



Landing at Home: Insights on Immigration and Metropolitan Housing Markets from the Longitudinal Survey of Immigrants to Canada

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Abstract

This paper examines the housing conditions, needs and trajectories of recent newcomers to Canada, by focusing on the first few months of their adjustment process. Until now, most research in this field has been unable to provide a comprehensive description of this early stage of settlement. Employing individual survey data from the first wave of Statistics Canada's Longitudinal Survey of Immigrants to Canada (LSIC), we draw a portrait of immigrant and refugee residential outcomes as observed six months after arrival. In particular, we highlight five novel insights, centered around the rapidity with which newcomers in general enter the housing market, but also around the appreciable variability of outcomes in tenure status, class of entry, metropolitan area of settlement, and assessment by newcomers of their situation in the housing market. We conclude with a discussion of the significance of these variegated findings for the settlement experience of recently arrived immigrants and refugees and, more broadly, for social policy in the areas of housing and newcomer integration.

Keywords: Immigration, housing, early settlement, LSIC

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Introduction

The extraordinary diversity among newcomers to Canada has transformed the study of urban and metropolitan housing markets, and there is now considerable interest in understanding the residential outcomes and trajectories of recent immigrants. Most of this literature emphasizes broad demographic differences, as well as distinctions based on temporal and locational characteristics such as region of origin, city of settlement, stage of life cycle, and period of arrival. Despite this sensitivity to difference, however, key dimensions of heterogeneity remain poorly understood. Little is known of the varied housing experiences of immigrants entering Canada through different categories of admission. A few studies have examined homeownership attainment and market impacts of business class immigrants (Ley 1999; Ley and Tutchener 2001) and the precarious circumstances of refugees at risk of homelessness (Hiebert, D'Addario, and Sherrell 2005). Yet these and other studies rely on quite different methodologies, precluding any systematic, comparative analysis of the relations between housing conditions and admission class. Moreover, the literature provides little information on the housing experiences of economic and family reunification migrants.

The literature certainly does provide a wealth of information on the role of housing in the situation of immigrants several years after their arrival. But this evidence—an artifact of the categories available in the Census every five years—obscures the view of immigrants' experiences in the first months after arrival. These early housing experiences are crucial, because the array of choices made and barriers encountered are likely to reverberate through other, non-housing facets of daily life. The localized nature of many job-search networks, for example, suggests that the location of early residence—and the tradeoffs between housing and commuting costs—may play important roles for immigrants without pre-arranged employment when they take their first steps on job-market ladders in Canada. Unfortunately, the literature provides few insights on important questions. How do households first look for permanent accommodation, and how long does it take to find it? What factors determine the varied outcomes of newcomers? And how do newcomers perceive their housing experience at this early stage of their settlement trajectory?

In this paper, we address some of these gaps in the literature through a descriptive analysis of the first wave of data from the Longitudinal Survey of Immigrants to Canada. We begin by describing the design and content of LSIC, focusing specifically on the pace of initial access to housing, the diverse spectrum of early housing outcomes, the importance of admissions class, the role of metropolitan context, and the perceptions of individual immigrants evaluating their housing experiences. Finally, we conclude with an evaluation of the significance of these five insights, underscoring the complex and evolving interplay between national immigration processes and contingent housing market outcomes.

The Longitudinal Survey of Immigrants to Canada

Two of the most commonly cited shortcomings of studies on housing and immigration in Canada relate to issues of data availability. In the first place, the limited availability of individual survey data has contributed to the predominance of studies based on the use of aggregate Census tabulations. Consequently, most of the findings and conclusions in this body of work are tied to a variety of risky ecological assumptions. For example, census-based studies that document *neighborhood*-level correlations between percent recent immigrants and various measures of social problems (e.g., poverty, reliance on social assistance, low educational attainment, etc.) mistakenly infer *individual*-level relations from aggregate data—and thus ignore the experience of, for instance, highly-educated immigrant professionals who may start out in a poor, low-cost neighborhood before quickly working their way into a better, more expensive neighborhood. In the second place, the lack of comprehensive longitudinal data pertaining to this topic has meant that most studies are of a cross-sectional nature. As a result, scholars have for years faced a series of methodological obstacles, affecting in particular the investigation of housing trajectories of immigrants over time. Fortunately, however, researchers are now able to address numerous questions that until now had proved difficult to approach with existing data, thanks to the introduction of a new Longitudinal Survey of Immigrants to Canada (LSIC) by Statistics Canada and Citizenship and Immigration Canada (CIC).

There actually has been a longitudinal survey of immigrants to Canada, which took place 30 years ago, at a time when annual levels of immigration were comparatively low and the vast majority of foreign-born residents were European. Results from that survey are too dated to be of much relevance today (Justus and MacDonald, 2003). It is worth noting, though, that the 1970s study was instrumental in supporting the concept of “income assimilation,” whereby immigrants gradually gain (and then surpass) the same level of income as the Canadian-born (Ornstein and Sharma 1983). The new LSIC is therefore the first survey of its kind for a generation. It is also interesting to note that, although we will not explore this point here, LSIC will foster international comparative studies of immigrant settlement. In fact, it was designed with the multi-panel Longitudinal Survey of Immigrants to Australia (LSIA) in mind. Unlike its Australian counterpart, though, LSIC was initially planned as a single-panel survey (although there is a possibility of subsequent panels if funds become available). The first LSIC panel is based on a target population of approximately 164,200 people who: a) are aged 15 and over, b) were officially landed in Canada from abroad between October 2000 and September 2001, and c) who had lived in Canada for at least six months at the time of the survey.¹ The 12,040 respondents included in the weighted sample have been interviewed six months and 24 months after their arrival, will be interviewed again on the fourth anniversary of entry, and possibly at a later time as well.

For our purposes, LSIC is a source of detailed information on the housing conditions, needs, and trajectories of new immigrants that is simply unavailable elsewhere. On the one hand, LSIC provides a systematic window on the initial experience of immigrants, very soon after their formal arrival in Canada. This type of information is not available in the census or other sources, including administrative data. Secondly, the range of variables included in LSIC is unique. Several variables in the survey, such as tenure and place of residence, as well as type, size, and cost of dwelling, replicate information available in the census. But other variables add entirely new information: the housing search experience of immigrants, including rankings of difficulties encountered, as well as sources and availability of help. LSIC also provides information on housing mobility, reasons for changing residence, and respondents' plans to purchase housing in the future. Besides housing, however, LSIC includes other types of information, such as newcomers' socio-economic situation, motivations for immigrating to Canada, labour market participation, integration barriers, access to health care and education, and also settlement support sought and received from institutions and social networks. Furthermore, LSIC provides in some cases appreciably more detail than the census. For example, information is available on family wealth, measured by self-reported savings at the times of arrival and of interview. Additionally, LSIC provides a breakdown of immigrants and refugees according to admission categories, and also in terms of principal applicants and spouses or dependents.

LSIC has a few additional limitations that need to be taken into account. So far, only the results of the first and second waves (six months and two years after arrival, respectively) have been released; second-wave data are expected shortly. We therefore could not include these new data in this study. It is clear that LSIC will be an ideal resource for research on integration, but the base of results from just the first wave is insufficient for a thorough study at this time. Our study should therefore be seen as a first step in the analysis of this important resource. Also, only those immigrants who were legally admitted and had arrived in Canada from another country during the survey period are included in the sample. Asylum claimants and refugees accepted through an asylum claim were excluded from the sampling frame of the survey, as they had been in Canada for some time before their official landing date. It should also be noted that respondents to this survey arrived in Canada prior to the shift in admissions policies associated with the Immigration and Refugee Protection Act (IRPA), passed in 2001 and implemented in 2002. In addition, LSIC has a small sample size (compared to the census), which limits statistical study at fine levels of disaggregation and geographic scale. LSIC's sampling design also raises some analytical difficulties when conducting housing-related research, because the weights used to produce estimates and to adjust for oversampling and sampling error yield the individual immigrant—not the immigrant household or family—as the unit of analysis. Yet the unit of housing consumption is of course the household or family. Furthermore, due to the

confidentiality regulations of Statistics Canada, and also with the issue of statistical reliability in mind, data must be suppressed when unweighted frequency counts are small. As a result, it is not always possible to report highly disaggregated findings, particularly at spatial scales below the provincial level. Finally, readers should be aware of potential under-reporting in the income and earnings questions in the survey, and that Statistics Canada engaged in statistical imputation on the variables that were created in this module of the survey (Statistics Canada, 2005). Imputation, widely used by government statistical agencies but rarely discussed among casual data users, involves creating an estimated value of a variable for someone who does not respond to a particular question (e.g., income) by developing a model for those who do respond—correlating the variable of interest with other reported characteristics (i.e., income as a function of age, education, family structure, etc.). The resulting parameters of a model for responders are then used to impute (predict) the missing variable for non-responders (see Statistics Canada 2005, p. 99).

Data from the first release of LSIC have only recently been made available and there are a number of academic studies in progress but, to our knowledge, none have been published thus far; our investigation and another article in this issue of the *Journal*, therefore, offer important first considerations of the value of LSIC for urban inquiry. In this paper, we use first-wave LSIC data to provide a descriptive portrait of the Canadian housing experiences of recently arrived immigrants. We also make use of housing-related information presented in a preliminary statement by Statistics Canada outlining the findings of LSIC (Chui 2003), and the newly-published benchmark summary of results (Statistics Canada 2005). Note that preliminary findings have already been incorporated into a comparative analysis of the Australian and Canadian longitudinal surveys (Richardson and Lester, 2004). All of the material that follows in this paper refers to the situation of LSIC respondents approximately 6 months after landing in Canada. Our preliminary findings are presented in the form of five key insights on the nature of immigrants' early experiences adapting to Canada's urban housing markets; each insight addresses rather simple questions about immigrants' settlement trajectories that, until recently, were impossible to answer in any systematic way. LSIC provides a valuable first glimpse into these dynamics.

Results

1. Entering the housing market

Our first finding is that most immigrants acquire housing remarkably quickly, and their success in the housing market hinges on the strength and quality of social ties. Our study provides some nationwide evidence that corroborates the interpretations of Murdie (2002), who analyzed two visible minority groups in Toronto and argued that social networks have important effects on group housing outcomes. We found that four out of five immigrants had made arrangements

for housing prior to arriving in Canada, and nearly one quarter reported that they had never actually looked for housing; most of those not engaged in formal housing search, not surprisingly, entered as Family Class immigrants. (In this paper, we utilize the admissions category nomenclature employed in Statistics Canada's [2005] benchmark report of LSIC results, to allow readers to relate our housing market analysis to other components of the survey.²) Yet among those who did search for housing after their arrival, more than three-fifths reported no difficulties whatsoever when asked, "What problems or difficulties have you had in finding housing in Canada?" (Table 1). For those who did encounter problems, the most important (arranged by the prevalence of answers to this question) were cost, the lack of a co-signer or credit history, and difficulties in finding the kind of housing needed. Yet for those who sought and received help in the housing search (two-fifths of all who reported problems) social networks proved crucial. More than three-fifths of those receiving help obtained it from friends, and another one-fifth received assistance from relatives or household members; only one in eleven reported getting help from settlement organizations.

The importance of friends and relatives, and the role of prior arrangements in the housing market, conform well to the theme of networks in the transnationalism literature. As Michael Peter Smith (2001, p. 153) has observed, "Substantial numbers of today's transnational migrants actively maintain and are sustained by widely spatially dispersed social networks." Charles Tilly (1990, p. 83) goes even further, suggesting that it is not people who migrate but networks; in general, he says, migration does not "draw on isolated individual decisionmakers but on clusters of people bound together by acquaintance and common fate." The evidence suggests, however, that the extent and material significance of social networks vary considerably among different groups. Four-fifths of East Asian immigrants who sought and received help during their housing search indicated that they had approached friends—substantially more than Blacks (43 percent), West Asians (47 percent), and Southeast Asians and Filipinos (51 percent) (Table 2). Conversely, Blacks who encountered difficulties in the housing search were almost five times as likely as non-visible minorities to seek and receive help from a settlement service organization (19 percent compared with 4 percent) (Table 3). Care should be exercised in interpreting these percentages, because the number of cases they represent is in fact relatively small. Nonetheless, this latter set of differences may be explained by the fact that Blacks are an aggregated category that includes immigrants from a large number of disparate origins, including Caribbean and Sub-Saharan African nations that do not always have a history of migration to Canada. If, as normally expected, the social networks of immigrants from these newer source countries are weak, settlement service organizations become indispensable, particularly in a housing context where the most important difficulties experienced by newcomers reflect a decidedly sellers' market (Table 1). Support

Table 1. Difficulties in Housing Search and Sources of Assistance

| | | <i>Percentages</i> | |
|---|---------------------------------------|--------------------|-------|
| Immigrants who looked for housing after arrival in Canada | | 125,050 | |
| Without difficulties, or did not provide information | | 77,910 | 62.3 |
| With difficulties | | 47,140 | 37.7 |
| Total | | 125,050 | 100.0 |
| Most serious barrier | Cost | 14,750 | 31.3 |
| | No guarantor or co-signer | 10,670 | 22.6 |
| | No adequate housing | 5,050 | 10.7 |
| | Other, or did not provide information | 16,670 | 35.4 |
| | Total | 47,140 | 100.0 |
| With difficulties, but who did not get help needed | | 11,580 | 24.6 |
| With difficulties, but did not seek help or did not provide further information | | 16,440 | 34.9 |
| With difficulties, sought and received help | | 19,120 | 40.6 |
| Total | | 47,140 | 100.0 |
| With difficulties, sought and received help | | | |
| Source of help | Friends | 11,970 | 62.6 |
| | Relatives or household members | 4,140 | 21.7 |
| | Settlement organizations* | 2,170 | 11.3 |
| | Other, or did not provide information | 840 | 4.4 |
| | Total | 19,120 | 100.0 |

*Includes ethnic or cultural groups, religious groups, immigrant or refugee serving agencies, and community organizations.

Note: Adapted from tables published in Statistics Canada (2005).

Table 2. Getting Help in the Housing Search from Friends, by Visible Minority Group

| Visible Minority Group | Immigrants with Housing Search Difficulties who Sought and Received Assistance | Percentage Receiving Help from Friend |
|-----------------------------|--|---------------------------------------|
| East Asian | 5,350 | 80 |
| Arab | 1,510 | 64 |
| Non-Visible Minority | 4,280 | 59 |
| Latin American | 790 | 57 |
| South Asian | 3,630 | 55 |
| Southeast Asian or Filipino | 1,420 | 51 |
| West Asian | 1,210 | 47 |
| Black | 800 | 43 |
| Total* | 18,990 | 63 |

*Note: Totals from different tables may not match due to rounding and non-response. All cell entries reporting numbers of immigrants denote weighted estimates rounded to the nearest 10.

Table 3. Getting Help in the Housing Search from Settlement Service Organizations

| Visible Minority Group | Immigrants with Housing Search Difficulties who Sought and Received Assistance | Percentage Receiving help from Settlement Service Organization |
|------------------------------|--|--|
| Black | 790 | 19 |
| West Asian | 1,210 | 12 |
| All other Visible Minorities | 12,700 | 4 |
| Non-Visible Minorities | 4,270 | 4 |
| Total* | 18,970 | 5 |

*Note: Totals from different tables may not match due to rounding and non-response. All cell entries reporting numbers of immigrants denote weighted estimates rounded to the nearest 10.

for housing search assistance programs that specifically target groups with weak social ties would certainly help these newcomers navigate a difficult market, but the more pressing supply issues would remain. This has important implications in the areas of integration and housing policy, to which we turn in the concluding section of this paper.

Most arrivals, however, report no difficulties in the housing search. Moreover, nearly one-fifth (18 percent) of immigrants live in owner-occupied housing only six months after landing (Table 4). This figure is an encouraging sign of newcomers'

rapid adjustment, although it must be considered carefully: an estimated 29,700 immigrants in the LSIC subject population are living in owner-occupied homes, but this includes spouses and dependents, as well as Family Class immigrants who arrived and joined established homeowners. These factors—as well as variations in household structure and family size—are responsible for notable differences in the rates of ownership across admissions categories. Immigrants and their spouses and dependents entering under both the Family and Other Economic categories are more likely to live in owner-occupied homes (37 percent and 38 percent, respectively) than those admitted under the Skilled Worker and Refugee categories (10 percent and 3 percent, respectively). Research has shown that within a few years, immigrants in general achieve higher rates of homeownership than non-immigrants (Laryea 1999), but until now it has been impossible to determine whether admissions class makes a difference. Results from the first wave of LSIC provide a very early picture; for policy purposes, the second and third waves will offer crucial tools in monitoring the tenure trajectories of different newcomers.

Three-quarters of all surveyed immigrants lived in rental units, and nearly three-fifths said yes when asked if they plan to buy a home “in the next few years.” About one in twelve (8 percent) of respondents, however, were still living in temporary accommodation six months after landing.

It would seem, therefore, that Canada’s urban housing markets permit rapid adjustment for newcomers. Within the short time span of half a year, most immigrant families have found a place to live, and many have the security and foothold on possible wealth accumulation offered by homeownership. Clearly, a large number of immigrants arrive with financial resources. But LSIC also highlights the importance of social networks. Immigrants who join family members already in Canada, and those who are able to build rich social networks, obtain better housing, more quickly, than other immigrants.

Table 4. Housing Tenure by CMA of Residence

| Housing Tenure at Time of Survey | <i>Number of Immigrants</i> | | | | | |
|---|-----------------------------|---------|-----------|----------------|---------|----------------------|
| | Montreal | Toronto | Vancouver | Rest of Canada | Total | National Percentages |
| Owners, with mortgage | 900 | 10,600 | 3,450 | 8,150 | 23,100 | 14.2 |
| Owners, without mortgage | 300 | 2,350 | 1,400 | 2,550 | 6,600 | 4.1 |
| Renters | 18,800 | 54,600 | 17,800 | 28,700 | 119,900 | 73.9 |
| Other (hotel/motel, home of employer, etc.) | 1,400 | 6,850 | 1,550 | 2,750 | 12,550 | 7.7 |
| Total* | 21,400 | 74,400 | 24,200 | 42,150 | 162,150 | 100.0 |

Contingency coefficient: 0.165 (P<0.001).

*Note: Figures do not include immigrants who did not know or state tenure status.

2. The range of housing outcomes

Our second finding concerns the remarkable diversity in the housing trajectories of recent immigrants. Consistent with the literature on immigrant housing tenure, our evidence suggests that one important dimension of such variability involves the interwoven differences of national origin, race, and ethnicity (Balakrishnan and Wu 1992; Laryea 1999; Ray and Moore 1991; Skaburskis 1996) (Table 5). Moreover, our analysis reveals that after six months in Canada, individual and family circumstances range across the full spectrum of housing market opportunities and problems. At the top end, nearly 30 thousand immigrants were living in owner-occupied housing, and more than a fifth of these were living in homes free of any mortgage debt obligation. As noted earlier, this figure includes spouses and dependents, as well as newcomers settling with established owner-occupied families. Nevertheless, it is clear that regional housing markets are now closely intertwined with the rhythms of national immigration policy (Table 4). Precisely one-fifth of recent immigrants in Vancouver live in owner-occupied units, compared with 17 percent in Toronto and fewer than 6 percent in Montreal; ownership rates exceed one quarter across the rest of the nation. These are encouragingly high figures, even when considering the inclusion of spouses and children. Moreover, the results remain heartening even when we focus on the householder as the unit of analysis. We examined the case of Vancouver, the nation's costliest ownership market among Canada's three largest cities. An estimated 4,850 of all 24,200 surveyed immigrants in Vancouver live in owner-occupied homes (20 percent), but if we exclude Family and Refugee Class immigrants, and all spouses and dependents, the ownership rate for principal applicants in the Skilled Worker and Other Economic categories remains over 15 percent (1,300 out of 8,400). These findings underscore the need for careful investigation of the next wave of LSIC data when they are released (permitting analysis of rent-to-own transitions), particularly in light of Haan's (2005) observation that the homeownership rates of immigrants compared with non-immigrants were lower in 2001 than in 1981.

In any case, these findings, showing the variegated fortunes of immigrants only six months after their official landing in Canada, add important insights to earlier studies, such as Ray and Moore's important census-based analysis, where they argue that housing tenure remains "an important, though largely neglected, issue with respect to immigrant life in Canadian society" (1991, p. 1). More recent studies of particular cities, immigrant communities, and housing submarkets, including Ray et al. (1997), and Carter (2005), seek to document the crucial role of immigration in reshaping local property relations—and, conversely, the role of tenure and property in the lives of immigrants. LSIC data provide a systematic backdrop to these investigations of specific groups and cities.

The corollary to ownership and security, however, is rental insecurity—and the coalescence of immigration and global-city real estate inflation in Canada's

largest metropolitan regions (Carter 2005) puts many households in precarious situations. A composite measure of housing expense burdens and family savings indicates that more than half of all immigrant renters face some level of housing stress (Table 6). For about one in six, housing stress is moderate and most likely manageable: these families pay more than 30 percent of their income for rent; and they have a small savings cushion (equivalent to more than 3 months rent, but less than 12 months). Yet nearly a quarter of all renters (24 percent) devote more than half their family income to rent and have little or no accumulated savings. The vulnerability of these immigrants is cause for concern; as Peressini and McDonald (2000, p. 525) asked several years ago in a review of homelessness in Canada, “what about the housed poor whose economic circumstances are such that a missed paycheque or a health problem would result in the loss of their housing? ... shouldn’t people whose situation is so precarious be considered as nearly homeless?” These pointed questions are directly relevant to the situation of a large number of newcomers to Canada.

Table 5. Housing Tenure, by Visible Minority Group

| Visible Minority Group | Owners | Percentage | Tenants | Other | Total |
|------------------------|--------|------------|---------|--------|---------|
| East Asian | 7,560 | 17.3 | 33,250 | 2,850 | 43,660 |
| South Asian | 8,930 | 21.5 | 28,200 | 4,330 | 41,460 |
| Filipino | 1,900 | 18.3 | 7,130 | 1,350 | 10,380 |
| Arab | 520 | 5.4 | 8,650 | 490 | 9,660 |
| Black | 940 | 11.4 | 6,500 | 790 | 8,230 |
| West Asian | 860 | 11.5 | 6,230 | 380 | 7,470 |
| Latin American | 770 | 17.2 | 3,360 | 350 | 4,480 |
| Southeast Asian | 510 | 24.2 | 1,270 | 330 | 2,110 |
| Non-Visible Minority | 7,230 | 21.9 | 24,210 | 1,500 | 32,940 |
| Total | 29,220 | 18.2 | 118,800 | 12,370 | 160,390 |

Note: Totals from different tables may not match due to rounding and non-response. All cell entries reporting numbers of immigrants denote weighted estimates rounded to the nearest 10.

3. The importance of the immigrant selection system

Divergent trajectories in local housing markets are closely interwoven with national immigration policies. Our third finding is that admissions class is closely associated with contrasts in housing outcomes. Until now, Census-based studies have been unable to capture this dimension of difference (Balakrishnan and Wu 1992; Haan 2005; Laryea 1999; Ray and Moore 1991). In turn, admissions categories reflect and reinforce sharp differences in household and family structure (Figure 1), creating a diverse range of individual and family needs for various

Table 6. Housing Stress

| | | <i>Number of Immigrants</i> | | |
|-------------------------|---|-----------------------------|--|---------|
| Housing Stress Category | Definition | Renters | Other Accommodations (hotel/motel, home of employer, etc.) | Total |
| None | Savings equivalent to more than 12 months rent | 29,570 | 1,810 | 31,380 |
| None | Paying less than 30 percent of family income for rent. Savings equivalent to less than 12 months rent | 19,390 | 1,060 | 20,450 |
| Moderate | Paying 30 percent or more of family income for rent. Savings equivalent to more than 3 months rent, less than 12 months | 17,030 | 820 | 17,850 |
| High | Paying 30 to 49 percent of family income for rent. Savings equivalent to less than 3 months rent | 14,220 | 450 | 14,670 |
| Severe | Paying 50% or more of family income for rent. Savings equivalent to less than 3 months rent | 25,250 | 880 | 26,130 |
| Total | | 105,460 | 5,020 | 110,480 |

Note: Figures exclude homeowners and immigrants who did not know or did not state tenure status and/or savings remaining at time of interview.

kinds of accommodation. Consider first the experience of immigrants in the Skilled Worker Class (including spouses and other family members), who account for three-fifths of all LSIC respondents. Most arrive as traditional nuclear families—married couples with children account for 57 percent, and when childless couples are included, the share rises to nearly three-quarters—and nine-tenths are below the low-income cutoff six months after landing (Table 7). More than four-fifths are renters, and three-fifths live in apartments (Table 8). Of all categories, Skilled Worker Class immigrants have the lowest incidence (13 percent) of large households living in crowded situations. Yet many cope with extremely high housing expense ratios: approximately 51,200 out of all 89,200 renters in the Skilled Worker Class (57 percent) pay at least half of their family income for housing (Table 8).

Other Economic Class arrivals also enter as nuclear families—nearly four-fifths are married couples with children (Table 7)—but they bring greater financial re-

sources that permit easier access to homeownership (Table 8). Six months after landing, 37 percent of business-class and Other Economic Class immigrants are living in owner-occupied homes, and 43 percent are living in single-family detached houses. Moreover, the incidence of housing crowding is no higher than that for Skilled Worker Class immigrants (20.9 percent versus 19.9 percent, much lower than for the remaining categories). Nevertheless, immigrant tenants admitted under the Other Economic Class have the highest incidence of housing expense over 50 percent of family income. Overall, for these new Canadians, the ratio of housing cost to income does not seem to be the major issue: many seem to be able to draw on savings in order to quickly attain a foothold in homeownership.

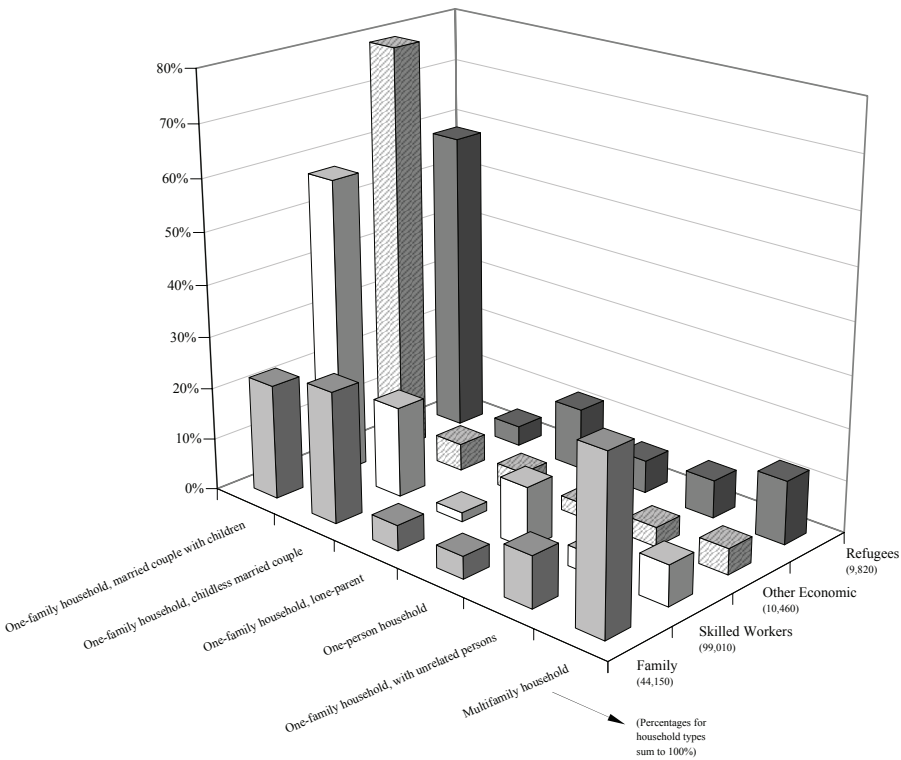


Figure 1. Household Composition by Class of Entry.

Refugees, not surprisingly, have a starkly different experience. Although many arrive as nuclear families, this group has the highest proportion (12 percent) of lone-parent families (Table 7). After living in Canada for six months, 96 percent

have poverty-level incomes, 92 percent live in rental homes, and more than seven of ten live in apartments (Table 8). Refugee Class arrivals have the highest incidence of large households living in crowded circumstances (38 percent). They do not endure the highest housing expense-to-income ratios, but their low incomes, small cushion of savings, and greater reliance on social assistance attest to a more precarious housing market situation. Only 14 percent of Refugee Class renters can be considered free of housing stress. More than 45 percent are in the most

Table 7. Immigrant Characteristics by Class of Entry

| | <i>Number of Immigrants, by Class of Entry</i> | | | | |
|--|--|-----------------|----------------|----------|---------|
| | Family | Skilled Workers | Other Economic | Refugees | Total |
| Family income | | | | | |
| Less than LICO | 33,250 | 87,300 | 8,800 | 9,400 | 138,750 |
| 100-199% of LICO | 7,000 | 7,150 | 600 | 150 | 14,900 |
| 2x LICO or more | 3,600 | 4,150 | 1,000 | 200 | 8,950 |
| Total | 43,850 | 98,600 | 10,400 | 9,750 | 162,600 |
| Contingency coefficient: 0.181 (P<0.001). | | | | | |
| Household type | | | | | |
| One-family household, married couple with children | 9,760 | 56,780 | 8,260 | 5,730 | 80,530 |
| One-family household, childless married couple | 11,220 | 17,270 | 550 | 380 | 29,420 |
| One-family household, lone-parent | 2,150 | 1,750 | 450 | 1,170 | 5,520 |
| One-person household | 1,910 | 11,630 | 290 | 620 | 14,450 |
| One-family household, with unrelated persons | 4,350 | 3,870 | 390 | 720 | 9,330 |
| Multifamily household | 14,760 | 7,710 | 520 | 1,200 | 24,190 |
| Total | 44,150 | 99,010 | 10,460 | 9,820 | 163,440 |

Note: Married couples include persons in common-law marriages.

Contingency coefficient: 0.422 (P<0.001).

Note: Totals do not match due to rounding. All cell entries denote weighted estimates rounded to the nearest 10.

distressed housing situation—spending more than half of their family income on shelter and down to a savings reserve worth less than three months’ rent.

Immigrants who come to Canada to join other family members (the Family Class) are also quite distinct in terms of their housing consumption. This group, by a large margin, has the highest likelihood of living in multiple-family dwellings (Figure 1). David Ley (1999) has suggested that this form of crowding may actually be a household strategy adopted by newcomers to speed up homeownership attainment. That is, immigrants share housing costs in an effort to either

Table 8. Housing Outcomes by Class of Entry

| <i>Tenure</i> | <i>Number of Immigrants, by Class of Entry</i> | | | | Total |
|---|--|-----------------|----------------|----------|---------|
| | Family | Skilled Workers | Other Economic | Refugees | |
| Own | 16,060 | 9,430 | 3,850 | 300 | 29,640 |
| Rent | 23,690 | 80,730 | 5,890 | 8,960 | 119,270 |
| Other (hotel/motel, home of employer, etc.) | 2,880 | 8,470 | 630 | 520 | 12,500 |
| Total | 42,630 | 98,630 | 10,370 | 9,780 | 161,410 |

Contingency coefficient: 0.331 (P<0.001). Figures exclude immigrants who did not know or did not state tenure status.

| <i>Dwelling type</i> | <i>Number of Immigrants, by Class of Entry</i> | | | | Total |
|---|--|-----------------|----------------|----------|---------|
| | Family | Skilled Workers | Other Economic | Refugees | |
| Single-family detached house | 18,490 | 24,120 | 4,490 | 1,150 | 48,250 |
| Double | 3,380 | 5,390 | 730 | 570 | 10,070 |
| Row or terrace housing | 2,390 | 6,450 | 650 | 580 | 10,070 |
| Duplex | 2,080 | 3,290 | 340 | 390 | 6,100 |
| Low-rise apartment (<5 stories) or flat | 6,700 | 22,850 | 1,300 | 4,170 | 35,020 |
| High-rise apartment (5 or more stories) | 10,100 | 34,970 | 2,790 | 2,850 | 50,710 |
| Total | 43,140 | 97,070 | 10,300 | 9,710 | 160,220 |

Contingency coefficient: 0.246 (P<0.001). Figures exclude immigrants living in motor homes, hotels, and other types of dwelling.

| <i>Crowding (persons per room)</i> | <i>Number of Immigrants, by Class of Entry</i> | | | | Total |
|---------------------------------------|--|-----------------|----------------|----------|---------|
| | Family | Skilled Workers | Other Economic | Refugees | |
| More than 1.0 (1-3 person households) | 1,120 | 6,680 | 220 | 220 | 8,240 |
| More than 1.0 (4+ person households) | 10,380 | 12,550 | 1,720 | 3,650 | 28,300 |
| 1.0 or fewer (1-3 person households) | 19,610 | 53,870 | 2,900 | 3,270 | 79,650 |
| 1.0 or fewer (4+ person households) | 9,890 | 23,350 | 4,430 | 2,550 | 40,220 |
| Total | 41,000 | 96,450 | 9,270 | 9,690 | 156,410 |

Contingency coefficient: 0.241 (P<0.001). Figures for immigrants living in dwellings with more than four rooms were imputed using LSIC information on the number bedrooms in the respondent's dwelling. However, it was not possible to impute figures for approximately 7,100 immigrants living in dwellings with more than four bedrooms.

| <i>Housing cost as proportion of family income (excludes homeowners)</i> | <i>Number of Immigrants, by Class of Entry</i> | | | | Total |
|--|--|-----------------|----------------|----------|---------|
| | Family | Skilled Workers | Other Economic | Refugees | |
| Family lodged for free | 1,560 | 2,580 | 370 | 150 | 4,660 |
| Less than 30% | 10,200 | 15,180 | 1,010 | 1,170 | 27,560 |
| 30%-49.9% | 5,140 | 15,710 | 580 | 3,550 | 24,980 |
| 50.0% and over | 6,710 | 51,220 | 3,990 | 4,030 | 65,950 |
| Don't know, refused, not stated | 2,950 | 4,510 | 590 | 590 | 8,640 |
| Total | 26,560 | 89,200 | 6,540 | 9,490 | 131,790 |

Contingency coefficient: 0.329 (P<0.001).

| <i>Housing stress (excludes homeowners)</i> | <i>Number of Immigrants, by Class of Entry</i> | | | | Total |
|---|--|-----------------|----------------|----------|---------|
| | Family | Skilled Workers | Other Economic | Refugees | |
| No housing stress | 11,270 | 35,780 | 3,430 | 1,190 | 51,670 |
| Moderate to high housing stress | 5,170 | 22,850 | 720 | 3,550 | 32,290 |
| Extreme housing stress | 5,320 | 16,050 | 680 | 3,950 | 26,000 |
| Total | 21,760 | 74,680 | 4,830 | 8,690 | 109,960 |

Contingency coefficient: 0.225 (P<0.001). Figures exclude tenants who did not know or did not state tenure status and/or remaining savings at time of interview. The "Moderate to High" category includes tenants spending 30-49 percent of family income on rent with savings worth less than 12 months of rent, as well as tenants spending 50 percent or more on rent with savings worth between three and 12 months of rent. The "Extreme" category constitutes tenants spending 50 percent or more of the family's income on rent, with savings below three month's worth of rent.

Note: Totals do not match due to rounding and non-response. All cell entries denote weighted estimates rounded to the nearest 10.

accumulate sufficient capital for a down payment, or to afford to pay a mortgage once they have purchased a dwelling. Verification of this hypothesis would raise crucial questions regarding the sacrifices and opportunity costs that many newcomers endure in order to achieve their goals of homeownership. This issue merits closer scrutiny by housing researchers and policymakers.

4. The importance of metropolitan context

Public discussions of immigration typically emphasize national policies, transnational linkages, or the intensely local experiences of particular neighborhoods. Although each of these scales is critically important, they all interact with the distinctive historical context and contemporary development trajectory of a metropolitan housing market. Our fourth key insight reveals significant contrasts across Canada's largest cities, each of which serves as a prominent immigration gateway. In Montreal, a majority of immigrants settle in low-rise apartments (57 percent), whereas in Toronto, the modal dwelling type is high-rise apartments (49 percent); in Vancouver, a plurality of newcomers (37 percent) lives in single-family detached dwellings. To some degree, such contrasts emerge from an interplay between the regional stock of affordable housing and the family structure of arrivals (Montreal has somewhat more single-person households, Vancouver has more nuclear families). Divergent streams by admissions class are also important: Skilled Worker Class immigrants account for most arrivals in all three cities, but Vancouver's share of Other Economic Class admissions is three times that of Montreal or Toronto.

Clearly, all of these factors interact in complex ways, and any attempt to evaluate causal hypotheses would require a careful multivariate analysis. Here, we simply draw attention to the remarkable divergence in the fortunes of immigrants adjusting to the housing constraints and opportunities of Canada's national metropolises. After six months, only one in twenty newcomers to Montreal are living in owner-occupied housing, and a third of tenants are faced with extreme housing stress (Table 9). The Toronto area seems to provide greater opportunity for immigrant ownership (17 percent versus 5 percent in Montreal), but other indicators are mixed: the nation's largest metropolitan area posts the highest share of tenants paying more than half their family income on rent (56 percent), and the highest rates of housing crowding; but when immigrants' savings are considered, Toronto's incidence of housing stress is lower than that for Montreal (24 percent versus 34 percent) (Table 9). Vancouver presents the most complex picture. Although several indicators are unremarkable compared with Montreal and Toronto, other measures reflect the arrival of Other Economic Class immigrants with substantial assets. One-fifth of newcomers to Vancouver are living in owner-occupied homes six months after arrival—a share in line with the national average, but substantially above Toronto's rate and more than three times that for Montreal. Nearly

three-fifths of immigrant tenants in Vancouver have no housing stress. On these measures, this seems to be a rather open, accommodating market. On the other hand, more than half of all immigrant tenants in Vancouver are devoting 50 percent or more of total family income for housing costs, including those who spent more than their entire family income on housing; this figure is slightly lower in Montreal (where 49.6 percent devote at least half of their income to housing) and substantially higher in Toronto (55.8 percent).

5. Immigrants' interpretation of their housing situation

Lastly, we turn to the final (and perhaps most perplexing) of our main findings. As we now know, an appreciable proportion of the surveyed population had pre-arranged 'permanent' accommodation at the time of arrival (24 percent), but nonetheless, the large majority had engaged in some form of housing search by the time that the first wave of LSIC interviews took place. We have also noted that 74 percent of the immigrants in the survey were housed in rented accommodations, and a substantial proportion of these tenants were experiencing crowding and/or housing stress relative to family income and savings (23 percent and/or just over 50 percent, respectively). In this context, one would expect a vast majority of respondents to report facing some form of difficulty in finding housing. But as we mentioned earlier, only 37 percent of those who had to look for housing said that this was the case. Why did such a relatively small proportion of these immigrants complain about housing rental costs? How do we account for such an apparently contradictory finding?

One possible explanation is that while housing is certainly an important factor in shaping the settlement experience, immigrants appear to assign higher priority to the labour market and to education, as Hiebert et al. (1998) found in the case of Greater Vancouver. Indeed, LSIC suggests that respondents were considerably more concerned with the pronounced level of difficulty experienced in finding employment: 70 percent of the 116,700 immigrants who tried to enter the labour market reported at least one difficulty in this field. More research would be necessary to determine whether this is a displacement of concerns or not. Regardless, when difficulties and barriers are experienced in the initial stages of settlement by immigrants and especially by refugees, their response is to "make do" by engaging in a variety of strategies of compromise. Other research has shown that such trade-offs include sharing smaller dwellings in crowded conditions (Miraftab 2000; Murdie 2002) and pooling together household incomes (Ley 1999), likely to help achieve family goals such as a home purchase or sponsoring relatives. LSIC results suggest that immigrants and refugees undertake these sorts of measures at a very early stage in their settlement trajectories.

Table 9. Housing Outcomes by Metropolitan Area

| | <i>Number of Immigrants</i> | | | | Total |
|---------------------------------------|-----------------------------|---------|-----------|--------|---------|
| | Montreal | Toronto | Vancouver | Canada | |
| <i>Tenure</i> | | | | | |
| Owners, with mortgage | 900 | 10,600 | 3,450 | 8,150 | 23,100 |
| Owners, without mortgage | 300 | 2,350 | 1,400 | 2,550 | 6,600 |
| Renters | 18,800 | 54,600 | 17,800 | 28,700 | 119,900 |
| Other (hotel/motel, home of employer) | 1,400 | 6,850 | 1,550 | 2,750 | 12,550 |
| Total | 21,400 | 74,400 | 24,200 | 42,150 | 162,150 |

Contingency coefficient: 0.165 (P<0.001).

Housing cost as proportion of family income

| | | | | | |
|---------------------------------|--------|--------|--------|--------|---------|
| Family lodged for free | 600 | 2,200 | 600 | 1,300 | 4,700 |
| Less than 30% | 4,400 | 9,600 | 3,950 | 9,850 | 27,800 |
| 30%-49.9% | 4,450 | 11,100 | 3,250 | 6,450 | 25,250 |
| 50.0% and over | 10,050 | 34,300 | 9,900 | 11,800 | 66,050 |
| Don't know, refused, not stated | 750 | 4,200 | 1,700 | 2,050 | 8,700 |
| Total | 20,250 | 61,400 | 19,400 | 31,450 | 132,500 |

Contingency coefficient: 0.198 (P<0.001).

Percentages

| | Montreal | Toronto | Vancouver |
|--|----------|---------|-----------|
| <i>Immigration Category</i> | | | |
| Family | 21.2 | 26.4 | 27.6 |
| Skilled workers | 69.5 | 65.7 | 54.7 |
| Other economic | 3.6 | 4.6 | 13.6 |
| Refugees | 5.7 | 3.3 | 4.1 |
| | 100.0 | 100.0 | 100.0 |
| <i>Housing stress (excludes homeowners)</i> | | | |
| No housing stress | 40.3 | 43.1 | 58.2 |
| Moderate to high housing stress | 26.0 | 33.2 | 24.7 |
| Extreme housing stress | 33.7 | 23.7 | 17.1 |
| Total | 100.0 | 100.0 | 100.0 |
| Crowding indicator (more than 1 person per room) | 20.2 | 26.9 | 24.1 |
| Multiple-family households | 13.8 | 22.0 | 18.7 |

Note: Totals do not match due to rounding and non-response. All numerical entries denote weighted estimates rounded to the nearest 10.

Conclusions

Public discussion of immigration and housing centers on simple, aggregate questions: how do newcomers to Canada fare in the housing market? What are the primary barriers to successful integration? Our preliminary investigation offers provisional yet valuable new insights on these questions. Nearly one quarter of immigrants did not even need to search for housing after their arrival in Canada; among those who did search for housing, more than three-fifths reported no problems or difficulties. Among those who did encounter problems, the most common were cost or the lack of a guarantor or co-signer. Nevertheless, only six months after landing, almost one-fifth of all immigrants are living in owner-occupied homes. Moreover, many immigrants arrive with substantial savings, and thus enjoy a measure of security and time to adjust to the opportunities and challenges of competitive metropolitan markets; 47 percent of renters either live in affordable accommodations or have a savings reserve equivalent to more than a year's rent payments. These findings suggest that most immigrants are able to adjust quite rapidly to Canada's housing markets. Yet this optimistic generalization conceals enormous variation. Nearly one quarter of all newcomer tenants are facing severe stress, for instance—paying more than half of their family income for rent, and able to fall back on a savings cushion worth less than three months' rent. Financial stress, along with overcrowding and other problems, presents significant barriers to many newcomers in particular housing submarkets.

Taken together, our insights paint a complex portrait of housing dynamics in the initial stages of settlement in Canada. Generalized optimism must be tempered with a recognition of diversity and wide variations in individual and family experiences. The relationship between immigration and housing, therefore, must be understood as contingent. This word is not simply a nod to unexpected or curious findings; it is recognition of the importance of drawing clear distinctions between *necessary* and *contingent* social relations. Necessary relations are fundamentally rooted in social structures and social processes: just as the concept of employee necessarily requires that of employer, and renter is defined in relation to landlord, the social category of "immigrant" is fundamentally bound up with societal definitions of nation, border, and citizenship. Yet the specific outcomes and experiences associated with particular social relations are contingent (from the Latin *contingere*, "to touch"), referring to "any process that mediates between the operation of a general, necessary mechanism and a particular context" (Jones and Hanham 1995, p. 195; cf. Sayer 1992). In the case of immigration and housing markets, our findings should be understood in light of two sources of contingency. First, the sedimented history and evolving development of the Canadian urban system in a period of dramatic national and transnational restructuring (Simmons and Bourne 2003) helps to shape the efforts of immigrants to find suitable homes. Each of Canada's three largest cities has its distinct history of development, modified by contemporary variations in the age

and structural features of the housing stock and the matrix of rents and prices confronting new immigrants (Carter 2005; Ray 1999). The surprisingly large number of new immigrant homeowners may be seen as cause for optimism. But we must recognize the dual (and sometimes contradictory) functions of housing. On the one hand, it is a use value, fulfilling non-monetary needs for living space, security, and a setting for family and community life; on the other hand, it is an exchange value, with capitalized values determined by competitive bidding as well as regional, national, and transnational forces of economic growth and interest rates. In some cases, exchange value is at odds with use value: older homeowners on low, fixed incomes, for example, often feel forced to sell when their homes skyrocket in value (thus bringing corresponding increases in property taxes). These sorts of dilemmas between use value and exchange value have intensified in recent years with the confluence of economic growth, low interest rates, and intensified locational competition in Canada's roster of globalizing cities (Carter 2005; Murdie and Teixeira 2003). The clearest expression of these shifts is apparent in Vancouver, which has the highest rate of ownership among Canada's largest cities for LSIC immigrants, but which also suffers the most ferocious bidding over housing as a financial asset and investment vehicle. This competition has made Vancouver Canada's least affordable city, according to a recent consultant's international survey, generating the predictably alarmed local headlines (Anderson, 2006). Such inflation calls to mind the analysis of Canada's housing appreciation trajectory by Carter (2004, p. 35), who offers "cautious optimism, but owning a home in the future is unlikely to be the valued investment that it was for many in the past."

The speed of most newcomers' housing adjustment reflects a second main source of contingency. Government policy in the twin areas of newcomer selection and integration play crucial roles. The priorities that federal and in some case provincial governments define for categories of admission help to condition the selectivity of immigration, and the resulting distribution of human capital, financial wealth, and housing needs of entering individuals and families. Similarly, the process of integration is affected by evolving policy decisions in the fields of education, health, and of course affordable housing (Bunting, Walks, and Filion 2004). Some policy priorities shape programs specifically targeting newcomers, while others have indirect effects through broader safety net provisions geared towards all needy populations.

The availability of housing suitable for the needs of newcomers is an important factor in the successful settlement of Canada's immigrants and refugees (Ley et al. 2001; Murdie and Teixeira 2003). At least in the short term, Canada's urban system and its relation to transnational immigration networks cannot be modified to create more favorable housing outcomes. But it is both possible and wise for various levels of government to adjust policy—through settlement programs, support for non-market housing, and broader social-welfare provisions—to smooth the housing trajectory of a diverse population of new Canadians.

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Notes

¹ The target population accounts for just under two-thirds of the 250,000 people admitted to Canada during this period; the remaining third (some 80,000 people) include children as well as immigrants who went through the landing process from within Canada. An estimated 5,200 immigrants landed from abroad during the reference period but subsequently left the country. See Statistics Canada (2006).

² This estimate is based on a rough inference from the 4,850 LSIC immigrants living in owner-occupied homes (and who landed between September 2000 and October 2001) and the total residential sales volume of 28,176 properties in the year 2001.

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