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## Immigrants and Refugees in the Housing Markets of Montreal, Toronto and Vancouver, 2011

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### *Abstract*

New data based on a linkage between the Immigrant Landing File and the 2011 National Household Survey are used to build a picture of immigrants and refugees in the housing markets of Canada's three largest metropolitan areas. While most newcomers find it a challenge to secure affordable and adequate housing, Montreal, Toronto, and Vancouver have attracted different immigrant populations who are presented with distinct economic conditions and housing markets. As a result, there are some common patterns in housing consumption among immigrants across the three cities, but there are quite profound differences as well. The situation is particularly variegated when we examine the outcomes for specific immigrant admission categories and visible minority groups. In general, immigrants reach high levels of home ownership, especially in Toronto and Vancouver, and probably have a significant impact on the housing markets of the two cities. But there are also many who cannot find a comfortable foothold in the housing market. The experiences of refugees in the three cities are highlighted, and we find that, in the long term, refugees approach the total population in terms of home ownership levels and, also, the ratio of individuals under financial stress in the housing market. This rather positive story has only become apparent because of our access to new data, and suggests that we should reconsider the commonplace understanding of refugees as representing a long-term burden on Canadian society.

*Keywords:* Housing, immigrants and refugees, visible minorities, Canadian cities

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*Résumé*

De nouvelles données basées sur la combinaison du Fichier canadien d'établissement des immigrants et l'Enquête nationale auprès des ménages de 2011 sont utilisées pour dresser un état des lieux de la situation des immigrants et des réfugiés dans le marché du logement des trois plus grandes régions métropolitaines du Canada. Tandis que la plupart des nouveaux arrivants font face à des obstacles pour trouver des logements abordables et adéquats, Montréal, Toronto et Vancouver ont attiré différents types d'immigrants qui font face à différentes conditions économiques et de marchés du logement. En conséquence, il existe certains points communs dans la consommation de logement chez les immigrants dans les trois villes, mais il existe également d'importantes différences. La situation varie encore plus lorsque l'on examine les résultats pour les catégories d'admission des immigrants et des groupes de minorités visibles. En règle générale, les immigrants bénéficient d'un niveau élevé d'accès à la propriété, surtout à Toronto et à Vancouver, et ont probablement un impact significatif sur les marchés du logement dans ces deux villes. Cependant, de nombreux immigrants ont encore beaucoup de difficultés à intégrer le marché du logement. Les expériences vécues par les réfugiés dans les trois villes ont été particulièrement scrutées. Nous découvrons qu'à long terme, les réfugiés peuvent se comparer au reste de la population concernant le niveau d'accès à la propriété, et qu'ils ont des niveaux de stress financier en raison du marché du logement similaire à la population totale. Cette évaluation plutôt positive n'a pu se faire qu'à l'aide de notre accès à de nouvelles données et montre que nous devrions repenser l'idée préconçue que les réfugiés représentent un poids à long terme pour la société canadienne.

*Mots clés* : logement, immigrants et réfugiés, groupes de minorités visibles, villes canadiennes

### **Immigrants and Refugees in the Housing markets of Montreal, Toronto and Vancouver, 2011**

“New Immigrants are the ‘Hidden Homeless’: Rising Rents and a Decline in Rental Accommodation is Making Housing Unaffordable for New Immigrants to Canada, Including Toronto, Report Says” (Keung, 2012).

”House Prices Canada: Immigration Means Prices will Keep Rising, Conference Board Says” (Tencer, 2013).

These titles of media articles exemplify two very different perspectives on the relationship between immigration and Canada's housing market. The first speaks about the tremendous pressure that new immigrants face in Toronto's housing market, noting that many individuals and families pay very high proportions of their income for shelter, while the second argues that the rapid purchase of expensive housing by newcomers to Canadian cities—especially Toronto and Vancouver—contributes significantly to the escalating price of housing in Canada. At first glance these articles could be read as contradictory (i.e., immigrants are poor vs. immigrants are rich), but if we accept the premise that newcomers to Canada arrive with a wide spectrum of human capital characteristics and financial assets, it would be more appropriate to see them as emphasizing different facets of a larger, complex story.

Scholars in Canada have paid a great deal of attention to the situation of immigrants in the housing markets of Canada's largest cities and have, through the corpus of this work, provided important insights into the impact of immigrants on the dynamics of the Canadian housing market and, vice versa, the impact of housing costs on the household finances of newcomers to Canada. However, most authors (as is the case of the two newspaper articles noted above), have chosen to focus on one side or the other. I hope to contribute three things in this paper: first, to help build a more comprehensive account of immigrants and housing, revealing both sides of their involvement in this market; to do so by exploring recent and unique data on immigrants and the housing markets of Montreal, Toronto, and Vancouver (MTV); and to highlight the particular case of refugees and their consumption of housing in these three cities.

These goals are related to fundamental research questions that Canadian researchers continue to explore. What is the role of immigration in shaping urban housing markets, and how does this relationship differ between cities? What factors enable some newcomers to thrive in these housing markets while others experience continuing challenges and barriers to affordable and adequate housing? How do the pathways of migration to Canada affect long-term integration outcomes; more particularly, are refugees able to overcome the

disadvantages related to the disruptions they have endured in leaving their homelands and settling here? These questions are vital for both research and policy and, as noted at the outset of the paper, also circulate through media discussions and popular discourse.

The data presented in this paper were derived from a special linkage of files that have been brought together for the first time, and contribute to a better understanding of these issues.<sup>1</sup> I begin with a brief overview of the recent published work on immigration and Canadian housing markets and then, after explaining the data assembled for the paper, turn to the empirical analysis of data, and end with some general reflections. The specific questions animating this research are:

- What are the household income characteristics of immigrants, generally, and recent immigrants (2006-2011) in particular, in the three metropolitan areas? How are these characteristics associated with immigration pathway (i.e., administrative category of admission to Canada), and how do they differ across ethno-cultural groups?
- What is the housing profile of immigrants (ownership ratio and degree of financial pressure related to the consumption of housing), and recent immigrants in the three cities? Again, how does the housing profile reflect the category of admission and ethno-cultural identity of immigrants?
- To what extent are refugees under financial stress in urban housing markets? Are they able to reduce this financial burden by securing subsidized housing? Have a significant number of refugees managed to attain home ownership and, if so, how long does this process take?

While the data acquired for this study represent an important step forward, by enabling us to explore the housing outcomes of specific admission categories of immigrants, they are also limited. The data were conveyed to me in a format associated with Beyond 20/20 software that can only accommodate 8 cross-tabulations simultaneously. This meant that the capacity for multivariate analysis is severely curtailed and, therefore, I have based this study entirely on the analysis of descriptive statistics.

### Canadian research on immigrants and large urban housing markets

Given the scale of immigration to Canada, with approximately 250,000 permanent residents admitted per year since the late 1980s, Canadian researchers have paid close attention to the relationship between immigration and housing markets, particularly in large metropolitan areas. Very generally, this body of work has had two foci: the acquisition of home ownership by immigrants; and the financial pressure faced by immigrants in the rental market—mirroring the titles of the two media articles that open this paper. Here, I concentrate on what we have learned from this literature, especially in the years since Murdie et al. (2006) published their excellent review of the recent literature on immigrants and housing up to that point.

It is important, however, to begin by noting the methodological foundations of this work. For the most part, our systematic knowledge about the consumption of housing has been associated with census-based quantitative analysis. Every five years, Canadian scholars have been able to mine new data that includes demographic as well as housing variables (e.g., Haan, 2005; Hiebert et al. 2006). The most recent publication of this kind was by CMHC (2014), which provides a detailed descriptive chapter on immigrants and housing in Canada based on information from 2011. One other quantitative resource has been important in recent years: the Longitudinal Survey of Immigrants to Canada, which provided an enormous amount of information on a panel of immigrants who landed in Canada in 2001-02, tracing their integration experience over the next four years (Renaud et al. 2006; Hiebert et al. 2006; Mendez et al., 2006; Hiebert, 2009; Haan, 2012).

Another strand of research has turned to qualitative methods, first, to assemble information unavailable in the census or LSIC and, second, to add a human dimension to our understanding of immigration and housing (e.g., Murdie, 2003, 2008; Carter et al. 2009). Within this broad category of qualitative work, a number of researchers have pursued a blend of interviews, focus groups, and small surveys to illuminate the experience of specific groups of newcomers,<sup>2</sup> such as refugees or immigrants from particular source regions (Hiebert et al., 2005; D'Addario et al., 2007; Preston et al., 2009; Francis and Hiebert, 2014; Ghosh, 2015).

Through this growing body of research, we have learned that housing is one of the immediate needs of newcomers arriving in Canada and that the quality of housing is a decisive factor in the entire integration process

(Carter et al., 2009). Simply put, poor housing amplifies all of the other challenges newcomers must overcome to find their place in Canadian society (Francis and Hiebert, 2014). Once housing has been acquired, newcomers turn their energy to the other primary concerns of settling in: obtaining health care, finding schools for their children, and especially finding work. Interestingly, this means that in surveys of new immigrants, few mention housing as one of their top concerns (compared with these other issues), since by the time they are questioned, they have already found a place to live (Schellenberg and Maheux, 2007).

Researchers have also devoted a great deal of attention to the social geography of immigrant settlement, a topic which, for the most part, is tangential to this paper. However, several have identified important connections between immigrants' consumption of housing and their geographical location. Using different methods, both Leloup et al. (2011) and Hiebert (2015) have found relationships between groups that are concentrated in particular parts of the city and higher rates of home ownership. For the most part, this pattern is associated with suburban locations (Teixeira, 2014b). There are actually two intersecting dynamics at work in this respect. Since the 1970s, the process of gentrification has gradually rendered inner-city locations too expensive for the vast majority of newcomers (Walks, 2010, 2014), while relentless development on the periphery has created a supply of relatively more affordable housing in the inner- and middle-range suburbs (Hiebert, 2000). This is where we tend to see the bulk of newcomer settlement and rapid growth in home ownership. However, Preston et al. (2009) and Teixeira (2014a) have challenged the traditional wisdom that those immigrants who settle in suburbs, and even many who have purchased homes, have 'made it', showing that many in this situation are under extreme pressure to meet their rent or mortgage payments.

Differences in the patterns of housing consumption by immigrants across metropolitan areas have also been investigated. Although the authors did not address this issue directly, some important fundamentals of Canada's metropolitan housing markets are provided by Bunting et al. (2004), who show marked differences between cities and also, at the intra-urban scale, between inner city and suburban locations. Further attention to this issue has been given by researchers examining data from the 2001 census (Hiebert et al., 2006) and the LSIC (Mendez et al., 2006; Hiebert, 2009). As we will see, again, in the current study, the housing market of Montreal is very different from those of Toronto and Vancouver, with much lower rental fees and purchase prices. That said, the challenge of finding affordable housing for newcomers in Montreal is not greatly reduced, since their incomes tend to be lower in that metropolitan area relative to the other two cities (also see Rose and Ray, 2001; Rose et al. 2006; Germain, 2009).

Turning to the patterns of housing consumption by immigrants, as noted, a great deal of attention has been devoted to the acquisition of home ownership. Ray and Moore (1991) provide a helpful foundation for this topic, summarizing the state of knowledge to that point and noting that: immigrants have a strong propensity to purchase a home, though this process takes time to unfold; and the ratio of homeownership, at that time (based on census information from the 1980s), was lower for those of a visible minority background than immigrants who came from the USA or Europe (also see Darden, 2015). This general pattern has changed over time. Using 1991 census data, Laryea (1999) calculated that immigrants took approximately 7 years to reach the level of home ownership of the Canadian-born population. He also documented large differences between groups (by source country), but these no longer conformed to the simple White/visible minority dichotomy that Ray and Moore found in the data from the 1980s. By the 1990s, patterns of home ownership across ethno-cultural groups had become more complex.

However, over the 1990s, the process of 'catch up' appeared to decelerate, which was likely the result of the brutal recession that took place early in that decade and the 'scarring' effect it had in newcomers who arrived in the early 1990s. At the same time, ownership rates rose for the Canadian-born population. Together, these trends combined to disadvantage immigrants relative to the population at large (Haan, 2005).

Data from the 1990s and the 2001 census held another surprise: the rate of home ownership among immigrants, relative to the Canadian-born population, is much higher *once income is taken into consideration*. That is, immigrants devote a higher proportion of their financial resources to purchasing housing compared with individuals born in Canada (Haan, 2005; Hiebert et al., 2006; Haan and Yu, 2015), a process that has been called an 'immigrant effect' in the housing market—a phrase that is intended to reflect the fact that the rate of home ownership can be quite high in areas of low-income if those areas are dominated by immigrant populations (Hiebert, 2009; a more systematic analysis of the impact of immigrants on the price of housing is provided by Ley and Tutchener, 2001; also see Carter, 2005; an analysis of the positive consequences of home ownership can be found in Hulchanski, 2004).

The experience of newcomers in the early 2000s has tended to contradict the conclusions of Haan (2005), which were based on the 1990s. Apparently, the improved economic circumstances of the 2000s enabled newcomers to achieve home ownership remarkably rapidly (Mendez et al., 2006; Hiebert, 2009; Haan, 2012). This conclusion is based on the LSIC and we must exercise some caution when interpreting these results, since they are associated with the individuals who continued to participate in the survey over all of its three cycles, and we do not know what happened to the relatively large number that declined to do so. Nevertheless, qualitative research (Preston et al., 2009) and more recent quantitative work (CMHC, 2014) both seem to corroborate this trend.

Our most recent information on ownership patterns among immigrants is provided by CMHC (2014), based on the 2011 National Household Survey. Most of the trends already noted can be seen in the new data: the rapid acquisition of home-ownership for newcomers arriving between 2006 and 2011; and the disproportionate level of home-ownership for immigrants compared with the Canadian-born, given their level of income. CMHC also notes that immigrants occupy housing in high-rise apartments much more than their Canadian-born counterparts (both as tenants and owners of condominiums; but there is a greater use of walk-up apartments in Montreal, as seen in Renaud et al., 2006).

It is particularly interesting to compare the extent of home ownership among immigrants and members of visible minority groups in Canada through the decade of the 2000s, with the situation in the USA. The serious contraction of the housing market that took place there, starting in 2007, had an amplified impact on these groups. It is estimated that Hispanic-Americans, collectively, lost 40 percent of their wealth between 2007 and 2010 due to declining house prices, and African-Americans lost 31 percent, while the impact of this event for White-Americans was comparatively trivial (McKerman et al., 2013). Fortunately, Canadians avoided this calamitous set of outcomes.

On the other side of the equation, research has documented the challenges for many immigrants in their search for affordable and suitable housing. Newcomers, particularly those who cannot obtain social housing (Murdie and Teixeira, 2003), devote a high ratio of their income to housing, and frequently cope through assembling larger households with multiple income-earners, leading to disproportionate rates of crowding (Murdie et al. 2006; Hiebert, 2009; Teixeira, 2009). This stands to reason—adjusting to the financial demands of the Canadian housing market takes time. But the more surprising point is that securing affordable housing continues to challenge a significant fraction of the immigrant population many years after they settle in Canada.

For example, in a study of immigrants and housing examining Census data from 2001, Hiebert et al. (2006; Table 7) found that the ratio of immigrants in the rental market spending more than 30 percent of their income on housing was 40.0 percent in Montreal, 44.7 in Toronto, and 46.0 in Vancouver. These proportions were only marginally higher (between 2-3 percent for each of the metropolitan areas) for immigrants who had been in Canada less than 10 years, so they would be only marginally lower for immigrants who had been in the country longer.

The spectrum of outcomes for immigrants in the housing market is already apparent shortly after their arrival in Canada and the pattern persists over time. At one end we find those who attain appropriate housing that is within their financial reach; conversely, we find others who are in a financial squeeze—insufficient income coupled with inadequate housing, meaning that they must curtail other expenditures. Between these polarities we find an intermediate group of immigrants who are ‘getting by’, stretching their finances but managing.

Researchers have explored the relationship between sub-populations of immigrants and their consumption of housing. Cross-tabulations of Census or National Household Survey (NHS)<sup>3</sup> data have enabled quite detailed investigations of housing across birthplace, ethnic, and visible minority groups. This research has revealed stark contrasts between particular groups, some of which can be explained, while some remain elusive. Although the broadest of categories—white vs. visible minorities—is too coarse a scale to produce meaningful results, the situation of certain ethno-cultural groups stands out: Korean- and Chinese-Canadians, for example, tend to have high rates of homeownership wherever they are located in Canada, while few of those identifying as Black or Arab in origin have purchased homes.

The factors leading to these patterns are complex and include: the transfer of wealth through immigration; labour market dynamics and the differential success of finding work across groups; differing perceptions of the value of housing across groups (e.g., Owusu, 1999); and the dissipation of income and savings, for some, through remittance payments.

The data upon which most of these studies have been based do not enable researchers to consider the role

of admission category on housing outcomes. Until now, researchers interested in this issue have had to turn to the Longitudinal Survey of Immigrants to Canada (and are therefore limited to one panel of immigrants and unable to include control groups), or engage in qualitative methods. The little we have been able to learn from this body of work demonstrates that Business Class immigrants invest in housing quickly (Hiebert, 2009; Mendez et al., 2006; also see Ley, 2010). Interestingly, newcomers admitted through the Family Class also attain home ownership in disproportionate numbers, which is likely due to the fact that they join already-established households in Canada and that there is an income threshold for family sponsorship. Economic immigrants arriving as skilled workers and professionals, begin at a disadvantage in the housing market but, over time, begin to approximate the home ownership level of their Business Class counterparts. Finally, refugees face the greatest challenges in the housing market, a pattern that emerges immediately upon their arrival, and which persists for as long as they are tracked through data systems (in the case of LSIC, this is only 4 years). Differences between types of refugees (government sponsored, privately sponsored, vs. successful asylum seekers) have been explored through qualitative research (Hiebert et al., 2005; Ghosh, 2015), with complex results.

#### A NEW APPROACH

This paper is based on a special tabulation of data provided by Statistics Canada which, for the first time, enables us to document the housing situation of certain sub-groups of immigrants in Canada's main cities. The census and, more recently, the National Household Survey, has included information about immigrants as a general category, and has given us the ability to investigate the housing characteristics of specific cohorts of immigrants (i.e., by their time of landing in Canada, as well as their country of origin), and to distinguish between ethno-cultural categories. It is now possible to present a deeper analysis, since Statistics Canada has linked the 2011 National Household Survey with the administrative records of Citizenship and Immigration Canada (now called IRCC), a process that introduces a variable for immigrant admission category into the NHS database. For the first time, therefore, information is available regarding the outcomes of immigration in the Canadian housing market specific to the main categories of admission: immigrants entering Canada through the economic, family reunification, and refugee programs.

The remainder of the paper has five main parts. I first set the context by reviewing the major socio-economic characteristics of Montreal, Toronto, and Vancouver (MTV) and their key housing statistics. In the second section I describe the unique data used in this analysis. The third section is built around six tables that explore the economic situation of immigrant sub-groups (defined by their admission category and ethnocultural origin) and, more particularly, their housing profiles. Fourth, I provide greater detail on the situation of refugees in the three housing markets. The main findings of the analysis are summarized and discussed in the final section of the paper.

#### THE CONTEXT: SOCIO-ECONOMIC AND HOUSING PROFILES OF THE THREE METROPOLITAN AREAS

Tables 1 and 2 provide basic information about the residents and housing markets of the Montreal, Toronto, and Vancouver metropolitan areas. From a demographic point of view Toronto and Vancouver are distinct from Montreal in that their populations contain a much larger ratio of immigrants and members of visible minority groups. However, Montreal has attracted nearly the same relative proportion of immigrants in recent years (5.1 percent of Montreal's population arrived between 2006 and 2011, as opposed to just under 7 percent for Toronto and Vancouver), so the challenges of newcomer integration there have become similar to the situation for the other two metropolitan areas. Given the relatively slower pace of immigration to Montreal over the past few decades, the ratio of visible minority residents of the city is only about half that of Toronto and Vancouver (approximately 20 percent compared with around 45 percent for the other two cases).

Note that in the remainder of this paper, statistics on patterns of housing consumption have been calculated without including Aboriginal people, who represent a small proportion of the population in the Montreal and Toronto Census Metropolitan Areas (less than 1 percent), and a modest one in the Vancouver CMA (2.3 percent). This was done to ensure that immigrants and members of visible minority groups can be compared to the majority, or 'mainstream' groups in the three cities. This precision is especially important in Vancouver, where Aboriginal people constitute a considerable fraction (around 4 percent) of the non-visible minority category.

**TABLE 1: BASIC CHARACTERISTICS OF MONTREAL, TORONTO, AND VANCOUVER, 2011 NATIONAL HOUSEHOLD SURVEY**

	MONTREAL		TORONTO		VANCOUVER	
	Number	%	Number	%	Number	%
Non-response rate		19.7		25.4		24.4
Total population in private households	3,752,475		5,521,235		2,280,700	
Immigrants	846,645	22.6	2,537,410	46.0	913,310	40.0
2006 to 2011	189,730	5.1	381,750	6.9	155,125	6.8
Total visible minority population	762,325	20.3	2,596,420	47.0	1,030,335	45.2
Not a visible minority	2,990,150	79.7	2,924,815	53.0	1,250,360	54.8
Aboriginal identity	26,285	0.7	36,990	0.7	52,375	2.3
Education - Total population 25-64	2,123,425		3,132,705		1,330,725	
University certificate, Bachelor +	628,770	29.6	1,152,205	36.8	453,890	34.1
Labour force - Total population 15+	3,120,055		4,546,140		1,926,225	
Participation rate		65.9		66.9		66.1
Employment rate		60.8		61.2		61.4
Unemployment rate		7.7		8.6		7.1
Occupied dwellings - Total	1,613,290		1,989,690		891,305	
Owned	887,040	55.0	1,358,620	68.3	583,425	65.5
More than one person per room	32,140	2.0	91,545	4.6	37,135	4.2
Occupied dwellings - Total for spending data	1,607,630		1,982,795		883,185	
Spending 30% + on shelter costs	443,855	27.6	631,425	31.8	295,720	33.5
Income - Total population 15+	3,120,055		4,546,140		1,926,225	
Median income (\$)	28,306		29,593		28,726	
Average income (\$)	38,281		44,462		41,031	
Government transfer payments (%)		13.4		10.5		9.6
Private households - Income	1,613,290		1,989,695		891,310	
Median after-tax household income (\$)	46,775		61,959		56,660	
Average after-tax household income (\$)	57,754		78,165		70,806	
In low income in 2010, after tax (LIM-AT)	672,525	17.9	822,050	14.9	395,095	17.4

Statistics Canada. 2013. National Household Survey Profile. 2011 National Household Survey.

Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released June 26 2013.

<http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E>

Aboriginal people have historically faced the most extreme forms of discrimination in Canadian society and including them along with the majority population would be unwise. Given this adjustment to the data, the non-visible minority population in this study is representative of ‘Whites’, or people of European origin.

On one level the economies of the three cities are quite similar with little variance between the rates of labour market participation, employment, and unemployment. But on another they differ: average personal and household incomes are significantly higher in Toronto than the other CMAs, followed by Vancouver, at around 10 percent lower, and Montreal, at another 10 percent lower (in median household incomes). The Toronto labour market, therefore, is more rewarding to individuals, while Montreal is least rewarding (also see Canada National Council on Welfare, 2012, especially the section on “A view from the Cities”). Note that these differences are most apparent in average income levels, and less so in median levels, demonstrating a higher degree of income polarization in Toronto (Hiebert et al., 2006). Human capital may account for at least some of these differences. The ratio of the population that has attained a bachelor-level university diploma (or more) is highest in the Toronto CMA, fractionally less in Vancouver, and several percentage points lower in Montreal (while this is not shown in Table 1, the gap in educational attainment between the cities is equally true for the Canadian-born and immigrant populations). These differences in incomes are mirrored by the extent that social assistance is utilized in the three cities, with a much higher rate in Montreal. In this case, however, there is an unexpected pattern, with a lower ratio of welfare recipients in the Vancouver CMA (despite lower median and average incomes) than Toronto. This outcome is more likely a legacy of the nature of the welfare state in British Columbia—that is, the difficulty of accessing social assistance—than a lower level of need (Federal-Provincial-Territorial Directors of Income Support, 2016).

**TABLE 2: BASIC HOUSING MARKET STATISTICS, MTV, 2011**

	MONTREAL	TORONTO	VANCOUVER
Vacancy rate, 2 bed apartment (%)	2.5	1.4	1.4
Average rent, 2 bed apartment (\$)	719	1,149	1,237
Average house price (all types) (\$)	323,800	476,400	808,900

Source: CMHC Market Reports, 2011

The housing markets of the three metropolitan areas are also distinct (Table 2). The rental market in Montreal in 2011 was characterized by a robust vacancy rate of well over 2 percent, and a level of rent that was much more affordable than that seen in the other two cities. This was also true of housing prices, which have been much lower in Montreal than Toronto and Vancouver for several decades. At that time, the average purchase price of a home was more than double in Vancouver compared with Montreal. In Toronto, rental prices were closer to those in Vancouver, but houses/condominiums could be purchased at prices closer to those seen in Montreal (this is decidedly not the case in 2017). In a nutshell, in 2011 housing was most affordable in the Montreal CMA, and a great deal less affordable (and available) in Vancouver.

The overall statistics on low income enable us to understand the combined outcomes of the labour and housing markets of the three cities. Relative to Toronto, residents of Montreal are challenged by low incomes, while those in Vancouver are challenged by the high cost of shelter (Hiebert et al., 2006; Mendez et al., 2006; Hiebert, 2009). The extent of the population categorized as suffering from (after-tax) low income was therefore nearly the same in Montreal and Vancouver (17.9 and 17.4 percent, respectively), and lower in Toronto (14.9 percent).

It is not surprising, then, that the highest level of home ownership in 2011 was in metropolitan Toronto, at over 68 percent. Given the high cost of housing in Vancouver, it is remarkable that the level of ownership in that CMA was not far behind, at 65.5 percent. Rapid increases in house prices have apparently translated to a high demand for this form of housing consumption (i.e., the common wisdom in Vancouver is to purchase a home as quickly as possible given that prices may rise more quickly than a household’s ability to save for a down payment). Conversely, low levels of income in metropolitan Montreal, coupled with sluggish purchase price increases, translated to a relatively low level of home ownership in that city. These patterns have been apparent for at least the last decade (Hiebert, 2009).



## HOUSING DATA

The remaining tables (3-8) are based on data drawn from a new source that is just becoming available to Canadian researchers. Recently, CIC/IRCC and Statistics Canada have linked together the administrative records of permanent residents landing in Canada, with the National Household Survey taken in May, 2011.<sup>4</sup> This exercise presents a new opportunity for housing research. For the purposes of this paper, the dozens of specific categories of admission to Canada have been distilled to three: economic,<sup>5</sup> family, and refugee (note that the small number of immigrants entering Canada through other programs has been excluded).

It is important to clarify, at the outset, that the data presented in these tables have been drawn from the statistical 'universe' of individual adult Canadians, rather than households, which is a more customary way of analyzing housing characteristics. There are pros and cons to either approach to this type of study, which can be illustrated by discussing the nature of data on home ownership. Our common understanding of home ownership is related to the household 'universe', which closely corresponds to the number of dwelling units. In this case, if 60 percent of households own their home, then approximately 60 percent of dwellings are owned and 40 percent rented. The problem with this way of organizing data is that the socio-demographic characteristics of households may vary across individuals (e.g., one of the adult members of the household may have been born in Canada while the other is an immigrant). To proceed with such a study requires an arbitrary rule enabling researchers to categorize households by their immigration status (most researchers assign this status to the 'primary household maintainer'; similarly, if the 'primary household maintainer' is a member of a visible minority group, this category is assigned to the household as a whole).

This problem is overcome by selecting individuals as the unit of analysis, in which case the immigration, education, and visible minority status of each person is intact. However, if the home ownership rate is 60 percent, data reveals that 60 percent of the population lives in homes that are owned by someone in the household. This is not the same as knowing that 60 percent of dwellings are owned. This is particularly important when comparing home ownership (or other variables) across groups that may have different average household sizes. Nevertheless, to examine the quality of housing for different social groups, and avoid assumptions about households based on the 'primary household maintainer', the individual scale of analysis would be the most precise way to conduct such a study; the individual 'universe' has therefore been chosen for this analysis.

## PATTERNS OF ECONOMIC VULNERABILITY

The enhanced National Household Survey data—through the linkage with immigration records—enable us to understand the relationship between immigration and the landscapes of poverty in Canada. Table 3 includes the adult population residing in the Montreal, Toronto, and Vancouver CMAs, and reveals the proportion experiencing low income (after tax) for immigrants according to their broad category of admission to Canada. In each of the three metropolitan areas, the propensity for immigrants arriving between 1980 and 2011 to be in a precarious financial situation is much higher than for the Canadian born (the ratios of the low-income figures for immigrants vs. the Canadian born in MTV, respectively, are: 1.96, 1.72, and 1.86). The degree of vulnerability is pronounced for newcomers, who are 3.07 times more likely to experience low income than those who are Canadian-born in Montreal, 2.91 times in Toronto, and 2.74 times in Vancouver. Earlier, evidence revealed that residents of Montreal face the greatest challenges in terms of poverty. The patterns for immigrants, generally, and those who arrived more recently, are consistent with this overall outcome.

Many will be initially perplexed by a pattern evident in the data on immigrants: the proportion of those included in the low-income category is actually least for immigrants who were admitted to Canada to join their families. In keeping with the findings of previous research (Hiebert et al., 2006), it seems that Family Class immigrants enjoy an initial advantage when they arrive in Canada given their social capital: Canadian sponsorship regulations require that individuals meet minimum income thresholds before they can sponsor family members, and sponsors are also likely to help newcomers find employment quickly after arriving in Canada. Further, this initial advantage appears to hold for a long time, since the rate of low income for Family Class immigrants is lower than the corresponding figure for those admitted as economic immigrants for the whole 1980-2011 immigrant cohort. As one might expect, those who were admitted to Canada as refugees tend to be the most likely to be struggling with poverty (Carter, 2009), a pattern that is evident in metropolitan Montreal and Toronto but, curiously, not

in Vancouver. In that CMA, the rate of low income is slightly less for refugees than economic immigrants. An explanation for this outcome would have to take into account the specific profile of the individuals entering both of these categories (i.e., low income rates are disproportionately high for economic immigrants and, relative to the other two cities, lower than expected for refugees). Table 4, which will be discussed below, contains information that points toward a better understanding of this outcome.

**TABLE 3: LOW INCOME POPULATION BY IMMIGRATION CATEGORY, MTV, 2011**

	MONTREAL		TORONTO		VANCOUVER	
	Number	%	Number	%	Number	%
<b>Total population</b>						
Total	2,510,155	17.6	3,705,720	14.7	1,567,640	17.1
Canadian born	1,825,330	13.8	1,693,625	10.5	829,560	12.3
Immigrants pre-1980	114,950	15.9	367,020	11.0	120,895	11.8
Immigrants 1980-2011	435,120	27.0	1,285,845	18.1	450,495	23.0
Family class	110,129	24.8	383,182	16.6	123,391	16.8
Economic class	232,528	26.9	644,337	17.2	277,054	25.5
Refugees	65,181	31.3	180,275	24.0	37,977	24.1
<b>Immigrants 2006-11</b>						
Total	118,885	42.2	223,095	30.7	91,855	33.7
Family class	25,237	32.9	67,128	20.5	25,308	19.8
Economic class	79,697	44.8	121,554	34.4	60,766	39.1
Refugees	8,253	51.6	23,033	42.1	3,875	41.7

Note: The table includes all individuals aged 18+

Persons of Aboriginal descent have been omitted

Source: CIC custom tables, 2011 National Household Survey - Immigration Landing File data base.

The rates of low income for Canada's most recent immigrants living in MTV are provided at the bottom of Table 3. As previous work has shown, this is the group most likely to feel acute financial pressure in obtaining and retaining housing (Hiebert et al., 2005; Ghosh, 2015). Again, this situation is particularly apparent in metropolitan Montreal where more than four in ten newcomers are experiencing low income, with the proportion about 10 percent less in both of the other CMAs. Also, as we have seen for newcomers in general, refugees are more likely to have low incomes than other immigrants, in this case for all of the cities. Adding these points together, the financial situation of recently arrived refugees in Montreal is particularly precarious, with over half experiencing low income. Finally, the data reported here enable us to see the 'initial advantage' effect for Family Class immigrants compared with the other two admission groups (cf. Hiebert, 2009).

A different approach to poverty is provided in Table 4, which identifies the rate of low income by Whites<sup>6</sup> and the various visible minority groups. In this case the top half of the table shows the percentage of each group experiencing low income, in each metropolitan area, while the bottom half isolates recent immigrants.<sup>7</sup> Cells printed with a red font indicate higher rates of low income. Four visible minority groups appear to suffer most from poverty in all three cities: those identifying as Chinese, Korean, West Asian, and Arab in origin. In metropolitan Toronto, recent immigrants who identified themselves as Black also had a disproportionate level of low income. This part of the table also reveals that the proportion of individuals in the low income category varies considerably between visible minority groups; note, particularly, the statistics on recent immigrant Filipinos, who have a low income rate that is only a little higher than that of the population as a whole in each of the three cities. The situation of South Asians, Latin Americans, and Southeast Asians in Toronto and Vancouver is also notable in this respect. Therefore, housing characteristics are likely to vary widely between visible minority groups. The third important element in this part of the table is the fact that the gap in low income rates between recent immigrant Whites and members of visible minority groups is tiny in the Toronto CMA, modest in Vancouver, and substantial in Montreal (though in that city the number of recent White immigrants is small).

This comparison is completely different when attention is turned to the total population (top half of the table); in this case the gap in low income rates between Whites and members of visible minority groups is much larger (70 percent larger in Toronto, 75 percent in Vancouver, and more than double in Montreal). The relative economic marginalization of the four groups of recent immigrants (Chinese, Korean, West Asian, and Arab) does not appear to dissipate over time. In all three metropolitan areas, these four groups have the highest rates of individuals in the low income category (with one exception; the proportion of low income individuals among Blacks in Toronto is higher than that of the Chinese-origin group; also, in Montreal, the situation of individuals with Latin American origins is also challenging).<sup>8</sup> Once again, though, a wide spectrum of low income ratios found across visible minority groups suggests that the general category ‘visible minority’ is actually highly heterogeneous. As before, individuals identifying as Filipinos represent the most distinctive visible minority group, with rates of low income that are below the population as a whole and, in Toronto and Vancouver, below that of Whites as well. While an analysis of the causes of these patterns is beyond the scope of this study, the differential income levels across visible minority groups is associated with varied abilities to consume housing.

**TABLE 4: LOW INCOME POPULATION BY VISIBLE MINORITY STATUS, MTV, 2011**

	MONTREAL		TORONTO		VANCOUVER	
	Number	%	Number	%	Number	%
<b>Total population</b>						
Total	2,510,155	17.6	3,705,720	14.7	1,567,640	17.1
Visible minority	506,775	29.9	1,742,650	18.8	706,180	22.3
South Asian	52,050	29.9	543,065	16.6	163,335	13.6
Chinese	50,870	<b>31.3</b>	375,725	19.8	289,350	<b>26.7</b>
Black	136,990	28.0	247,835	<b>21.9</b>	14,260	23.0
Filipino	21,230	15.5	160,650	9.7	78,040	11.2
Latin American	71,045	<b>31.0</b>	86,355	19.2	22,045	22.7
Arab	98,510	<b>36.2</b>	50,535	<b>26.7</b>	8,205	<b>42.0</b>
Southeast Asian	41,030	22.7	64,445	16.6	31,275	22.9
West Asian	15,560	<b>40.7</b>	69,625	<b>31.7</b>	27,940	<b>31.0</b>
Korean	3,975	<b>37.0</b>	44,075	<b>33.1</b>	34,815	<b>42.0</b>
Not a visible minority	2,003,385	14.5	1,963,060	11.1	861,455	12.8
<b>Immigrants 2006-11</b>						
Total	144,665	44.2	284,610	31.6	116,765	33.9
Visible minority	101,600	47.3	238,660	32.2	98,680	36.0
South Asian	7,680	46.2	83,475	28.2	20,860	22.2
Chinese	8,750	<b>56.6</b>	40,165	<b>38.3</b>	33,805	<b>48.3</b>
Black	25,145	43.9	22,675	<b>35.7</b>	2,135	35.4
Filipino	5,190	21.1	33,105	18.2	17,225	20.9
Latin American	16,705	46.9	14,040	29.3	3,680	28.7
Arab	29,420	<b>52.8</b>	11,110	<b>42.8</b>	1,750	<b>56.3</b>
Southeast Asian	2,105	33.7	5,775	27.9	3,370	29.7
West Asian	3,500	<b>59.1</b>	14,395	<b>53.0</b>	5,985	<b>44.1</b>
Korean	680	<b>61.8</b>	5,175	<b>52.7</b>	6,115	<b>54.9</b>
Not a visible minority	485	30.9	1,090	32.6	1,765	32.6

Note: The table includes all individuals aged 18+

Persons of Aboriginal descent have been omitted

Source: CIC custom tables, 2011 National Household Survey - Immigration Landing File data base.

## HOME OWNERSHIP AND AFFORDABILITY

The foundation is now in place to approach statistics on home ownership rates and affordability, the main purpose of this paper. Table 5 presents the relevant data for immigrant admission groups, and this information is replicated in Table 6 for the most recent newcomers to Canada. For each row in the table, the total number of individuals is followed by a figure indicating the proportion of the group that pays more than 30 percent of their gross personal income in housing, a statistic that is typically used to indicate those who experience affordability challenges—people who may be vulnerable to homelessness.<sup>9</sup> The next column shows the percentage of the group that lives in a household that owns its dwelling (i.e., this does not necessarily mean that the individual in question own his or her housing, but that they are part of a household unit that does).<sup>10</sup> The remaining columns provide more detail on ownership and affordability by specifying the number of owners and renters, and the percentage of each that is experiencing financial challenge in the housing market.

Given the information presented in Tables 1 and 2, as well as the findings of previous research itemized earlier in the paper, it is not surprising that individuals in metropolitan Vancouver are under the most pressure in the housing market, with three in ten spending more than 30 percent of their gross income on shelter (followed by Toronto at 27.6 percent and Montreal at 21.8). In essence, these figures arise from the intersection of income levels and the cost of housing.

The high degree of home ownership among immigrants who have been in Canada a long time (those landing before 1980) is another notable feature of Table 5 (Ray and Moore, 1991; Haan 2012), though it is important to recall that the individuals in this category are older than the population as a whole. Home ownership rates among immigrants who landed in the 1980 to 2011 period are also quite high in Toronto and Vancouver (just below the average for all adult residents in the former case and actually above it in the latter). Remarkably, this is also true of the most recent newcomers (Table 6). Even for those immigrants who arrived within the 5 year period preceding the NHS, half lived in households owning their dwelling in these two cities (see Laryea, 1999 for statistics on the acquisition of ownership for earlier cohorts of immigrants). The corresponding values for home ownership among immigrants in the Montreal CMA are much lower, likely reflecting a combination of the capacity to purchase a home (income) and the potential rewards associated with home ownership (the Montreal market is the most sluggish of the three, translating to a lack of urgency in purchasing a home). Returning to Table 5, the quest for home ownership appears to motivate all three types of immigrants admitted to Canada; the rate of ownership is higher for Economic and Family Class immigrants, but still considerable for those who came to Canada as refugees. The trajectory of home ownership begins quickly for all groups, at least in Toronto and Vancouver (Table 6). In Toronto, over one-third of refugees who have only been in Canada for up to five years, already live in a household owning a home. This figure is lower in Vancouver, but still nearly one-quarter of refugees who own a home (for similar figures detailing ownership levels of recent refugees, see Mendez et al., 2006; Hiebert, 2009).

Two of the long-term motivations for home ownership are to contain housing costs (i.e., ownership is more expensive than renting in the short run but this trend reverses once mortgages are paid), and investment potential. Table 5 gives some indication of these outcomes and also their opposite, that is, the situation of those who are renting housing. In all three CMAs, the ratio of home owners spending more than 30 percent of their income on housing is much lower than the corresponding figure for renters. This is especially true in the relatively inexpensive Montreal housing market, where only 15 percent of the adult population that owns a home is in this predicament. Across all of the cities, the proportion of owners in this situation is much higher for immigrants than the Canadian-born, and highest for recent newcomers (Table 6), who are likely to have a high debt load. As expected, those individuals who entered Canada as refugees who have been able to purchase housing are the most financially pressed, with one exception. In Vancouver, among the most recent immigrants, those who arrived through the Economic Class who purchased housing, are under the greatest financial pressure (this was also the case for immigrants arriving five years earlier; see Hiebert, 2009, and CMHC, 2014).

The final column of Table 5 provides information on the ratio of tenants paying more than 30 percent of their income toward rent. Here, interestingly, there is little differentiation between Canadian-born, long-settled immigrants, and immigrants who arrived in the 1980-2011 period. It seems that the rental market has a 'flattening effect' across these groups, meaning that people tend to pay rent to the limit of their ability to afford housing and this ratio does not change appreciably over time, though the quality of housing could be better for those with higher incomes (an issue that is impossible to explore given the data for this study). The differences

in these values across admission categories are also muted. Understandably, the ratio of individuals paying a high fraction of their income on rent is highest among recent arrivals (Table 6), with the partial exception of Family Class immigrants, who have had the advantage of joining already-established households upon their arrival in Canada.

**TABLE 5: HOME OWNERSHIP AND RATIO WITH HIGH HOUSING PAYMENTS, BY IMMIGRATION CATEGORY, MTV, 2011**

	TOTAL			OWNERS		RENTERS	
	Total-adj	>30%	% own	Total-adj	>30%	Total-adj	>30%
<b>Montreal</b>							
Total - Immigration Categories	2,500,760	21.8	61.6	1,540,810	15.3	959,950	32.2
Canadian citizens by birth	1,821,825	18.1	66.4	1,208,870	12.6	612,955	29.0
Immigrants landed before 1980	114,825	22.3	74.8	85,920	18.9	28,895	32.7
Immigrants landed 1980-2011 - Linked	431,425	30.7	47.9	206,570	27.0	224,855	34.1
Family class (% linked immigrants)	109,999	29.3	49.4	54,323	29.5	55,711	29.0
Economic class	229,338	30.8	48.7	111,788	24.4	117,525	36.9
Refugees	64,891	32.3	43.0	27,907	30.6	36,997	33.7
<b>Toronto</b>							
Total - Immigration Categories	3,693,445	27.6	73.6	2,718,155	23.9	975,290	37.7
Canadian citizens by birth	1,689,860	22.1	76.1	1,285,680	17.9	404,180	35.3
Immigrants landed before 1980	366,530	22.0	84.2	308,790	19.5	57,745	35.1
Immigrants landed 1980-2011 - Linked	1,281,510	33.3	71.9	921,490	31.8	360,020	37.1
Family class	382,792	32.4	72.3	276,657	32.0	106,221	33.2
Economic class	641,082	31.8	74.7	478,695	29.6	162,453	38.4
Refugees	179,705	39.0	62.1	111,619	38.5	68,047	39.7
<b>Vancouver</b>							
Total - Immigration Categories	1,554,445	30.0	69.5	1,079,645	26.3	474,795	38.4
Canadian citizens by birth	822,520	25.4	69.2	569,445	20.2	253,075	37.2
Immigrants landed before 1980	120,050	22.9	82.8	99,440	20.3	20,610	35.1
Immigrants landed 1980-2011 - Linked	446,890	36.3	70.9	316,835	36.5	130,060	35.9
Family class	123,016	31.8	70.0	86,165	33.3	36,860	28.2
Economic class	274,019	38.2	73.4	201,193	37.6	72,850	39.7
Refugees	37,862	37.7	56.2	21,275	38.5	16,585	36.5

Note: The table includes all individuals aged 18+

Persons of Aboriginal descent have been omitted

Totals have been adjusted by removing missing data (e.g., individuals who do not pay rent)

Source: CIC custom tables, 2011 National Household Survey - Immigration Landing File data base.

The final two tables contain the same information about home ownership and affordability but in this case for ethno-cultural groups. Table 7 is based on the entire adult population of the three metropolitan areas, while Table 8 isolates recent immigrants. In Montreal, individuals identifying their origin as Korean, West Asian, Arab, or Chinese experience the most financial pressure in the housing market. As seen in earlier tables, there is a large gap between Whites and members of visible minority groups on this measure (larger than for the other two CMAs). And, once again, profound variations between different visible minority groups are evident. The difference in home ownership rates between Whites and visible minority groups in Montreal is also high compared to the corresponding figures for Toronto and Vancouver. Within the visible minority population, individuals reporting their origins as Chinese, Southeast Asian, South Asian, and Korean are most likely to

live in households that own a home. Comparing the statistics on financial pressure and home ownership yields some surprising results. The visible minority group with the least financial pressure (Filipinos) is not especially prone to home ownership, while two groups with high ratios of high housing payments (Chinese and Koreans) tend to have purchased their homes. Additional data would be required to understand this perplexing outcome, particularly data on the wealth of individuals and the composition of households.

**TABLE 6: HOME OWNERSHIP AND RATIO WITH HIGH HOUSING PAYMENTS, BY IMMIGRATION CATEGORY (2006-11), MTV, 2011**

	TOTAL			OWNERS		RENTERS	
	Total-adj	>30%	% own	Total-adj	>30%	Total-adj	>30%
<b>Montreal</b>							
Immigrants 2006-11	115,485	40.4	24.2	28,005	34.9	87,470	42.1
Family class	25,182	33.8	31.5	7,940	35.8	17,245	33.0
Economic class	76,682	42.9	22.6	17,321	33.5	59,353	45.6
Refugees	8,023	41.0	13.7	1,101	45.9	6,945	40.0
<b>Toronto</b>							
Immigrants 2006-11	219,795	43.6	50.5	111,085	42.2	108,715	44.9
Family class	66,948	35.6	60.2	40,272	35.5	26,707	35.6
Economic class	118,933	46.7	48.3	57,410	45.7	61,548	47.7
Refugees	22,603	49.2	34.3	7,753	47.4	14,854	50.2
<b>Vancouver</b>							
Immigrants 2006-11	89,430	44.8	54.0	48,255	48.0	41,160	41.1
Family class	25,193	32.8	55.2	13,894	35.2	11,286	29.8
Economic class	58,571	50.2	55.3	32,416	53.8	26,150	45.8
Refugees	3,810	42.8	23.7	904	39.4	2,899	43.1

Note: The table includes all individuals aged 18+

Persons of Aboriginal descent have been omitted

Totals have been adjusted by removing missing data (e.g., individuals who do not pay rent)

Source: CIC custom tables, 2011 National Household Survey - Immigration Landing File data base.

Among home owners, members of visible minority groups are twice as likely to be under financial pressure given their housing costs relative to income. This gap is much more compressed in the rental sector, once again suggesting that people rent dwellings close to the limit that they can afford (Hiebert et al., 2006). Apart from those of Filipino/Filipina origin (another interesting story calling for more research), between 30 and 47 percent of individuals in all groups spend a high ratio of their income on rental accommodation; individuals of West Asian and Korean origin face acute financial pressure.

Table 8 reveals that these patterns are already apparent when looking at the most recent arrivals to Canada. From the outset of settlement there is considerable differentiation between groups in terms of home ownership and affordability, though, for the most recently arrived immigrants, the housing situation of Whites and members of visible minority groups is fairly similar. Within the visible minority population, Filipinos are distinct in terms of the low ratio under financial pressure in terms of housing payments, while West Asians and Koreans face the most profound challenges in this respect.

The three groups facing the most severe financial difficulties in securing housing are the same in metropolitan Toronto (and Vancouver as well; Table 7): Koreans, West Asians, and Arabs. While the ratio of home ownership is much higher in Toronto, and the differential between Whites and visible Minorities is smaller, the visible minority groups with the highest proportions of home owners are similar to what was seen in Montreal: Chinese, South Asians, and Southeast Asians. The situation of Chinese-Canadians is striking, with just over 84 percent of the individuals in this group living in a household that owns its dwelling (a figure that is actually higher than that for Whites in Toronto).

At the other end of the spectrum Latin Americans and Blacks have the lowest proportions of home ownership, but it is important to acknowledge that this 'low' ratio of homeownership is still well above 50 percent. Given prevailing house prices in Toronto, a higher proportion of home owners must dedicate at least 30 percent of their income to mortgage and other payments than was the case for Montreal. This ratio is lower for Whites than members of visible minority groups in general and, for the latter population, West Asians and Koreans struggle the most to make their monthly payments.

As seen in Montreal, the statistics on affordability are less differentiated for those renting housing (and the gap between Whites vs. the large visible minority category is quite small). In general, far more renters face financial pressure than home owners, a pattern that is consistent for every ethnocultural group. The situation of Koreans, West Asians and Arabs, with over half of the individuals in these groups making high rent payments relative to their incomes, can be said to be precarious.

As in Montreal, the housing statistics for recent immigrants in Toronto (Table 8) appear to be in keeping with these general patterns, though there are several points worth emphasizing. First, the rate of homeownership among individuals declaring Chinese origins is exceptionally high for newcomers: over seven in ten of those who arrived in Canada between 2006 and 2011 reside in households that own a home (see Mendez et al., 2006 for corresponding figures for those arriving in earlier cohorts). Second, this achievement is associated with financial pressure for a large number of these individuals (over half spend more than 30 percent of their income on housing, a figure that is only surpassed by West Asian and Korean home owners). Third, newcomers in Toronto's rental housing market are the most likely to spend a high ratio of their income on housing, and this proportion is actually slightly higher for recent immigrants identifying as White than for members of visible minority groups (i.e., across all categories).

The metropolitan Vancouver housing market is the most expensive in Canada, particularly for purchasing housing (Table 2). The financial pressure associated with this fact is indicated in Table 6, with 30 percent of all adults in Vancouver pushed to spending more than 30 percent of their income on housing. As seen for the other two metropolitan areas, individuals of Korean, West Asian, and Arab origins are most likely to be in this situation. Given the high price of housing in Vancouver the overall rate of home ownership is unexpectedly robust, and the fact that this figure is actually higher for members of visible minority groups than Whites is remarkable (given that visible minority households typically have lower incomes than those of Whites; these data are not presented in this paper). Two groups are largely responsible for this trend: residents of Chinese and South Asian descent. Both have home ownership rates over 75 percent.

At the other end of the spectrum, those identifying as Arab, Black, and Latin American are least likely to live in households that own their dwelling.

**TABLE 7: HOME OWNERSHIP AND RATIO WITH HIGH HOUSING PAYMENTS, BY VISIBLE MINORITY STATUS, MTV 2011**

	TOTAL			OWNERS		RENTERS	
	Total-adj	>30%	% Owners	Total-adj	>30%	Total-adj	>30%
<b>Montreal</b>							
Total	2,500,760	21.8	61.6	1,540,810	15.3	959,950	32.2
Visible minority	502,560	32.4	45.1	226,755	26.8	275,800	36.9
South Asian	51,765	32.1	<b>53.0</b>	27,425	<b>30.3</b>	24,345	34.1
Chinese	50,355	<b>35.1</b>	<b>63.1</b>	31,750	28.2	18,600	<b>46.8</b>
Black	136,045	30.1	40.2	54,715	25.6	81,330	33.1
Filipino	21,100	17.4	40.9	8,635	19.7	12,465	15.8
Latin American	70,440	33.3	36.5	25,730	24.3	44,730	38.5
Arab	97,400	<b>36.9</b>	37.4	36,440	28.8	60,955	<b>41.6</b>
Southeast Asian	40,940	28.4	<b>62.5</b>	25,575	24.8	15,355	34.6
West Asian	15,190	<b>44.9</b>	42.9	6,520	<b>36.9</b>	8,665	<b>50.8</b>
Korean	3,935	<b>46.3</b>	<b>51.7</b>	2,035	<b>35.6</b>	1,915	<b>56.9</b>
Not a visible minority	1,998,205	19.2	<b>65.8</b>	1,314,045	13.3	684,165	30.3
<b>Toronto</b>							
Total	3,693,445	27.6	73.6	2,718,155	23.9	975,290	37.7
Visible minority	1,736,000	32.6	70.9	1,230,890	30.2	505,120	38.5
South Asian	541,350	32.2	<b>75.3</b>	407,490	31.0	133,855	35.7
Chinese	374,785	31.8	<b>84.1</b>	315,380	29.4	59,400	<b>44.5</b>
Black	246,975	33.5	53.1	131,170	31.1	115,810	36.1
Filipino	160,130	19.7	66.7	106,865	17.9	53,270	23.3
Latin American	85,870	35.4	56.5	48,540	31.1	37,330	<b>40.9</b>
Arab	50,065	<b>41.3</b>	61.4	30,715	<b>34.6</b>	19,355	<b>52.1</b>
Southeast Asian	64,205	30.6	<b>74.6</b>	47,900	29.5	16,305	33.7
West Asian	68,935	<b>51.7</b>	63.3	43,615	<b>49.0</b>	25,315	<b>56.4</b>
Korean	43,665	<b>52.4</b>	63.2	27,580	<b>45.0</b>	16,085	<b>65.0</b>
Not a visible minority	1,957,435	23.1	<b>76.0</b>	1,487,270	18.8	470,165	36.7
<b>Vancouver</b>							
Total	1,554,445	30.0	69.5	1,079,645	26.3	474,795	38.4
Visible minority	701,215	34.5	72.0	504,895	32.9	196,320	38.8
South Asian	162,510	27.6	<b>75.1</b>	121,975	29.1	40,530	23.2
Chinese	287,675	36.4	<b>81.2</b>	233,585	34.0	54,090	<b>46.6</b>
Black	14,140	35.3	46.9	6,630	28.7	7,505	<b>41.2</b>
Filipino	77,630	22.7	61.6	47,845	22.6	29,775	22.9
Latin American	21,845	36.9	46.7	10,210	32.0	11,640	41.1
Arab	8,115	<b>50.9</b>	37.3	3,030	<b>38.0</b>	5,085	<b>58.5</b>
Southeast Asian	31,220	37.1	65.1	20,335	<b>37.9</b>	10,890	35.5
West Asian	27,210	<b>54.8</b>	58.9	16,025	<b>55.7</b>	11,195	<b>53.6</b>
Korean	34,275	<b>58.5</b>	61.8	21,190	<b>54.0</b>	13,090	<b>65.8</b>
Not a visible minority	853,220	26.2	67.4	574,750	20.5	278,470	38.1

Note: The table includes all individuals aged 18+

Persons of Aboriginal descent have been omitted

Totals have been adjusted by removing missing data (e.g., individuals who do not pay rent)

Source: CIC custom tables, 2011 National Household Survey - Immigration Landing File data base.



**TABLE 8: HOME OWNERSHIP AND RATIO WITH HIGH HOUSING PAYMENTS, BY VISIBLE MINORITY STATUS (LANDED 2006-11), MTV, 2011**

	Total-adj	TOTAL		OWNERS		RENTERS	
		>30%	% Owners	Total-adj	>30%	Total-adj	>30%
<b>Montreal</b>							
Total	139,405	41.7	23.0	32,075	35.0	107,340	43.7
Visible minority	97,840	43.0	20.2	19,730	38.0	78,135	44.3
South Asian	7,455	37.3	29.7	2,215	36.3	5,240	37.9
Chinese	8,335	<b>56.5</b>	<b>35.2</b>	2,935	<b>53.7</b>	5,395	<b>58.0</b>
Black	24,280	37.5	18.0	4,380	32.8	19,910	38.5
Filipino	5,095	14.7	19.2	980	20.4	4,130	13.1
Latin American	16,135	<b>45.2</b>	16.2	2,615	29.8	13,520	48.2
Arab	28,435	<b>47.9</b>	15.2	4,315	37.8	24,135	49.7
Southeast Asian	2,105	39.7	<b>42.5</b>	895	39.7	1,190	39.9
West Asian	3,130	<b>55.8</b>	17.9	560	<b>67.0</b>	2,540	<b>52.8</b>
Korean	655	<b>67.2</b>	<b>34.4</b>	225	<b>66.7</b>	435	<b>67.8</b>
Not a visible minority	41,570	38.5	29.8	12,380	30.3	29,205	42.0
<b>Toronto</b>							
Total	278,055	43.7	49.6	137,860	41.5	140,185	45.9
Visible minority	233,530	43.9	50.0	116,840	42.5	116,720	45.2
South Asian	82,060	40.1	<b>52.6</b>	43,175	38.8	38,875	41.5
Chinese	39,630	<b>54.9</b>	<b>72.6</b>	28,760	<b>55.6</b>	10,880	<b>53.1</b>
Black	21,940	40.6	32.0	7,030	33.6	14,900	43.9
Filipino	32,680	25.8	42.0	13,715	21.0	18,975	29.3
Latin American	13,585	47.9	35.7	4,845	42.3	8,745	<b>50.9</b>
Arab	10,735	<b>55.2</b>	39.2	4,205	<b>48.6</b>	6,535	<b>59.4</b>
Southeast Asian	5,635	37.3	48.2	2,715	35.5	2,925	39.0
West Asian	13,755	<b>64.0</b>	43.4	5,970	<b>59.3</b>	7,785	<b>67.7</b>
Korean	5,005	<b>67.5</b>	49.2	2,460	<b>58.3</b>	2,550	<b>75.9</b>
Not a visible minority	44,515	43.0	47.2	21,025	36.0	23,500	49.4
<b>Vancouver</b>							
Total	113,370	44.3	52.7	59,795	46.8	53,565	41.5
Visible minority	95,830	45.6	54.4	52,140	48.8	43,705	41.7
South Asian	20,495	28.0	51.2	10,495	30.2	10,000	25.8
Chinese	32,925	<b>60.3</b>	<b>72.8</b>	23,960	<b>62.9</b>	8,965	<b>53.5</b>
Black	2,080	37.5	32.9	685	24.8	1,380	42.0
Filipino	16,865	26.4	43.6	7,360	22.6	9,505	29.4
Latin American	3,515	43.0	33.3	1,170	38.0	2,350	45.5
Arab	1,690	<b>54.4</b>	23.4	395	32.9	1,280	<b>60.2</b>
Southeast Asian	3,340	41.5	40.6	1,355	48.3	1,970	35.3
West Asian	5,555	<b>63.7</b>	41.0	2,275	<b>66.6</b>	3,290	<b>61.9</b>
Korean	5,835	<b>68.0</b>	52.7	3,075	<b>66.3</b>	2,775	<b>69.5</b>
Not a visible minority	17,515	37.2	43.8	7,670	32.9	9,860	40.6

Note: The table includes all individuals aged 18+

Persons of Aboriginal descent have been omitted

Totals have been adjusted by removing missing data (e.g., individuals who do not pay rent)

Source: CIC custom tables, 2011 National Household Survey - Immigration Landing File data base.

Focusing just on those who live in dwellings that are owned, there is a large affordability gap between Whites and members of visible minority groups; the latter are substantially more likely to be experiencing financial pressure in managing their house payments. West Asian, Korean, Southeast Asian, and Arab home owners are particularly prone to be in this situation. In contrast, several visible minority groups are less pressed to make their housing payments but only those specifying their identity as Filipino/Filipina approach the statistic for the non-visible minority population (Whites).

Several now-familiar patterns in the data on tenants in Vancouver have been revealed. In general, tenants are more financially vulnerable in terms of housing, with nearly four in ten dedicating more than 30 percent of their income to shelter. There is virtually no difference in this ratio between Whites and visible Minorities though, of course, the quality of housing occupied by members of these groups may differ. The groups facing the greatest financial pressure, as we have seen for Montreal and Toronto, are Koreans, Arabs, and West Asians, followed by those indicating Black and Chinese origins.

For recent immigrants residing in Vancouver (Table 8), the most distinct group is that of Chinese origin, with a home ownership rate of nearly 73 percent (matching that of the same group in Toronto), and a propensity to dedicate a very high portion of their income to housing for both home owners and tenants. Given the scale of immigration of individuals from China, Hong Kong, and Taiwan to Vancouver, it is likely that this group is having an impact on the metropolitan housing market as a whole. The other features of this table that are worthy of note are the very high expenditures on housing for West Asians and Koreans, and the fact that those of Arab, West Asian, and Korean descent are under the greatest financial pressure as tenants.

#### REFUGEES AND HOUSING IN MTV

Until now, we have had little access to systematic information about refugees in urban housing markets. Our knowledge is mainly derived from a number of qualitative studies that have relied upon non- or quasi-representative samples (e.g., Carter et al., 2009; Hiebert et al. 2005), or from the single-panel LSIC database (Hiebert 2009; Haan 2012). These studies have also tended to focus on refugees during their early phase of integration, and have not been able to inform us about long-term outcomes. The integration of ILF and NHS data provide vital new information on this question, enabling us to expand our temporal horizon to 31 years and to ascertain housing outcomes for nearly the whole refugee population. Significantly, these data suggest that long-term outcomes are far more positive than we might have expected given the findings of previous studies.

We have known for a long time that the discrepancy between majority and minority incomes is large when we use individuals as the scale of analysis, but shrinks when we look at the household scale (Ley, 1999). Immigrants, generally, and those who identify with visible minority backgrounds in particular, reside in larger household units that frequently include two or more working adults. This has important consequences in the housing market.

The first two figures show the ratio of refugees at the bottom and top of the spectrum of household income in the three CMAs. The refugee population has been categorized into four cohorts based upon the time they were officially processed ('landed') in Canada: up to and including 5 years before 2011; 6-10 years; 11-20 years; and 21-31 years. We can see two outcomes in Figure 1. First, there is a large drop, over time, in the ratio of refugees who fall into the category of after-tax low income, which is a measure of relative poverty. In their first few years in Canada, over 40 percent of refugees are in this situation in Toronto and Vancouver, and this ratio is over half in Montreal. The low-income rate falls considerably over time in each of the three cities, and begins to approach the rate for the population as a whole for refugees who have been in Canada at least 20 years (from Table 3: 17.6 percent in Montreal, 14.7 percent in Toronto, and 17.1 percent in Vancouver). Once again we find that economic outcomes are best in Toronto, and worst in Montreal. The second pattern visible in the data is the persistence of poverty, for some refugees, over a very long period of time. Clearly this sub-population will find it challenging to secure affordable and adequate housing, and this situation remains true for some 30 years.

We see the converse side of this dynamic in Figure 2, which indicates the ratio of refugees who live in households with after-tax incomes that are above the median for Canada. This ratio is, understandably, low for newcomer refugees, especially in Montreal. The upward trajectory of refugee household incomes over time, however, would likely surprise many readers. In Toronto, the pattern of household incomes among refugees

FIGURE 1: LOW INCOME REFUGEE POPULATION (%), 2011

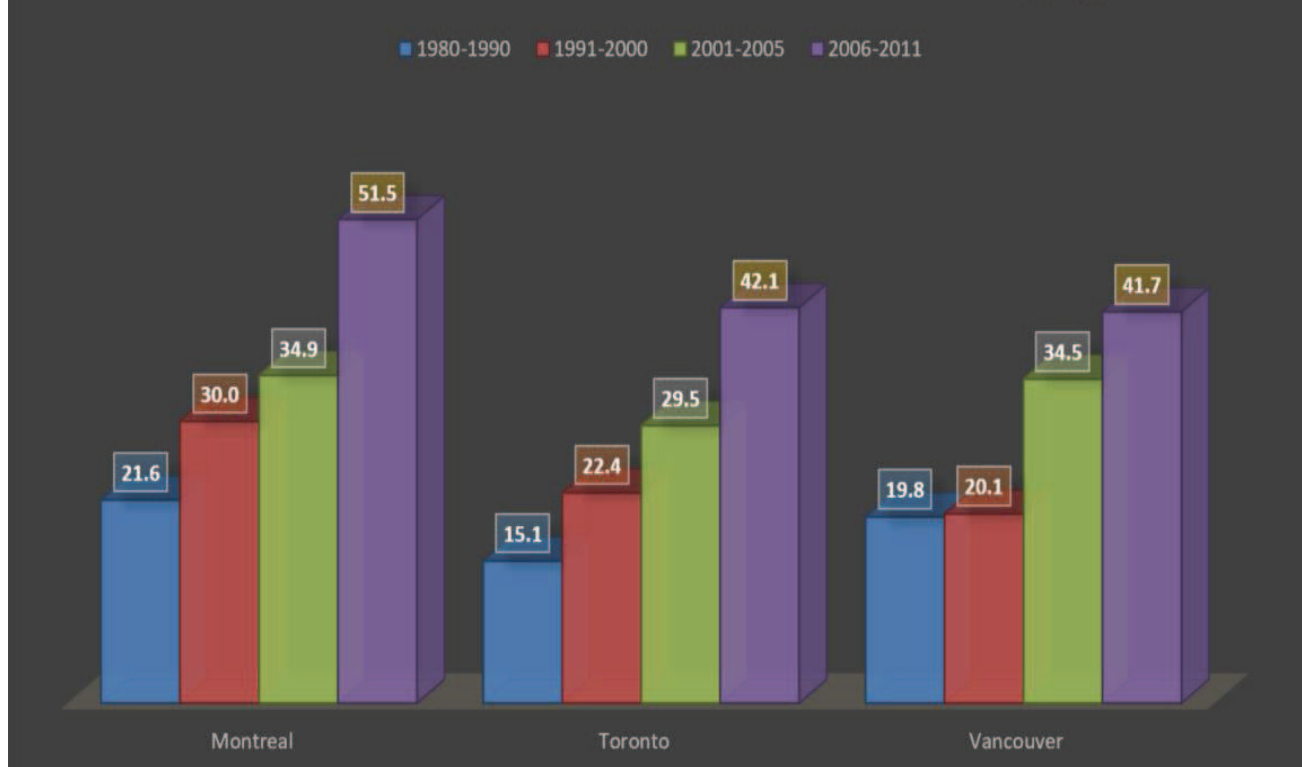
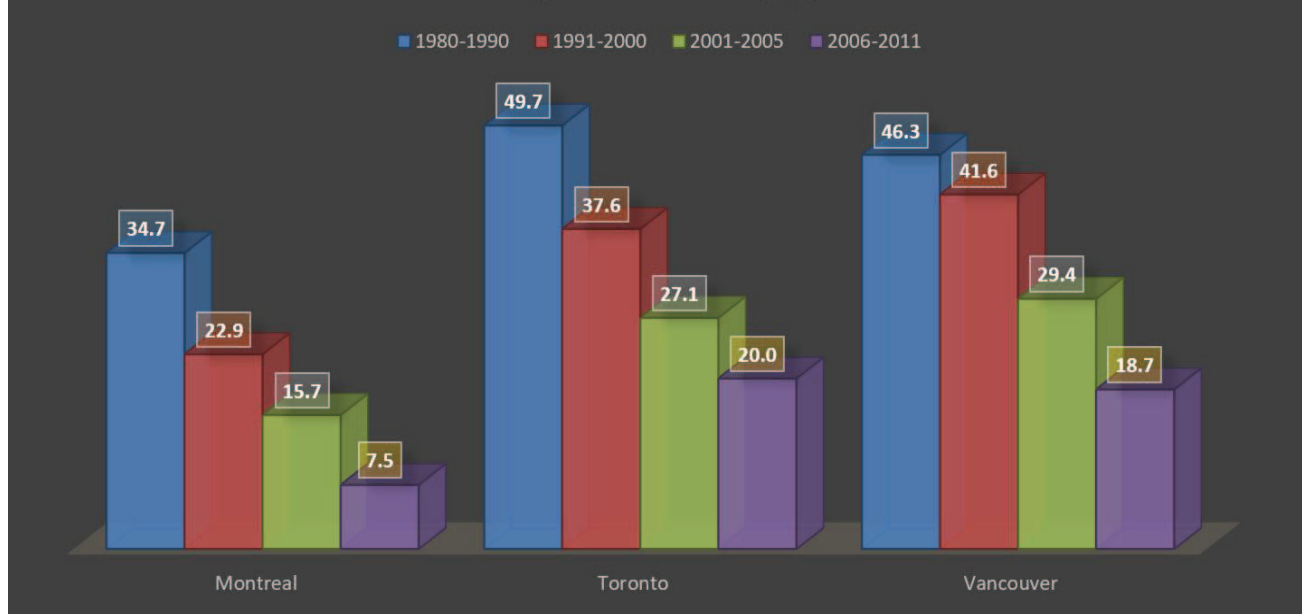
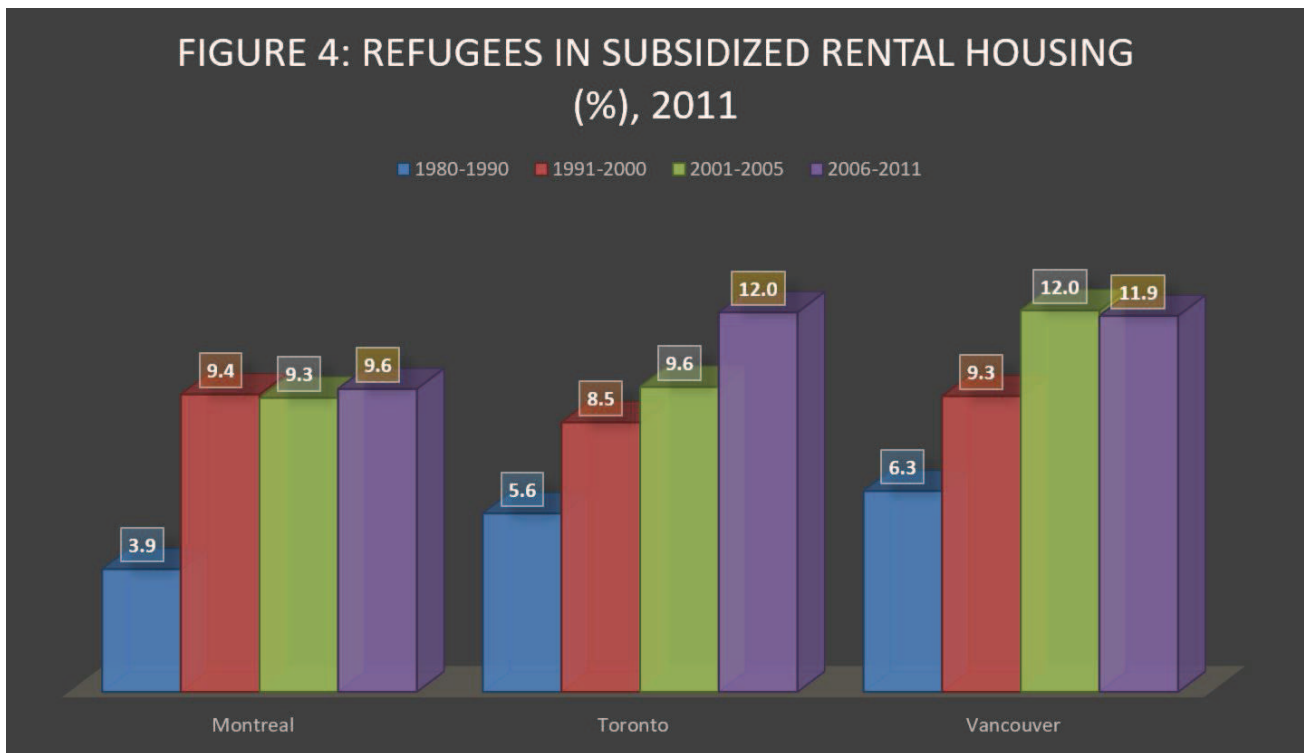
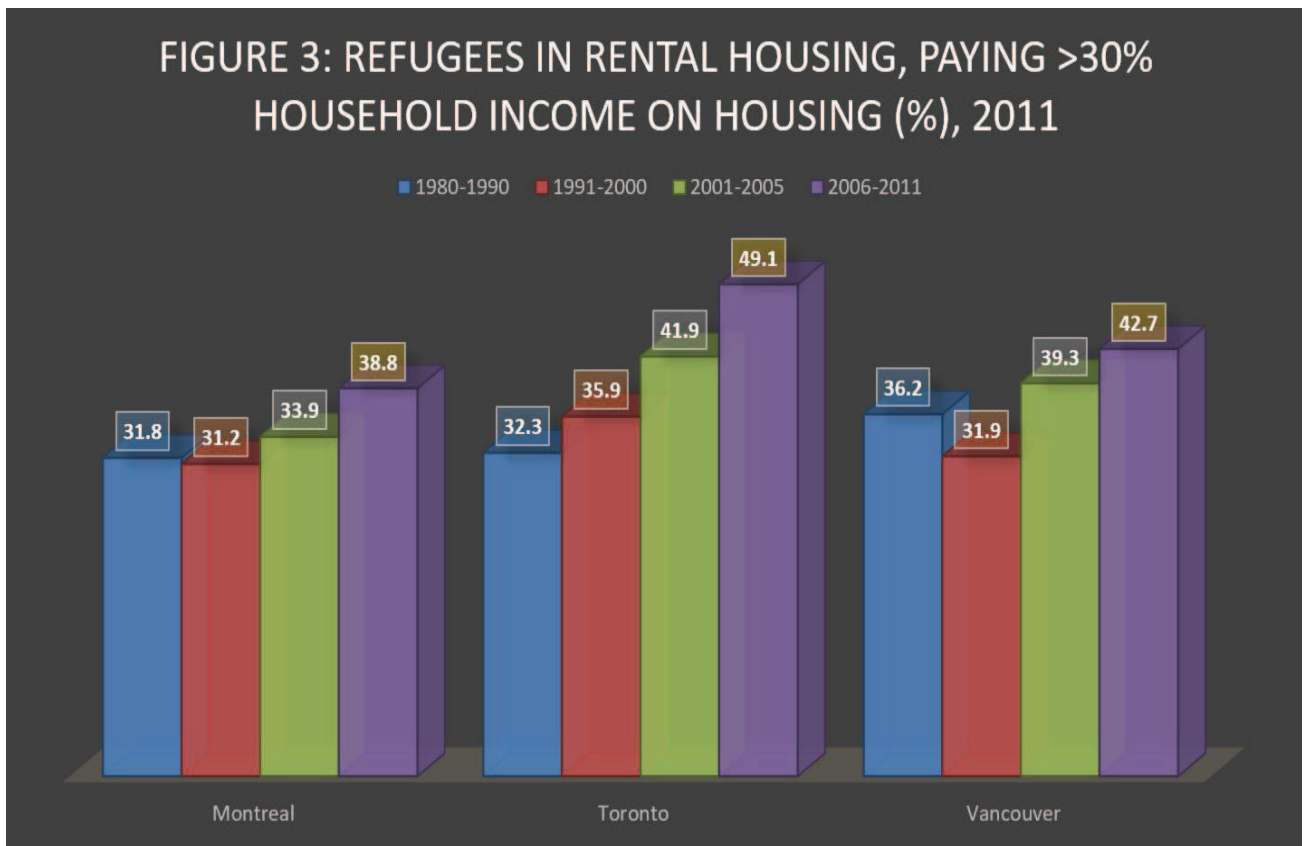
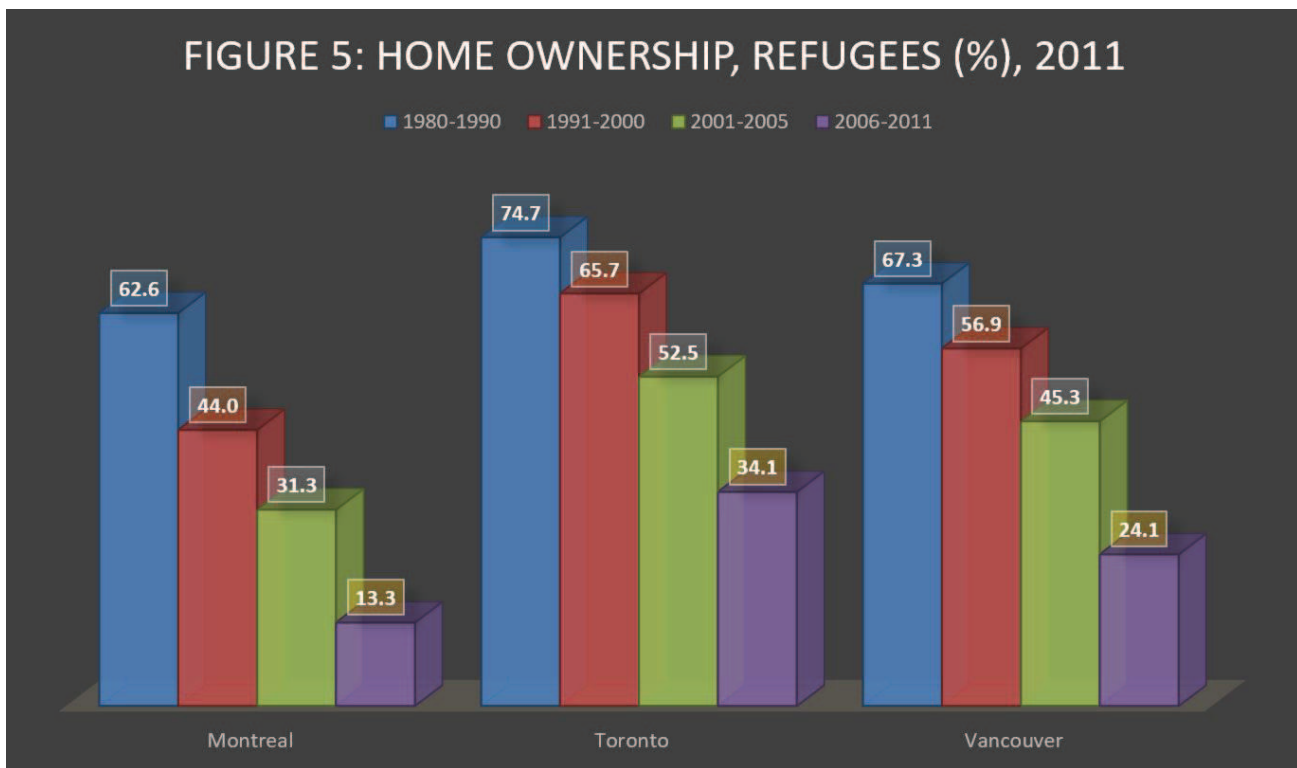


FIGURE 2: ABOVE MEDIAN AFTER-TAX HOUSEHOLD INCOME, REFUGEES (%), 2011







Source for all figures: CIC custom tables, 2011 National Household Survey - Immigration Landing File data base.

who have been in Canada at least 20 years nearly matches that of the population as a whole (49.7 vs. 50 percent above the median, and 15.1 vs. 14.7 percent for those with low incomes). The situation is nearly as positive in Vancouver, where there is also a relatively large ratio of refugees with middle-class (or more) levels of household income. Even in Montreal, just over one-third of refugees who have been in Canada at least 20 years have attained above-median, after-tax levels of household income.

These relatively robust income figures support considerable improvement—for many but not all refugees—in housing consumption. On the one hand, financial pressures in the rental market lessen over time, especially in Toronto (Canada's largest concentration of refugees). Half of the cohort arriving between 2006 and 2011 must dedicate at least 30 percent of their household income to shelter, but this proportion falls to one-third of those who have been in Canada at least 20 years—and is in fact below the figure for the total population of tenants in Toronto (37.7 percent, from Table 7). The decline in the ratio of refugee households under financial pressure is less dramatic in Montreal and Vancouver, but the trajectory of change is generally in the same direction.

At the same time, around one-third of the refugee population that rents housing in each of the three cities continues to be under serious financial pressure, despite having been in Canada over two decades. It is also interesting to note that, over the long period examined here, the proportion of refugees in this situation is approximately the same for all three cities. There appears to be an equilibrium in these housing markets of these cities, with landlords extracting as much revenue as possible, given prevailing income levels (Hiebert 2009).

Unfortunately, there is a limited supply of subsidized rental housing, with long wait-lists in most Canadian cities; for example, the estimated delay from the time of application to obtaining social housing in Toronto is 4 years (Monsebraaten, 2016; also see Murdie and Teixeira, 2003). In the formative years of their Canadian experience, only about one in ten refugees are able to find subsidized rental housing in Montreal, and the proportion is slightly lower in Toronto and Vancouver (Figure 4). The ratio of refugees using subsidized housing declines substantially over time, in all three cities, a pattern that is consistent with the growing level of home ownership and the more favourable position of refugees in the rental market over time.

The final chart in this section is, for me at least, quite extraordinary (Figure 5). We have long known that immigrants crave home ownership and achieve this ambition in disproportionate numbers relative to the Canadian-born population (Murdie et al., 2006). Yet few Canadian researchers, I would argue, have appreciated

how closely this process is matched in the refugee population. In part, this may be related to the fact, noted earlier, that researchers have not been able to assemble long-term data on refugee economic and social integration in Canada. In any case, there are several important patterns visible in Figure 5 (also see Table 7):

- The quest for home ownership begins very early for refugees settling in Canada's largest cities, especially in Toronto and Vancouver. By the time they have been in Canada 5 years, a third of all refugees in Toronto reside in homes that have been purchased by their household. In Vancouver, Canada's most expensive housing market, the corresponding figure is approximately a quarter.
- The propensity for home ownership rises dramatically, and fairly consistently, across the four refugee cohorts in all of the cities.
- Members of the earliest cohort, who have been in Canada at least 20 years, have achieved a home ownership rate that is above that of the total population in Montreal and Toronto (61.6 and 73.6 percent, respectively), and nearly as high in Vancouver (69.5 percent for the total population). Given the sharply rising value of homes in Toronto and Vancouver since 2011, we can speculate that many of the refugees who had entered the housing markets of these cities by 2011 have subsequently become millionaires (and are likely 'house rich, income poor').
- Although the pattern of acquiring greater levels of home ownership over time is apparent in Montreal, the overall level of ownership remains lower in that city compared with Toronto and Vancouver. As noted before, this is likely the result of intersecting forces, notably lower incomes in that city, and the perception that housing may not be as good a long-term investment in Montreal.
- Finally, data not shown in the figure make it clear that the patterns seen in Table 8 persist (i.e., that home ownership rates vary widely for newcomers across ethnocultural groups). In the three cities, these rates are markedly lower for refugees who identify as Black, Arab, or Latin American, compared with other groups, and tend to be highest for those of Chinese, Southeast, and South Asian origins (i.e., higher than the corresponding rates for White refugees).

The data presented on refugees in the housing markets of MTV will undoubtedly elicit a variety of responses among different readers. For me, these data speak to a remarkable degree of resilience and resolve among the refugees who make their homes in Montreal, Toronto, and Vancouver. Successful outcomes take a great deal of time to materialize, but refugee households, over time, parallel the patterns of housing consumption of the population as a whole—despite enormous challenges that they have faced before arriving in Canada, and those encountered in their early years of settlement.

## DISCUSSION AND CONCLUSION

This paper opened with a pair of seemingly contradictory statements, that immigrants propel housing prices, vs. immigrants struggle with issues of housing affordability. Throughout the paper we have seen evidence that both views are accurate. The surge in home ownership rates across most immigrant groups (even including refugees) surely has a profound impact on metropolitan housing markets in Canada (Ley and Tutchener, 2001; Murdie and Teixeira, 2003), but at the same time there is an insufficient supply of subsidized housing for those immigrants and refugees who cannot find appropriate and/or meaningful employment (Murdie and Teixeira, 2003; Murdie et al., 2006; Francis and Hiebert, 2014).

There is also abundant evidence that the housing markets of Canada's large cities are quite different, with Montreal as the most affordable and Vancouver the least. The three metropolitan areas have also attracted distinct types of immigrants in terms of their source countries, admission pathways, and ethnocultural characteristics. These differences are clearly registered in the financial capacity of immigrants—especially those arriving the most recently—to purchase housing (Bunting, 2004; Hiebert et al., 2006; Mendez et al., 2006; Hiebert, 2009). The data explored here indicate a high interest among immigrants to purchase homes in the three CMAs, particularly Toronto and Vancouver (Laryea, 1999; Haan, 2012, CMHC, 2014). The decision to invest in

housing appears to have significant consequences for many, since immigrants are especially prone to paying a high proportion of their income on shelter (Hiebert, 2009).

The general housing ‘story’ in Montreal is mixed (Rose et al., 2006; Germain, 2009). On the one hand, given the modest price of housing and cost of rent in that city, relatively few individuals spend more than 30 percent of their income on shelter. But on the other hand, of the three metropolitan areas examined here, the gap between the economic fortunes of Canadian-born Whites vs. immigrants and/or members of visible minority groups is the largest in Montreal, and this translates to a similarly large gap in housing outcomes. That is, rates of home ownership, and the degree of housing affordability, for visible minorities and immigrants in Montreal are well below the corresponding figures for Canadian-born Whites.

Toronto and Vancouver share several important features in this study. The purchase price for housing in both CMAs has increased dramatically over the past decade and this has led to a kind of ‘scramble’ for home ownership in the population at large and, also, among immigrants. Many individuals face pressure related to this process, arguably purchasing homes before they can do so with a degree of financial comfort (Preston et al. 2009; Teixeira, 2014a).

Given the quite profound differences in the housing markets and the composition of the immigrant population among the three metropolitan areas (Haan, 2012), there is a surprising consistency in the patterns of home ownership and lack of affordability across visible minority groups. Regardless of which city examined, Canadians of Arab, West Asian, and Korean descent contribute the largest share of their income towards shelter. In many cases this is surely related to precarious situations, where families are barely meeting their payments. Chinese-Canadians also face challenges in meeting their payments, but in all three cities this is related to their very high tendency to purchase homes.

This pattern is emblematic of the three primary narratives threaded through this study. In almost every table, evidence shows that immigrants are managing to purchase housing and invest in their future in Canada. This undoubtedly has had an impact on the aforementioned escalation in the price of housing in Toronto and Vancouver and has brought a sense of vibrancy to these markets. At the same time, though, hundreds of thousands of immigrants and members of visible minority groups struggle to meet their housing payments or to pay their rent. This is understandably especially apparent for the most recent immigrants to Canada, where high ratios of the population dedicate more than 30 percent of income to housing, but is also true of many who have been in Canada for longer than 5 years. Thirdly, it seems that the patterns of housing consumption established early in the settlement process are resilient over time; that is, the groups that appear to have the most success, and the groups that appear to be the most vulnerable, are consistent when comparing the statistics on recently arrived immigrants with those who have been in Canada for up to 31 years.

From an academic point of view, the primary contribution of this paper is to corroborate, update, and enhance much of our current knowledge about immigrants and housing in Canada. We see new evidence of the urge for home ownership among newcomers; the variegation of outcomes across visible minority groups (which challenges any attempt to understand Canadian society as a simple White/non-White binary); sharp differences in housing outcomes across metropolitan areas; and the persistence of housing inequalities (which are, in turn, related to inequalities in income and wealth). These patterns have been documented in previous studies, with data from the 1990s and early 2000s and, we can now see, have continued through 2011. This study also adds depth to our understanding of these dynamics. Since issues of ownership and the financial pressure faced by those in the rental sector have typically been investigated in separate research programs, there has been a tendency to see housing outcomes in polarized ways (as in the quotations at the beginning of this paper). But, through a more comprehensive approach that incorporates both dynamics—ownership and affordability challenges—we can grasp more of the complex continuum of housing outcomes that has emerged, extending from relative comfort to great financial stress, with many steps between these extremes. The analysis explored here also points to a complex relationship between housing as use *and* exchange value for immigrants, an insight that raises further questions about the impact of immigrants on the housing market. Finally, the linkage between landing files and the NHS has enabled us to see patterns that have been invisible until now. While the subtle differences between immigrants admitted to Canada through economic and family categories is inherently interesting, the more surprising result of this analysis has been the slow but steady progress made by refugees in metropolitan housing markets, to the point where, 20 years after arriving in Canada, they approach the same housing consumption patterns as the total population.

These findings also have relevance for policy debates and decisions, which represents another contribution of the paper. First and foremost, immigration policy is, essentially, also a form of housing policy. Metropolitan housing markets in Canada would, very likely, look totally different if the scale of immigration were to change dramatically in either direction. The recent decision to raise permanent immigrant admission levels from approximately 270,000 in 2015 to 340,000 in 2020 will surely have a significant impact. Second, the demand for housing associated with immigration arises quickly. Of course, newcomers need housing immediately upon arriving in Canada, but this study indicates how rapidly this need is transformed into a demand for home ownership, for all classes of immigrants. Third, the long-term success of refugees in purchasing housing (as well as their improved levels of household income and ability to afford housing over time), presents a serious challenge to the prevailing view of refugees as a ‘burden’ on Canadian society. These new data suggest that the majority of refugees become not only self-sufficient economically, but able to thrive even in the most expensive housing markets of the country. Fourth, we should pay more attention to the variegated housing outcomes across minority groups. What are the factors leading to the highly differentiated situation of Filipinos vs. Latin Americans in urban housing markets, for example? A better understanding of these dynamics might facilitate improved orientation services, where newcomers could be made aware of the pathways to housing success that have apparently been discovered by members of some groups. Finally, this analysis supports the point that a score of researchers have made, repeatedly, in Canada: efforts to expand the stock of subsidized housing, whether by national or provincial governments, would support the process of newcomer integration. In fact, we could reverse the logic of the first point made in this paragraph. Just as immigration policy shapes the housing market, housing policy (i.e., the availability of subsidized housing) shapes the capacity for newcomers to find their place in Canadian society.

## NOTES

<sup>1</sup> I thank the Research and Evaluation Branch of Immigration, Refugees, and Citizenship Canada for access to the special tabulations that were necessary to conduct this study.

<sup>2</sup> In this paper I adopt a terminology that is widely used in policy discussions: immigrants are those who were born outside Canada and without Canadian citizenship; that is, at some point they were formally admitted to Canada through a process managed by Citizenship and Immigration Canada (now called Immigration, Refugees, and Citizenship Canada). The term ‘newcomers’ refers to immigrants who have been in Canada for less than five years which, for the purposes of this paper, means that they arrived between 2006 and 2011.

<sup>3</sup> In Canada the Census has, for decades, been divided into two parts, a short-form for 100 percent of the population, with just a few basic questions, and a much more detailed long-form, given to a sample of Canadians. Both have been mandatory. However, in a highly controversial decision, the Conservative government downgraded the long-form of the 2011 census by making it voluntary. In an effort to be clear about the new methodology, Statistics Canada renamed the long-form part of the 2011 census the National Household Survey, or NHS. The response rates for the Census have traditionally been greater than 95 percent. Among adults in the three metropolitan areas considered in this study, the response rates were: 80.3 percent in Montreal, 74.6 percent in Toronto, and 75.6 percent in Vancouver (these figures were provided by Statistics Canada in the special tabulation commissioned for this study).

<sup>4</sup> The immigration category variable is based on a record linkage between the 2011 National Household Survey (NHS) and the administrative Immigrant Landing File (ILF) of CIC/IRCC. The ILF includes immigrants who officially landed in Canada between 1980 and May 10, 2011. The process of linkage is based on exact matching techniques (full name, age, etc.) that are precise but also incomplete. Approximately 20 percent of individuals indicating in the NHS that they immigrated to Canada between 1980 and 2011 could not be matched in this way. In Table 3 and others in this paper that show immigrants by their admission category, the row ‘Immigrants 1980-2011’ includes all immigrants landing in that period, while the three rows related to categories of entry only include those immigrants who were successfully linked. Therefore the sum of the three rows is roughly 20 percent less than the number in the ‘Immigrants 1980-2011’ row.

<sup>5</sup> The economic category includes both the Principal Applicant (PA), i.e., the person who was actually admitted to Canada based on his or her human capital, and those members of the family that accompanied the PA during the process of officially landing in Canada. Family members that may have been sponsored by the PA at a later date would be in the



Family Class category.

<sup>6</sup> Recall that persons of Aboriginal descent have been removed from the 'Not a visible minority' category, meaning that it only includes people who indicated 'White' on the visible minority question in the NHS, and who did not specify an Aboriginal origin.

<sup>7</sup> This part of the table should match the data in the bottom portion of Table 3, but the numbers are larger since Table 3 includes individuals who self-identified in the NHS as immigrants but who could not be linked with administrative data.

<sup>8</sup> The fact that Chinese-origin immigrants are associated with a high rate of low income helps us understand the curious outcome, seen earlier, that the low income rate is actually higher for economic immigrants than refugees in Vancouver. Individuals of Chinese descent constitute the largest group of immigrants in Vancouver and most arrived through the Economic Class, but the level of labour market integration of this group is not particularly robust.

<sup>9</sup> Many researchers associate vulnerability to homelessness with a higher threshold, those devoting at least half of their income to housing. I extracted tables for this purpose and the patterns across admission categories and visible minority groups are very similar to those indicated in the 30 percent tables. I decided not to include the 50 percent tables to keep this paper to a manageable length.

<sup>10</sup> The home ownership statistics reported in Table 1 includes the whole population and are based on households, while in Tables 5-8, only the adult population is included and individuals are used as the unit of analysis. This helps explain the discrepancy in values shown in the two tables, since the degree of home ownership is understandably much higher among adults than the whole population, which includes children.

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