NEWCOMERS IN THE CANADIAN HOUSING MARKET

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On a *per capita* basis, Canada maintains one of the largest immigration systems in the world. We know that a large majority of newcomers settle in a small number of places, mainly Montreal, Toronto, and Vancouver. These are places with low vacancy rates and, especially in Toronto and Vancouver, high real estate prices and rental fees. How are immigrants coping in the housing markets of Canada? Are they able to find suitable housing? At what cost, relative to their financial resources? What impacts are immigrants having on the housing markets of Canada?

Previous studies of immigrants have found a clear pattern that applies to most groups: a *progressive housing career*. That is, the process of integration in Canada is associated with improving income levels, better housing, and rising rates of homeownership over time (Murdie et al 2006). After approximately 10 years in Canada, immigrants begin to overtake the Canadian-born in terms of home ownership and those who have been in the country longer actually have a higher level of ownership than the Canadian-born. In this way immigrants have a substantial impact on urban housing markets in Canada and may actually influence house prices, at least in Toronto and Vancouver (Carter, 2005). The improvement of housing conditions is a positive step in the integration experience, providing both psychological benefits and a sense of a stake in the country (Murdie and Tiexiera, 2003; Engeland and Lewis, 2005).

However, it is important to note that not all immigrants have the same of experience with accessing and retaining acceptable housing over time. Some have little choice but to live in crowded conditions and spend a large proportion of their income on shelter (Murdie 2003), while others may fall into homelessness (Hiebert *et al* 2005) or suffer discrimination in the housing market.

The literature on the general economic circumstances of immigrants in Canada has been even more extensive. The general consensus is that the fortunes of newcomers (usually defined as those who have been in Canada five years or less) have declined markedly over the past generation (Frenette and Morrison, 2003; Picot and Hou, 2003; Reitz, 2007). All of these authors have concluded that Canadian employers place little value on credentials and labour market experience gained abroad, and that initial wages and salaries in Canada are far below what would be expected given the relatively high level of human capital associated with most immigrants. As a result, the proportion of newcomers classified as living below Statistics Canada's Low Income Cutoff (LICO) has risen in each census taken since 1981 (Frenette and Morrison, 2003; Picot and Hou, 2003; also see Picot *et al*, 2007).

Taking the literatures on income and housing together, perhaps the age of the progressive housing career is drawing to a close, a point that may be hinted at in Haan's recent research (2005). Perhaps the increasing constraints on immigrants' initial earnings dampens their ability to improve their housing circumstances, at least early in the settlement process. The Longitudinal Survey of Immigrants to Canada (LSIC) is an ideal source of data to assess this proposition (see Appendix).

HOUSEHOLD STRUCTURE

A large majority of newcomer households were nuclear families at the time of the first interview: approximately half were couples with children and another 20 percent were either childless couples or lone-parent families (Table 1). The remaining 30 percent was comprised of single-person households (9 percent) and households that included either one or more unrelated persons (6 percent) or more than one economic family (15 percent). These latter two figures are remarkable and likely reflect difficult financial circumstances or, in many cases, an attempt to congregate into larger households with multiple people earning an income in order to achieve homeownership.

Household composition varied considerably by admission class. The Business/Other Economic group was mainly comprised of couples with children, with just a scattering of respondents in the other household categories, with a particularly low number of multiple families. Most households that came through the Skilled Worker program also were in nuclear families, but with a much larger ratio of childless couples compared with the Business/Other Economic group. Also, Skilled Workers had the highest propensity to live in one-person households (i.e., they came to Canada as lone immigrants). The

Table 1: Household structure, by admission class (W1, W2, W3)

		Total	One-family household, married couples with children*	One-family household, childless married couple*	One-family household, lone-parent*	One-person household*	One-family household, with unrelated persons*	Multifamily household*
Family	V1	44 150	22.1	25.4	4.9	4.3	9.9	33.4
	V2	43 150	31.6	17.5	4.3	3.9	13.8	28.6
	V3	42 600	35.6	14.2	4.2	5.2	13.4	27.5
Skilled Workers	V1	99 010	57.3	17.4	1.8	11.7	3.9	7.8
	V2	96 800	64.7	15.8	2.5	9.1	5.9	2.0
	V3	94 550	71.5	12.4	2.6	7.1	4.3	2.1
Bus/Oth Economic	V1	10 460	79.0	5.3	4.3	2.8	3.7	5.0
	V2	10 200	76.5	4.4	4.9	3.9	6.4	3.4
	V3	9 850	75.1	5.6	4.1	4.6	6.1	4.1
Refugees	V1	9 820	58.4	3.9	11.9	6.3	7.3	12.2
	V2	9 800	61.2	5.1	10.7	6.1	14.3	3.1
	V3	9 750	60.5	4.6	11.3	7.7	11.8	4.1
Total	V1	163 440	49.3	18.0	3.4	8.8	5.7	14.8
	V2	159 950	56.3	14.9	3.6	7.3	8.6	9.4
	V3	156 750	61.3	12.0	3.7	6.4	7.3	9.3

*column percentages
Note: married couples include persons in common-law marriages.
Totals do not match due to rounding and non-response.

proportion of lone-parent families was highest among Refugees, though the majority of this group were dual-parent couples. Finally, the Family Class group was the most distinct, with by far the highest ratio of households comprised of families with unrelated persons and, especially, multiple families. Respondents in this group, therefore, were most prone to reside in large households. These immigrants came to Canada to join family already settled in this country. It is possible that these large households were assembled to pool resources for sponsorship purposes and/or—a point explored further below—to purchase housing.

There were many changes in the composition of immigrant households registered in the second and third waves of LSIC. The ratio of dual-parent households rose from just under half at W1 to well over 60 percent by W3 and this had clearly become the dominant category. Approximately half of this increase can be accounted for by the fall in the ratio of childless couples (possibly, this is evidence of a high fertility rate). The number of one-person households also fell significantly over the period. Similarly, there was a decline in the number of non-nuclear-family households. Despite this fact, newcomers still had a much higher tendency to live in these composite households than the Canadian-born population.

MARKET DYNAMICS: CHANGING RATES OF HOME OWNERSHIP

The "big picture" in LSIC is the remarkable growth of home ownership among the newcomers who remained in the sample population through the years of the survey,

TABLE 2: Tenure, by admission class (W1, W2, W3)

		Own (%)	Rent (%)	Total
Family	V1	37.7	62.3	42 630
	V2	49.1	50.9	40 800
	V3	60.0	39.9	41 250
Skilled Workers	V1	9.6	90.4	98 630
	V2	28.6	71.4	94 850
	V3	49.3	50.7	93 400
Bus/Oth Econ	V1	37.1	62.9	10 370
	V2	63.1	36.9	9 900
	V3	73.6	26.4	9 650
Refugees	V1	3.1	96.4	9 780
	V2	x	x	9 600
	V3	19.3	80.7	9 600
Total	V1	18.4	81.6	161 410
	V2	34.4	65.6	155 150
	V3	51.8	48.2	153 900

x: Sample size too small for reporting.
* Most Wave 2 Refugees were not homeowners.
"Renters" includes "Other (hotel, motels, etc.)".
Figures exclude immigrants who did not know or did not state tenure status.

from under 20 percent in W1, to one-third in W2, to a startling 52 percent in W3 (Table 2). Incredibly, within four years of officially landing in Canada, more than half of the Longitudinal Respondents lived in owner-occupied housing.[1] This has obvious implications for the Canadian housing market but especially so in the three major metropolitan centres of the country.

Family Class and Other Economic class immigrants had the highest ownership rates at W1, for the same reasons described earlier (family networks and transfer of capital). The proportion of home owners among the Skilled Worker class was less than one in 10, and for Refugees less than one in 30. The rate of home ownership, already high, jumped nearly two-fold for the Business/Other Economic class between the first and second waves of the survey. Apparently, members of this group invested their savings into the Canadian housing market at a rapid pace over this 18-month period, and led the trajectory of tenure change for all groups. By W3 nearly three-quarters of this admission group were home owners.

Family Class immigrants also saw an increase in their rate of ownership over time, though not in as spectacular numbers as their counterparts who arrived in the Business/Other Economic class. Nevertheless, their initial advantage in the housing market (in terms of ownership) was sustained. The story for Skilled Workers in the sample is also highly progressive, with a home-ownership rate that increased from less than 10 percent at W1 to over one-quarter in W2 and just under half by the termination of the survey (the largest proportional increase of any group). This increase is related to rising employment levels and earnings for Skilled Workers (see Appendix).

Finally, the figures for Refugees are perhaps the most surprising of all, with nearly one in five in an ownership position four years after arrival (up from less than 4 percent in W1 and a similarly low percentage in W2). Given that this group is most likely to arrive with no financial resources at all, this is quite unexpected. But what is being sacrificed for this outcome?

CHALLENGES OF HOUSING QUALITY AND AFFORDABILITY

At the time of the first interview, around one-quarter of newcomers lived in crowded housing, defined as more than one person per room in a dwelling (Table 3). This proportion fell to 18.4 percent for those still in the sample at the W2 interview, and further to 15 percent for those in the final sample of the survey, four years after landing.

The degree of variation of crowding across admission categories actually increased over time. In the first wave of the survey, the range in this statistic was roughly double between economic immigrants (Skilled Workers and Business/Other Economic) vs. Refugees. By the third wave, housing conditions had markedly improved for economic immigrants, with the proportion in crowded housing falling by half. While Refugees and Family Class immigrants also saw an improvement in this respect, it was not as substantial. Therefore, by the third wave, Refugee households were three times as likely to live in crowded circumstances compared with economic-class immigrants.

Tenants made up approximately four out of five households in the first wave of the survey and just under half by the third wave. According to LSIC, nearly three-quarters of the survey respondents at the first wave spent more than 30 percent of their income on rent (Table 4). In fact, only about 20 percent were able to pay between 30 and 50 percent on rent and the remainder—over half of survey respondents—lived in households that had to dedicate over half of their income to rent. Previous work has shown that many respondents to the survey brought savings with them to Canada and the situation for immigrant tenants was not as dire as this statistic would otherwise imply (Mendez *et al* 2006). Nevertheless, the majority of newcomers were certainly under financial pressure, and could ill afford depleting their savings given the high ratio of rent to income.

Within this larger picture, there were significant differences between groups based on their admission class. Newcomers who came to Canada to join family frequently entered established households and this meant

TABLE 3: Crowding, by admission class (W1, W2, W3)

		Total	Crowded (%)
Family	V1	41 100	28.0
	V2	39 700	26.2
	V3	38 400	23.4
Skilled worker	V1	96 450	19.9
	V2	93 750	13.7
	V3	88 300	10.2
Bus/Oth Econ	V1	9 270	20.9
	V2	9 150*	14.5*
	V3	7 850*	8.9*
Refugee	V1	9 690	39.9
	V2	9 550	35.6
	V3	9 200	30.4
Total	V1	156 410	23.4
	V2	151 650*	18.4
	V3	143 750*	15.0*

* Imputed

that they both had a high ratio of home ownership and also, for those who were tenants, a much higher ratio of households paying 30 percent or less on rent (half). Skilled Workers, conversely, generally have come to Canada as independent individuals or family units and rarely were able to purchase housing upon their arrival. Most were therefore in the rental market and the majority paid over half of their income on housing. The Business/Other Economic group brought, by far, the most money with them and had a high rate of ownership when surveyed in the first wave. Two thirds of those who were tenants paid more than half of their income to rent. As in the case of Skilled Workers, most members of this group had not yet been able to find suitable employment or business opportunities in Canada. Finally, the vast majority of Refugees included in LSIC would have been on some form of social assistance when they were interviewed in the first wave of the survey. Few Refugees found affordable housing given their income constraints, though less than half were in the least affordable category. That is, most Refugees had an income, just not a large enough one for appropriate housing.

The change in access to affordable housing for newcomers over the next three and a half years can only be described as remarkable. First, note the drop from about 123,000 to 72,450 (Table 4) in the total number of respondents in the W3 table compared to the one for W1, reflecting the large number of newcomers who were able to purchase a home and were therefore excluded from the W3 analysis of affordability for tenants. Secondly, given the substantial rise in average incomes over this period, the proportion living in affordable housing increased from a little over a quarter to just over 60 percent half by the end of the survey. Every admission group was better off. By W3, nearly two-thirds of Family Class newcomers had found affordable housing, and the proportion in the 50 percent plus category had fallen from over 28 percent to less than 14. The situation for Skilled Workers was, if anything, even more dramatic, with the proportion paying more than half their income towards rent falling from 60 to 16 percent. For this group particularly, the key factor was a much increased level of labour force participation and, therefore, higher levels of employment earnings (Appendix).

The main improvement in the housing situation of the Business/Other Economic class arose through their efforts to purchase housing; note the drop from nearly 6,000 to 2,400 in the number of tenants in this category. For those who were still tenants, there was a definite improvement in their level of affordability, but not as much as the two classes discussed earlier.

A much higher ratio (nearly half) of Refugees had also found affordable housing by W3. Interestingly, the rent/income ratio for Refugee tenants in W3 was almost identical to that of Skilled Workers in W2. This is an

TABLE 4: Affordability, by admission class (W1, W2, W3), housing cost as proportion of family income (excludes homeowners)

		Less than 30%	30% – 49.9%	50.0% and over	Total
Family	V1	49.8	21.8	28.4	23 610
	V2	65.8	22.7	11.8	18 700
	V3	64.9	21.6	13.5	15 950
Skilled Workers	V1	21.0	18.6	60.5	84 690
	V2	49.4	28.9	21.7	63 500
	V3	62.4	21.8	15.8	46 550
Bus/Oth Econ	V1	23.2	9.7	67.1	5 950
	V2	36.8	28.1	35.1	2 850
	V3	37.5	29.2	33.3	2 400
Refugees	V1	14.8	39.9	45.3	8 900
	V2	32.3	35.3	32.3	8 350
	V3	48.4	30.1	21.6	7 650
Total	V1	26.2	20.3	53.6	123 150
	V2	50.8	28.1	21.1	93 450
	V3	60.7	22.9	16.4	72 450

Contingency coefficients: W1: 0.302 (P<0.001), W2: 0.188 (P<0.001), W3: 0.134 (P<0.001)
Figures exclude immigrants who did not know or did not state tenure status. Totals do not match due to rounding and non-response.
The total figures for the other economic category have been adjusted from those calculated in the original procedure to correct for errors introduced in the rounding process.

TABLE 5: Basic demographic and economic characteristics, by admission class, W1-W3, Canada

		Number	Avg HH size	Pct employed	Avg emp $ (family)	Avg tot $ (family)
Total	V1	156 150	3.6	45.3	15 880	18 192
	V2	156 450	3.6	58.9	40 610	43 385
	V3	155 050	3.7	68.3	48 979	53 157
Family	V1	42 450	4.0	41.2	23 058	24 818
	V2	42 500	4.1	50.0	45 748	49 701
	V3	42 350	4.1	55.6	48 330	52 828
Skilled	V1	94 300	3.3	51.3	12 752	15 870
	V2	94 450	3.3	65.2	40 646	42 658
	V3	93 250	3.4	75.9	51 751	55 899
Bus/Oth Econ	V1	9 700	4.0	28.7	13 492	20 020
	V2	9 800	4.0	50.8	30 492	41 395
	V3	9 800	3.9	61.9	37 971	47 259
Refugee	V1	9 750	4.4	22.1	9 589	10 945
	V2	9 750	4.3	45.1	21 324	26 049
	V3	9 650	4.3	56.3	29 972	33 735

Notes for Tables 2 and 3:
Average household size: includes all persons in a household, which may contain one or more economic family(ies).
Percent employed: is based on those longitudinal respondents 18 years or older who are not in school (i.e., this measure is based on individuals). It is an average figure for both men and women, combined.
Average employment earnings: includes all members of an economic family who are employed. The earnings may be derived from one or more job(s).
Figures for average employment earnings and total family income for Wave 1 refer to the period between landing and the day the survey was taken, so are for approximately 6 months.
Figures for W2 and W3 are for one year.
Average total income: includes all members of an economic family. Note that there is no simple way in LSIC to determine the average income or households, which would be larger than that of economic families, especially for those groups with large numbers of multiple-family households.

entirely new finding that has only become possible with LSIC. The general consensus is that Refugees face the most serious housing challenges in Canada, but the W3 results of LSIC suggest that at least some in this category are faring reasonably well in the housing market.

DISCUSSION AND SYNTHESIS: HOUSING AND THE SETTLEMENT PROCESS

A little more than one-quarter of the LSIC respondents were associated with the Family Class. Above all, members of this class exemplify the chief findings of a prominent school of thought in migration theory writ large: social network theory. According to this approach, family networks both facilitate the process of migration (cf. the concept of "chain migration") and also that of settlement in a new society. Early migrants establish pathways for their successors to follow. Newcomers benefit from these pioneering efforts and their search for work and shelter is much easier. The Canadian Family Class program adds an important ingredient to this already potent set of early advantages, requiring that immigrants admitted in this category be actively sponsored (i.e., supported) by a family member. To a large degree, the experience of Family Class immigrants surveyed in LSIC matches the expectations of network theory. While they have low incomes upon arrival, respondents in this category are relatively well housed, with a high level of home ownership, and a modest level of crowding. All of this is associated with a highly distinctive tendency to reside in composite households with (presumably) multiple adults earning incomes. Already impressive, the housing circumstances of this group improved significantly over the 18 months separating the first and second waves of LSIC, on all of the measures considered in this report. However, this trajectory of improvement was not as apparent in the second interval of LSIC as the first. Nevertheless, the aggregate housing situation of Family Class immigrants in LSIC would have to be described as fairly advantageous by the termination of the survey.

Expectations for newcomers admitted as Skilled Workers should be a mirror image to those of the Family Class. In many ways they are the "pioneers" of network theory discussed in the preceding paragraphs. The housing circumstances of respondents associated with the Skilled Worker class were quite modest in W1. Most lived in traditional nuclear families though there was a noticeable number of single-person households as well. The majority found housing in apartments and very few

owned homes. Those in apartments dedicated a very high proportion of their income to rent, a point echœd in the high ratio experiencing problems finding housing. Over the next two waves of the survey, however, it is clear that Skilled Workers experienced the greatest degree of progression in their housing circumstances. The proportion experiencing crowding and affordability problems fell, while the rate of home ownership rose sharply.

The initial housing circumstances of the Business/Other Economic group are in keeping with the fact that they transfer a large amount of wealth to Canada, with approximately one-third of this group owning a home at the W1 point of the survey. A high proportion live in traditional nuclear families and crowding is relatively rare, though those who have not yet purchased a home pay a very high ratio of their income as rent. Members of this group continued to invest their transferred capital into the real estate market over the next few years, with a jump in home ownership. At the same time, those who did not make this transition tended to experience a high degree of income stress in the rental market.

Finally, Refugees experience the greatest challenges in the housing market. While Refugees, like other newcomers, tend to live in nuclear families, this category includes the highest proportion of lone-parent families, a group that is not generally well-housed in Canada. Virtually none of the respondents associated with Refugees in the survey were home owners in the first wave of LSIC (or the second). Refugees experienced a high level of crowding in W1 and also considerable affordability problems. The housing situation of Refugees improved least of all of the groups surveyed: their degree of crowding was worst, and affordability challenges continued to be serious. But the story is not completely depressing for this group. In terms of affordability, the situation for Refugees in W3 actually approximated that of Skilled Workers just two years earlier, in W2. Also, while their rate of ownership continued to be low, it was edging towards 20 percent by the termination of LSIC.

CONCLUSION

LSIC reveals some of the contours of the highly dynamic engagement of newcomers with the Canadian housing market during the first four years of their settlement. The most significant story is the remarkable improvement in the housing circumstances over the time period covered by LSIC. The rate of homeownership acquisition was particularly significant and speaks to the impact of immigration in the Canadian housing market. Of course this favourable outcome was not universally experienced, and a number of newcomers continued to struggle with problems of affordability and crowding even in the third wave of the survey.

In general, despite the gloomy picture painted by research on the deteriorating situation of newcomers to Canada, LSIC data demonstrate that the idea of a progressive housing career is still relevant. As would be expected, though, the degree of improvement in housing circumstances continued to vary a great deal by group. The situation of Refugees is worthy of particular attention given the information available in LSIC. There are some hints that this group, too, will see a marked improvement in its housing situation, but the larger story is one of difficulty, lack of affordability, and (at least by the simple measure of crowding) inadequate housing for this group.

The real surprise brought to light by LSIC is the rapidity with which immigrants purchase housing and, therefore, affect the real estate market. Immigrants face challenges in the housing market but the acquisition of homeownership begins almost immediately. This is difficult to reconcile with the prevailing view of declining economic fortunes for newcomers. In fact, there appears to be something of an *immigration effect* at play in the housing market. That is, immigrants have a much higher tendency to purchase a home than the Canadian-born given their general financial circumstances.

I believe an explanation for this unexpected turn of events is possible, and that the following factors are involved:

Immigrants do not rely just on their income to purchase housing, but also on assets they transfer to Canada. A significant proportion therefore are able to purchase a home despite a bleak labour market situation.

Household composition is critical: large households are assembled in an effort to pool incomes and enable homeownership. In other words, many immigrants trade crowding for equity in the housing market.

LSIC data are inadequate to test this point, but I suspect that many of the immigrants who are purchasing property quickly are buying at the bottom of the market. That would enable households with modest incomes to enter the real estate market.

Finally, at least some of the homeownership traced in this study is associated with a chain migration process, in which individuals come to Canada to join already-established families who are not only familiar with the housing market, but have already gained a foothold in it.

Regardless of the explanation for the rapid acquisition of homeownership, the fact that it occurs suggests that we need to temper our view of the declining fortunes of newcomers in Canada. True, obtaining a job is difficult, and far fewer are able to realize the value of their educational credentials or pre-migration work experience when they first land in Canada. It is also true that newcomers' incomes are low relative to the Canadian-born population, and that a regrettable number live in poverty. Neverthe-

less, a remarkable number–half of those who participated in the third wave of the survey–find a way to purchase a home and build equity.

APPENDIX

The Longitudinal Survey of Immigrants to Canada as a source of housing data, and the changing economic situation of newcomers in the early settlement phase

The Longitudinal Survey of Immigrants to Canada (LSIC) is based on a target population of approximately 164,200 people who are aged 15 and over, were officially landed in Canada from abroad between October 2000 and September 2001, and who had lived in Canada for at least six months at the time of the survey (Statistics Canada, 2006). A total of 12,040 respondents were interviewed in the first wave of the survey (hereafter W1). The number declined to 9,322 for the second wave (W2) of the survey and 7,716 for the third (W3). LSIC provides a systematic window on the initial experience of immigrants, very soon after their arrival in Canada, information that is not available in the census or other traditional sources of housing data.

To understand the impact of immigration selection policy, the complex set of immigrant admission categories has been summarized into four broad groups: Family Class; Skilled Workers (including Principal Applicants and family members who accompany them at the time of landing); Business Class and Other Economic (includes all individuals admitted under the broad heading "Economic Class" apart from Skilled Workers); and Refugees (only those who were admitted before coming to Canada).

Table 5 provides a sense of the changing demographic and economic characteristics of LSIC respondents. Household composition varied considerably between groups. On average, there were between 3.6 and 3.7 persons per household in the LSIC sample, but this figure was higher for those who were admitted to join their family in Canada or as Business/Other Economic immigrants, and much higher for Refugees. Those admitted as Skilled Workers typically lived in smaller households. Generally, there was little change in household composition over time.

In the first wave of the sample there was a wide variation in the degree of employment across admission classes, with just over half of those arriving as Skilled Workers already in the labour market six months after landing, compared with 29 percent of the Business/Other Economic group (business-class immigrants would be expected to establish a business rather than become employed) and 22 percent for Refugees, who were clearly at a much earlier point in the settlement process. The degree of variation between groups narrowed over the years of the survey. By the third wave, 56 percent of Family Class immigrants and Refugees were employed, compared with 76 percent of those who came as Skilled Workers.

But the other, even more important, finding of LSIC is the rapid rise in employment over the three waves of the survey, from 46 to 68 percent of respondents. This was paralleled by increasing employment earnings and total family income. Taking the whole survey population together, family-based employment earnings rose from something like $30,000 in the first year of settlement to nearly $50,000 by the fourth. Similarly, total income figures jumped from about $35,000 in the first year to over $53,000 by the fourth. Much of this additional income was used to secure housing.

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NOTE

[1] These figures beg the issue of sample selection bias. It is logical to predict that less successful immigrants to Canada would either leave the country, move frequently enough that they would be hard for Statistics Canada to trace, or simply refuse to participate in the survey to avoid discussing their difficult situation. We will never know the precise impact of this factor.