

Core housing need transitions of racialized communities in Canada

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The National Housing Strategy (NHS) aims to lift 530,000 families out of housing need and recognizes racialized groups within its priority populations. A commonly used measure of housing need and affordability is Core Housing Need (CHN). This is an indicator of a household's relative ability to pay the median market rent for housing in their area that meets their needs.

In this Insight, we examine transitions into and out of core housing need¹ among racialized communities in Canada. We direct our analysis towards answering several questions:

- Is it the same population that remains in need over time?
- How persistent or transitory are basic housing needs?
- How many individuals and households move in and out of housing need over time?
- Who are those in persistent need?
- How do socioeconomic factors influence persistent and transient housing needs?

By taking a longitudinal view of the housing needs of the same individuals over time, we identify persistent versus transitory housing need and examine factors contributing to the gap between the racialized and non-racialized groups. We focus on the 2011-2016 period, as it is the most recent 5-year period for which the linked Census data is available to us. This Insight is the third in a series on Core Housing Need that CMHC's Research Division has advanced since 2020. The fourth Insight will incorporate linkage data from the 2021 Census to understand persistent housing need in the most recent census years.

Highlight of findings

- Among racialized persons who experienced core housing need during the period between 2011 and 2016, 26% were in persistent need. The experience varied across racial groups.

- Immigrants (refugees in particular), youth and young adults and people of a lone-parent household were more likely to experience persistent housing need than others in the racialized communities.
- During the 2011 to 2016 period, the average affordability gap (difference between 30% of before-tax household income and reported shelter costs) widened for racialized persons in persistent need, as the shelter cost outgrew their income.
- We estimate that 34% of the gap in persistent housing need between racialized and non-racialized groups was due to racialized and non-racialized groups having different characteristics. The main contributing factors were difference in location, income, and immigrant status. The remaining 66% of the gap was unexplained by our data and could reflect the impact of factors such as informal support networks, systemic racial inequities, and discrimination faced by racialized communities.
- Resources can be further directed to those in persistent core housing need to help achieve the NHS target of removing 530,000 families from need.

Introduction

The National Housing Strategy (NHS²) aims to lift 530,000 families out of housing need and prioritizes the most vulnerable Canadians. One of these populations that experience vulnerabilities are racialized groups. Recent research³ revealed that one in four Canadians who experienced core housing need (see Key Terms) since 2006 faced persistent housing challenges. During the period from 2011 to 2016, 35% of those in persistent need⁴ were racialized persons (see Key Terms). Literature on the housing needs and conditions of racialized communities in Canada reveal that housing discrimination is widespread and that racialized communities have less access to housing that is affordable than the non-racialized population.^{i, ii, iii}

¹ <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/research-reports/housing-needs/research-insight-transitions-into-out-core-housing-need>

² <https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/priority-areas-for-action>

³ <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/research-reports/housing-needs/research-insight-transitions-into-out-core-housing-need>

⁴ <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/research-reports/housing-needs/research-insight-characteristics-individuals-persistent-core-housing-need>

Some of the existing [literature](#)⁵ examines and reveals ethno-racial variations in housing challenges and needs among the racialized population. For example, Middle Eastern and North African groups experienced the greatest difficulty in obtaining affordable housing among all racialized groups, largely attributable to high unemployment rates in these populations.^{iv} Research also suggests that discrimination may occur on a compounding basis, based on multiple facets of an individual's identity. This highlights the critical need to account for intersectional and diverse identity factors. For example, a 2008 study found that while all female lone parents experienced some level of housing discrimination, Black female lone parents faced a notably higher level of discrimination.^v

While there are numerous studies that examine the housing needs of racialized communities, most of the existing literature offers point-in-time insights. In this project, we aim to narrow this knowledge gap by examining the housing conditions of racialized Canadians over time, their experiences of persistent housing need (see [Key Terms](#)), and how socio-economic factors affect their transitions into and out of housing need. We chose to perform our analysis at the individual rather than household level to account for differences in family composition with respect to race. It is important to note that Indigenous peoples were excluded from this research due to the unique housing needs and challenges faced by Indigenous communities and the ongoing work undertaken by Indigenous communities, organizations, and scholars themselves.

Our main data source includes Statistics Canada's National Household Survey (2011), Census of Population (2016), and the linkage between the two datasets. We define a transition period from 2011 to 2016 and identify individuals' core housing need status at the beginning and the end of the period. We conceptualize housing need transition as the movement into and out of core housing need and describe the population in persistent need. We then perform statistical analysis to evaluate how socio-economic factors contribute to the difference in experiencing persistent need between racialized and non-racialized groups.

The findings and key insights from our research can help to inform policy and programs targeting populations experiencing vulnerabilities at the national and provincial levels. In particular, we hope that this research can help inform NHS policies and programs by partially addressing the knowledge gaps surrounding the housing needs and experiences of racialized communities in Canada.

Key findings

A [literature review](#)⁶ on the housing needs of racialized communities identified the lack of affordable housing as a consistent challenge. A wealth of literature and evidence suggests that discrimination is a significant barrier for racialized communities in securing housing that meets their needs. Economic disadvantages and higher levels of economic exclusion, including income disparity, security of employment and wealth, were found to be tied to race, as well as many intersectional factors including immigrant status, sex, gender identity, indigeneity, and age.

Evidence from the Longitudinal Survey of Immigrants to Canada (LSIC) suggests that housing experiences and challenges vary across racialized groups, though overall, racialized communities experience greater difficulties in the housing market compared to their non-racialized counterparts.^{vi} For example, when disaggregate by country of origin, African and Middle Eastern individuals were found to face the greatest affordability constraints. These challenges are further compounded for immigrants and refugees, especially.

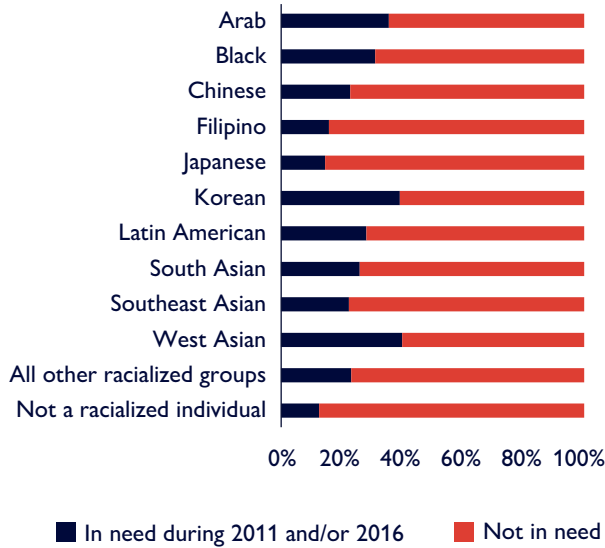
Data from the 2016 Census reveal that 20.1% of racialized households (defined as households that are led by a racialized primary household maintainer) were living in core housing need, compared to 11.2% for non-racialized households.^{vii} Among racialized persons who experienced core housing need during the period from 2011 to 2016, 26% were in persistent need. Although this number was similar to the proportion for non-racialized individuals (23%), the experiences varied across racial groups, as shown in figure 1.

⁵ <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/housing-research/research-reports/housing-finance/research-insights/2021/homeownership-rate-varies-significantly-race-en.pdf?rev=af9ae04d-00bd-43ce-8619-d5e5d4a37444>

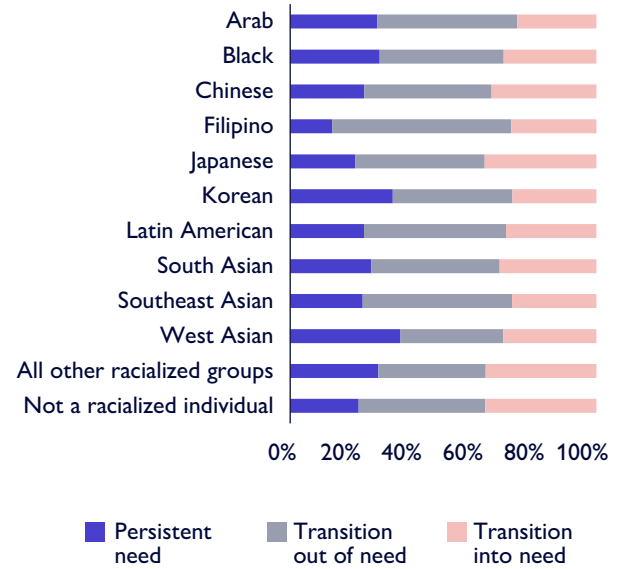
⁶ https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_6/20210318-010_69753-rr-lit-review-6-part-series-racialized-individuals.pdf

Figure 1

Panel a. Percentage of individuals in core housing need in 2011 and/or 2016

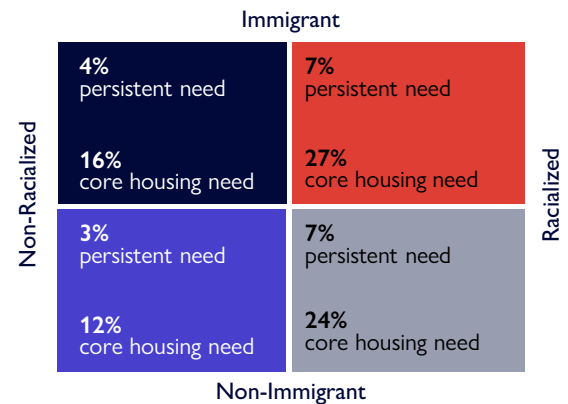


Panel b. Core housing need transitions for those who were in need in 2011 and/or 2016



Literature on the housing needs of racialized Canadians often refers to studies on newcomers and refugees, given the perceived overlap between the two identity factors – race and immigration status.^{viii} Less is known about the patterns and experiences that may be uniquely associated with each of the two identity factors. To partially address this gap, we examine race and immigrant status (see Key Terms) in the context of core housing need transitions. We find that race is associated with a higher likelihood of experiencing core housing need and persistent need, while the association between the experience of persistent need and immigration status is less present. In figure 2, the differences in core housing need and persistent need between racialized and non-racialized groups (left versus right quadrants) are larger than the differences between immigrant and non-immigrant groups (top versus bottom quadrants).⁷

Figure 2: Percentage of people in persistent core housing need, 2011–2016 period



⁷ See table 1 for more information.

A further breakdown of the immigrant population by the immigration admission category reveals that more refugees experience core housing need and persistent need. The proportions of economic and other non-refugee immigrants who had these experiences are close to the non-immigrant population, though it should be noted that our analysis examines the immigrant population as a whole and is not based on their settlement year.⁸ Incidences of core housing need among immigrant households declined with the length of time since settlement in Canada, which means that newcomers are likely to experience more housing challenges compared to more established immigrants.^x

A newcomer’s credit history prior to their settlement in Canada is often not factored into the calculation of their credit score in Canada. Newcomers are often required to build a new credit history after arriving in Canada. In addition to credit, Canadian employers place lower value on credentials and labour market experiences gained abroad, affecting the initial wages and salaries that newcomers earn.^x Newcomers and refugees may also face language barriers, discrimination, and difficulty building social networks after arriving in Canada. Combined, these systemic barriers

can lead to higher levels of poverty and poorer labour market outcomes for recent immigrants and refugees.^{xi} In addition, racialized immigrants and refugees may experience compounded challenges and discrimination as a result of both their immigrant status and the racial facets of their identity.^{xii}

Profile of racialized persons in persistent core housing need

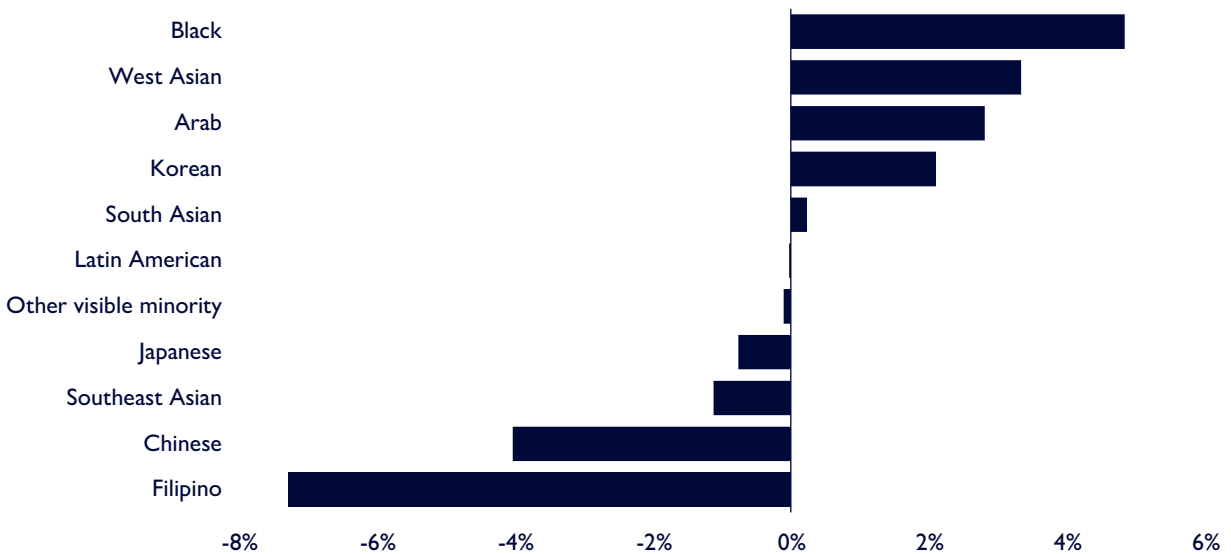
To better understand the intersectional factors of racialized persons in persistent housing need, we break down this population group by race, age, education, household composition type, tenure, household income, and affordability gap.

Racialized group

Figure 3 shows that among racialized populations in persistent housing need, Black people are the most overrepresented, followed by West Asian and Arab. The most underrepresented racialized group is Filipino, followed by Chinese and Southeast Asian.

Figure 3: Racialized group representation in persistent CHN

Racialized group’s share in persistent CHN among all racialized groups minus their share in the total racialized population



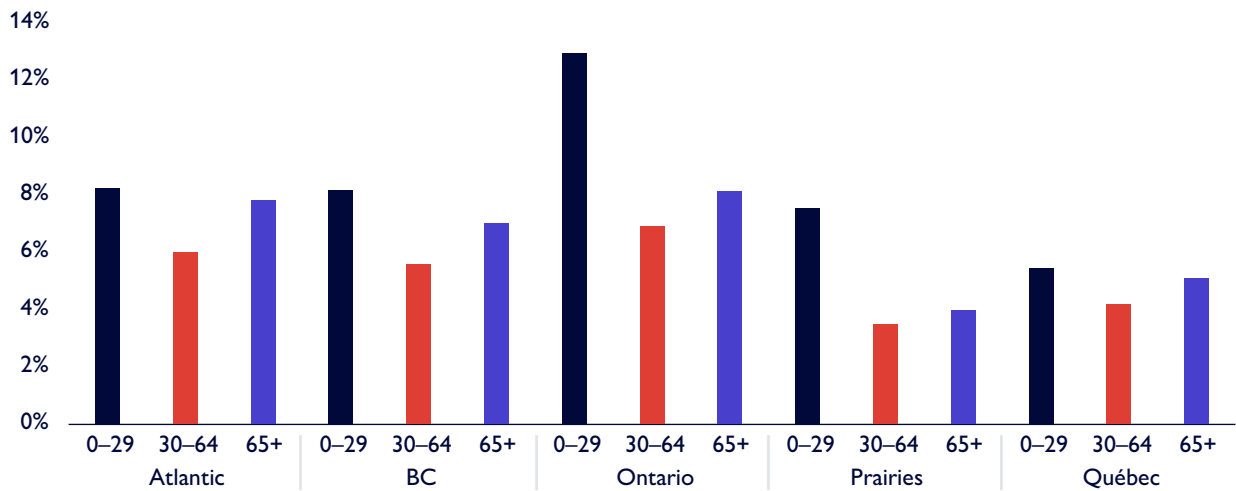
⁸ See table 2 for more information.

Age group

Racialized children and young adults (age group 0 to 29) were the most likely to be in persistent housing need compared to other age groups, followed by seniors aged 65 and older. In Ontario, over 1 in 8 racialized children and young adults were in persistent housing need. Racialized adults aged 30 to 64 were the least likely to be in persistent housing need overall (figure 4).

Although racialized youth aged 15 to 29 were more likely to be in persistent housing need compared to older age groups, census data shows that immigrant and visible minority youth households have been experiencing declines in incidences of core housing need from 2001 to 2016.

Figure 4: Percentage of racialized individuals in persistent CHN, by age group and region

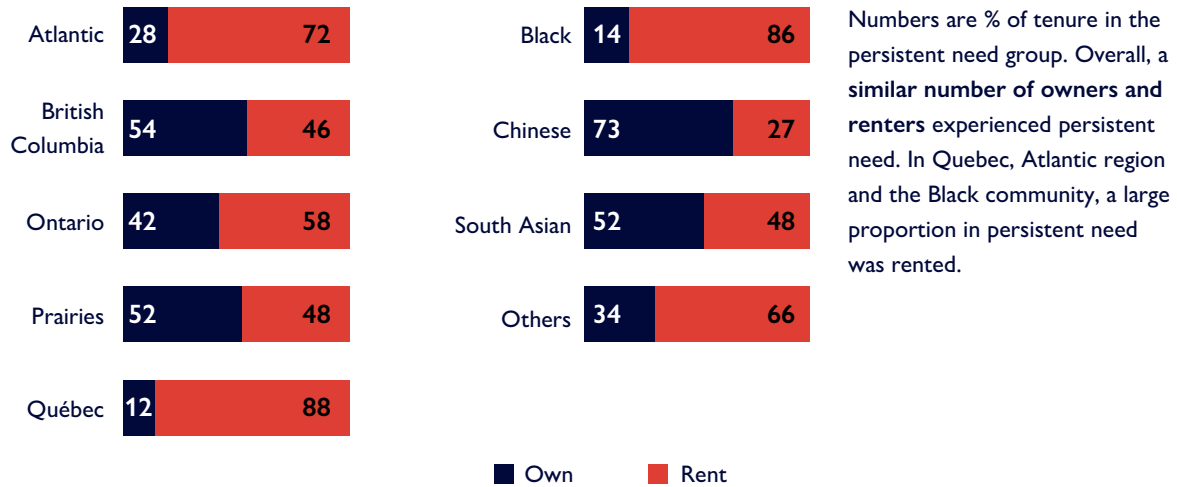


Housing tenure

Overall, 58% of racialized individuals in persistent need were renters and 42% were homeowners. The Atlantic provinces and Quebec had a much higher percentage of renters that fell under this category compared to homeowners. Among the population of Black individuals in persistent housing need, the vast majority (86%) were renters. This contrasts with the Chinese population in persistent need, where

73% were homeowners. This could be reflective of the overall homeownership rate differences between Black and Chinese communities. In 2006, 2011, and 2016, the Black population in Canada had the lowest homeownership rate among all ethnicities (47%, 48%, and 45%, respectively), while the Chinese population had the highest (79%, 83%, and 84%, respectively).

Figure 5



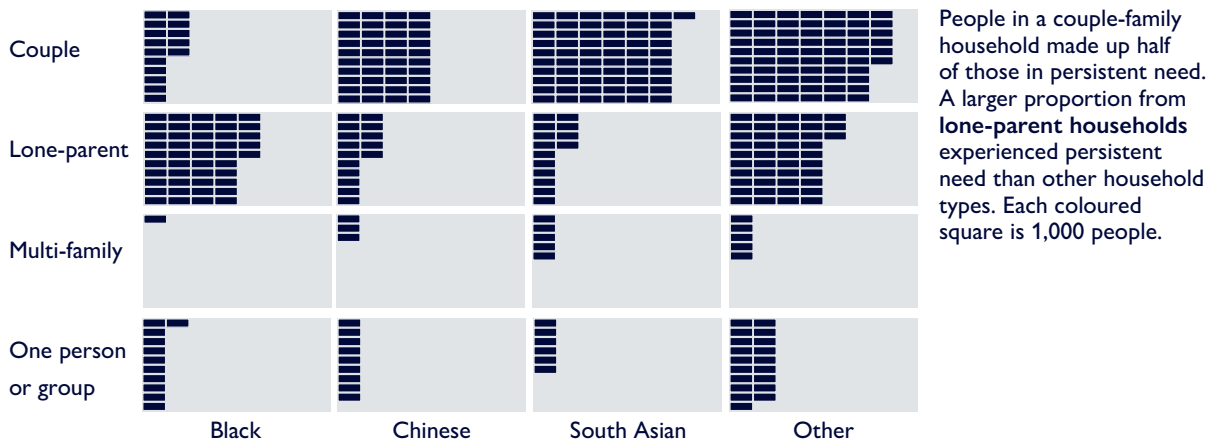
Family type

Individuals in a couple-family household accounted for half of those in persistent housing need. The second most common household type in persistent need among racialized persons is the lone-parent household. Within this category, Black individuals were most prevalent. Nearly two thirds (63%) of Black people in persistent housing need were part of lone-parent households. This is in stark contrast with other racialized groups, where the majority are in couple-family households. According to the 2018 Canadian Housing Survey, Black individuals were more than twice as likely (22%) to live in a lone-parent family compared to the total population (10%).^{xiii} A study on the lone-parent status of racialized groups in Canada suggests

that racialized communities with a higher prevalence of lone-parent families (Black, Indigenous, and Latin American) are generally those where families are fractured in their first generation or are socio-economically disadvantaged in society.^{xiv} In addition, many factors may be negatively impacting the formation and stability of Black families in Canada, such as labour market inequalities, economic insecurity, and the pressures of racism.^{xv}

It is also worth noting that most lone-parent households in Canada are female-headed.^{xvi} Further studies can be undertaken to examine the relationship between lone-parenthood and sex and gender among racialized communities.

Figure 6



Household income, shelter costs, and affordability gap

Overall, the household income of those in persistent need was much lower than the median income of all Canadian households.⁹ Among those in persistent need, racialized persons had higher average before-tax household incomes compared to their non-racialized counterparts. Racialized individuals had higher shelter costs as well. In 2016, the annual average shelter cost was \$18,400 for the racialized population and \$14,100 for the non-racialized. Among households in persistent core housing need, the annual average shelter cost was \$14,500 for the racialized population and \$10,500 for the non-racialized. Higher average shelter costs among racialized communities may be partially due to a vast majority of racialized groups living in large urban centres with high housing costs.^{xvii} Shelter costs grew faster for the racialized group than the non-racialized by about 3% over a five-year period from 2011 to 2016. Thus, while racialized persons in persistent housing need had higher average household incomes than their non-racialized counterparts, they experienced a higher affordability gap, which is defined as the difference between 30% of before-tax household income and reported shelter costs for households that fall below the affordability standard (see [Key Terms](#)). Chinese and South Asian individuals had the highest average affordability gaps as well as shelter costs among the racialized population in persistent need.

Factors and barriers driving increased persistent housing challenges among racialized Canadians

Racialized individuals in Canada face many unique challenges and barriers in obtaining and maintaining adequate, suitable, and affordable housing. These challenges and barriers include but are not limited to discrimination in real estate markets and in rental housing, spatial segregation of racialized communities in Canada, economic disadvantages and higher levels of economic exclusion tied to race and immigrant status, and racialized homelessness.^{xviii}

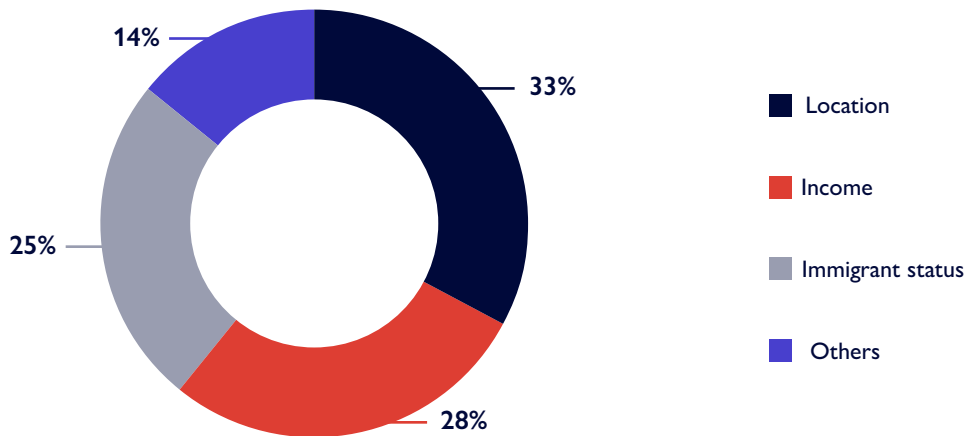
Our regression analysis confirms that race is significantly associated with the likelihood of being in persistent core housing need after we account for socio-economic factors such as income level and growth, age, sex, education, location, changes in household size, housing tenure, shared living, and marital status. This result is twofold. First, race is associated with a higher likelihood of transitioning into core housing need. Second, race is associated with a lower likelihood of transitioning out of need. Racialized persons are more likely to enter core housing need and once in need, they are more likely to remain in need. Among the racialized population, we find that sex is not a significant factor affecting the likelihood of experiencing persistent housing need once the other socio-economic factors are controlled for.

⁹ See table 3 for more information.

We apply the Blinder-Oaxaca decomposition method to understand how socio-economic factors contribute to the difference in the incidence of persistent core housing need between racialized and non-racialized persons. Our findings suggest that 34% of this gap was due to racialized and non-racialized groups having different qualifications or characteristics (location, income, immigrant status).

Among that explained portion (figure 7), 33% comes from the difference in location (province) where racialized and non-racialized populations reside, 28% from the difference in income level and income growth, and 25% from immigration status.

Figure 7: Explained gap in persistent core housing need between racialized and non-racialized groups



Compared to the non-racialized population, a higher proportion of racialized persons live in Ontario and British Columbia, where housing and living costs are high. The overrepresentation of racialized persons in persistent need could be partially due to the geographic distribution of racialized groups in Canada. The vast majority of Canada’s visible minorities (95.9%) lived in census metropolitan areas, which was much higher than the overall population (69.5%).^{xx} A significant portion lived in cities like Vancouver and Toronto, where housing prices and shelter costs are high. Racialized individuals may experience greater challenges in accessing affordable rental housing because a higher proportion of racialized Canadians live in regions with expensive housing and costs of living.^{xx} In large metropolitan cities such as Toronto, racialized individuals are often concentrated in low-income neighbourhoods that have fewer job opportunities, insufficient infrastructure, and fewer city services. These factors make it more costly to access employment, services, and housing that meets their needs. Black Torontonians, in particular, are over-represented in these neighbourhoods.^{xxi}

The median personal income of racialized individuals was lower than the non-racialized population. A positive sign, however, is that the gap between the median personal income of these two groups narrowed from 2011 to 2016, as the income of racialized persons grew slightly faster than that of the non-racialized group during that period.

Our findings suggest that 66% of the difference in the likelihood of persistent core housing need between the racialized and non-racialized populations is not explained by the observed socio-economic variables in our data. Other factors not captured in the data could also impact housing outcomes. The access to informal support networks could be one example. The overrepresentation of racialized persons in persistent need could also be reflective of systemic racial inequities in housing,¹⁰ education, and the labour market.^{xxii} For example, a 2012 telephone-based study by the Canadian Centre for Housing Rights (formerly called the Centre for Equality Rights in Accommodation) found that rental applicants with East or South Asian accents were more likely to have their application denied outright, and applicants with African

¹⁰ https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_6/20210318-010_69753-rr-lit-review-6-part-series-racialized-individuals.pdf

or Middle Eastern accents were more likely to be asked for proof of payment or be deemed ineligible to rent when compared to applicants with British or Australian accents.^{xxiii} Furthermore, discrimination can perpetuate social exclusion and the housing and spatial segregation of racialized communities into low-income neighbourhoods, contributing to poorer housing and socio-economic outcomes.^{xxiv}

Lessons learned and steps forward

An analysis of the transitions of racialized Canadians into and out of core housing need reveals that, overall, racialized persons are more likely to experience persistent housing challenges compared to the non-racialized population. Among the population of racialized persons in persistent housing need, Black people were the most over-represented, followed by West Asian and Arab groups. Youth, renters, and couple-family households were more likely to experience persistent housing need among the racialized population. Notably, nearly two thirds of Black individuals in persistent need were part of lone-parent households, which is significantly higher than that of other racialized groups.

Our findings also suggest that while observed factors such as income, geography, and immigrant status explain a portion of the difference in persistent need between racialized and non-racialized populations, a majority of the difference is due to unobserved factors not captured in the data. These unobserved factors could include discrimination based on race in areas including housing, education, and the labour market. The fact that such a large portion of the difference is unobserved also reinforces the tremendous importance of understanding and addressing systemic housing discrimination issues that exist in Canada.

To achieve the NHS objective of lifting 530,000 families out of housing needs, efforts and resources can be directed to people in persistent housing need. Although racialized groups are already prioritized by the NHS, our research shows that experiences vary across the communities. Within the racialized population, recent immigrants (especially refugees), young adults, and

lone-parent households were more likely to experience persistent housing need. Our research makes clear the need for continued research around systemic barriers and housing issues that may disproportionately impact already marginalized communities. Further research that builds on this work can help to answer questions about whether national housing programs and subsidies are helping those experiencing the greatest housing need to transition out of need. More research can be done to examine Indigenous housing transitions and needs, the relationship between lone-parenthood and sex and gender, culturally relevant housing, and the unique housing needs of diverse populations through a Gender Based Analysis Plus lens.

Upcoming research on core housing need transitions will include new analysis based on 2021 and 2016 Census data, and will elaborate trends further. For example, the 2021 Census revealed that 43% of Black people are living in lone-parent households, living alone, or in non-family groups, which is significantly higher than other racialized groups, and about 18% of people of South Asian origin live in multi-family households. Further research on these trends is recommended to better understand the unique challenges and barriers faced by Black families and other racialized families in greatest need.

The results of this work highlight the importance of analyzing the unique housing challenges of diverse populations in Canada, taking into consideration factors such as race, age, sex, household family type, and housing tenure. These key insights provide a better understanding of the housing situation and challenges faced by different groups of racialized Canadians in persistent housing need. They also help inform the development of tailored housing solutions that better serve those in greatest need. In particular, we hope that insights from this research can help inform the development and evaluation of housing policy and programs for racialized populations at the national and provincial levels. Our research would be useful to large urban municipalities with a significant population of racialized communities, such as Vancouver and Toronto, and could help governments and housing providers better understand and respond to the needs of racialized communities in Canada.

Key terms

Core housing need: 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 before-tax household income for alternative local housing that 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 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 costs no more than 30% of total before-tax household income.
- **Suitable** housing has enough bedrooms for the size and composition of the resident household according to National Occupancy Standard (NOS) requirements.

Core housing need transitions: We use data from Canada's 2011 National Household Survey and 2016 Census of Population to define the movement of individuals into and out of core housing need during a transition period, in this case the period from 2011 to 2016. For individuals who were in core housing need in either year, the core housing need transitions are classified into three categories:

- **Persistent need:** individuals who were in core housing need in both the 2011 and 2016 census cycle.
- **Transition out of need:** individuals who were in core housing need in 2011 and not in core housing need in 2016.
- **Transition into need:** individuals who were not in core housing need in 2011 and were in core housing need in 2016.

Immigrant status refers to whether the individual is a non-immigrant, an immigrant, or a non-permanent resident in Canada.

Newcomers: Refugees and immigrants who immigrated to Canada within the last 5 years. For the 2016 Census, this would be between January 1, 2011, and May 10, 2016.

Racialized persons: In the National Housing Strategy's [glossary](#)¹¹, "racialized persons and/or groups can have racial meanings attributed to them in ways that negatively impact their social, political, and economic life." In the data analysis of this project, we apply a narrower definition in accordance with the "**visible minority**" term in [Statistics Canada's](#)¹² data and the Employment Equity Act, defining visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." Note that we exclude individuals who identified as Indigenous from the "non-racialized" subgroup in our research, given the unique housing situations and challenges faced by Indigenous communities.

Racialized immigrant refers to a racialized individual who is also an immigrant in Canada.

Racialized non-immigrant refers to a racialized individual who is not an immigrant in Canada.

Non-racialized immigrant refers to a non-racialized individual who is an immigrant in Canada.

Non-racialized non-immigrant refers to a non-racialized individual who is not an immigrant in Canada.

¹¹ <https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/glossary>

¹² <https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DECI&Id=257515>

Tables

Table 1: Core housing need transitions for racialized individuals and immigrants, 2011–2016 period

Province	Type	Panel a		Panel b		
		In need during 2011 and/or 2016	Not in need	Among those in need during 2011 and/or 2016		
				Persistent need	Transition out of need	Transition into need
Canada	Racialized immigrant	27%	73%	25%	44%	31%
	Racialized non-immigrant	24%	76%	28%	41%	31%
	Non-racialized immigrant	16%	84%	25%	40%	35%
	Non-racialized non-immigrant	12%	88%	22%	42%	36%
British Columbia	Racialized immigrant	28%	72%	25%	44%	31%
	Racialized non-immigrant	21%	79%	25%	45%	30%
	Non-racialized immigrant	16%	84%	29%	41%	29%
	Non-racialized non-immigrant	16%	84%	25%	43%	32%
Prairies	Racialized immigrant	21%	79%	20%	51%	30%
	Racialized non-immigrant	20%	80%	25%	44%	32%
	Non-racialized immigrant	14%	86%	23%	41%	36%
	Non-racialized non-immigrant	14%	86%	20%	41%	39%
Ontario	Racialized immigrant	29%	71%	28%	39%	33%
	Racialized non-immigrant	28%	72%	31%	37%	33%
	Non-racialized immigrant	17%	83%	26%	34%	40%
	Non-racialized non-immigrant	14%	86%	23%	37%	40%
Quebec	Racialized immigrant	24%	76%	20%	59%	21%
	Racialized non-immigrant	21%	79%	21%	55%	24%
	Non-racialized immigrant	16%	84%	19%	59%	21%
	Non-racialized non-immigrant	9%	91%	23%	47%	30%
Atlantic	Racialized immigrant	22%	78%	22%	57%	21%
	Racialized non-immigrant	24%	76%	37%	28%	35%
	Non-racialized immigrant	10%	90%	13%	50%	37%
	Non-racialized non-immigrant	13%	87%	22%	43%	35%

*The breakdown for the Northern region is suppressed due to limited sample sizes. Provinces in the Prairie region and Atlantic region are grouped together also due to limited sample sizes.

Source: CMHC, adapted from Statistics Canada (National Household Survey 2011 and Census 2016)

Table 2: Core housing need transitions for racialized immigrants by immigration class, 2011–2016 period

		Panel a		Panel b		
Province	Type	In need during 2011 and/or 2016	Not in need	Among those in need during 2011 and/or 2016		
				Persistent need	Transition out of need	Transition into need
Economic immigrant	Racialized	26%	74%	22%	51%	27%
	Non-racialized	16%	84%	20%	54%	27%
Other immigrant categories	Racialized	24%	76%	27%	38%	35%
	Non-racialized	15%	85%	26%	35%	38%
Refugee	Racialized	37%	63%	30%	40%	29%
	Non-racialized	25%	75%	33%	32%	35%

Source: CMHC, adapted from Statistics Canada (National Household Survey 2011 and Census 2016). See Statistics Canada definition of immigration class (<https://www23.statcan.gc.ca/imdb/p3VD.pl?Function=getVD&TVD=323293&CVD=323294&CLV=0&MLV=4&D=1>).

Table 3: Affordability gap

In persistent CHN	Average before-tax HH annual income		Average annual shelter costs		Average affordability gap	
	2011	2016	2011	2016	2011	2016
Black	\$25,900	\$31,100	\$10,400	\$12,100	\$4,320	\$4,850
Chinese	\$27,500	\$32,400	\$13,000	\$15,200	\$5,910	\$6,590
South Asian	\$31,400	\$37,300	\$13,700	\$16,600	\$5,810	\$7,140
Other racialized	\$27,900	\$32,800	\$12,700	\$14,600	\$5,400	\$6,070
Non-racialized	\$20,600	\$23,200	\$9,500	\$10,500	\$3,880	\$4,070

Median before-tax HH income

Total population	2011	2016
All Canadian households	\$25,900	\$31,100

Source: CMHC, adapted from Statistics Canada (National Household Survey 2011 and Census 2016)

Note: Only the Black, Chinese, and South Asian racialized groups were included. The rest are aggregated under “Others,” due to small sample sizes among other racialized groups.

Endnotes

- ⁱ Centre for Equality Rights in Accommodation, (2009). "Measuring Discrimination in Toronto's Rental Housing Market". <https://q.utoronto.ca/courses/156087/files/6715985/download?verifier=Hs1zkgrNk9MXiTVjONE9wjsR3MiBLshL05HEjsU&wrap=1>
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Alternative text and data for figures

Figure 1

	Panel a		Panel b		
	In need during 2011 and/or 2016	Not in need	Among those in need during 2011 and/or 2016		
			Persistent need	Transition out of need	Transition into need
Arab	36%	64%	28%	46%	26%
Black	31%	69%	29%	40%	30%
Chinese	23%	77%	24%	42%	34%
Filipino	16%	84%	14%	59%	28%
Japanese	15%	85%	21%	42%	36%
Korean	39%	61%	34%	39%	27%
Latin American	28%	72%	24%	46%	29%
South Asian	26%	74%	26%	42%	32%
Southeast Asian	22%	78%	24%	49%	28%
West Asian	40%	60%	36%	34%	30%
All other racialized groups	23%	77%	29%	35%	36%
Not a racialized individual	13%	87%	22%	41%	36%

Figure 3: Racialized group representation in persistent CHN

Racialized group	Racialized group's % share in persistent CHN minus their % share in the total population
Filipino	-7.3%
Chinese	-4.0%
Southeast Asian	-1.1%
Japanese	-0.8%
All other racialized groups	-0.1%
Latin American	0.0%
South Asian	0.2%
Korean	2.1%
Arab	2.8%
West Asian	3.3%
Black	4.8%

Figure 4: Percentage of racialized individuals in persistent CHN, by age group and geography

Geography	Age group	Percentage of racialized individuals (%)
Atlantic	0–29	8.2
	30–64	6.0
	65+	7.8
British Columbia	0–29	8.1
	30–64	5.6
	65+	7.0
Ontario	0–29	12.9
	30–64	6.9
	65+	8.1
Prairies	0–29	7.5
	30–64	3.5
	65+	4.0
Quebec	0–29	5.4
	30–64	4.2
	65+	5.1

Figure 5: Housing tenure of racialized Canadians in persistent CHN, by geography

Geography	Tenure	Percentage of racialized individuals (%)
Atlantic	Own	28
	Rent	72
British Columbia	Own	54
	Rent	46
Ontario	Own	42
	Rent	58
Prairies	Own	52
	Rent	48
Quebec	Own	12
	Rent	88
Canada	Own	42
	Rent	58

Figure 6: Household family type of racialized individuals in persistent need

Racialized group	Household family type	Persistent need
Black	Couple	14,800
	Lone-parent	45,400
	Multi-family	1,100
	Person living alone or in group	11,250
Chinese	Couple	39,600
	Lone-parent	14,950
	Multi-family	3,000
	Person living alone or in group	9,100
South Asian	Couple	70,550
	Lone-parent	14,300
	Multi-family	5,100
	Person living alone or in group	5,600
Other racialized groups	Couple	75,700
	Lone-parent	43,000
	Multi-family	4,850
	Person living alone or in group	18,650
All racialized	Couple	200,650
	Lone-parent	117,650
	Multi-family	14,050
	Person living alone or in group	44,600

Figure 7: Explained difference in the likelihood of having persistent core housing need between racialized and non-racialized groups

Factor	Contribution
Location	33%
Income	28%
Immigrant status	25%
Others	14%