



RESEARCH HIGHLIGHTS

Socio-economic Series 55-3

SPECIAL STUDIES ON 1996 CENSUS DATA: HOUSING CONDITIONS OF IMMIGRANTS

Introduction

CMHC is responsible for monitoring housing conditions and providing up-to-date information to inform and assist decision-making, planning and policy formation by industry, all levels of government and non-profit organizations.

This is the third in a series of concise studies that explore the housing conditions of households reported by the 1996 Census of Canada. This study presents data on the housing conditions of households whose primary maintainer¹ is an immigrant to Canada. In this study such households are referred to as “immigrant households”.

Commonly used terminology

Most Canadians have access to a dwelling unit that is **adequate** in condition (does not require major repairs), **suitable** in size (has enough bedrooms) and **affordable** (shelter costs are less than 30 percent of before-tax household income). Some Canadians live in dwellings which do not meet one or more of these standards. In some cases these households could afford to rent alternative housing which meets all three standards; in some cases they cannot. A household is said to be in **core housing need** if its housing falls below at least one of the adequacy, suitability or affordability standards *and* it would have to spend 30 percent or more of its income to pay the average rent of alternative local market housing that meets all three standards. More details on terminology, data definitions and national level data are provided in the first study in this series: *Canadian Housing Conditions* (Research Highlights Issue 55-1).

Findings

Immigrant households account for about one in five households

There are about 2.1 million immigrant households, accounting for some 21% of the 9.8 million non-farm, non-Native households studied (see Table 1²).

Table 1a: Households and Housing Conditions

	All Households	At or Above All Standards	Below Housing Standards	
			Could Afford to Meet All Standards	In Core Housing Need
(in 000s)				
Non-immigrants	7,674	5,423	982	1,269
Immigrants:				
Prior to 1976	1,307	910	183	214
1976-1985	337	178	86	73
1986-1990	220	88	69	62
1991-1996	232	73	69	91
Immigrants total	2,096	1,250	407	440
Non-permanent residents	39	14	8	17
Canada non-farm, non-Native total	9,810	6,687	1,397	1,726

Table 1b: Households and Housing Conditions

	All Households	At or Above All Standards	Below Housing Standards	
			Could Afford to Meet All Standards	In Core Housing Need
(in %)				
Non-immigrants	100	71	13	17
Immigrants:				
Prior to 1976	100	70	14	16
1976-1985	100	53	25	22
1986-1990	100	40	31	28
1991-1996	100	31	30	39
Immigrants total	100	60	19	21
Non-permanent residents	100	36	21	43
Canada non-farm, non-Native total	100	68	14	18



HOME TO CANADIANS
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Of these immigrant households:
 11% immigrated in 1991-1996 (“most-recent immigrants”),
 10% in 1986 to 1990 (“other-recent immigrants”),
 16% in 1976 to 1985 (“less-recent immigrants”), and
 62% prior to 1976 (“pre-1976 immigrants”).

Most immigrant households are well-housed

About 1.3 million (60%) of the 2.1 million immigrant households were at or above all three housing standards. Another 0.4 million households (19%) had sufficient financial means to rent local housing which meets all three standards.

Some immigrant households are in core housing need

Some 0.4 million (21%) of immigrant households were in core housing need as defined above. Some of these were in rent-geared-to-income social housing which required the tenant to pay 30% of their incomes in rent.

but immigrant housing conditions eventually improve to those of non-immigrants

The percentage of immigrant households at or above all three housing standards increases as the period of residence in Canada lengthens. For immigrants who came prior to 1976, it was 70%, virtually identical to that for non-immigrants.

Similarly, the percentage who are living below one or more of the standards but could afford to rent alternative housing which meets all three standards generally decreases with length of residence until it approaches that for non-immigrants. About 30% of the late-1980s/early 1990s immigrants are in this situation; they may be choosing to live below one or more of the standards while they save toward purchasing their own home.

Recent immigrants and non-permanent residents are the more likely to be in core need

Some 39% of the most-recent immigrant households were in core housing need, compared to 28% of other-recent immigrants, 22% of less-recent immigrants, 16% of the pre-1976 immigrants, and 17% of non-immigrants. Thus pre-1976 immigrants had an incidence of core housing need which was slightly below that for non-immigrants.

Non-permanent residents include persons in Canada (and members of their families living with them) claiming refugee status or who hold student authorizations (student visas or student permits), employment authorizations (or work permits), or Minister's permits (including extensions). They constitute less than one-half of one percent of households in Canada. About 43% of non-permanent resident households are in core housing need.

They are also more likely to rent accommodation

The more recent their arrival, the more likely the immigrant household is to rent accommodation (see Table 2). Seventy percent of the most-recent immigrant households are tenants, but only 24% of the pre-1976 immigrants. About 35% of non-immigrants are tenants. Over 80% of non-permanent resident households are tenants.

Table 2a: Housing Tenure

	All Households		Below Housing Standards			
	Owners	Tenants	Could Afford to Meet All Standards		In Core Housing Need	
			Owners	Tenants	Owners	Tenants
(in 000s)						
Non-immigrants	5,017	2,657	659	323	394	875
Immigrants:						
Prior to 1976	999	307	138	45	100	114
1976-1985	206	131	57	29	24	49
1986-1990	101	119	35	34	16	46
1991-1996	71	162	21	48	18	73
Immigrants total	1,376	720	251	156	158	281
Non-permanent residents	7	32	1	7	1	15
Canada non-farm, non-Native total	6,400	3,409	911	486	553	1,172

Table 2b: Housing Tenure

	All Households		Below Housing Standards			
	Owners	Tenants	Could Afford to Meet All Standards		In Core Housing Need	
			Owners	Tenants	Owners	Tenants
% of category						
Non-immigrants	65	35	67	33	31	69
Immigrants:						
Prior to 1976	77	24	76	24	47	53
1976-1985	61	39	66	34	33	67
1986-1990	46	54	50	50	26	74
1991-1996	30	70	31	69	20	80
Immigrants total	66	34	62	38	36	64
Non-permanent residents	18	83	17	83	8	92
Canada non-farm, non-Native total	65	35	65	35	32	68

Particularly immigrants in core housing need are likely to be tenants

Immigrants in core housing need were even more likely to rent accommodation than were other immigrants. Eighty percent of the most-recent immigrants in core housing need were tenants, compared to 53% of those in core need who had come to Canada prior to 1976. For non-immigrants, the comparable figure was 69%.

But pre-1976 immigrants are much more likely than non-immigrants to be owners

Immigrants who came prior to 1976 had a higher ownership tendency (77% were owners) than did non-immigrants (65%). This was true even for those in core housing need (47% versus 31%).

Earlier immigrants and those from Europe tend to live in single detached houses

Based on other data aggregations, consistent with the ownership tendencies discussed above, the percentages of immigrants who occupied single detached houses increased from 23% for the most-recent immigrants to 62% for those that came prior to 1971. For comparison, 58% of non-immigrants lived in single detached houses.

Immigrants from Europe were the most likely to live in single detached houses (58%, the same as the Canadian average), followed by those from Asia (41%), Central and South America (30%), Africa (29%), and the Caribbean and Bermuda (26%).

Recent immigrants have higher average shelter cost to income ratios

Average shelter costs and shelter cost to income ratios (“STIR”) also varied among immigrant households (see Table 3). Amounts spent on shelter costs by immigrants (\$762 per month) were above those for non-immigrants (\$669 per month) (probably as a result of larger average immigrant household size) and increased with length of residence in Canada until the immigrant has been here for twenty years. The STIR for most groups of immigrants (varying from 26% to 33%) is well above the STIR for non-immigrants (22%). The exception is pre-1976 immigrants (STIR of 21%). Shelter cost to income ratios were much higher for all households in core housing need, but the average for all immigrants in core housing need was about the same as for non-immigrants in core need (STIR of 48%).

	All Households		In Core Housing Need	
	Average Shelter Cost	Shelter Cost to Income Ratio	Average Shelter Cost	Shelter Cost to Income Ratio
	\$ per month	%	\$ per month	%
Non-immigrants	669	22	579	48
Immigrants:				
Prior to 1976	713	21	665	47
1976-1985	884	26	728	49
1986-1990	867	29	723	50
1991-1996	761	33	687	51
Immigrants total	762	24	688	48
Non-permanent residents	761	35	600	52
Canada non-farm, non-Native total	690	22	607	48

	All Households				In Core Housing Need			
	All non-farm, non-Native	In CMAs	Non-CMA urban	Non-CMA rural	All non-farm, non-Native	In CMAs	Non-CMA urban	Non-CMA rural
	(In 000s)							
Non-immigrants	7,674	4,473	1,409	1,792	1,269	771	200	298
Immigrants:								
Prior to 1976	1,307	1,038	90	178	214	174	13	26
1976-1985	337	297	13	27	73	66	2	4
1986-1990	220	203	5	12	62	59	1	2
1991-1996	232	219	4	10	91	87	1	2
Immigrants total	2,096	1,757	111	227	440	387	17	35
Non-permanent residents	39	36	1	2	17	16	<1	1
Canada non-farm, non-Native total	9,810	6,266	1,522	2,022	1,726	1,174	217	334

Most immigrants locate in Census Metropolitan Areas

The proportion (84%) of immigrants located in Census Metropolitan Areas (“CMAs”) is much larger than the proportion of non-immigrants (58%) in CMAs (see Table 4). This is the case as well for those in core housing need (88% of immigrants in core housing need are in CMAs as compared to 61% of non-immigrants in core housing need).

Most immigrants settle initially in the largest CMAs

Seventy-four percent of the most-recent immigrant households are located in the largest three Canadian CMAs: Toronto (42%), Montréal (15%) or Vancouver (16%) (see Table 5). This was much higher than for those who immigrated prior to 1976 (51%), and most of the difference was accounted for by Toronto which had 30% of the pre-1976 immigrants, but, as stated above, 42% of the most-recent immigrants. For comparison, these three CMAs held 27% of non-immigrant households.

The opposite pattern occurs for the next 6 largest CMAs (Ottawa-Hull, Edmonton, Calgary, Québec City, Winnipeg and Hamilton) which as a group had only 13% of the most-recent immigrants, but 16% of those who came prior to 1976 and 17% of non-immigrant households.

	(% of all households in study in category)			(% of all households in Core Housing Need in category)		
	In CMAs	Non-CMA urban	Non-CMA rural	In CMAs	Non-CMA urban	Non-CMA rural
Non-immigrants	58	18	23	61	16	24
Immigrants:						
Prior to 1976	80	7	14	82	6	12
1976-1985	88	4	8	91	3	6
1986-1990	92	2	5	95	2	4
1991-1996	94	2	4	96	1	3
Immigrants total	84	5	11	88	4	8
Non-permanent residents	91	3	6	95	1	4
Canada non-farm, non-Native total	64	16	21	68	0	19

	Non-Immigrants		Immigrated							
	HH (000s)	In Core Need %	Prior to 1976		1976 - 1985		1986 - 1990		1991 - 1996	
			HH (000s)	In Core Need %	HH (000s)	In Core Need %	HH (000s)	In Core Need %	HH (000s)	In Core Need %
CMA:										
St. John's	55	17	2	9	<1	9	<1	<1	<1	24
Halifax	109	20	7	14	2	15	1	27	1	32
Saint John	42	16	2	11	<1	15	<1	18	<1	17
Chicoutimi - Jonquière	54	15	<1	8	<1	11	<1	<1	<1	25
Québec	251	17	3	16	2	20	1	30	1	42
Sherbrooke	54	20	1	13	<1	26	<1	14	1	45
Trois-Rivières	52	19	1	18	<1	31	<1	37	<1	45
Montréal	982	19	142	19	48	28	28	34	35	44
Oshawa	68	15	16	16	2	15	2	22	1	25
Ottawa-Hull	290	16	40	14	12	25	8	39	9	48
Toronto	678	17	391	18	117	24	96	30	98	42
Hamilton	151	18	53	16	8	20	5	25	4	35
St. Catharines-Niagara	101	18	28	16	3	18	1	20	1	35
Kitchener	97	17	24	16	5	18	4	22	3	35
London	110	19	24	17	4	22	4	32	3	37
Windsor	73	17	18	14	3	16	2	24	2	35
Sudbury	50	19	6	13	<1	17	<1	22	<1	42
Thunder Bay	36	16	7	15	1	12	<1	25	<1	41
Winnipeg	180	15	34	15	9	14	5	22	4	30
Regina	59	13	5	13	1	10	1	14	1	26
Saskatoon	66	14	5	13	1	12	1	20	1	32
Calgary	213	14	40	13	17	16	7	20	7	30
Edmonton	221	13	40	13	15	15	7	20	6	28
Vancouver	389	19	129	17	42	22	28	29	38	38
Victoria	90	19	22	18	4	22	1	24	2	29
CMA total	4,473	17	1,038	17	297	22	203	29	219	40
non-CMA urban	1,409	14	90	14	13	17	5	21	4	25
non-CMA rural	1,792	17	178	15	27	16	12	19	10	24
column total	7,674	17	1,307	16	337	22	220	28	232	39

Only 4% of the most-recent immigrants (increasing to 14% of the pre-1976 group) lived in non-CMA rural areas, although these areas were home to 23% of non-immigrants.

There was considerable variation among CMAs in core housing need of immigrants

For the most-recent immigrants, the percentages of households in core housing need were above the CMA average of 40% for this group in the following CMAs: Ottawa-Hull (48%); Sherbrooke and Trois-Rivières (each 45%); Montréal (44%); Québec City, Toronto and Sudbury (each 42%); and Thunder Bay (41%). Of the above, Sherbrooke, Trois-Rivières, Sudbury and Thunder Bay each had relatively few such households. The few (less than 1,000) such households who settled in Saint John were the least likely (17%) to be in core housing need.

Most-recent immigrants who lived in non-CMA urban areas or non-CMA rural areas, where housing costs tend to be lower, had incidences of core housing need of 25% and 24%, respectively, which were below that of almost all CMAs.

For other-recent immigrants, the variation was comparable, going from a high of 39% for Ottawa-Hull to 14% in more affordable centres like Sherbrooke and Regina. The average for all CMAs was 29% for this immigrant group.

For the pre-1976 group, the variation about the CMA average of 17% was considerably less, ranging from 19% in core need in Montréal to 8% in Chicoutimi-Jonquières.

Housing conditions varied within the largest CMAs

Within the three largest CMAs, immigrant settlement patterns and housing conditions varied substantially.

In the **Toronto CMA**, the largest four Census Sub-Divisions ("CSDs") (City of Toronto, North York,

Scarborough and Mississauga) hold 57% of its 1.4 million households. They also have a disproportionately large percentage of its recent immigrant population: 69% of the most-recent and other-recent immigrant households, and 63% of less-recent immigrants (see Table 6).

Table 6: Households(HH) and percent in Core Housing Need by Location: Toronto CMA and Selected Census Sub-Divisions

	All HH		Non-Immigrants		Immigrated						
	HH (000s)	HH (000s)	In Core Need %	Prior to 1976		1976 - 1985		1986 - 1990		1991 - 1996	
				HH (000s)	In Core Need %	HH (000s)	In Core Need %	HH (000s)	In Core Need %	HH (000s)	In Core Need %
Toronto-CMA	1,392	678	17	391	18	117	24	96	30	98	42
Selected Census Sub-Divisions:											
Pickering	23	14	11	6	11	1	12	1	13	<1	28
Ajax	20	13	12	4	14	1	14	1	19	<1	31
Vaughan	35	12	11	17	11	3	14	1	17	1	23
Markham	47	19	10	14	10	5	14	4	18	4	36
Richmond Hill	29	15	13	9	13	2	15	2	23	2	35
Newmarket	18	13	14	3	12	1	11	<1	16	<1	19
Scarborough	170	66	19	48	18	18	25	18	29	18	43
Toronto	264	140	21	64	24	21	30	17	36	19	44
East York	42	22	21	11	24	3	27	2	35	3	47
North York	194	71	19	64	21	19	30	17	34	20	43
York	53	20	24	17	24	5	31	5	38	5	46
Etobicoke	113	54	17	35	18	8	28	8	32	8	46
Mississauga	163	75	13	46	14	16	18	14	23	11	36
Brampton	77	40	13	22	14	7	18	4	21	3	31
Oakville	41	26	11	11	13	2	13	1	19	1	25
Selected CSDs total	1,289	600		371		112		95		95	

The highest incidences of core housing need in the Toronto CMA occurred in six CSDs, which had generally above average incidences of core housing need for both immigrant and non-immigrant households. In these CSDs, the following percentages of the most-recent immigrant households were in core need: East York 47%, York 46%, Etobicoke 46%, City of Toronto 44%, Scarborough 43% and North York 43%. In contrast, the incidence of core housing need among the residents of Mississauga (immigrant and non-immigrant alike) was well below the corresponding Toronto CMA averages, as were the incidences of core need in the other Toronto CSDs (i.e., other than those mentioned above).

In the **Montréal CMA**, the City of Montréal CSD itself accounts for 34% of the 1.2 million households and Laval another 9% (all other component areas studied are relatively small) (see Table 7). The City of Montréal alone

accommodated 63% of the most-recent immigrant households living in the CMA, reducing progressively to 38% of the pre-1976 immigrants. Including Laval in these numbers increases the former percentage to only 66% and the latter to 47%.

In the **Vancouver CMA**, the City of Vancouver CSD alone holds 31% of the CMA's 0.6 million households, but higher percentages of immigrant households (39% of most-recent immigrants and of other-recent immigrants, 43% of less-recent immigrants, and 34% of

pre-1976 immigrants). The CSDs of the City of Vancouver, Surrey and Burnaby, together hold 56% of the region's households, but higher percentages of immigrant households (63% of most-recent immigrants, 64% of other-recent immigrants, 67% of less-recent immigrants, and 59% of pre-1976 immigrants).

The percentages of immigrant households in core housing need are above the corresponding Vancouver CMA averages in the Vancouver CSD by up to 5 percentage points

Table 7: Households(HH) and percent in Core Housing Need by Location: Montréal CMA and Selected Census Sub-Divisions

	All HH		Non-Immigrants		Immigrated						
	HH (000s)	HH (000s)	In Core Need %	Prior to 1976		1976 - 1985		1986 - 1990		1991 - 1996	
				HH (000s)	In Core Need %	HH (000s)	In Core Need %	HH (000s)	In Core Need %	HH (000s)	In Core Need %
Montréal-CMA	1,246	982	19	142	19	48	28	28	34	35	44
Selected Census Sub-Divisions:											
Brossard	21	15	11	3	11	1	17	1	25	1	34
Saint-Hubert	25	23	13	2	16	1	20	<1	23	<1	23
Longueuil	51	46	22	2	17	1	26	<1	30	1	50
Repentigny	18	18	11	<1	18	<1	14	<1	29	<1	67
Laval	117	97	16	13	16	4	19	2	27	1	38
Saint-Léonard	26	15	23	8	20	1	35	1	42	1	52
Montréal-nord	31	24	33	4	20	1	41	1	44	1	50
Montréal	424	301	27	54	25	23	34	16	39	22	46
Verdun	26	23	27	2	24	1	26	<1	31	<1	31
Lasalle	28	20	20	5	18	1	29	1	34	1	50
Saint Laurent	27	14	18	6	18	3	30	2	34	2	42
Pierrefonds	18	12	11	3	15	1	18	1	24	1	33
Westmount	8	6	9	2	11	<1	19	<1	18	<1	14
Chambly	7	6	14	<1	21	<1	<1	<1	<1	<1	50
Outremont	9	6	15	1	16	<1	17	<1	22	<1	22
Côte-Saint-Luc	12	6	18	5	21	1	21	<1	28	<1	35
Boucherville	12	11	7	1	2	<1	<1	<1	<1	<1	50
Dollard-des-Ormeaux	14	8	10	4	14	1	16	1	22	<1	38
Chateauguay	14	12	14	1	11	<1	23	<1	40	<1	50
Saint-Eustache	14	13	18	<1	16	<1	<1	<1	<1	<1	33
Pointe-Claire	11	8	10	2	9	1	10	<1	6	<1	30
Beaconsfield	6	4	6	1	9	<1	5	<1	<1	<1	20
Selected CSDs total	919	688		119		41		26		31	

The percentages of households in core housing need in the City of Montréal were above the corresponding Montréal CMA averages for all immigrant and non-immigrant groups. For immigrants the differences ranged from 2 percentage points for the most-recent group to 6 percentage points for the pre-1976 group, and for non-immigrants the difference was 8 percentage points. However, in the Laval CSD the percentages of households in core housing need were below the corresponding CMA averages for all groups.

for the various immigrant groups, and by up to 6 percentage points for non-immigrants. The percentages in Surrey are below for the pre-1976 group, but at or above average for the other immigrant groups. In Burnaby, the percentages of immigrants in core need are above the corresponding Vancouver CMA averages only for the most-recent immigrants (by 3 percentage points).

**Table 8: Households(HH) and percent in Core Housing Need by Location:
Vancouver CMA and Selected Census Sub-Divisions**

	All HH	Non-Immigrants		Immigrated							
	HH (000s)	HH (000s)	In Core Need %	Prior to 1976		1976 - 1985		1986 - 1990		1991 - 1996	
				HH (000s)	In Core Need %	HH (000s)	In Core Need %	HH (000s)	In Core Need %	HH (000s)	In Core Need %
Vancouver-CMA	631	389	19	129	17	42	22	28	29	38	38
Selected Census Sub-Divisions:											
Surrey	93	61	18	17	14	6	24	4	29	4	38
Delta	30	21	11	6	13	2	14	1	29	1	36
Richmond	46	23	14	10	14	3	16	4	22	6	38
Vancouver	195	105	25	44	19	18	26	11	32	15	39
Burnaby	62	35	20	15	17	4	21	3	29	5	41
Coquitlam	33	22	14	6	13	2	15	1	28	2	41
North Vancouver	27	18	10	6	13	1	12	1	22	1	23
Port Coquitlam	15	11	15	2	10	1	16	<1	27	1	35
New Westminster	21	16	24	3	22	1	26	1	34	1	36
North Vancouver City	18	12	19	3	21	1	23	1	34	1	42
Selected CSDs total	540	324		112		39		27		37	

Conclusion

Information from the 1996 Census indicates that about one-fifth of Canadian households have a primary maintainer who is an immigrant, and that the vast majority of these are in or could afford housing that meets or exceeds all housing standards.

There were however, some 0.4 million immigrant households in core housing need. These households tended to be recent immigrants, were likely to be tenants with high shelter cost to income ratios and to be living in particular sections of the larger Census Metropolitan Areas.

Immigrants who have been in Canada for over twenty years were likely to have reached the same housing standards as are enjoyed by the average Canadian. Indeed, they were more likely to own their accommodation. They were also less likely to live in rural areas, underlining the more urban nature of Canada's immigrant population.

For further information on 1996 Census housing data

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Your comments on this study **and suggestions** for further research are welcomed, and should be addressed to:

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Notes

- ¹ The primary household maintainer is the first person identified by Census respondents as being responsible for household payments. This will normally be the person who contributes the greatest amount toward the payments for shelter expenses.
- ² The numbers in all tables have been rounded. Numbers quoted in the text are, in some cases, derived from data shown in the tables (i.e. rather than being included explicitly in the tables).

Housing Research at CMHC

Under Part IX of the National Housing Act, the Government of Canada provides funds to CMHC to conduct research into the social, economic and technical aspects of housing and related fields, and to undertake the publishing and distribution of the results of this research.

This fact sheet is one of a series intended to inform you of the nature and scope of CMHC's research.

References

Canadian Housing Conditions (Research Highlights Issue 55-1)

Housing Conditions in Metropolitan Areas (Research Highlights Issue 55-2)

Lone Parents, Young Couples and Immigrant Families and Their Housing Conditions - A 1991 Census Profile, CMHC, Spring 1997 (Different methodologies were used to develop estimates of housing need from the 1991 and 1996 Censuses. CMHC plans to make revised 1991 estimates on a basis comparable to the 1996 estimates and present them in a later report.)

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The Research Highlights fact sheet is one of a wide variety of housing related publications produced by CMHC.

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