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Recent Refugee Housing Conditions in Canada

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"Housing that is affordable, of suitable size, and without need of major repairs would provide refugees with the foundation necessary for successful integration into Canadian society."

Introduction

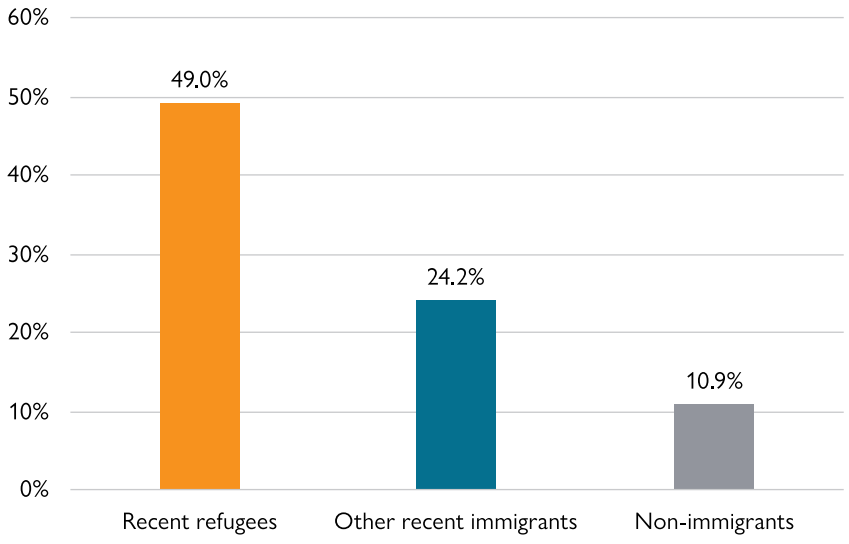
For refugees, obtaining adequate and affordable housing is an essential first step in the resettlement process. From a housing perspective, refugees represent some of Canada's most vulnerable groups among the immigrant population. Refugees face particular challenges, as they are not admitted based on education, language or other assets and therefore may not have the skills required to find employment and housing in Canada (Statistics Canada, 2017).

Housing that meets the standards of affordability, suitability and adequacy would provide refugees with the foundation necessary for successful integration into Canadian society, yet recent information from the 2016 Census shows that these basic standards are often unmet.

In Canada, the incidence of core housing need in 2016 among recent refugee-led households was 49.0%, which was more than double that of other recent immigrant-led households (24.2%).

For non-immigrant-led households, the incidence of core housing need was 10.9% in 2016.

Figure 1: Incidence of core housing need by recent immigrant status of primary maintainer, Canada, 2016



Source: CMHC, adapted from Statistics Canada (Census 2016)

While the housing situation of Canada's immigrants as a whole has been relatively well-documented, much less is known about the situation of refugees. This report provides an overview of refugees' housing situation using previously unavailable data from the 2011 National Household Survey (NHS) and the 2016 Census. The 2016 Census included, for the first time, immigrant admission category information from Immigration, Refugees and Citizenship Canada (IRCC) administrative data, the Longitudinal Immigration Database (IMDB). A similar custom tabulation based on the 2011 NHS is also used.

This report is organized as follows:

A Highlights section provides key findings of this report, followed by a summary of limitations. Part I investigates questions about refugees' housing situation, such as ownership, housing need and trends over time and looks at how their living situation compares with that of other immigrants and non-immigrants. Part II discusses factors that may be correlated with higher refugee housing need, such as volumes and destinations of recent refugees, official language proficiency, education, and employment situation. The final section concludes and summarizes the report.

Broadly, as the term is used here, *recent* refugees and *recent* immigrants refer to refugees and immigrants who immigrated to Canada between January 1, 2011, and May 10, 2016.

Highlights

Homeownership

- Among recent immigrants, the refugee homeownership level was lower than that of other immigrants (14% and 37%, respectively). Refugee homeownership increased with years since immigration, suggesting integration.

Core Housing Need

- In Canada, 49% of recent refugee-led households were in core housing need in 2016. This was more than double the proportion of other recent immigrant-led households (24%).
- Incidence of core housing need declined with years since immigration.

Housing Standards: Affordability

- A higher percentage of recent refugee-led households experienced housing affordability problems compared to other recent immigrants in 2016 (50% and 34%, respectively). Toronto had the highest proportion of immigrant households falling below the housing affordability standard.

Housing Standards: Suitability

- Across Canada, 39% of recent refugee-led households did not meet the suitability standard, compared to 22% of other recent immigrant-led households. Refugee households were on average larger than other immigrant households, making it harder for them to find suitable housing, especially in the case of households who were economically constrained.

Housing Standards: Adequacy

- Recent refugee-led households had a slightly higher incidence of housing needing major repairs compared to other recent immigrant-led households, at 7% and 4%, respectively.

Housing Outcomes Differed by Refugee Category

- Among the broader refugee category, *resettled refugees* generally had poorer housing and economic conditions than *protected persons and dependants abroad* (see appendix for information on refugee admission categories). This difference may be correlated with the fact that a protected person would have spent a certain amount of time in Canada before applying for refugee protection, whereas resettled refugees are admitted to Canada after receiving their refugee status. Protected persons would, on average, have had more time to settle and establish themselves in Canada.
- Among resettled refugees, privately sponsored refugees (PSRs) tend to have better housing and economic outcomes compared to government-assisted refugees (GARs), which may be due to PSRs receiving more social and financial support from their private sponsors during initial resettlement.

Limitations

There are some limitations to the data. Refugees who are living in shelters or hotels or who are homeless are not captured in the data. Because these groups are omitted, this means that the housing need situation of refugee households is likely more severe than the numbers suggest. Asylum seekers whose requests for asylum have yet to be processed are excluded in the refugee definition and are not captured in the data until their refugee claims are evaluated and accepted. Information for the territories is excluded. Limitations to the custom tabulation based on the NHS 2011 data used include a sizable portion of the sample population remaining unlinked (348,005 out of 1,826,145).

Additionally, for calculations of housing need, the presentation may be somewhat skewed because of the quality of income figures near census years. Persons who landed in the year of the Census or the year before may not have been in Canada for the full year, and their income patterns may be different from others.

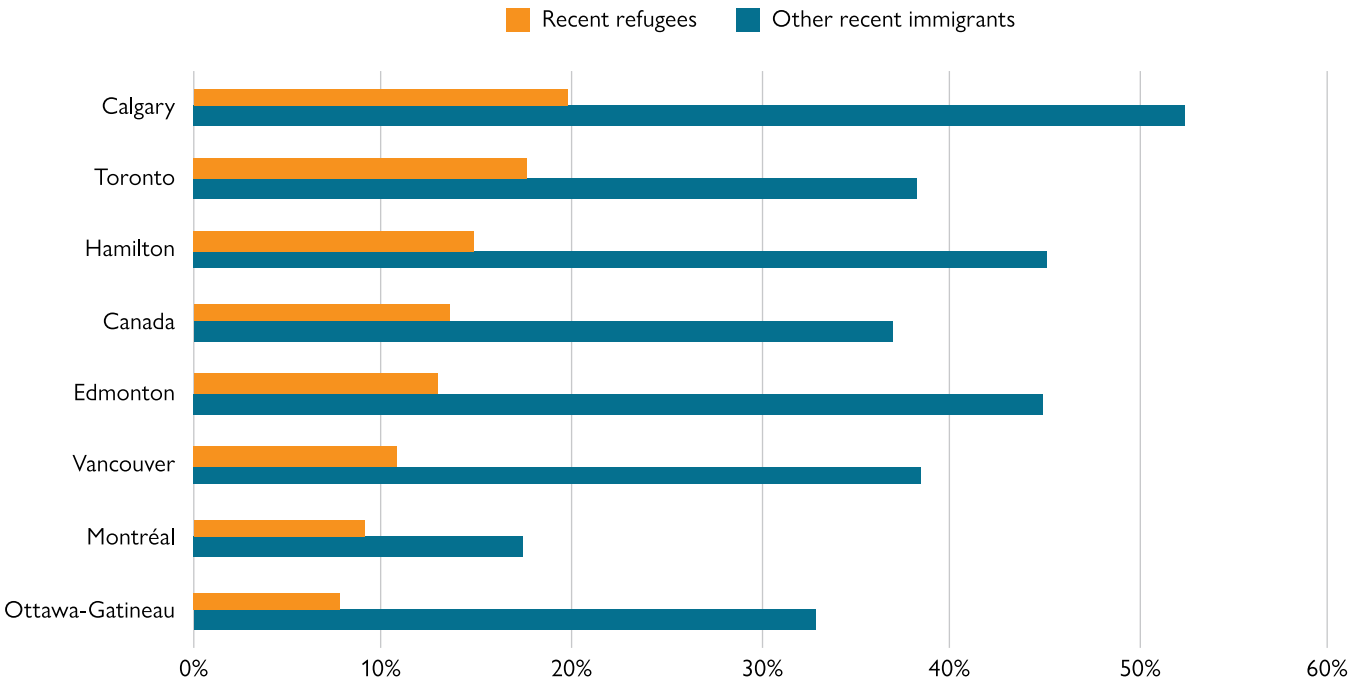
Furthermore, the universe of households captured under the shelter cost-to-income ratio (STIR) measure—and thus, core housing need—is limited to households that have a STIR of less than 100% (see Key Terms). This is a limitation because many recent immigrants, and refugees in particular, struggle to find work in the initial years after arriving in Canada. Yet, they still need to pay for shelter costs (that is, rent and utilities). This may mean that a portion of recent immigrants who experience serious affordability problems are not captured in the data. In 2016, 16.5% of recent refugee-led households (corresponding to 7,680 households) and 10.7% of other recent immigrant-led households (corresponding to 37,575 households) had a STIR of 100% or more and are thus not captured in the data and figures presented in this report. For comparison, a much lower 2.3% of non-immigrant-led households in 2016 had a STIR of 100% or more and are also excluded.

Part I: The Housing Situation of Refugees

Homeownership much lower among refugees than among other immigrants

Homeownership levels were much lower among recent refugees than among other recent immigrants, at 13.5% and 36.9%, respectively (see figure 2). The ownership rates were highest in Calgary for all immigrant categories and appeared to increase with the number of years since immigration.

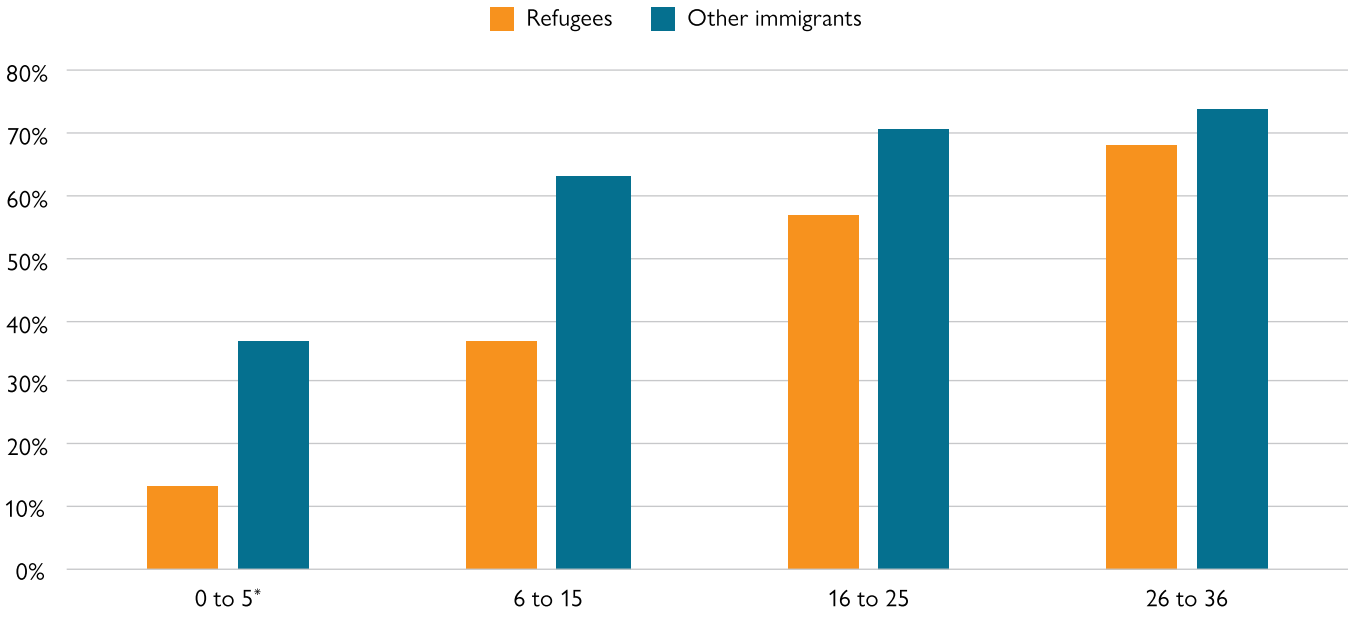
Figure 2: Homeownership rates of recent refugee- and other recent immigrant-led households, Canada and select CMAs, 2016



Source: CMHC, adapted from Statistics Canada (Census 2016)

Homeownership rates for refugee-led and other immigrant-led households appeared higher the longer they had been in Canada (see figure 3). Refugee-led households who resettled in Canada from 1991 to 2000 and from 2001 to 2010 had much higher ownership rates (57.0% and 36.7%, respectively) than recent refugee-led households (13.5%). These patterns suggest that many refugee families bought homes several years to two decades after immigrating to Canada.

Figure 3: Homeownership rates by years since immigration and refugee status of primary maintainer, Canada, 2016



*From January 1, 2011, to May 10, 2016.
Source: CMHC, adapted from Statistics Canada (Census 2016)

Refugee households more likely to live in subsidized housing than other immigrant households

In 2016, 86.5% of recent refugee-led households were renters, with 18.4% living in subsidized rental units. This figure was notably higher than that of other immigrant households (3.9%).

The 7,015 recent refugee-led households living in subsidized rental housing in 2016 accounted for 1.3% of all households in such units. In 2011, 5,605 refugee-led households who immigrated between 2006 and 2011 lived in subsidized rental housing, which accounted for 1.0% of all households in such units.

Incidence of core housing need much higher among refugees than among other immigrant groups

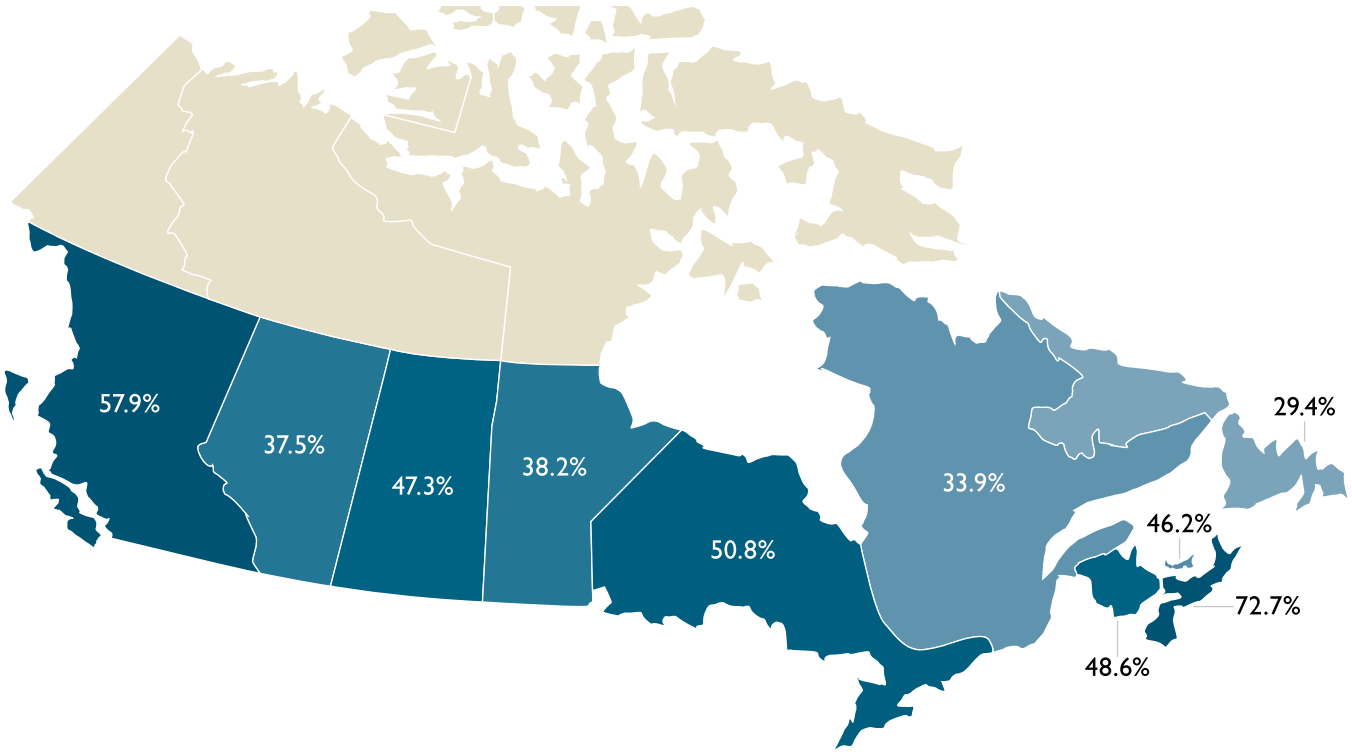
The incidence of core housing need among all refugee-led households in 2016 was 27.1%, compared to 18.1% for all other immigrant-led households.

Among recent immigrants in 2016, close to one in two refugee-led households was in core housing need (49%), about double that of other immigrant households, at 24.2%. This core housing need rate for recent refugee households was more than four times the incidence for non-immigrant households (10.9%), and corresponded to 14,875 recent refugee-led households in core housing need.

In 2011, the incidence of core housing need among refugee-led households where the primary maintainer immigrated between 2006 and 2011 was 41.3%, while the incidence for other immigrant households was a much lower 24.7%.

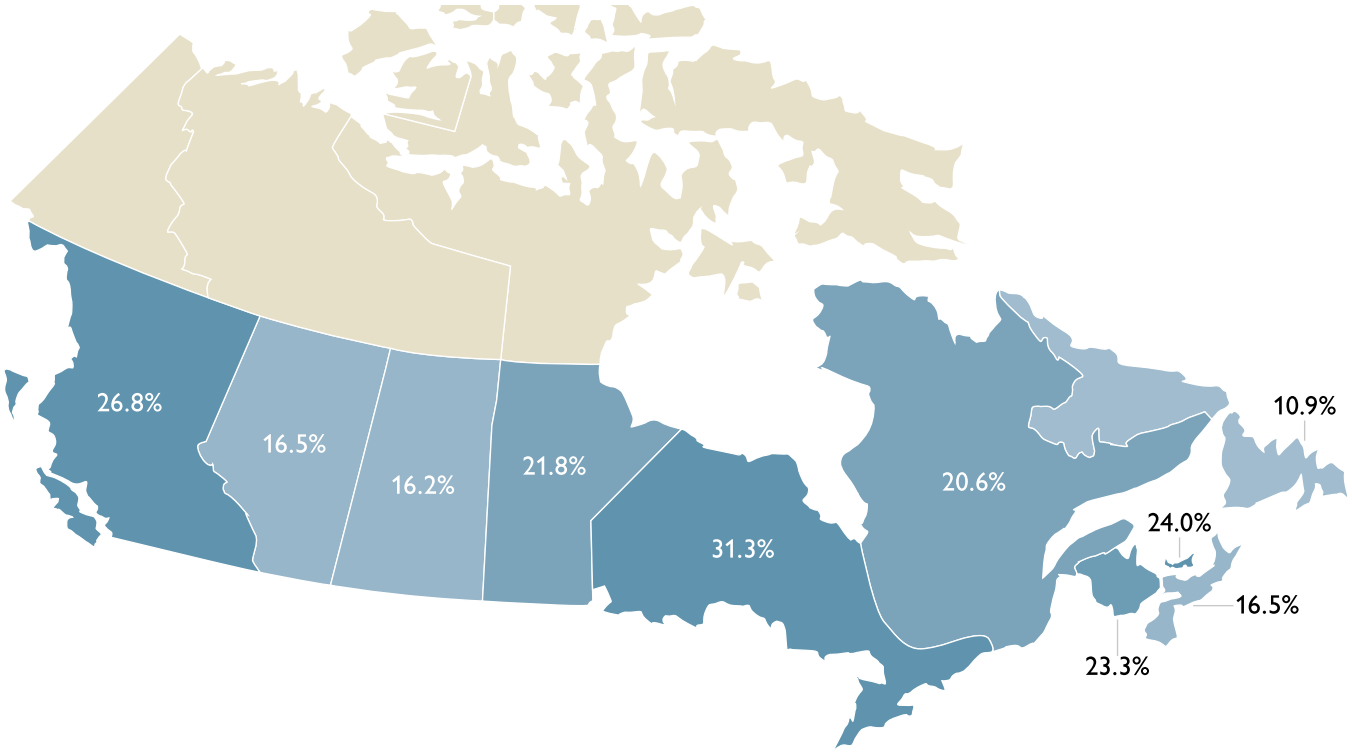
Nova Scotia had the highest incidence of core housing need among recent refugee-led households in 2016, at a staggering 72.7%, compared to a much lower 16.5% for other recent immigrants. Eighty-four per cent of the 2,355 refugees to Nova Scotia from January 2015 to July 2018 were resettled in Halifax, where the incidence of core housing need among recent refugee-led households was 75.0%, compared to 18.7% for other recent immigrant-led households (see figures 4a and 4b).

Figure 4a: Incidences of core housing need among recent refugee-led households, 2016



Source: CMHC, adapted from Statistics Canada (Census 2016); data excludes territories

Figure 4b: Incidences of core housing need among recent immigrant (non-refugee-led) households, 2016



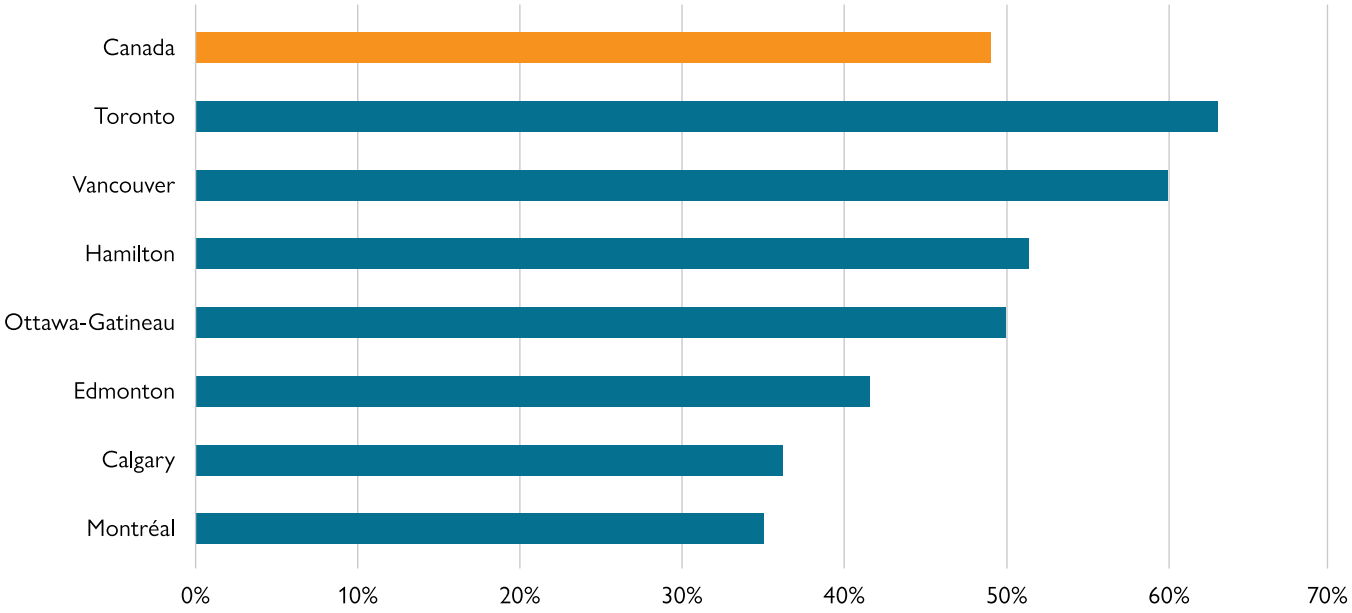
Source: CMHC, adapted from Statistics Canada (Census 2016); data excludes territories

Newfoundland and Labrador had the lowest rate of core housing need among refugee households (29.4%), yet this figure was still nearly three times that for other immigrant households in the same province (10.9%).

Among recent refugees, resettled refugees had higher incidences of core housing need. In 2016, recent resettled refugee-led households had a 53.3% incidence of core housing need, compared to 45.0% for households led by recent protected persons in Canada or dependants abroad.

Figure 5 shows the incidences of core housing need for some census metropolitan areas (CMAs) with the highest numbers of refugee resettlement. The incidences of core housing need for recent refugee households were highest in Toronto and Vancouver, at 63.0% and 60.1%, respectively. These levels reflected higher proportions of income spent on shelter (39.8% for Toronto and 36.5% for Vancouver) in these two cities compared to other CMAs (see table 1).

Figure 5: Incidence of core housing need, recent refugee households, Canada and select CMAs, 2016

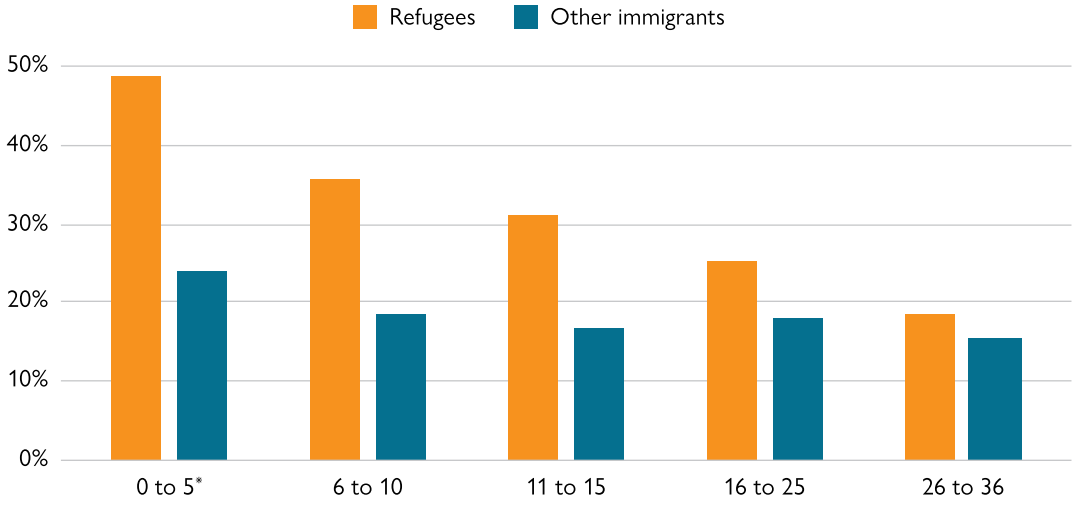


Source: CMHC, adapted from Statistics Canada (Census 2016)

Core housing need declines with length of time in Canada

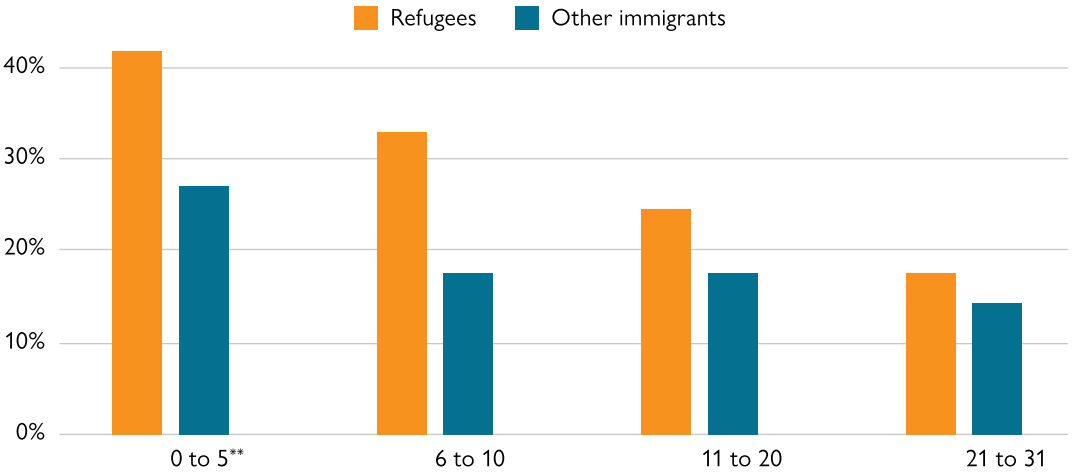
For immigrant households, the incidences of core housing need declined with the length of time in Canada (see figures 6a and 6b). This pattern was especially pronounced in the refugee-led household category, though it is not possible to draw any conclusions without controlling for a "cohort effect," as refugees arriving in different years come from different countries and cultures and have different education levels and other cohort-specific characteristics.

Figure 6a: Incidence of core housing need by years since immigration and refugee status of the primary maintainer, Canada, 2016



*From January 1, 2011, to May 10, 2016.
Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 6b: Incidence of core housing need by years since immigration and refugee status of the primary maintainer, Canada, 2011*

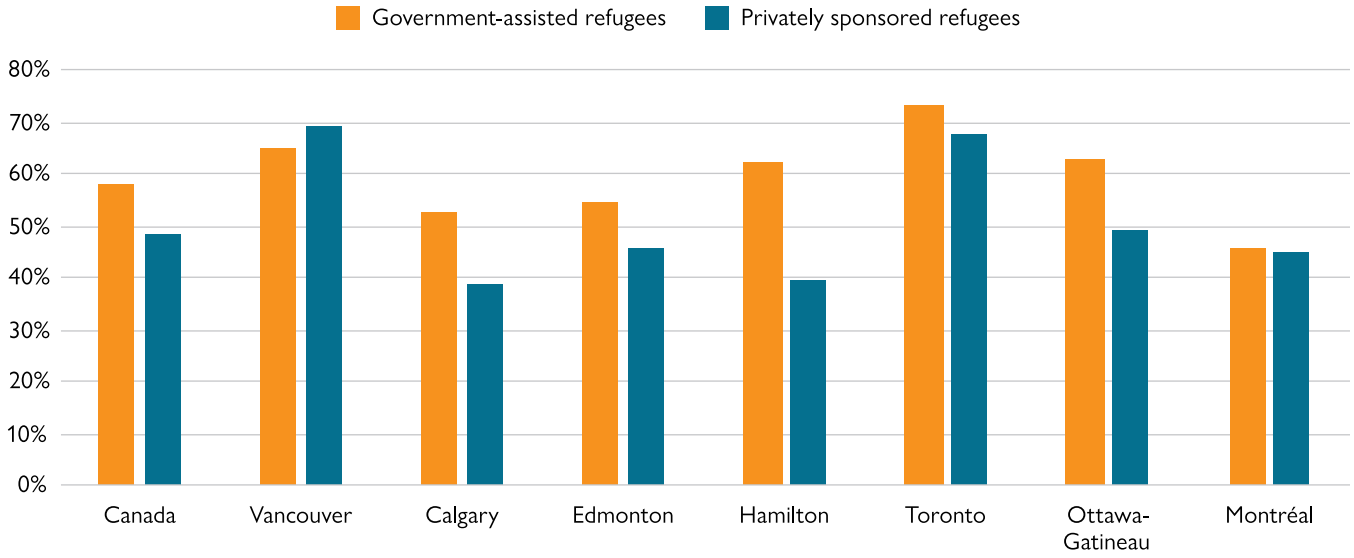


* This table reflects results from a record linkage, using exact matching techniques, between the 2011 National Household Survey (NHS) and the administrative Immigrant Landing File (ILF). The ILF consists of immigrants landed between 1980 and May 10, 2011.
**From January 1, 2006, to May 10, 2011.
Source: CMHC, adapted from Statistics Canada (NHS 2011 and ILF)

Higher incidences of core housing need among GAR-led households compared to PSR-led households

Across Canada, recent government-assisted refugee-led households had a 57.4% incidence of core housing need, which was higher than the incidence of 47.8% for privately sponsored refugee-led households (see figure 7). The relatively difficult housing situation for GARs may be correlated to their having less resources and support during their initial resettlement process. PSRs are sometimes given additional social and financial support from private sponsors during their resettlement (see Appendix for additional information on GARs and PSRs).

Figure 7: Incidence of core housing need, recent GAR- and PSR-led households, Canada and select CMAs, 2016



Source: CMHC, adapted from Statistics Canada (Census 2016)

Greater proportion of income spent on shelter by refugee households than by other immigrant households

Affordability was the most common reason for Canadian households to fall into core housing need, with refugee-led households being no exception. On average, recent refugee-led households spent a higher percentage of their before-tax income on shelter than other recent immigrant-led households in 2016. Overall, recent refugee-led households in Canada spent 34.9% of their before-tax household income on shelter. Other recent immigrant-led households spent an average of 29.0%, which was just under the threshold for core housing need (see table 1).

Toronto had the highest proportions of both refugee-led and other immigrant-led households falling below the housing affordability standard. This can be attributed to Toronto's high shelter costs, leading households to spend a higher fraction of their income on shelter (see table 1).

On average, in Canada, a higher percentage of recent refugee-led households experienced housing affordability problems compared to other recent immigrants in 2016 (49.8% and 34.4%, respectively).

Table 1: Average household incomes, shelter costs for renters and STIRs, by immigrant status, Canada and select CMAs, 2016

	Canada	Montréal	Ottawa-Gatineau	Toronto	Hamilton	Calgary	Edmonton	Vancouver
Refugee-led households								
Average household income*	$47,669	$42,027	$40,693	$47,330	$48,453	$63,635	$60,134	$46,069
Average shelter cost for renters**	$1,113	$887	$920	$1,310	$1,137	$1,346	$1,222	$1,138
Average STIR***	34.9%	32.8%	32.5%	39.8%	34.9%	31.7%	30.3%	36.5%
Below affordability standard	49.8%	44.0%	45.1%	62.9%	49.7%	41.0%	39.0%	53.7%
Other immigrant-led households								
Average household income	$79,656	$58,053	$71,971	$82,357	$80,807	$103,066	$95,318	$79,837
Average shelter cost for renters	$1,431	$1,001	$1,318	$1,683	$1,496	$1,767	$1,619	$1,569
Average STIR	29.0%	28.2%	29.6%	34.3%	29.6%	26.8%	25.5%	31.1%
Below affordability standard	34.4%	32.2%	36.0%	47.2%	39.3%	30.2%	26.0%	39.1%

Source: CMHC, adapted from Statistics Canada (Census 2016)

* Average household income refers to the total annual before-tax household income from all sources for all members of the household aged 15 or older. Income sources include, but are not limited to, employment income, investment income, and transfer payments from the government.

** Average shelter cost refers to the total monthly shelter cost paid by the household for its dwelling. Shelter costs include the following:

– for renters, rent and any payments for electricity, fuel, water and other municipal services;

– for owners, mortgage payments (principal and interest), property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

***Average shelter cost-to-income ratio (STIR) refers to the proportion of total before-tax household income spent on shelter. The STIR is calculated for each household individually by dividing its total annual shelter cost by its total annual income. The average STIR is then computed by taking the average of the individual households' STIRs.

Resettlement Assistance Program

Refugees are often limited in their choice of housing, with the Resettlement Assistance Program (RAP) rate levels having sometimes been identified as a constraint for refugees who settle in CMAs with high rent levels (IRCC, 2016; Rose and Charette, 2016). Under the RAP, the shelter allowance rate is linked with provincial social assistance and is typically lower than rental costs.

For example, as of October 2017, the RAP shelter allowance for a couple with two children in Vancouver was $700 per month, whereas the average rents in the lowest-quartile rent market were $1,150 for two-bedroom apartments and $1,250 for apartments with three or more bedrooms in October 2017. Similarly, the RAP shelter allowance for a couple with two children in Toronto was $744, while the average lowest-quartile rents for apartments with two bedrooms and those with three or more bedrooms were $1,159 and $1,325, respectively, in October 2017 (CMHC, 2017; IRCC, 2018a; IRCC, 2018b).

Larger family sizes among refugees resulting in crowding problems

Another housing challenge that is uniquely pronounced among refugee populations is obtaining suitable housing. Refugee family sizes are on average larger than those of other immigrant families and Canadian households. Among recent refugees, 30.8% were in households of six or more members. By comparison, this figure was 15.9% for other recent immigrants (see table 2). Given the larger refugee family sizes, many housing arrangements for refugees have been too small to accommodate them (Rose and Charette, 2016).

The ability to source rental housing that could accommodate larger refugee families faced supply constraints. In October 2016, the private apartment vacancy rates for apartments with three or more bedrooms in Toronto, Vancouver and Montréal were 1.8%, 1.4% and 3.3%, respectively. These rates corresponded to 480, 31 and 2,129 available apartments with three or more bedrooms, respectively, in October 2016. Vacancy rates for all three CMAs were lower than the provincial averages for apartments with three or more bedrooms (CMHC, 2016).

In addition to difficulties finding suitable housing, refugee households who are constrained economically may opt for a smaller dwelling that they could better afford, leading to crowding.

Table 2: Household sizes, by immigrant status, Canada, 2016

	Recent refugees		Other recent immigrants	
Household size	Count of individuals in each household size category	%	Count of individuals in each household size category	%
1	5,885	4.2%	48,620	4.5%
2 to 3	34,290	24.4%	417,000	38.9%
4 to 5	57,035	40.6%	436,110	40.7%
6 to 7	29,560	21.0%	122,055	11.4%
8+	13,745	9.8%	47,775	4.5%
Total	140,515	100%	1,071,560	100%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Across Canada, 39.2% of recent refugee-led households did not meet the suitability standard, compared to 21.7% for other recent immigrants. Incidences of crowding among recent refugee-led households were highest in Toronto (44.4%) and Vancouver (44.8%), where shelter costs and population densities were highest (see table 3).

Table 3: Housing standards, by immigrant status, Canada and select CMAs, 2016

	Canada	Montréal	Ottawa-Gatineau	Toronto	Hamilton	Edmonton	Calgary	Vancouver
Recent refugee-led households								
Total below at least one standard	72.0%	68.6%	66.6%	82.0%	70.9%	60.3%	62.3%	77.4%
Below affordability standard	49.8%	44.0%	45.1%	62.9%	49.7%	39.0%	41.0%	53.7%
Below suitability standard	39.2%	35.7%	34.0%	44.4%	37.7%	32.7%	31.9%	44.8%
Below adequacy standard	7.2%	8.4%	7.3%	8.9%	7.4%	4.6%	4.8%	7.9%
Other recent immigrant-led households								
Total below at least one standard	51.4%	52.3%	48.2%	63.8%	52.0%	43.1%	42.9%	55.1%
Below affordability standard	34.4%	32.2%	36.0%	47.2%	39.3%	26.0%	30.2%	39.1%
Below suitability standard	21.7%	23.6%	17.5%	26.7%	18.0%	19.9%	15.2%	20.7%
Below adequacy standard	4.4%	7.1%	3.7%	4.3%	5.3%	2.7%	2.4%	3.8%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Low incidences of housing needing major repairs for both refugee-led and other immigrant-led households

As with the generally low incidence of Canadian housing in need of major repairs, only a fairly low percentage of recent immigrant households reported living in inadequate housing. Recent refugee-led households had a slightly higher incidence of housing needing major repairs compared to other recent immigrant-led households, at 7.2% and 4.4%, respectively.

Part II: Factors That May Correlate with Higher Refugee Housing Need

Volume of refugees

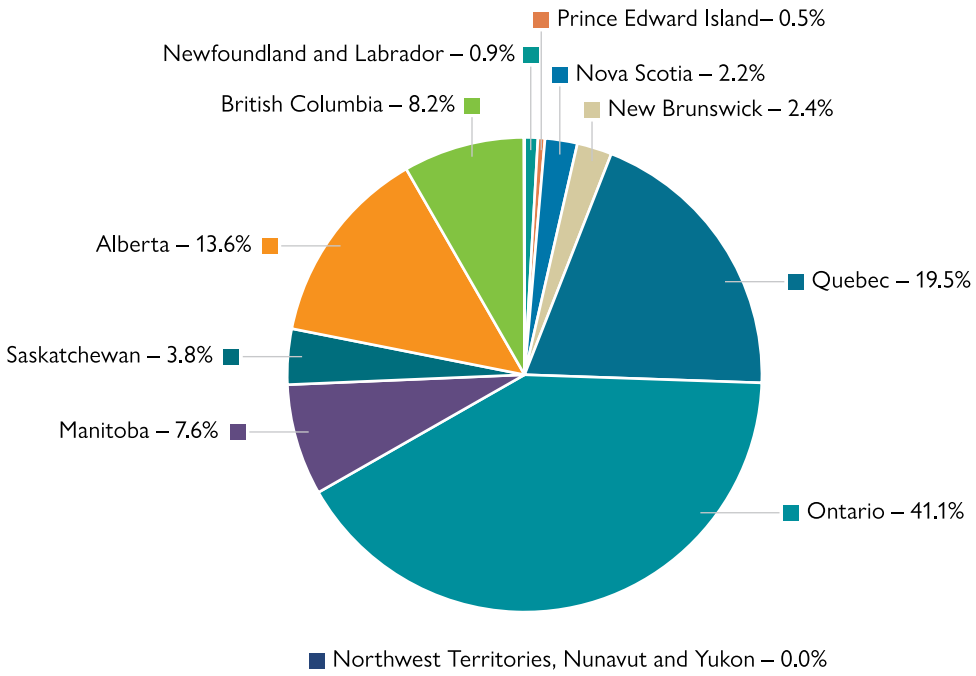
In recent years, Canada has resettled a historic number of refugees (Government of Canada, 2018). From January 2015 to June 2018, 107,000 refugees were resettled across the country (IRCC, 2018c). The biggest wave occurred between November 2015 and February 2016 with the Canadian government resettling over 26,000 Syrian refugees in response to the Syrian humanitarian crisis. For context, Canada's intake of refugees had been in the range of 10,000 to 12,000 in the previous decade, compared to over 46,000 in a single year in 2016. Canada plans to resettle 43,000 refugees and protected persons in 2018, 45,650 in 2019, and 48,700 in 2020.[1]

These recent large influxes of refugees create a more urgent need for governments and organizations involved in the resettlement effort to find housing for refugees that meets basic standards.

Destinations of refugees

The vast majority of refugees are resettled in Ontario and Quebec, with Toronto and Montréal being the major receiving cities (see figures 8 and 9). The large CMAs where most refugees resettle (that is, Toronto, Montréal and Vancouver) have some of the highest costs of housing in Canada, making affordability a major challenge for many refugee families.

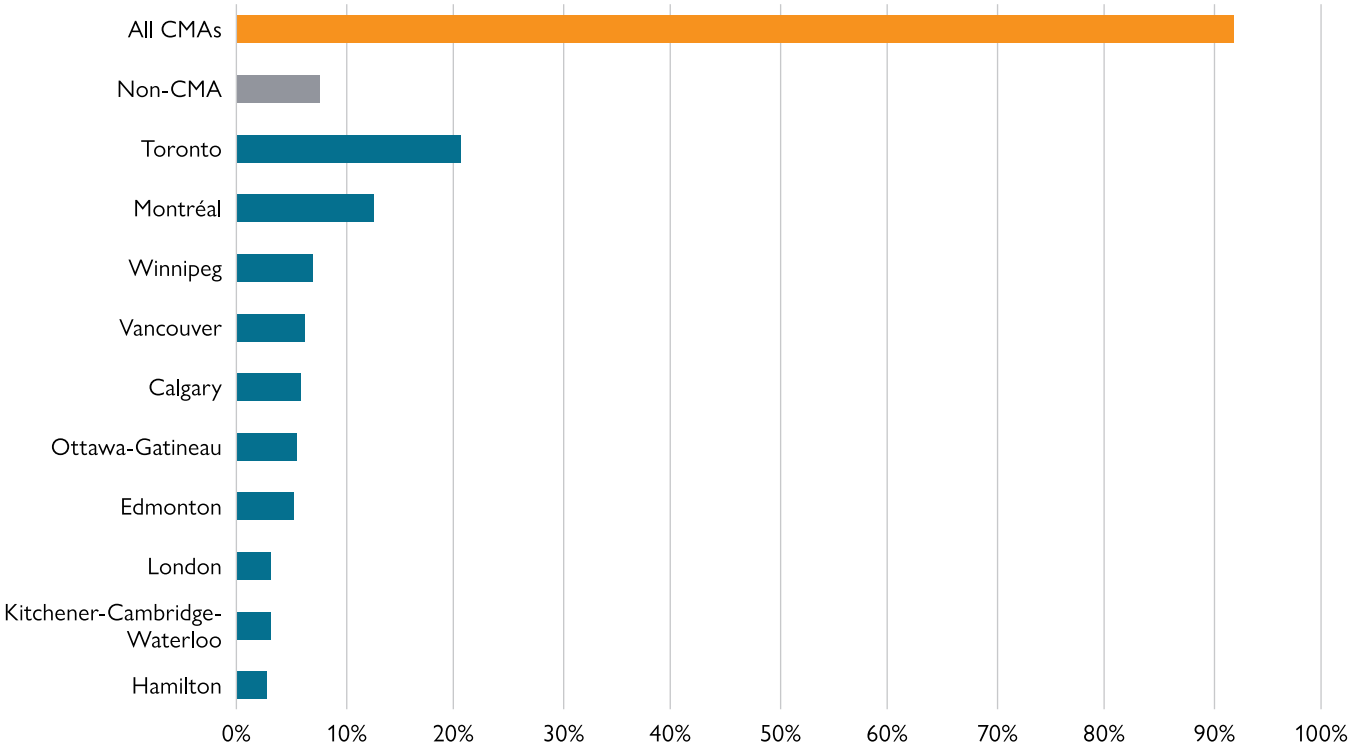
Figure 8: Destinations of Refugees (all categories) by province and territory, January 2015 - June 2018



Source: CMHC, adapted from IRCC (2018c)

[1] 2017 Annual Report to Parliament on Immigration on November 1, 2017.

Figure 9: Admissions of resettled refugees by CMA of intended destination, top 10 CMAs, January 2015 to July 2018



Source: CMHC, adapted from IRCC (2018c)

Lower levels of official language proficiency among recent refugees compared to other recent immigrants

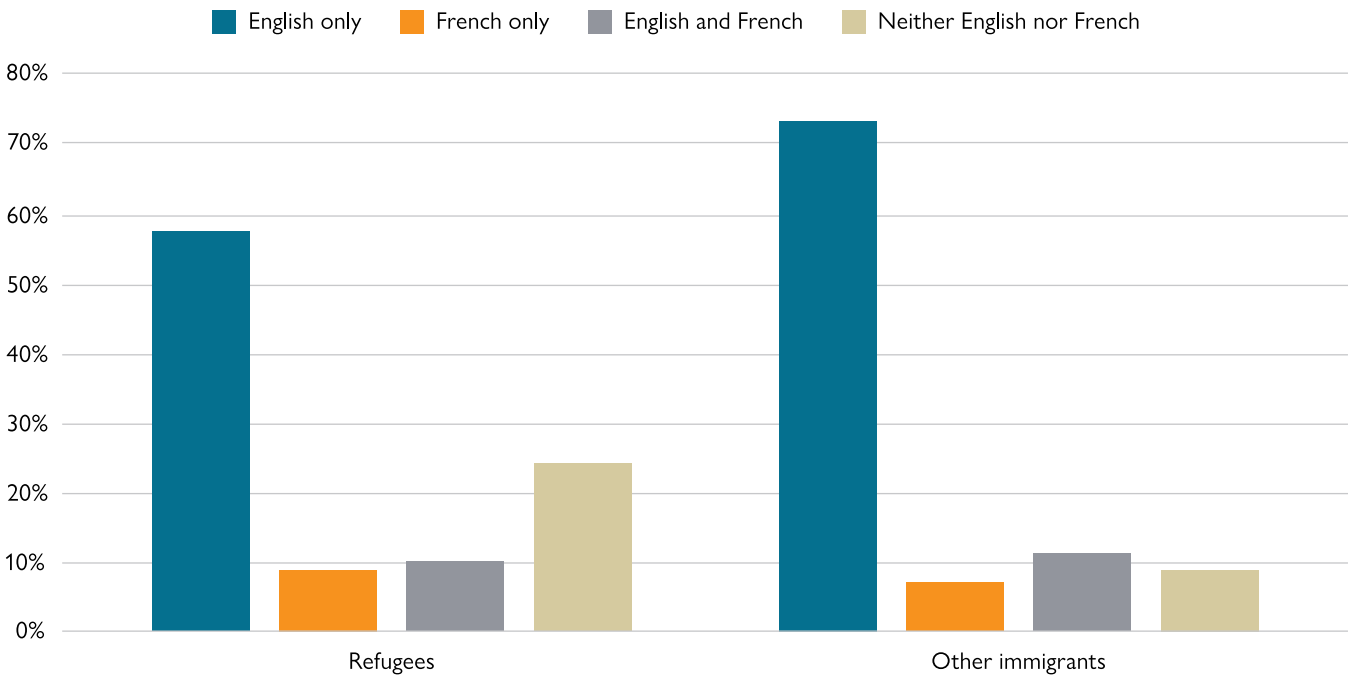
Having proficiency in at least one official language is important for adjusting to life in Canada and obtaining employment and a source of personal income and, ultimately, the means to secure adequate housing.

Recent refugees' official language proficiency in 2016 was weaker than that of other immigrants. In fact, 57.2% of recent refugees in Canada reported having proficiency in English, compared to 72.8% for other recent immigrants. Lower proportions of refugees reported having knowledge of French (8.8%) and both English and French (10.1%). In 2016, 24% of recent refugees reported not being able to conduct a conversation in either English or French, compared to 8.6% for other immigrants (see figure 10a).

One possible explanation for the differences in proficiency levels is that refugees are not selected based on their knowledge of official languages, as opposed to other immigrants subject to the points-based system where their proficiency is taken into consideration.

Recent government-assisted refugees had lower levels of official language proficiency compared to privately sponsored refugees: 37.9% of GARs reported having no knowledge of English or French, compared to 21.9% of PSRs. Additionally, 56.0% of GARs reported having knowledge of either English or French, compared to 70.4% of PSRs.

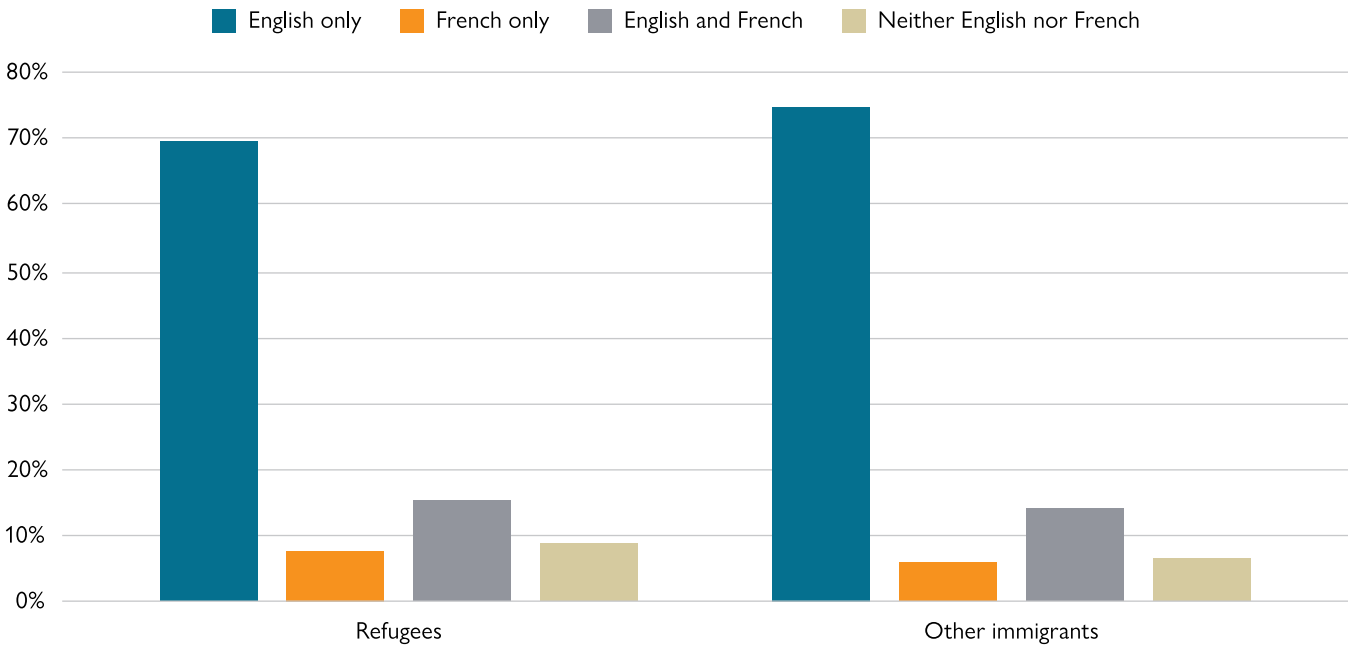
Figure 10a: Official languages proficiency, by refugee status, recent immigrants, Canada, 2016



Source: CMHC, adapted from Statistics Canada (Census 2016)

Refugees who immigrated to Canada between 2001 and 2010 had similar official language proficiency compared to other immigrants of the same period of immigration (see figure 10b). This sheds some light on refugees' integration over time, as it appears that their proficiency in official languages converges with that of other immigrants over time.

Figure 10b: Official languages proficiency, by refugee status, period of immigration from 2001 to 2010, Canada, 2016



Source: CMHC, adapted from Statistics Canada (Census 2016)

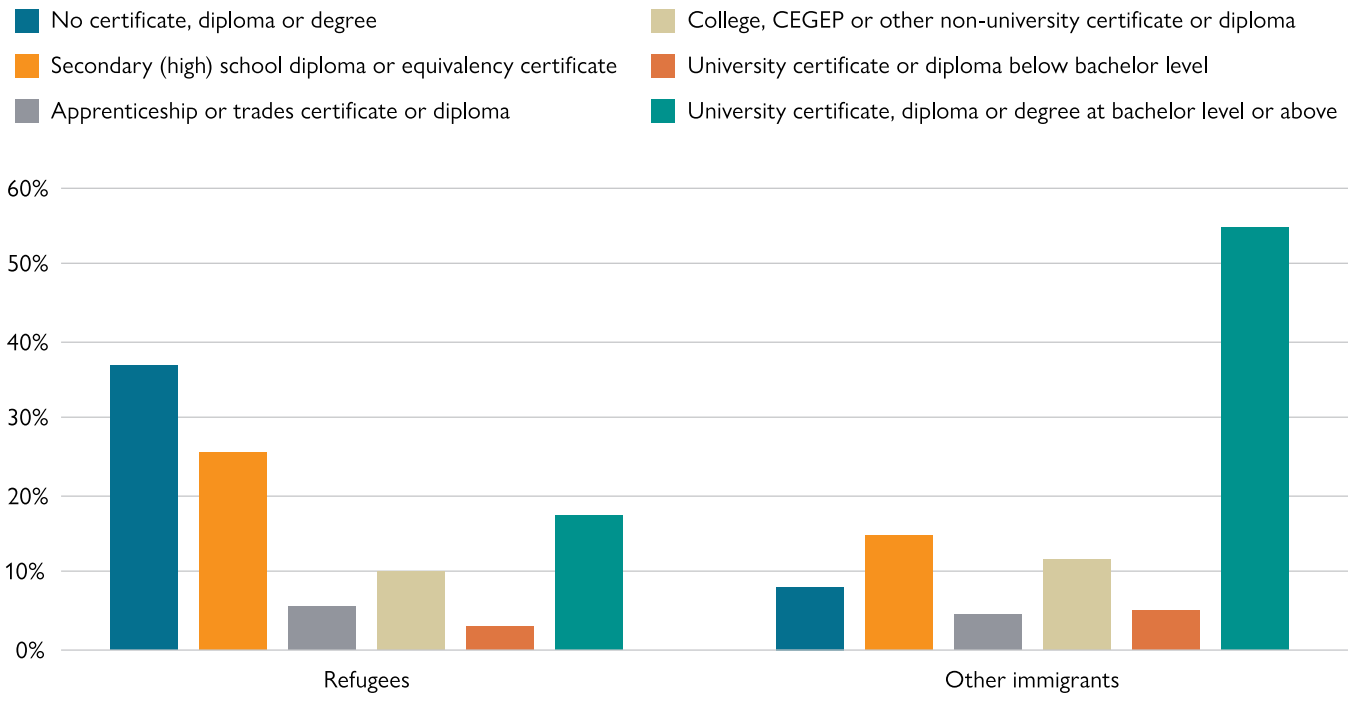
Lower levels of education among recent refugees than among other recent immigrants

Recent refugees aged 25 or older in 2016 were relatively less well-educated compared to other recent immigrants: 37.2% reported having no certificate, diploma or degree, compared to 8.1% of other immigrants. The proportion of recent refugees who reported having a university credential at the bachelor level or above in 2016 was 17.3% compared to 54.6% for other immigrants (Figure 11).

Among recent resettled refugees, Blended Visa Office Referred (BVOR) (see Appendix) refugees had the lowest levels of reported education: 61.5% reported having no certificate, diploma, or degree. 57.1% of GARs and 38.2% of PSRs also reported having no certificate, diploma, or degree.

Similar to the previous section on language proficiency, refugees are not selected based on their level of education. This is in contrast to other immigrants who are subject to the points-based system where higher education levels increase their chances of admission.

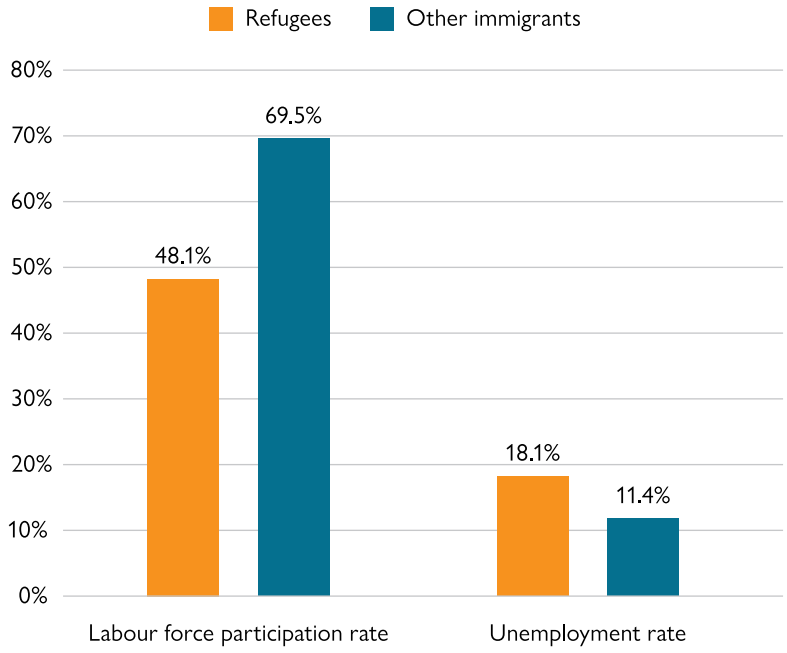
Figure 11: Highest education attained, by recent refugee status, individuals aged 25 and above, Canada, 2016



Source: CMHC, adapted from Statistics Canada (Census 2016)

Higher unemployment among recent refugees compared to other recent immigrants

Figure 12: Labour force participation and unemployment rate, by recent refugee status, Canada, 2016



Source: CMHC, adapted from Statistics Canada (Census 2016)

Recent refugees had a lower labour force participation rate compared to other recent immigrants in 2016 (48.8% and 69.5%, respectively).

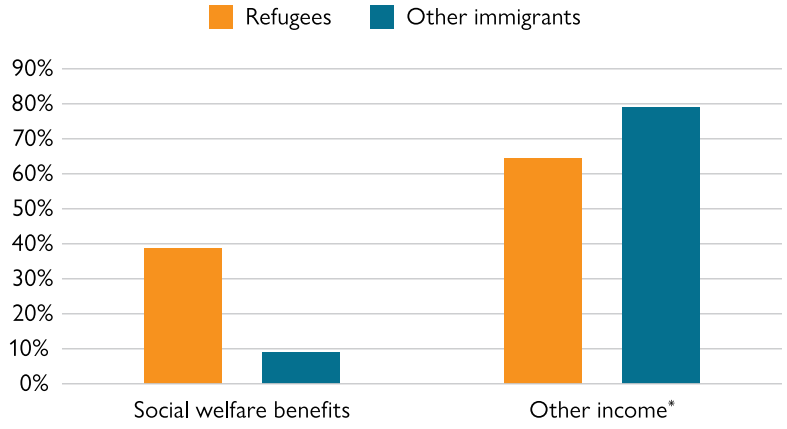
This, in addition to a high unemployment rate (18.1% for recent refugees compared to 11.4% for other recent immigrants), may correlate with refugee households experiencing more challenges in being able to afford suitable and adequate housing.

Sources of income

Income, tied to employment, is a key factor in determining housing choices. Stable sources of income facilitate access to housing. For refugees, this stable flow of income is especially important, as many refugee households generally do not have a well-grounded social and financial support system in Canada.

In the 2015 reference year, the proportion of refugees having immigrated to Canada from 2009 to 2015 who received social welfare benefits was 38.0% (see figure 13a). For other immigrants, this figure was a much lower 8.4%. A lower proportion of refugees had income in the form of employment income, investment income, self-employment income and/or employment insurance benefits compared to other immigrants (63.8% and 79.1%, respectively).

Figure 13a: Proportion of immigrants aged 20 to 64 who receive income, by source of income and refugee status, period of immigration from 2009 to 2015, Canada, 2015

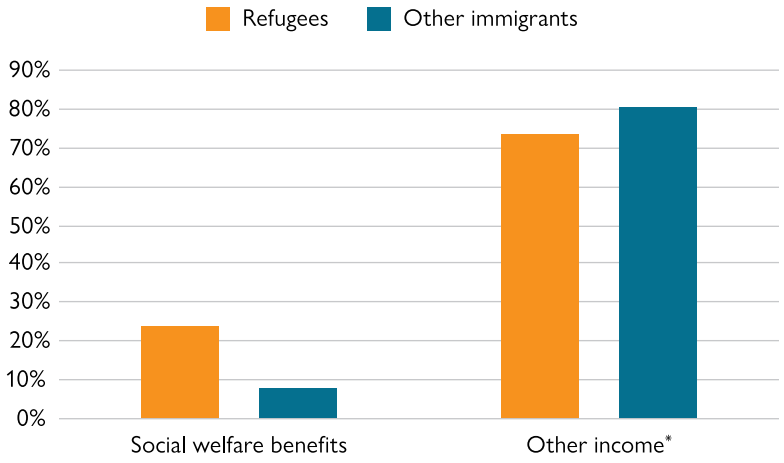


*Other income refers to the sum of employment income, investment income, self-employment income and employment insurance benefits.

Source: CMHC, adapted from Statistics Canada (IMDB 2015)

Refugees who immigrated to Canada in an earlier period, between 2003 and 2008, had a lower take-up of social welfare benefits (23.8%) in 2015 than those having immigrated from 2009 to 2015. They also had a higher proportion receiving other income (74.1%), approaching a comparable proportion for other immigrants (80.9%) (see figure 13b).

Figure 13b: Proportion of immigrants aged 20 to 64 who receive income, by source of income and refugee status, period of immigration from 2003 to 2008, Canada, 2015



*Other income refers to the sum of employment income, investment income, self-employment income and employment insurance benefits.

Source: CMHC, adapted from Statistics Canada (IMDB 2015)

Conclusion

Refugee-led households face unique and critical housing challenges. The above comparisons of refugee, other immigrant, and non-immigrant households reveal relatively difficult initial housing conditions for refugee-led households. On average, in 2016, refugee households were faced with double the incidence of core housing need compared to other immigrant households and more than four times the incidence of non-immigrant households. While affordability was the most common reason that refugees fell into housing need, crowding was also an important contributor. With larger family sizes, refugee households faced more difficulties in obtaining suitable housing compared to other immigrants.

Resettled refugees can face immense hurdles in their resettlement journeys. Among them, GARs experience poorer housing situations compared to PSRs, which may be associated with the additional social and financial support that some private sponsors provide for their sponsored refugee families.

While refugee-led households were revealed to have relatively difficult initial housing conditions, recent census data also suggests improvement in their conditions over time, in ways that are similar to other immigrant households. Evidence of progressive integration includes rising homeownership, declining rates of housing need and improvement in official language proficiency.

Appendix

The Canadian refugee system and admission categories of refugees

The Canadian refugee system has two main programs:

1. the In-Canada Asylum Program, for people who make refugee protection claims from within Canada; and
2. the Refugee and Humanitarian Resettlement Program, for individuals who seek protection from outside Canada.

Refugees under the first program are admitted as *protected persons in Canada or dependants abroad,* which includes immigrants who were granted permanent resident status on the basis of a well-grounded fear of returning to their country as well as immigrants located abroad who were granted permanent resident status as a result of being the family member of a protected person.

Those under the second program are *resettled refugees,* which refers to persons who have fled their country, are temporarily in a second country, and then offered permanent residence in a third country. Resettled refugees are assigned refugee status by the Canadian government before their arrival in Canada. The three main admission categories of resettled refugees are government-assisted refugees (GARs), privately sponsored refugees (PSRs) and blended visa office-referred (BVOR) refugees.

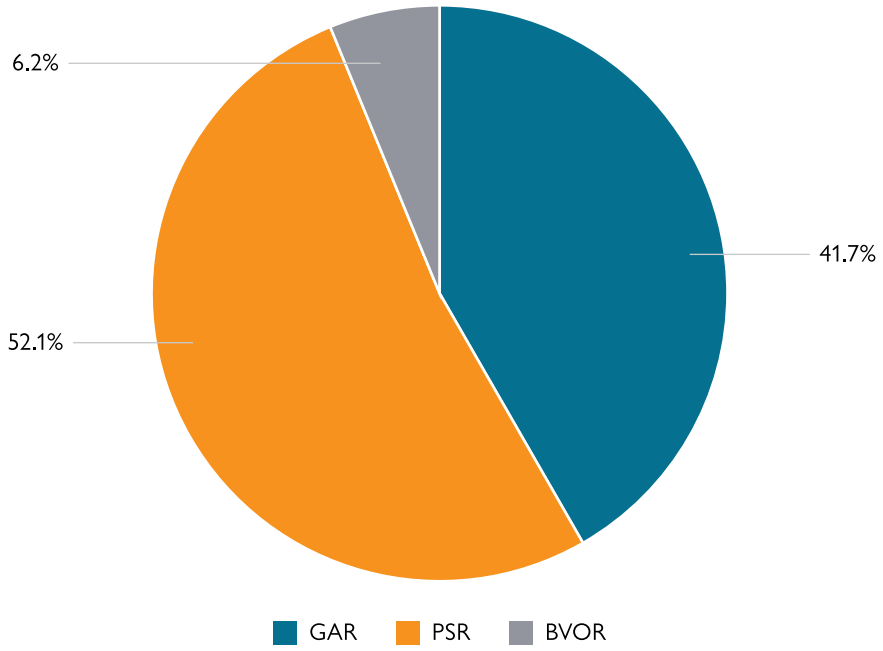
GARs are referred to Canada for resettlement under the GAR Program by the United Nations Refugee Agency (UNHCR) or another referral organization. A GAR's initial resettlement in Canada is entirely supported by the Government of Canada through the Resettlement Assistance Program (RAP) or the Province of Québec (Québec offers its own program), where refugees are provided with up to 12 months of direct financial support and funding of immediate and essential services. Non-governmental agencies called service provider organizations, funded by Immigration, Refugees and Citizenship Canada (IRCC), deliver this support. Between January 2015 and June 2018, 45,125 GARs were resettled in Canada.

PSRs are resettled refugees who are selected abroad and receive support from private sponsors having committed to providing them with assistance in the form of food, clothing, financial support, and assistance in finding housing, usually for 12 months after their arrival in Canada. Private sponsors can be groups of Canadians, individuals or organizations. Between January 2015 and June 2018, 55,355 PSRs were resettled in Canada.

The BVOR program, similar to the GAR program, also resettles refugees identified by the UNHCR who have been referred to IRCC. The BVOR program is unique in its "blended" sponsorship nature. It is a cost-sharing agreement whereby IRCC and private sponsors both contribute financially to support the refugees. Under the BVOR program, refugees receive income support from the Government of Canada through the RAP for 6 months after their arrival (months 2 to 7). Private sponsors offer financial support for the remaining 6 months (month 1 and months 8 to 12) as well as cover the initial start-up costs.

BVOR refugees accounted for a small proportion of resettled refugees from 2013 onward, as the program was first implemented in that year. During the period January 2015 to July 2018, 6,765 BVOR refugees were admitted, representing 6.2% of resettled refugees to Canada during that period (see figure 14). GARs and PSRs, combined, comprise the vast majority of resettled refugees to Canada.

Figure 14: Admission categories of refugees to Canada, January 2015 - July 2018



Source: CMHC, adapted from IRCC (2018)

Key Terms

A household is said to be in **core housing need** if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income for alternative local housing that is acceptable (meets all three housing standards). Only private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios (STIRs) less than 100% are assessed for core housing need. Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in core housing need regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.

Adequate housing is reported by its residents as not requiring any major repairs.

Affordable housing has shelter costs equal to less than 30% of total before-tax household income (that is, a STIR of less than 30%).

Suitable housing has enough bedrooms for the size and composition of the resident household, according to National Occupancy Standard (NOS) requirements.

Refugees are persons who are in need of protection and who are subject to a well-founded fear of persecution for reasons of race, religion, nationality, or membership in a particular social group or political opinion. They may fear a risk to their life or a risk of cruel and unusual treatment or punishment in their country of usual residence.[2] Asylum seekers are excluded in this definition and are not captured in the data until their refugee claims are evaluated and accepted.

Refugee-led households are defined as households with a primary maintainer who is a refugee. A primary household maintainer is the first person in the household identified as the one who pays the rent or mortgage, the taxes, utilities, etc., for the dwelling.

[2] Immigration and Refugee Protection Act (S.C. 2001, c. 27).

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Alternative text and data for figures

Figure 1: Incidence of core housing need by recent immigrant status of primary maintainer, Canada, 2016

Recent refugees	49.0%
Other recent immigrants	24.2%
Non-immigrants	10.9%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 2: Homeownership rates of recent refugee- and other recent immigrant-led households, Canada and select CMAs, 2016

	Ottawa-Gatineau	Montréal	Vancouver	Edmonton	Canada	Hamilton	Toronto	Calgary
Other recent immigrants	32.8%	17.3%	38.5%	44.9%	36.9%	44.9%	38.3%	52.3%
Recent refugees	7.6%	9.0%	10.7%	12.8%	13.5%	14.9%	17.6%	19.7%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 3: Homeownership rates by years since immigration and refugee status of primary maintainer, Canada, 2016

	0 to 5*	6 to 15	16 to 25	26 to 36
Refugees	13.5%	36.7%	57.0%	68.4%
Other immigrants	36.9%	63.7%	71.0%	74.4%

*From January 1, 2011, to May 10, 2016.
Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 4a: Incidences of core housing need among recent refugee-led households, 2016

British Columbia	57.9%
Alberta	37.5%
Saskatchewan	47.3%
Manitoba	38.2%
Ontario	50.8%
Quebec	33.9%
New Brunswick	48.6%
Nova Scotia	72.7%
Prince Edward Island	46.2%
Newfoundland and Labrador	29.4%

Source: CMHC, adapted from Statistics Canada (Census 2016); data excludes territories

Figure 4b: Incidences of core housing need among recent immigrant (non-refugee-led) households, 2016

British Columbia	26.8%
Alberta	16.5%
Saskatchewan	16.2%
Manitoba	21.8%
Ontario	31.3%
Quebec	20.6%
New Brunswick	23.3%
Nova Scotia	16.5%
Prince Edward Island	24.0%
Newfoundland and Labrador	10.9%

Source: CMHC, adapted from Statistics Canada (Census 2016); data excludes territories

Figure 5: Incidence of core housing need, recent refugee households, Canada and select CMAs, 2016

Montréal	Calgary	Edmonton	Ottawa-Gatineau	Hamilton	Vancouver	Toronto	Canada
35.1%	36.1%	41.6%	49.9%	51.4%	60.1%	63.0%	49.0%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 6a: Incidence of core housing need by years since immigration and refugee status of the primary maintainer, Canada, 2016

	0 to 5*	6 to 10	11 to 15	16 to 25	26 to 36
Refugees	49.0%	36.1%	31.5%	25.2%	18.8%
Other immigrants	24.2%	18.6%	17.1%	18.2%	15.6%

*From January 1, 2011, to May 10, 2016.
Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 6b: Incidence of core housing need by years since immigration and refugee status of the primary maintainer, Canada, 2011*

	0 to 5**	6 to 10	11 to 20	21 to 31
Refugees	41.4%	32.9%	24.2%	17.3%
Other immigrants	27.0%	17.6%	17.3%	14.3%

* This table reflects results from a record linkage, using exact matching techniques, between the 2011 National Household Survey (NHS) and the administrative Immigrant Landing File (ILF). The ILF consists of immigrants landed between 1980 and May 10, 2011.

**From January 1, 2006, to May 10, 2011.

Source: CMHC, adapted from Statistics Canada (NHS 2011 and ILF)

Figure 7: Incidence of core housing need, recent GAR- and PSR-led households, Canada and select CMAs, 2016

	Canada	Vancouver	Calgary	Edmonton	Hamilton	Toronto	Ottawa-Gatineau	Montréal
Government-assisted refugees	57.4%	64.6%	52.2%	54.2%	62.1%	72.6%	62.7%	45.2%
Privately sponsored refugees	47.8%	68.8%	38.5%	45.1%	39.3%	67.6%	49.1%	44.7%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 8: Destinations of Refugees (all categories) by province and territory, January 2015 - June 2018

British Columbia	8.2%
Alberta	13.6%
Saskatchewan	3.8%
Manitoba	7.6%
Ontario	41.1%
Quebec	19.5%
New Brunswick	2.4%
Nova Scotia	2.2%
Prince Edward Island	0.5%
Newfoundland and Labrador	0.9%
Northwest Territories, Nunavut and Yukon	0.0%

Source: CMHC, adapted from IRCC (2018c)

Figure 9: Admissions of resettled refugees by CMA of intended destination, top 10 CMAs, January 2015 to July 2018

Hamilton	3.0%
Kitchener-Cambridge-Waterloo	3.1%
London	3.2%
Edmonton	5.5%
Ottawa-Gatineau	5.9%
Calgary	6.1%
Vancouver	6.5%
Winnipeg	7.1%
Montréal	12.8%
Toronto	20.9%
Non-CMA	7.9%
All CMAs	92.1%

Source: CMHC, adapted from IRCC (2018c)

Figure 10a: Official languages proficiency, by refugee status, recent immigrants, Canada, 2016

	English only	French only	English and French	Neither English nor French
Refugees	57.2%	8.8%	10.1%	24.0%
Other immigrants	72.8%	7.3%	11.4%	8.6%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 10b: Official languages proficiency, by refugee status, period of immigration from 2001 to 2010, Canada, 2016

	English only	French only	English and French	Neither English nor French
Refugees	69.3%	7.6%	14.9%	8.3%
Other immigrants	74.4%	5.3%	14.0%	6.3%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 11: Highest education attained, by recent refugee status, individuals aged 25 and above, Canada, 2016

	Refugees	Other immigrants
No certificate, diploma or degree	37.2%	8.1%
Secondary (high) school diploma or equivalency certificate	25.6%	15.2%
Apprenticeship or trades certificate or diploma	5.9%	4.8%
College, CEGEP or other non-university certificate or diploma	10.5%	11.8%
University certificate or diploma below bachelor level	3.4%	5.4%
University certificate, diploma or degree at bachelor level or above	17.3%	54.6%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 12: Labour force participation and unemployment rate, by recent refugee status, Canada, 2016

	Labour force participation rate	Unemployment rate
Refugees	48.10%	18.10%
Other immigrants	69.50%	11.40%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 13a: Proportion of immigrants aged 20 to 64 who receive income, by source of income and refugee status, period of immigration from 2009 to 2015, Canada, 2015

	Social welfare benefits	Other income*
Refugees	38.0%	63.8%
Other immigrants	8.4%	79.1%

*Other income refers to the sum of employment income, investment income, self-employment income and employment insurance benefits.
Source: CMHC, adapted from Statistics Canada (IMDB 2015)

Figure 13b: Proportion of immigrants aged 20 to 64 who receive income, by source of income and refugee status, period of immigration from 2003 to 2008, Canada, 2015

	Social welfare benefits	Other income*
Refugees	23.8%	74.1%
Other immigrants	8.3%	80.9%

*Other income refers to the sum of employment income, investment income, self-employment income and employment insurance benefits.
Source: CMHC, adapted from Statistics Canada (IMDB 2015)

Figure 14: Admission categories of refugees to Canada, January 2015 - July 2018

GAR	41.7%
PSR	52.1%
BVOR	6.2%

Source: CMHC, adapted from IRCC (2018)