Number of households	Average household total income (\$)	Average income owners (\$)	Average income renters (\$)	Average monthly owner's major payments (\$)	Average monthly gross rent (\$)
Total	859,665	68,562	84,016	41,399	1,144	832
Total visible minority population	448,430	62,691	81,130	39,764	1,308	820
Black	87,515	51,549	78,310	35,337	1,439	746
South Asian	116,590	67,162	85,763	41,300	1,400	841
Chinese	110,585	67,220	76,342	38,841	1,100	852
Southeast Asian	13,555	63,104	81,760	41,000	1,334	761
Filipino	32,770	72,813	94,796	51,159	1,434	817
Arab/West Asian	27,370	54,067	79,907	36,927	1,549	898
Latin American	20,925	56,074	76,952	43,047	1,438	831
All other ethnic origins	411,240	74,964	86,412	44,321	1,008	854
British Isles	93,495	83,780	98,083	49,160	1,055	899
French	4,120	84,725	101,154	52,439	1,187	966
Canadian	3,100	62,855	77,299	40,294	1,065	832
Other European ethnic origins	293,710	72,520	82,705	42,360	978	830
Polish	32,590	66,141	81,783	41,147	1,119	784
Italian	77,175	74,842	77,451	43,533	842	853
Other single or multiple ethnic origins	16,460	68,435	88,442	45,136	1,340	907

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.

**Table 2.10**  
**Average Household Size and Household Type by Immigration Status and Period, 1996,**  
**Toronto CMA**

	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 households
Total	1,488,370	2.8	27.3	20.2	4.3	34.2	10.6	3.3
Non-immigrants	715,335	2.5	34.0	23.0	2.4	30.1	9.3	1.1
Immigrants	757,470	3.1	20.8	17.8	6.1	38.1	11.8	5.5
Before 1986	531,810	3.0	22.4	20.1	5.5	36.3	11.1	4.6
1986 - 1996	225,660	3.5	16.9	12.3	7.4	42.5	13.3	7.5

Source: Census of Population and Housing, 1996, special tabulations prepared for the Metropolis Centres of Excellence.

Table 2.11

**Percentage Home Owners and Renters by Immigration Status and Period, 1996, Toronto  
CMA**

	Number of households	Percent owners	Percent renters
Total	1,479,955	58.5	41.5
Non-immigrants	712,975	58.6	41.4
Immigrants	751,635	59.3	40.7
Before 1986	530,695	70.0	30.0
1986 - 1996	220,940	33.7	66.3

Source: Census of Population and Housing, 1996, special tabulations prepared for the Metropolis Centres of Excellence.

Table 2.12

**Income and Monthly Housing Costs by Immigration Status and Period, 1996, Toronto CMA**

	Number of households	Average household total income (\$)	Average income owners (\$)	Average income renters (\$)	Average monthly owner's major payments (\$)	Average monthly gross rent (\$)
Total	1,479,955	60,382	76,562	37,536	1,154	758
Non-immigrants	712,975	66,943	84,408	42,192	1,171	785
Immigrants	751,635	54,577	67,456	34,045	1,136	729
Before 1986	530,695	60,853	71,697	35,525	1,133	733
1986 - 1996	220,940	39,503	57,270	30,489	1,144	721

Source: Census of Population and Housing, 1996, special tabulations prepared for the Metropolis Centres of Excellence.

## SECTION 3 IMMIGRANTS AT RISK, 1996-2001

### *3.1 Housing Affordability, Toronto*

Housing affordability is the most important source of housing need in Canada. It occurs 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, Hunter 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 for 2001,
- Immigrant households at risk, those spending at least 30 percent of total before tax incomes on housing, are compared between 1996 and 2001, and
- The period of arrival, ethnic origins and visible minority status of vulnerable immigrant homeowners and renters, those spending at least 50 percent of total before tax income on housing, are described for 2001.

In our analysis, we examine the total incomes and housing costs<sup>6</sup> of owner and renters separately. As we have seen, immigrant renters have lower incomes than immigrant homeowners and the income disparity is expected to intensify the affordability problems facing renters. The housing costs of renters and owners also differ. 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

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<sup>6</sup> The available data do not allow us to calculate shelter costs to income ratios or core housing need.



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

### *3.1.1 Owners at risk*

In Toronto, a higher percentage of immigrant homeowners than Canadian-born homeowners face affordability problems. Approximately 62 percent of all households spending at least 30 percent of total before tax income on housing are immigrant households. The percentage is almost 10 percent higher than the percentage of all homeowners that are immigrants, 52.8 percent.

For immigrant homeowners, affordability problems arise from a combination of low incomes and high housing costs (Table 3.1). Immigrant homeowners spending at least 30 percent of total income on housing have average incomes that are less than half those of the average immigrant homeowner; \$38,822 compared with \$84,016. The same immigrant homeowners also have housing costs that are 134 percent of those reported by all immigrant homeowners.

Among immigrant homeowners who are experiencing affordability problems, those who arrived in the 1990s stand out as having the most severe affordability problems. The average total income of immigrant homeowners who arrived in the 1990s is \$38,466, slightly below the average total income of \$38,822 for all immigrant homeowners who are spending at least 30 percent of their incomes on housing. The recent arrivals also have higher average housing costs than earlier immigrants. The average housing costs for homeowners who arrived in the 1990s and are spending at least 30 percent of total income on housing are \$1,608, higher than the average housing costs paid by all immigrant homeowners, second generation owners, and all other Canadian-born owners who are spending at least 30 percent of total before tax income on housing. Rising housing prices have contributed to the high housing costs for immigrant homeowners who arrived in the 1990s. After declining between 1991 and 1996, housing prices in the Toronto metropolitan area rose from 1996 until 2001. Although the average sales price was lower in 2001 than in 1991, the 2001 average price was substantially higher than it had been in 1996 (Engeland Lewis et al. 2005).

Age exacerbates affordability problems. Immigrants who arrived before 1971 and who are spending at least 30 percent of total income on housing have low average total incomes, lower than the metropolitan average for all owners and for all immigrant homeowners spending at least 30 percent of total before tax income on housing.

Visible minority immigrants spending at least 30 percent of household income on housing are often more affluent and spend more on housing each month than comparable immigrant homeowners from European backgrounds. The average total income and average

housing costs of visible minority immigrant homeowners spending at least 30 percent of total before tax income on housing exceed those of immigrant homeowners from European backgrounds who are also spending at least 30 percent of total before tax income on housing by \$4,426 and \$218, respectively (Table 3.2). As before, Chinese and French immigrant households are exceptions to these patterns. Chinese immigrant homeowners spending at least 30 percent of total income on housing have average total income and average housing costs that are lower than those reported by all immigrant households spending at least 30 percent of total income on housing and than those reported by all visible minority households in the same financial position. French immigrant homeowners spending at least 30 percent of total income on housing are in the opposite position with average total income and average housing costs that exceed the average for all immigrant homeowners and for all households from European backgrounds that are spending at least 30 percent of total income on housing.

### *3.1.2 Renters at Risk*

Unlike immigrant homeowners, immigrant renters are as likely as Canadian-born renters to spend at least 30 percent of total before tax income on housing. Approximately 55 percent of all renters spending at least 30 percent of total income on housing are immigrant households, almost the same as their share of all renters in the metropolitan area (Table 3.3).

For immigrant renters in Toronto, affordability problems are mainly the result of low incomes that are well below the metropolitan average. Immigrant renters paying at least 30 percent of total income on housing have average incomes that are slightly less than half of the average income for all immigrant renters; \$19,851 versus \$41,399. Average housing costs for renters spending at least 30 percent of income on housing often exceed those of the average renter, but by a small margin (no more than 8 percent in the case of immigrants who arrived in the 1990s).

For renters spending at least 30 percent of total before tax income on housing, average total income and average housing costs vary with period of arrival and immigrant status. Among immigrant renters spending at least 30 percent of total income on housing, average incomes increase steadily across immigration cohorts. The improvement in total income is modest; only a \$2,325 increase between the most recent immigrant renters who arrived between 1996 and 2001 and immigrant renters who arrived before 1961. Average monthly rents decrease fairly steadily from a high of \$935 paid by the most recent newcomers to a low of \$841 paid by immigrants who arrived prior to 1961. As a result of the combined effects of lower rents and higher incomes, immigrant renters who arrived prior to 1961 have less severe affordability problems.

Ethnic origin and visible minority status are related to the average incomes of households spending at least 30 percent of total income on rent. Visible minority immigrant

renters have a lower average total income than all immigrant households spending at least 30 percent of total income on rent, \$19,432, and immigrant households from European backgrounds have a higher than average total income of \$20,570 (Table 3.4). When individual ethnic origins and visible minority subgroups are analysed, the relationships between income and housing costs vary. Only two groups, Italians and blacks, have average total incomes and average rents that are both above average in the case of Italians and below average for blacks. For all other ethnic origins and visible minority subgroups, either total income is above average and rent is below average or vice versa. As we saw in the discussion of housing conditions, contrasts between visible minority immigrants and those from European backgrounds blur when individual ethnic origins and visible minority subgroups are examined.

### *3.1.3 Trends in Homeowners and Renters At Risk, 1996-2001*

The number of immigrant owners spending at least 30 percent of total pre-tax income on housing increased from 123,560 to 138,295 between 1996 and 2001. Even though the total immigrant population increased, the percent of immigrant homeowners spending at least 30 percent of total income on housing declined from 27.4 percent to 25.2 percent between 1996 and 2001. By 2001, fewer recent immigrant homeowners were experiencing affordability problems; 41.6 percent of those who arrived between 1991 and 2001 versus 47.9 percent of those who arrived between 1986 and 1996 (Table 3.5). The decline in the percentage of immigrant homeowners spending at least 30 percent of total income on housing is surprising in light of the persistent low incomes of these homeowners. In 1996, the average total income of immigrant owners spending at least 30 percent of total income on housing was 48 percent of the average total income for homeowners. By 2001, the average total income of the equivalent group of immigrant owners was 41 percent of that reported by all owners (Table 3.1).

While the percentage of immigrant renters at risk because they are spending at least 30 percent of total income on rent declined between 1996 and 2001, the precarious housing situation of immigrants living in Canada for less than five years persisted. In 2001, among those who had been in Canada for five years or less, approximately 52 percent of renters were spending at least 30 percent of total income on housing.

In 2001, immigrant renters suffered affordability problems largely because of low incomes. Immigrant renters spending at least 30 percent of total, pre-tax income on rent had monthly rental costs similar to those of all renters while their average income was less than half the average income of all immigrant renters (Table 3.3). The average total income of immigrant renters who are spending at least 30 percent of total income on monthly gross rent did not improve between 1996 and 2001. In 1996, renters spending at least 30 percent of total income on housing had average total incomes that were between approximately 47 percent of the total incomes of all renters. By 2001, immigrant renters that were spending at least 30

percent of total income on housing had incomes that were 48 percent of the average income for all renters.

### *3.2 The Vulnerable*

The households that are the most vulnerable to homelessness, those paying at least 50 percent of their incomes on monthly housing costs (Hiebert et al. 2005, Hunter 2005), are a minority of all households in the Toronto metropolitan area, only 7.8 percent of 1,030,655 homeowners and approximately 20 percent of 595,325 renters. However, they include disproportionate numbers of immigrant households. Among homeowners paying at least 50 percent of total income on housing, two-thirds are immigrant households. Approximately 56 percent of renters paying at least 50 percent of total income on housing are immigrant households.

The high incidence of financial hardship among immigrant households is due to low incomes and high housing costs in the case of homeowners and low incomes in the case of renters. The average total income of immigrant homeowners paying at least 50 percent of total income on housing is approximately one quarter of the average total income of all homeowners in the Toronto metropolitan area (Table 3.6). The financial crisis facing immigrant homeowners that spend at least 50 percent of total income on housing is exacerbated by average housing costs that are almost 40 percent higher than those of all homeowners.

Immigrant renters spending at least 50 percent of total income on housing also pay higher average housing costs than all renters, but the disparity in costs is small, between 2 percent and 16 percent. Renters' affordability problems arise mainly from very low incomes. The average incomes of immigrant renters spending at least 50 percent of total income on housing in 2001 were 29 percent of the average incomes for first generation immigrant renters (Table 3.8).

#### *3.2.1 Vulnerable Owners*

Among vulnerable immigrant owners, there are few systematic trends in income and housing costs related to either period of arrival or ethnic origin and visible minority status. The percentage of immigrant homeowners with severe affordability problems is higher for recent arrivals. Among those who arrived after 1995, 8.0 percent of households are spending at least 50 percent of their incomes on housing (Table 3.6). The percentage declines to 4.7 percent for immigrants who arrived before 1961. Despite the decline, the percentage of each cohort of immigrant homeowners spending at least 50 percent of total pre-tax income on housing always exceeds the 4.0 percent reported for Canadian-born homeowners.

Among immigrant homeowners who have serious affordability problems, those who arrived in the 1990s have similar higher incomes to other immigrant renters spending more

than 50 percent of their total incomes on housing. The housing costs of recent arrivals that are spending at least 50 percent of total income on housing are also close to those of other immigrants spending at least 50 percent of total income on housing. Recent immigrants are more likely than earlier cohorts to have serious affordability problems and their affordability problems originate in the same combination of low incomes and high housing costs as the affordability problems of immigrant homeowners that arrived earlier.

The average total income and average housing costs of immigrant homeowners spending at least 50 percent of total income on housing differ between immigrants from European and visible minority backgrounds (Table 3.7). Visible minority immigrant homeowners are slightly better off than those from European backgrounds in terms of household income. Visible minority homeowners paying at least 50 percent of their incomes on housing costs have a slightly higher average total income than equivalent immigrant homeowners from European backgrounds; \$23,761 versus \$22,792. However, visible minority households spending at least 50 percent of total income on housing also pay higher housing costs than comparable immigrant households from European backgrounds.

There are no consistent trends among individual ethnic origins and visible minority subgroups. For example, among immigrant homeowners spending at least 50 percent of total income on housing, one visible minority subgroup; Arab/ West Asian, and another European ethnic origin, French, have the highest average total income and highest housing costs, respectively. Again, the differences that emerge when visible minority subgroups and ethnic origins are aggregated blur when individual subgroups and origins are considered.

### *3.2.2 Vulnerable Renters*

Recent immigrants are much more likely to be spending at least 50 percent of their incomes on gross rent than either immigrants who arrived in earlier decades or the Canadian-born. The percentage of renters experiencing severe affordability issues increases steadily from 3.7 percent for those who arrived in the 1970s to 21 percent of immigrant households that arrived between 1996 and 2001 (Table 3.8). As Zine (2002) found, renters' affordability problems in the Toronto metropolitan area arise mainly from low incomes. The average total income of immigrant renters spending at least 50 percent of total income on housing is only 26.8 percent of the average income for all renters. Monthly housing costs paid by immigrant renters spending at least 50 percent of total income on housing are only slightly higher than the average monthly housing costs for all renters, \$ 929 per month versus \$962 for second generation renters and \$927 for all other Canadian-born renters.

There is little variation in the total incomes of immigrant renters spending at least 50 percent of total income on housing across immigrant cohorts. Average total income for immigrant renters spending at least 50 percent of total income on housing increases from \$11,

384 for those who arrived between 1996 and 2001 to \$12,807 for their counterparts that arrived in the 1960s. One group of immigrant renters that spend at least 50 percent of income on housing stands out; immigrants who arrived prior to 1961. With average total income of \$15, 775, they are substantially better off than other immigrant renters spending at least 50 percent of income on housing.

The average rent paid by immigrants spending at least 50 percent of total income on housing varies slightly among immigrant cohorts (Table 3.8). The most important trend concerns immigrants that arrived between 1996 and 2001. Recent arrivals spending at least 50 percent of total income on housing have a high average rent, \$950 per month, compared with an average monthly rent of \$919 for first generation immigrant renters spending more than 50 percent of pre-tax income on housing.

As we saw with homeowners, the average total income and average rent paid by immigrant households spending at least 50 percent of total income on housing vary slightly between immigrants from European and visible minority backgrounds (Table 3.9). The average income of all renters spending at least 50 percent of total income on housing is low, only \$12,010. Visible minority immigrant renters have an even lower average total income; \$11,354, while immigrant renters from European backgrounds have a slightly higher average total income of \$13, 219. Monthly housing costs do not vary much between visible minority immigrant renters and those from European backgrounds that are spending at least 50 percent of total income on housing; \$914 and \$929, respectively.

When examining individual ethnic origins and visible minority subgroups (Table 3.9), the low incomes of black and Filipino immigrant renters spending at least 50 percent of total income on housing, \$9,861 and \$10,161, respectively, stand out. In both cases, average total income is less than 20 percent of the average total income for all black and Filipino immigrant renters. These two visible minority subgroups also have the lowest housing costs, only \$793 and \$825 per month, respectively. In contrast, Chinese and Arab/West Asian immigrants have higher average total incomes than the average for all visible minority immigrant renters spending at least 50 percent of total income on housing (Table 3.9). Among all immigrants from European backgrounds, the Poles are the only ethnic origin with an average total income well below the average for all immigrant renters from European backgrounds spending at least 50 percent of total income on housing. The complex variations in income across visible minority subgroups and ethnic origins warrant more investigation, with particular attention to the interaction between period of arrival and visible minority and ethnic origins. In Quebec, Leloup (2005) found that the impacts of period of arrival were not consistent among all visible minority subgroups. The same diversity may well occur in Toronto since the Polish, black, and

Filipino populations are bifurcated between recent newcomers and large numbers of immigrants that arrived in earlier decades.

### *3.3 Summary*

Housing affordability is a serious issue for too many immigrant households. Immigrant homeowners are particularly vulnerable to affordability problems that result from a combination of low incomes and high housing costs. Immigrant renters are similar to their Canadian-born counterparts for whom housing affordability is an issue because of below average incomes.

Among Toronto households experiencing affordability problems, immigrant households often have the most severe financial difficulties. Immigrant households account for high percentages of homeowners and renters spending more than 50 percent of total pre-tax income on housing. More than half of all households in the metropolitan area spending more than 50 percent of total pre-tax income on housing are headed by immigrants. Since many of the vulnerable immigrant households are recent arrivals, some may escape future affordability issues as their incomes rise. However, the precarious financial position of immigrant households paying more than 50 percent of total pre-tax income on housing threatens immigrants' capacity to integrate successfully.

Finally, the analysis of immigrant households experiencing serious affordability problems underscores the need to reconsider the impact of visible minority status and ethnic origin on the housing conditions of immigrants. Among the immigrant households at risk because of affordability problems, the disadvantaged position of visible minorities reported by other researchers (Darden 2004, Darden and Kamel 2000) emerged when visible minority subgroups and ethnic origins were aggregated. Analysis of individual visible minority subgroups and ethnic origins revealed that the aggregate patterns may not describe accurately the experiences of any single subgroup or origin.

## SECTION 3 TABLES

Table 3.1

Income and Monthly Housing Costs by Immigration Period and Generation for Home Owners  
Spending At Least 30% of Monthly Income on Housing, 2001, Toronto CMA

	Number of households	Percent total owner households	Average household total income (\$)	Percent average total income for homeowners	Average monthly owner's major payments (\$)
Total	221,785	21.5	40,100	42.3	1,540
1st generation	138,295	25.2	38,822	41.0	1,533
Immigrated before 1961	18,925	16.7	27,873	29.4	1,106
Immigrated 1961-1970	20,720	18.4	37,616	39.7	1,472
Immigrated 1971-1980	27,620	22.6	43,064	45.4	1,633
Immigrated 1981-1990	30,695	29.8	43,040	45.4	1,649
Immigrated 1991 - 2001	40,325	41.6	38,466	40.6	1,608
Immigrated 1991-1995	22,925	37.0	39,932	42.1	1,601
Immigrated 1996-2001	17,400	49.7	36,533	38.5	1,616
2nd generation	37,375	18.5	42,182	44.5	1,549
All Others	44,765	16.2	42,575	44.9	1,554
Non-permanent resident	1,355	42.0	31,246	33.0	1,564

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.



**Table 3.2**  
**Income and Monthly Housing Costs by Ethnic Origin and Visible Minority Subgroup for Home Owners Spending At Least 30% of Monthly Income on Housing, 2001, Toronto CMA**

	Number of households	Average household total income (\$)	Average monthly owner's major payments (\$)
Total	138,295	38,822	1,533
Total visible minority population	78,035	40,751	1,628
Black	11,610	42,946	1,655
South Asian	21,525	44,882	1,700
Chinese	24,860	34,379	1,488
Southeast Asian	2,140	42,495	1,661
Filipino	3,310	46,003	1,680
Arab/West Asian	5,005	43,264	1,810
Latin American	2,810	42,178	1,633
All other ethnic origins	60,260	36,325	1,410
British Isles	10,070	39,095	1,463
French	545	43,517	1,635
Canadian	560	28,196	1,238
Other European ethnic origins	46,335	35,371	1,383
Polish	5,170	36,510	1,396
Italian	13,155	30,743	1,215
Other single or multiple ethnic origins	2,710	42,461	1,655

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.

**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, Toronto CMA**

	Number of households	Percent total renter households	Average household total income (\$)	Percent average total income for renters	Average monthly gross rent (\$)
Total	251,100	42.2	20,805	45.5	897
1st generation	139,385	44.7	19,851	48.0	872
Immigrated before 1961	14,170	56.2	21,036	55.3	841
Immigrated 1961-1970	12,360	44.4	20,746	46.2	856
Immigrated 1971-1980	20,855	41.3	20,461	45.3	843
Immigrated 1981-1990	27,975	39.9	19,618	47.4	831
Immigrated 1991 - 2001	64,020	46.3	19,319	48.4	910
Immigrated 1991-1995	25,240	39.6	20,253	48.8	871
Immigrated 1996-2001	38,780	52.1	18,711	48.5	935
2nd generation	38,810	41.0	22,679	45.4	930
All Others	64,435	36.7	22,219	43.2	916
Non-permanent resident	8,470	62.5	17,157	40.6	996

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.

Table 3.4

Income and Monthly Housing Costs by Ethnic Origin and Visible Minority Subgroup for Renters Spending At Least 30% of Monthly Income on Housing, 2001, Toronto CMA

	Number of households	Average household total income (\$)	Average monthly gross rent (\$)
Total	139,385	19,851	872
Total visible minority population	88,060	19,432	873
Black	23,960	18,124	784
South Asian	21,330	20,051	880
Chinese	13,220	18,731	938
Southeast Asian	2,475	19,394	837
Filipino	4,400	20,554	823
Arab/West Asian	8,940	20,460	959
Latin American	5,145	19,931	849
All other ethnic origins	51,320	20,570	870
British Isles	12,140	22,157	889
French	585	22,191	964
Canadian	575	20,851	897
Other European ethnic origins	34,220	20,062	856
Polish	5,045	19,157	814
Italian	2,910	20,834	885
Other single or multiple ethnic origins	3,755	19,824	925

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.

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, Toronto CMA**

	Owners			Renters		
	Number of households	Average household total income (\$)	Percent of average total income for homeowners	Number of households	Average household total income (\$)	Percent of average total income for renters
Total	206,940	38,577	50.4	270,165	17,936	47.8
Non-immigrants	82,315	41,429	54.1	113,220	19,206	51.2
Immigrants	123,560	36,773	48.0	73,401	17,573	46.7
Before 1986	87,880	37,970	49.6	72,255	18,178	48.4
1986 – 1996	35,680	33,826	44.2	76,225	16,084	42.4

Source: Census of Population and Housing, 1996, special tabulations.

Table 3.6

**Income and Monthly Housing Costs by Immigration Period and Generation for Home Owners  
Spending At Least 50% of Monthly Income on Housing, 2001, Toronto CMA**

	Number of households	Percent of total households	Average household total income (\$)	Percentage of average total income for homeowners	Average monthly owner's major payments (\$)
Total	80,795	5.0	23,464	24.8	1,607
1st generation	54,300	6.3	23,362	24.7	1,606
Immigrated before 1961	6,515	4.7	20,931	22.1	1,372
Immigrated 1961-1970	8,060	5.7	22,403	23.7	1,523
Immigrated 1971-1980	9,940	5.8	24,835	26.2	1,664
Immigrated 1981-1990	11,440	6.6	25,030	26.4	1,682
Immigrated 1991 - 2001	18,345	7.8	22,809	24.1	1,646
Immigrated 1991-1995	9,585	7.6	23,657	25.0	1,643
Immigrated 1996-2001	8,765	8.0	21,882	23.1	1,648
2nd generation	11,545	3.9	24,403	25.8	1,637
All Others	14,230	3.1	23,508	24.8	1,588
Non-permanent resident	715	4.3	15,212	16.1	1,606

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.

Table 3.7

Income and Monthly Housing Costs by Ethnic Origin and Visible Minority Subgroup for Home Owners Spending At Least 50% of Monthly Income on Housing, 2001, Toronto CMA

	Number of households	Average income (\$)	Average monthly owner's major payments (\$)
Total	54,300	23,362	1,606
Total visible minority population	31,955	23,761	1,667
Black	4,385	25,166	1,677
South Asian	7,895	26,384	1,729
Chinese	11,595	20,533	1,560
Southeast Asian	765	24,848	1,791
Filipino	1,060	22,142	1,636
Arab/West Asian	2,310	27,629	1,855
Latin American	1,045	25,362	1,713
All other ethnic origins	22,345	22,792	1,518
British Isles	3,420	24,936	1,590
French	170	27,026	1,847
Canadian	265	16,202	1,273
Other European ethnic origins	17,365	22,209	1,494
Polish	1,795	22,133	1,472
Italian	5,000	19,249	1,327
Other single or multiple ethnic origins	1,125	26,169	1,678

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.

**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, Toronto CMA**

	Number of households	Percent of total households	Average household total income (\$)	Percent of average total income for renters	Average monthly gross rent (\$)
Total	119,135	7.3	12,299	26.7	929
1st generation	67,300	7.8	12,010	29.0	919
Immigrated before 1961	5,875	4.2	15,775	41.5	957
Immigrated 1961-1970	5,200	3.7	12,807	28.5	916
Immigrated 1971-1980	8,760	5.1	12,106	26.8	903
Immigrated 1981-1990	12,565	7.3	11,576	28.0	882
Immigrated 1991 - 2001	34,895	14.8	11,390	28.5	930
Immigrated 1991-1995	11,930	9.5	11,401	27.5	891
Immigrated 1996-2001	22,965	21.0	11,384	29.5	950
2nd generation	17,230	5.8	13,802	27.6	962
All Others	28,825	6.4	12,689	24.7	927
Non-permanent resident	5,780	34.4	9,233	21.8	967

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.

Table 3.9

Income and Monthly Housing Costs by Ethnic Origin and Visible Minority Subgroup for Renters Spending At Least 50% of Monthly Income on Housing, 2001, Toronto CMA

	Number of households	Average household total income (\$)	Average monthly gross rent (\$)
Total	67,300	12,010	919
Total visible minority population	43,625	11,354	914
Black	11,370	9,861	793
South Asian	10,320	11,791	913
Chinese	7,180	12,021	1,044
Southeast Asian	1,185	11,556	863
Filipino	1,760	10,161	825
Arab/West Asian	4,995	12,461	971
Latin American	2,455	11,060	849
All other ethnic origins	23,670	13,219	929
British Isles	5,130	15,045	959
French	270	15,240	1,085
Canadian	260	14,938	1,033
Other European ethnic origins	15,925	12,726	911
Polish	2,235	11,582	884
Italian	1,315	13,621	975
Other single or multiple ethnic origins	2,060	12,088	959

Source: Census of Population and Housing, 2001, special tabulations prepared for the Metropolis Centres of Excellence.

## SECTION 4

### RECENT NEWCOMERS: FINDINGS FROM THE LONGITUDINAL SURVEY OF IMMIGRANTS TO CANADA - LSIC

This section draws on information from the Longitudinal Survey of Immigrants to Canada, LSIC, to analyse the initial housing conditions, experiences and needs of newcomers six months after arrival in Canada. The survey provides information about the experiences of immigrants and refugees in the early stages of settlement. At the time of the survey, newcomers had been living in Canada for six months.

#### *4.1 Early housing outcomes*

We begin with an exploration of the housing outcomes for the 74,500 newcomers who resided in the Toronto CMA six months after arrival in Canada. Housing outcomes are described in terms of dwelling structure, tenure, and crowding. Our aim is to document the early housing conditions of immigrants and refugees six months after arrival.

##### *4.1.1 Dwelling structure type*

As mentioned earlier, the residential built environment in the Toronto CMA is dominated by single-family dwellings and high-rise apartment buildings -- that is, buildings with five or more storeys (Table 4.1). This mix is reflected in the distribution of surveyed newcomers across dwelling structure types. Six months after arrival, 47 percent lived in high-rise apartment buildings and slightly more than a quarter in single detached units (Table 4.2). Other types of structures including duplexes, row-houses, and low-rise apartment buildings housed just one fourth of surveyed newcomers.

##### *4.1.2 Tenure*

Newcomers find housing quickly after arrival: only 9 percent of surveyed immigrants and refugees lived in housing arrangements other than homeownership and tenancy after six months of residence (Table 4.3). The majority are tenants rather than homeowners. 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 among ethnic origins and visible minority subgroups. Given that the surveyed immigrants and refugees had only been in the country for six months at the time of the interview, it is not surprising that they exhibit much lower rates of homeownership than the Toronto CMA population as a whole (only 17 percent are homeowners).<sup>7</sup> Nonetheless, this is an important finding,

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<sup>7</sup> LSIC figures are not strictly comparable to Census estimates; the total CMA percentage applies to households, while LSIC tenure data corresponds to individuals.



particularly when we consider that 3 percent of the more than 74,500 newcomers who settled in the metropolitan area owned their homes without a mortgage or loan. Obviously, these newcomers had ready access to substantial capital upon arrival.

The majority of surveyed recent immigrants who lived in owner-occupied housing came to join family members (Table 4.4). In some cases the latter will have attained homeownership in Canada prior to the arrival of the former. Unfortunately, the survey design does not allow us to distinguish between existing and new homeowners, and therefore we are unable to assess this group's impact on local housing markets.

Living with close relatives who had immigrated prior to the interviewees' arrival is not the only scenario that may contribute to attainment of homeownership after only six months in Canada. We suggest two other possibilities. First, newcomers bring savings and other financial assets that may play a significant role, particularly in the case of immigrants admitted under the investor program; indeed, the category we have labelled "Other Economic" has the second highest proportion of immigrants living in owner occupied housing, although in terms of absolute numbers, approximately six times as many immigrants in the Family admission class live in a home that they own<sup>8</sup> (Table 4.4). The absolute numbers reflect the importance of family class immigrants in the Toronto metropolitan area where they outnumber other economic immigrants by a ratio of approximately four to one.

Secondly, slightly more than one in five of surveyed newcomers in the Toronto CMA lived in multiple family households. A small proportion of newcomers lived with non-family persons (6 percent of all Toronto surveyed newcomers), but almost three times as many (16 percent) lived in multi-family households made up exclusively of extended families (Table 4.5). A number of surveyed newcomers may have joined relatives who had purchased a house beforehand. In this context, family reunification moderates the impact of new arrivals on the metropolitan housing market. Indeed, with low rental vacancy rates and a dwindling supply of affordable housing (see Section 2), newcomers who move in with relatives upon arrival release some of the demand-side pressure that population growth exerts on the existing stock.

#### *4.1.3 Crowding conditions*

The corollary of living with relatives and friends is a potential increase in the incidence of crowding. We follow the Census definition of crowding as a household situation where there is more than one person per room in the house, excluding bathrooms, entrance halls, and

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<sup>8</sup> 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

rooms used exclusively for business purposes (Statistics Canada, 2005a).<sup>9</sup> According to this definition, more than one quarter of all surveyed newcomers residing in the Toronto CMA lived in crowded conditions six months after landing in Canada (Table 4.6), with 7 percent belonging to households of fewer than four members, and 20 percent residing in households of four members or more. In terms of admission categories, refugees were most likely to live in situations where there is more than one person per room (52.0 percent of all refugee class migrants), followed by newcomers in the Family category (Table 4.7).

#### *4.1.4 Variation in outcomes for different population groups*

Research on immigration and housing has demonstrated repeatedly that in today's Canada, "There is no such person as the average immigrant." (Ley and Smith, 2000: 59) Among surveyed newcomers, differences in outcomes can be observed in relation to category of admission and across ethnic origins and visible minority subgroups<sup>10</sup>. Looking at tenure characteristics of the surveyed population, LSIC reveals that within six months of arrival, South Asians had a high homeownership rate of 19.1 percent, while two of the six groups in the weighted sample living in the Toronto CMA (Filipino, and all other visible minorities) hovered around 17.2 percent, the rate for all surveyed newcomers in the CMA (Table 4.8). The remaining two groups, East Asians and newcomers from European backgrounds, had lower ownership rates of 15.3 percent and 16.0 percent, respectively.

Visible minority subgroups display considerable variation in the rate of newcomers who own their home without a mortgage. Whereas 4.8 percent of the 19,850 newcomers in the East Asian group fit this description, only 2.2 percent of those in the South Asian group and 3.3 percent of newcomers from European backgrounds were in a similar situation. The trends provide some credence to the popular belief that foreign capital brought by East Asian newcomers has affected the local housing market, but the small numbers (less than 5 percent of East Asian newcomers purchased homes in cash), imply that their impact is relatively small, at least in the first six months of settlement. Indeed, it is likely that not all of these

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dwelling estimates, as that would require the use of variance analysis methods that are beyond the scope of this report.

<sup>9</sup> 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).

<sup>10</sup> 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 crosstabulated estimates.

newcomers had bought property, given that only a fraction of them are principal applicants, and spouses and dependents typically live in the same dwelling as the principal applicant<sup>11</sup>.

In terms of household structure, Filipinos stand out. Of surveyed Filipinos who resided in the Toronto CMA six months after arrival, 35.6 percent lived in multi-family households (Table 4.9). South Asians and Blacks were also over-represented in the multi-family household category. In contrast, West Asians and Arabs had two of the lowest rates (13.9 percent and 14.3 percent), only slightly above surveyed newcomers from European backgrounds (12.1%). The variation in household structures appears to be positively associated with crowding conditions (Table 4.10); Filipinos and South Asians have the highest rates of crowding at 33.3 and 32.3 percent, respectively, and newcomers from European backgrounds have the lowest rate at 11.5 percent. The relationship between family structure and crowding is complex. Although there appears to be an association for some groups, the relationship does not emerge for others. For example, East Asians who were less likely than several other visible minority subgroups to live in multi-family households have a 30 percent rate of crowding.

#### *4.2 Economic trajectories, social networks, and housing outcomes*

To form a better understanding of the early housing outcomes of these recent immigrants and refugees, 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 Toronto metropolitan area, less than half, only 47.7 percent, of surveyed newcomers aged 15 and older were employed at the time of the interview (Table 4.11). The findings suggest that in the first six months in Canada, more than half of immigrants and refugees rely on savings and government transfers to survive.

To appreciate the impacts of low household incomes on the housing conditions of newcomers, we examine the approximately 61,400 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). Spending less than 30 percent of income on housing is an adequate income-to-rent

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<sup>11</sup> It is worth noting, however, that exceptions to this typical household arrangement have generated a small body of literature under the keywords of “astronaut” and “satellite” families. See for example

allocation, yet fewer than one in five surveyed newcomers reported spending below this affordability threshold. Slightly more than half reported spending 50 percent or more of their incomes on housing. Of these, a large percentage were East Asian visible minorities; in fact 70.8 percent of East Asian renters spent more than half of their income on housing (Table 4.13), as did 63.3 percent of newcomers from European backgrounds, 60.0 percent of West Asian visible minorities (not including Arabs) and 60.9 percent of Latin Americans<sup>12</sup>.

#### *4.2.2 Housing stress in relation to income and savings*

It seems likely that some of the recent newcomers surveyed by LSIC six months after arrival are depending on savings to supplement their incomes.<sup>13</sup> 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 allow 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 (57%) of renters in the surveyed population were experiencing housing stress (Table 4.15). High housing costs in Toronto combined with difficulties 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. Almost one quarter of surveyed newcomers are experiencing high levels of housing stress with housing costs that exceed 50 percent of total income and savings sufficient to last no more than three months. Of the minority of newcomers, 43 percent, that is not experiencing housing stress, more than half spent 30 percent of their income on housing. Many of these newcomers are cashing their savings and spending them in the local rental housing market.

#### *4.2.3 Housing stress, household structure, and dwelling structure type*

Newcomers in lone-parent households and couples with children experienced housing stress more often (71.0% and 61.4%) than childless couples, single person households and those living in multi-family households (approximately 50 percent in each case). Compared to occupants from other types of dwellings, renters living in high-rise apartments had the highest likelihood of experiencing housing stress six months after arriving in Canada (Table 4.16). More predictably, perhaps, those living in single detached dwellings had the lowest likelihood of

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Waters (2002).

<sup>12</sup> Some newcomers are actually spending more than their total income on housing, but their exact numbers are not be available as part of the LSIC Wave 1 results.

<sup>13</sup> Government support is another source of financial support, but after just six months in Canada, only a small fraction of these newcomers would be eligible for social assistance.

being among the 57 percent experiencing some degree of housing stress at the time of the interview.

#### *4.2.4 Variation in the economic trajectories of different population groups*

The 57 percent of renters experiencing housing stress include 33 percent experiencing moderate to high housing stress and 24 percent experiencing extreme stress at the time of the interviews (Table 4.15). The latter group is of particular concern, because they are at risk of homelessness. A portrait of these newcomers disaggregated by levels of housing stress is drawn on Table 4.17

It is noteworthy that 36.1 percent of all surveyed newcomers from European backgrounds experienced extreme housing stress, compared to smaller percentages for South East Asian, Arab, West Asian, East Asian, and South Asian visible minority groups (Table 4.17). Newcomers from European backgrounds in Toronto have included many Poles who are among the most disadvantaged groups of recent newcomers (Murdie 2002). The largest concentrations of surveyed newcomers experiencing extreme housing stress are Latin American and Black newcomers, visible minority groups that have experienced difficulties in the Toronto housing and labour markets for some time (Darden 2004, Preston, et al. 2003).

#### *4.2.5 Variation in the housing stress situation of different admission categories*

With respect to admission categories, the other economic class that consists mostly of business class immigrants had the lowest proportion of newcomers experiencing extreme housing stress, 6.9 percent, and the highest proportion experiencing no stress, 75.9 percent. The corresponding rates for the Skilled Worker class and the Family class were 21.0 percent and 29.6 percent respectively experiencing extreme stress and 43.7 percent and 43.6 percent experiencing no stress. Almost all refugees, 90.7 percent, experienced some degree of housing stress with more than half, 53.5 percent experiencing extreme housing stress.

#### *4.2.6 Difficulties experienced in finding housing*

In the Toronto metropolitan area, approximately 30 percent of all surveyed newcomers (22,400) reported difficulties finding housing (Table 4.18). Of these, 37.3 percent reported that their most serious difficulties were related to cost, adequacy (namely size of dwelling) and access to credit or to a guarantor. Only 6.4 percent of surveyed immigrants who were admitted under the family class reported experiencing difficulties; of these, 68 percent cited one of the three difficulties mentioned above as the most serious. At the other end of the spectrum, almost 40 percent of skilled workers in the Toronto CMA surveyed in LSIC reported difficulties, but only 35.6 percent of this subgroup cited one of the three difficulties as the most serious. Although cost, adequacy and access to credit or to a guarantor were mentioned as difficulties by more than half of the refugees who reported difficulties, only 30.0 percent of all refugee newcomers surveyed in LSIC in the Toronto metropolitan area had difficulties finding housing.

### *4.3 Social networks and housing*

Most newcomers arrive with social contacts in Canada. Most surveyed newcomers, 89.3 percent, have friends and relatives living in Canada and many, 82.4 percent, know someone living nearby. Social networks are exploited by those experiencing difficulties in the housing market. Close to two thirds, 64.9 percent, of surveyed newcomers who reported difficulties in the housing market had obtained help from friends. Reliance on friends for assistance with housing difficulties varies among ethnic origins and visible minority groups in ways that are consistent with differences in household composition. Surveyed newcomers from East Asia and from European backgrounds are more likely to rely on friends than other visible minority and ethnic groups (**Table 4.19**), while South Asians, Filipinos, West Asians (excluding Arabs), and other visible minority groups rely less on friends for assistance. The latter include some of the visible minority groups in which newcomers are most likely to be living in multi-family households where assistance from relatives is readily available. Surveyed newcomers from East Asia and other European backgrounds are among the groups least likely to live in multiple family households, so they rely more on friends rather than relatives for assistance.

Immigration class affects the types of social networks used by immigrants and refugees for help with housing. As we expected, among surveyed newcomers, family class immigrants were the most likely to receive help with housing from relatives. So many reported that they had obtained information from relatives and household members that the frequencies cannot be reported (**Table 4.20**). Some surveyed refugees, 37.5 percent, also obtained help from relatives, but few skilled worker immigrants, only about one in four, reported any assistance from relatives. Friends were a more important social resource for skilled immigrants with 68.0 percent receiving help from friends.

Unfortunately, we cannot explore in detail whether newcomers use other possible sources of assistance such as settlement services. The sample design does not allow us to obtain reliable estimates of the number of surveyed immigrants who obtained assistance from settlement service organizations in finding housing.

## SECTION 4 TABLES

Table 4.1  
Dwelling structure type, all occupied units, Toronto CMA, 2001

	Single-detached	Apartment, with 5 or more storeys	All other	Total units
Number of units	733,020	447,750	453,985	1,634,755
Percentage of total housing stock	44.8 %	27.4 %	27.8 %	100 %

Source: Statistics Canada - Cat. No. 95F0327XCB2001004

Table 4.2  
Dwelling structure type in Toronto CMA, by surveyed newcomers, 2001

	Number	Single-detached house	Semi-detached house	Row house	Apartment, detached duplex	Apartment, building that has five or more storeys	Apartment, building that has fewer than five storeys	Other
Newcomers	75,400	29%	7%	6%	1%	47%	8%	3%

Source: Longitudinal Survey of Immigrants to Canada, 2001.

Table 4.3  
Housing tenure in Toronto CMA, by surveyed newcomers, 2001

	Number	Owned, with mortgage	Owned, without mortgage	Tenants	Other (includes motels, employer's home, etc.)
Newcomers	74,400	14%	3%	73%	9%

Source: Longitudinal Survey of Immigrants to Canada, 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 category in Toronto CMA, by housing tenure, 2001 (column %)**

	Number	Family	Skilled Worker	Other Economic <sup>†</sup>	Refugee	Total
Total	74,250*	19,400	49,000	3,350	2,500	74,250*
Owns current housing (with or without mortgage)	12,950	39.4	8.2	37.3	x	17.4
All other forms of tenure	61,300	60.6	91.8	62.7	x	82.6

Source: Longitudinal Survey of Immigrants to Canada, 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 Toronto 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 Toronto CMA, by surveyed newcomers, 2001**

	Number	Couple with child(ren)	Couple without child(ren)	Lone parent family	Single person	Family & non-family person	Multi-family household
Newcomers	73,350	50 %	17 %	3 %	8 %	6 %	16 %

Source: Longitudinal Survey of Immigrants to Canada, 2001.

**Table 4.6**  
**Crowding indicator in Toronto CMA, by surveyed newcomers, 2001**

	Number	More than one person per room	One person or less per room
Newcomers	73,200*	27 %	73 %

Source: Longitudinal Survey of Immigrants to Canada, 2001.

\* Our crowding indicator imputes dwelling size in the case of dwellings of more than four rooms. It is not possible to impute this measure for all surveyed immigrants.

Note: Totals do not add up due to rounding.



**Table 4.7**  
**Admission category, by crowding indicator in Toronto CMA, 2001 (column %)**

	Number	Family	Skilled Worker	Other Economic <sup>†</sup>	Refugee	Total
Total	73,100*	19,350	48,100	3,150	2500	73,100*
More than one person per room	19,700	30.7	24.1	27.0	52.0	26.9
One person or less per room	53,400	69.3	75.9	73.0	48.0	73.1

Source: Longitudinal Survey of Immigrants to Canada, 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 Toronto CMA, by visible minority group, 2001 (row %)**

	Number	Owns current housing (with or without mortgage)	All other forms of tenure*
Total	73,650	12,650	54,200
South Asian	26,750	19.1	70.1
Filipino	4,900	17.3	67.3
West Asian (excl. Arab)	3,550	16.9	78.9
East Asian (Chinese, Japanese, Korean)	19,900	15.3	76.4
All other visible minorities	6,650	17.3	72.2
Non-visible minority (White)	11,900	16.0	78.6
Total	73,650	17.2	73.6

Source: Longitudinal Survey of Immigrants to Canada, 2001.

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

**Table 4.9**  
**Household structure in Toronto CMA, by visible minority group, 2001 (row %)**

	Total	Single family household*	Multiple family household*
Total	74,600	58,300	16,300
South Asian	27,150	71.5	28.5
Black	2,700	72.2	27.8
Filipino	5,050	64.4	35.6
Latin American	1,550	83.9	16.1
South East Asian (excl. Filipino)	1,050	81.0	19.0
Arab	1,400	85.7	14.3
West Asian (excl. Arab)	3,600	86.1	13.9
East Asian (Chinese, Japanese, Korean)	20,100	83.1	16.9
Non-visible minority (White)	12,000	87.9	12.1
Total	74,600	78.2	21.8

Source: Longitudinal Survey of Immigrants to Canada, 2001.

\* Family here includes unattached individuals without children.

**Table 4.10**  
**Crowding indicator in Toronto CMA, by visible minority group, 2001 (row %)**

	Total	More than one person per room	One person or less per room
Total	72,350	19,450	52,900
South Asian	26,500	32.3	67.7
Black	2,650	20.8	79.2
Filipino	4,650	33.3	66.7
Latin American	1,500	10.0	90.0
South East Asian (excl. Filipino)	1,000	15.0	85.0
Arab	1,350	29.6	70.4
West Asian (excl. Arab)	3,500	24.3	75.7
East Asian (Chinese, Japanese, Korean)	19,450	30.3	69.7
Non-visible minority (White)	11,750	11.5	88.5
Total	72,350	26.9	73.1

Source: Longitudinal Survey of Immigrants to Canada, 2001.

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

**Table 4.11**  
**Census Metropolitan Area, by employment rate, 2001**

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

Source: Longitudinal Survey of Immigrants to Canada, 2001 as 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-owning newcomers, by proportion of income spent on housing, Toronto CMA, 2001

Number of non-home-owning newcomers *	61,400
Free lodging	4%
Spent below 30 percent of income on housing	16%
Spent 30 to 49.9 percent of income on housing	18%
Spent 50 percent or more of income on housing	56%
Don't know or refused	7%

Source: Longitudinal Survey of Immigrants to Canada, 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-owning newcomers only), by visible minority category, Toronto CMA, 2001 (row %)

	Total	Spent 0% to 29.9% of income	Spent between 30% and 49.9%	Spent 50% or more
Total*	56,750	11,650	11,000	34,100
South Asian	20,050	22.7	23.2	54.1
Black	1,900	26.3	21.1	52.6
Latin American	1,150	21.7	17.4	60.9
South East Asian (Including Filipino)	4,400	31.8	22.7	45.5
Arab	1,200	25.0	16.7	58.3
West Asian (excl. Arab)	2,750	14.5	25.5	60.0
East Asian (Chinese, Japanese, Korean)	15,900	15.4	13.8	70.8
Non-visible minority (White)	9,400	19.1	17.6	63.3
Total	56,750	20.5	19.4	60.1

Source: Longitudinal Survey of Immigrants to Canada, 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)**

	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), Toronto CMA, 2001**

Number *	No Housing Stress	Moderate to High Housing Stress	Extreme Housing Stress
49,650	43%	33%	24%

Source: Longitudinal Survey of Immigrants to Canada, 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, Toronto CMA, 2001 (row %)**

	Total	No stress	In stress	In extreme stress
Total	48,300	20,650	16,250	11,400
Single detached house	10,300	51.5	31.6	17.0
High-rise apartment (>5 stories)	27,600	38.6	34.2	27.2
All other dwelling types	10,400	45.2	34.1	20.7
Total	48,300	42.8	33.6	23.6

Source: Longitudinal Survey of Immigrants to Canada, 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 visible minority category, Toronto CMA, 2001 (row %)

	Total	No stress	In stress	In extreme stress
Total*	49,200	21,200	16,400	11,600
South Asian	17,900	34.1	39.7	26.3
Black	1,600	28.1	34.4	37.5
Latin American	1,100	31.8	27.3	40.9
South East Asian (Including Filipino)	3,950	43.0	35.4	21.5
Arab	1,050	33.3	33.3	33.3
West Asian (excl. Arab)	2,500	30.0	36.0	34.0
East Asian (Chinese, Japanese, Korean)	13,750	66.5	25.1	8.4
Non-visible minority (White)	7,350	32.0	32.0	36.1
Total	49,200	43.1	33.3	23.6

Source: Longitudinal Survey of Immigrants to Canada, 2001.

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

Table 4.18

Top three most serious difficulties finding housing, by admission category, Toronto CMA, 2001 (row %)

	Total <sup>†</sup>	Cost/Adequacy/Credit	All other top difficulties
Number *	22,400	8,350	14,050
Family	1,250 (6%)	68.0	32.0
Skilled workers	19,500 (87%)	35.6	64.4
Other economic	900 (4%)	16.7	83.3
Refugees	750 (3%)	53.3	46.7
Total	22,400	37.3	62.7

Source: Longitudinal Survey of Immigrants to Canada, 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 Vancouver CMA newcomers admitted under each admission category.

**TABLE 4.19**  
**Received help from a friend, by visible minority groupings, 2001 (row %)**

	Total	Yes	No
Number	8,700	5,650	3,050
South Asian	2,750	54.5	45.5
Filipino	650	53.8	46.2
West Asian (excl. Arab)	650	54.0	46.0
East Asian (Chinese, Japanese, Korean)	2,400	81.3	18.8
All other visible minorities	700	57.1	42.9
Non-visible minority (White)	1,500	70.0	30.0
Total	8,700	64.9	35.1
Source: Longitudinal Survey of Immigrants to Canada, 2001.			
* Applies only to newcomers who reported difficulties finding housing.			

**Table 4.20**  
**Received help from relative/household member by admission category, 2001 (column %)**

	Skilled Workers	Refugees
Total	7,500	400
Yes	24.7	37.5
No	75.3	62.5
Note 1: Nearly all surveyed newcomers in Family Class who responded said "YES," with too few exceptions to allow reporting of frequency counts.		
Note 2: Nearly all surveyed newcomers in Other Economic Class who responded said "NO," with too few exceptions to allow reporting of frequency counts.		

## CONCLUSIONS

In the Toronto metropolitan area where housing prices and rents are among the highest in Canada, the limited supply of affordable rental accommodation has contributed to the large number of immigrant households living in unaffordable housing and vulnerable to homelessness. In 2001, immigrant households accounted for a disproportionately high proportion of renters and homeowners spending at least 50 percent of total income on housing. Below average household income is the main cause of affordability problems for immigrant renters whose housing costs approach the metropolitan average. Immigrant homeowners struggle with below average incomes and above average housing costs as they buy housing in a period of rising prices. The low household incomes of recent newcomers in the Toronto metropolitan area are well documented (Picot and Hou 2003, Preston et al. 2003). Our analysis confirms that the slow rate at which immigrants' incomes now converge with those of the Canadian-born in the Toronto metropolitan area contributes to their financial vulnerability in the housing market (Dougherty 1999).

Despite the limited supply of affordable housing in the metropolitan area, there is evidence that some immigrants still achieve a progressive housing career. Homeownership rates for immigrants who arrived in the first half of the 1990s are higher than those for newcomers who arrived between 1996 and 2001. Comparing immigrants that arrived between 1991 and 2001 with those who arrived between 1986 and 1996, recent newcomers have higher rates of ownership. The LSIC findings provide some clues to the circumstances under which immigrants move quickly into homeownership. Family class immigrants in multifamily households and business class immigrants are more likely than any other classes of immigrants to be living in owner-occupied accommodation within six months of arrival. Both groups also have more financial assets at this stage of settlement, reporting higher incomes than other classes of immigrants. For family class immigrants, living in a multifamily household may provide access to pooled household resources including homes owned by family members who immigrated earlier to Canada. Financial assets are key to the attainment of homeownership. Among immigrants from all ethnic origins and visible minority subgroups, homeowners have higher household incomes on average than renters.

Despite the welcome evidence that some immigrants are achieving a progressive housing trajectory, progress in the housing market has proved difficult for many immigrant households. The majority of immigrants that arrived between 1991 and 2001 are renters. Homeownership rates approach the metropolitan average only with the cohort of immigrants that arrived in the 1970s. The effects of period of arrival reinforce differences in the housing



careers of immigrants from European and visible minority backgrounds. Aggregating individual ethnic origins and visible minority subgroups, immigrants from European backgrounds are more likely to be homeowners and less likely to be spending at least 30 percent of total income on housing than visible minority immigrants. However, the patterns of tenure and affordability blur when individual ethnic origins and visible minority subgroups are examined. The findings underscore the potential errors of generalizing from aggregate groupings that do not reflect the housing situations of individual ethnic origins and visible minority subgroups.

Among immigrants, the complex patterns of housing conditions across ethnic origins and visible minority subgroups arise in part from differences in household composition and immigration class. Immigrant homeowners tend to have large households that include children or multiple families, while immigrant renters are more likely to be small households comprised of single persons and lone-parent families. All of these aspects of household composition differ among ethnic origins and visible minority subgroups in the Toronto metropolitan area. Average household size, the number of multifamily households, and the number of couples with children are higher than average among most visible minority subgroups. Black immigrant households are exceptions to this trend with small households and high rates of lone parent and non-family households. The composition of Italian immigrant households that are disproportionately nuclear families with and without children is different from that of most other immigrants from European backgrounds. As a result of differences in household composition, housing demand differs in complicated ways among individual ethnic origins and visible minority groups.

Each ethnic origin and visible minority subgroup also has a distinct immigration history in Toronto that is reflected in the immigration classes by which members of the group entered Canada. The LSIC analysis underlines the important effects of immigration class on immigrants' and refugees' housing conditions. Within six months of arrival, family class immigrants do better in the Toronto housing market than skilled immigrants and much better than refugees. These findings help to explain the poor housing conditions of Polish immigrants in Toronto, a group from a European background that includes many who arrived in the late 1980s and early 1990s as refugees (Murdie 2005).

The LSIC analysis indicates that affordability problems begin early. Within the first six months of arrival, the majority of immigrants and refugees are spending at least 30 percent of total income on housing and slightly more than half are spending at least half of their total income on housing. Although the percentages of immigrants suffering such severe financial hardship decline across immigrant cohorts, substantial numbers continue to struggle. In 2001, more than one in three renters who had arrived between 1996 and 2001 was spending more than 30 percent of total income on housing. The percentage of immigrant renters spending

more than 30 percent of total income on housing falls fairly steadily to a low of 8.8 percent among those who arrived in the 1960s. However, more than 10 percent of immigrant households from every other cohort are still living in unaffordable housing, often many years after arriving in Canada.

The findings confirm earlier assertions (Murdie et al. 2005) that immigrants and refugees are forming housing classes that consist of successful homeowners at one extreme and financially vulnerable renters at the other. LSIC confirms that refugees are experiencing the greatest difficulties in the Toronto housing market as in other cities (Renaud et al. 2003, Rose and Ray 2001, Bezanson 2003). In the initial six months of settlement, business class immigrants have more success in the housing market than any other class of immigrants and refugees, moving quickly into homeownership. Skilled immigrants who with their families are now the majority of immigrants settling in Toronto begin their housing careers struggling with severe financial difficulties. The overall success of immigrants and refugees in the Toronto housing market depends upon how many of these newcomers succeed in overcoming these initial challenges to achieve a progressive housing career.

#### *Directions for Future Research*

The analysis has confirmed the value of analyzing different data sources. The census information provides detailed information about current housing conditions, while the survey information from LSIC informs our understanding of the processes by which immigrants and refugees end up in different housing situations. To understand better the diverse housing situations of immigrants in metropolitan Toronto, it is essential to examine the second wave of LSIC that will provide information about the first eighteen months of settlement. Many immigrants are in the very initial stages of settlement during the first six months of residence in Canada. Newcomers' housing situations may change dramatically as they integrate. Over time, newcomers may find better jobs, learn more about available housing, and relocate. Wave 2 of LSIC will inform us about the speed with which these transitions occur for different immigrants and refugees.

The Toronto metropolitan area is home to large ethnic and visible minority communities that include the descendants of immigrants. To evaluate better the complex effects of ethnic origin and visible minority subgroup that have emerged from this analysis we need comparisons between immigrants and the Canadian-born that take account of ethnic origin and visible minority subgroup. Such an investigation would demonstrate the extent to which the differences in household composition and housing situation observed across ethnic origins and visible minority subgroups persist across generations.

Our findings also confirm the need for more longitudinal analyses of housing. Currently, the housing trajectories of immigrants and refugees in Toronto improve slowly. Longitudinal studies stretching over a decade would provide essential information about the processes that hinder and facilitate a progressive housing career.

To take advantage of recent information provided to the Metropolis Centres of Excellence and from the Longitudinal Survey of Immigrants to Canada, the analysis has concentrated on the metropolitan scale. Within the Toronto metropolitan area, there are numerous housing submarkets. More detailed information about immigrants' experiences in different submarkets would inform our understanding of the factors influencing immigrants' housing careers, resulting ultimately in improved policy formulation.

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