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Non-permanent residents in the homeownership market

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Overview

This article details the role of non-permanent residents (NPRs) in the housing market by examining the prevalence of NPRs among owners and buyers of residential properties, using data from the Canadian Housing Statistics Program. It also examines the prevalence of owners among NPRs. Together, these two measures offer a more complete picture of NPRs in terms of their share of property ownership and their housing tenure. This article is the first of a series investigating homeownership among newcomers to Canada.

Key findings

- NPRs are virtually all renters. Homeowners, at the start of 2022, accounted for 1.64% of all NPRs in Ontario and 1.41% in British Columbia.
- Less than 1% of all homeowners were NPRs at the start of 2022. This ranged from 0.10% in Alberta to 0.39% in Prince Edward Island, and 0.13% in both Ontario and British Columbia. These NPR rates among homeowners were lower than the shares of NPRs in the total population, which ranged from 1.9% in Alberta to 5.0% in Prince Edward Island.
- NPR homeowners were concentrated in major cities, mirroring the settlement patterns of the broader NPR population.
- NPRs accounted for a small share of homebuyers. In 2021, the proportion of NPRs among buyers ranged from 0.31% in British Columbia to 1.58% in Manitoba.

Introduction

For the past 25 years, Canada's population growth has been largely driven by immigration (Statistics Canada, 2014; Statistics Canada, 2025a). The recent historic increase in population (Statistics Canada, 2024) was mostly the result of a historic rise in the number of non-permanent residents (NPRs).¹ The number of NPRs increased from 1.4 million in the first quarter of 2022 to over 3 million individuals in the first quarter of 2025 (Statistics Canada, 2025b).² Housing demand via new household formation has therefore become linked to international migration, and the resulting exceptional population growth has spurred concerns about housing affordability (Champagne et al., 2023).

Recent studies have shown that most NPRs live in rental housing (Tuey and Bastien, 2023) and that international students and temporary foreign workers tend to pay higher rents (Kei, Hou and Zhang, 2024).³ Previous research, however, has often classified newcomers by their first immigrant status after arrival (for example, asylum claimant), although many who first arrived on a temporary basis may have become permanent residents (PRs) by the time they purchase a property (Lu and Hou, 2024). Consequently, it is unclear from existing research what proportion of homeowners consists of individuals who are in Canada strictly as NPRs.

This study focuses on newcomers who were NPRs at the beginning of 2022 and provides a baseline measure of NPRs among homeowners in Canada to better understand whether their rising share of the Canadian population in recent years may have contributed to increased demand in the ownership segment of the housing system.

1. The term "non-permanent residents" refers to individuals holding a valid temporary permit (work, study or other purposes) or who have claimed refugee status (asylum claimants, protected persons and related groups). For the complete definition, see the "Definitions" section.

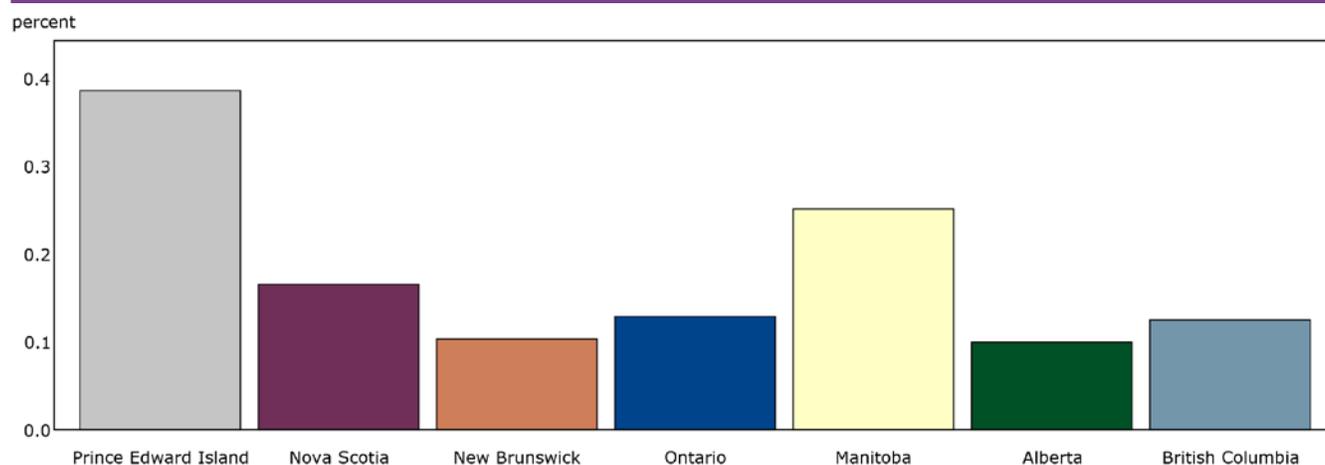
2. In the first quarter of 2022 (the reference date for NPR homeownership in the current study), work permit holders accounted for 41.8% of the NPR population, study permit holders for 31.6%, work and study permit holders for 11.4%, asylum claimants and protected persons for 11.4%, and other status holders for 3.8%, together summing to 100% (Statistics Canada, 2025b). In cases where refugee status claimants concurrently held one of the other permits (for instance, a work permit), their refugee claimant status superseded their other NPR status.

3. In addition to occupying rented or owned housing, some NPRs may also be experiencing homelessness, which includes being forced to temporarily live with other people (known as hidden homelessness); to live in emergency shelters; or to live in unsheltered conditions, such as in parks or abandoned buildings. Asylum claimants, in particular, are overrepresented among emergency shelter users (Housing, Infrastructure and Communities Canada, 2025). Homelessness among NPRs is beyond the scope of the current article.

Findings

Chart 1

Non-permanent residents accounted for less than 0.4% of homeowners across provinces



Notes: Percentages are relative to provincial homeowner counts. Homeownership data were not available for Newfoundland and Labrador, Quebec, and Saskatchewan and, because of low counts (and to maintain confidentiality), were suppressed for the territories.

Source: Statistics Canada, Canadian Housing Statistics Program, 2022.

NPRs accounted for a small share of homeowners at the start of 2022 (Chart 1). At the provincial level, NPR homeownership rates ranged from 0.10% in Alberta to 0.39% in Prince Edward Island, with NPRs representing 0.13% of owners in both Ontario and British Columbia.⁴ These homeownership rates were lower than the shares of NPRs in the total population, which ranged from 1.9% in Alberta to 5.0% in British Columbia at the start of 2022 (Statistics Canada, 2025b and 2025c).

Moreover, mirroring the general concentration of the NPR population in major cities (Tuey and Bastien, 2023), NPR homeowners were also concentrated in the largest census metropolitan areas (CMAs) or census agglomerations of each province (Table 1). For example, 0.20% of owners in the Toronto CMA and 0.18% in the Vancouver CMA were NPRs, higher than the respective provincial shares of NPR owners.

Table 1

Non-permanent resident homeowners were concentrated in major cities

Province	Largest CMA or CA	Share of owners who were NPRs
		percent
Ontario	Toronto	0.20
British Columbia	Vancouver	0.18
Manitoba	Winnipeg	0.36
Alberta	Calgary	0.15
Nova Scotia	Halifax	0.27
Prince Edward Island	Charlottetown	0.62
New Brunswick	Moncton	0.27

Notes: CMA = census metropolitan area. CA = census agglomeration. NPR = non-permanent resident. Percentages are relative to CMA or CA owner counts. Homeownership data were not available for Newfoundland and Labrador, Quebec, and Saskatchewan and, because of low counts (and to maintain confidentiality), were suppressed for the territories.

Source: Statistics Canada, Canadian Housing Statistics Program, 2022.

The relative scarcity of NPR homeowners was unsurprising given that their legal status in Canada was, by definition, temporary (making it potentially risky to invest in a house).⁵ Many came under a student visa, which limits their

4. These figures capture NPR owners who owned homes in their name and do not account for residential properties held by NPR-owned businesses or non-NPR proxies, such as family members who may be PRs or Canadian citizens.

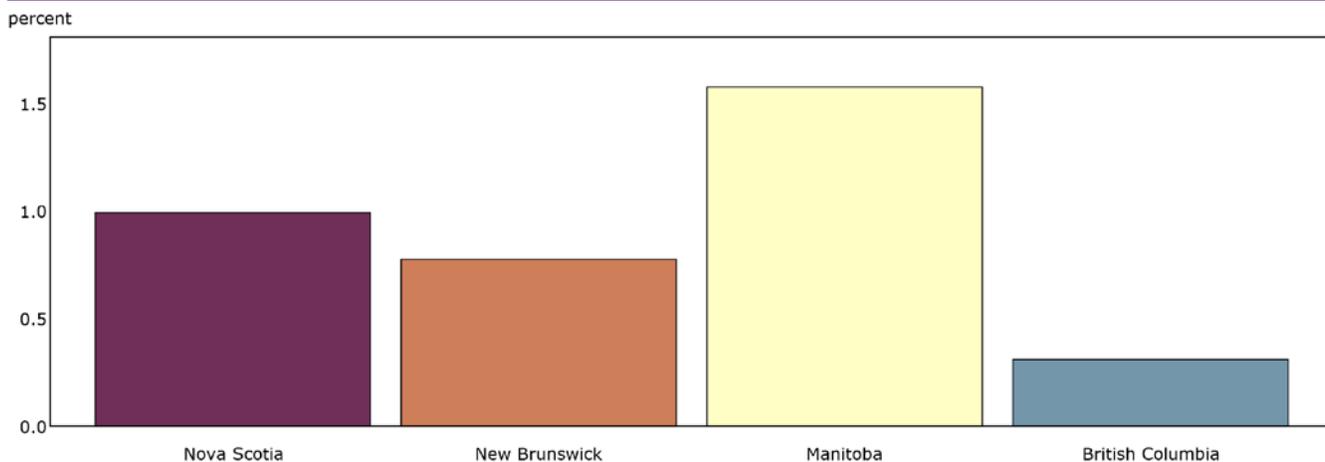
5. One source of risk for NPR homeowners is the possibility of not having their right to work renewed, thereby becoming unable to legally earn income in Canada and, consequently, unable to cover mortgage payments, upkeep or property taxes. Another potential source of risk is the shifting political landscape, which may make it illegal or onerous for certain classes of NPRs to purchase residential property, dampening ownership demand in this population. For example, the original version of the Prohibition on the Purchase of Residential Property by Non-Canadians Act (which came into effect on January 1, 2023) required individuals with work visas to have filed taxes in three of the four years before purchasing property. This condition was removed in an amendment in April of that year (Government of Canada, 2023), though other limitations on the right to purchase still applied.

employment potential (Statistics Canada, 2025b).⁶ Many will have had insufficient work and credit histories in Canada to be approved for a mortgage for a home purchase.⁷ NPRs also tend to be younger than the Canadian-born or PR populations (Tuey and Bastien, 2023), thereby limiting the accumulated wealth available for a down payment. To all this can be added the relative ease of choosing a rental option, compared with the often longer and more laborious process of purchasing and occupying a residential property.⁸

Because most of today’s homeowners are yesterday’s homebuyers, it is also useful to consider how many NPRs bought a residential property in 2021. Moreover, although there are far fewer buyers than owners at any given time, the characteristics of the buyer pool—such as its size, income and willingness to pay—play a key role in setting the prices at which properties sell, alongside other factors such as the stock of available properties, prevailing interest rates, investment activity and broader market expectations.

Chart 2 shows that, in 2021, NPRs ranged from 0.31% of homebuyers in British Columbia to 1.58% of buyers in Manitoba.⁹ As was the case with homeowners, NPR buyers were concentrated in the major CMAs in each province: they represented 1.48% of buyers in Halifax, 1.88% of buyers in Moncton, 2.32% of buyers in Winnipeg and 0.37% of buyers in Vancouver.

Chart 2
Manitoba had the highest proportion of non-permanent resident buyers



Notes: Percentages are relative to provincial buyer counts. Home buying data were available only for Nova Scotia, New Brunswick, Manitoba and British Columbia.
Source: Statistics Canada, Canadian Housing Statistics Program, 2022.

Another relevant question is about the prevalence of homeownership among NPRs. Among those who held a valid temporary permit at the start of 2022, 1.64% in Ontario and 1.41% in British Columbia were homeowners,¹⁰ indicating that ownership was a rare occurrence among newcomers with a temporary status. By comparison, 40.3% of recent PRs who gained permanent status in the five years prior and 47.8% of Canadian-born individuals were homeowners in Ontario during that same period.¹¹

In conclusion, NPRs represented less than one-half of 1% of homeowners and less than 2% of homebuyers in the provinces analyzed. Consequently, large growth in the number of NPRs (as was seen from 2022 to 2024) was much more likely to influence the rental market than the ownership market of Canada’s housing system, given that

6. Until November 2022, individuals with study permits were not allowed to work more than 20 hours off campus, thereby limiting their earning potential. This limit was removed in November 2022 and reinstated to 24 hours per week starting in April 2024 (Immigration, Refugees and Citizenship Canada, 2023).
 7. It usually takes at least six months to generate a first credit score and may take several years to build up higher credit scores (D’Addario, 2024). While large banks offer mortgages for individuals with little or no Canadian work or credit history, such mortgages often have higher down payment requirements (20% or 35%) (Royal Bank of Canada, 2025).
 8. The closing process alone in a residential home purchase typically takes 30 to 60 days (REMAX Canada, 2024).
 9. This measure excludes NPR homeowners who became PRs at any point in 2021. If, for example, the measure also included NPRs who obtained PR status in 2021, the share of NPRs among buyers in British Columbia would triple, going from 0.31% to 0.94%. The question of homeownership and immigrant status transition will be further explored in upcoming studies.
 10. These homeownership rates are based on individual ownership (that is, whether a person’s name appears on the property title) and therefore differ from figures reported using data from the Census of Population (for example, Tuey and Bastien, 2023), which measure whether people reside in a dwelling owned by someone in their family, regardless of who is on the title.
 11. A comparison set was taken of recent immigrants who became PRs in 2017 and Canadian-born individuals (that is, non-immigrants) who filed income taxes in that year, whose name was on the title of a residential property, and who were aged 25 to 54 in 2021. The age restriction was applied to the PR and Canadian-born populations, despite not being applied to the NPR group, to ensure a more accurate comparison because, as a whole, the NPR population is much younger than the other groups (Tuey and Bastien, 2023, Table 3).

NPRs tended not to be homeowners. At the same time, population growth via increased NPR entries and higher anticipated demand for rental accommodations may have spurred investor interest in residential properties for their rental potential, thereby indirectly affecting demand in the ownership market.

These results set the stage for further research on the homeownership trajectories of newcomers who first arrive to Canada with a temporary status. Such research could help determine whether a sudden increase in the number of NPRs translates into higher demand for owned properties several years later, as a growing proportion of these individuals become PRs and citizens.¹²

Note to readers

The data in this study are compiled from the Canadian Housing Statistics Program (CHSP) for the 2022 reference year and include people who owned a home by the start of 2022 and those who purchased a home at any point in 2021. The geographical coverage for homeowners in the study includes all provinces (except Newfoundland and Labrador, Saskatchewan, and Quebec), while the geographic coverage for homebuyers is Nova Scotia, New Brunswick, Manitoba and British Columbia. Results for the territories are suppressed due to low counts.

Non-permanent resident (NPR) homeownership estimates are derived via a linkage between the CHSP and the NPR permit file of the Longitudinal Immigration Database, up to the end of the 2021 reference year. The NPR permit file includes all temporary permits (for work, study, asylum or other purposes) that were issued from the start of 1980 to the end of 2021. NPRs were assumed to reside in the intended destination province listed on their most recent permit.

The CHSP disseminates data based on the geographical boundaries from the Standard Geographical Classification 2021. The CHSP database does not contain information about residential properties on reserves.

Definitions

For the purposes of this study, **Non-permanent residents (NPRs)** are individuals holding a valid temporary permit (for work, study or other purposes) or who have claimed refugee status (asylum claimants, protected persons and related groups) as of December 31, 2021. The definition of NPRs excludes individuals whose most recent permit expired before December 31, 2021, or who became permanent residents by that date, and it includes individuals whose permits lasted less than one year, such as seasonal foreign workers.

Homeowners or property owners are individuals who owned one or more residential properties by the start of 2022, excluding those who owned only vacant land properties. This definition includes only individuals whose name appeared on property titles and excludes others (such as spouses) who resided in an owned property but whose name did not appear on title.

Buyers or homebuyers are individuals who were property owners by the start of 2022 and who purchased one or more residential properties in a market sale at any point in 2021. A market sale is an arm's length transaction where all parties act independently with no influence over each other.

NPR owners are NPRs who were property owners by the start of 2022.

NPR buyers are NPRs who purchased a residential property at any point in 2021.

12. In October 2024, the federal government introduced targets for the number of study and work permits issued for the 2025-to-2027 period (Immigration, Refugees and Citizenship Canada, 2024). While these cuts are expected to reduce housing demand, especially in the rental segment (Hogue, 2024), it remains to be seen how the application of these targets will shape the homeownership trajectories of individuals arriving in Canada under a temporary status.

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