



The Housing and Socio-Economic Conditions of Immigrant Families: 1991 Census Profile

Introduction

Shelter requirements and conditions vary by type of family. This research highlight draws on unpublished data from the 1991 Census of Population to profile the housing conditions of Immigrant Families. Not a great deal is known about their housing needs, although there is a strong perception that they experience housing problems.

An Immigrant Family refers to a family (lone-parent or couple-led) living in a private household where at least one member of the family is, or has been, a landed immigrant to Canada. A landed immigrant is a person who has been granted the right by Canadian immigration authorities to live permanently in Canada.

This report examines only the 1,602,745 immigrant families (82.7% of all immigrant families) who maintain their own households and have no additional persons living with them. Of the remaining 335,445 immigrant families, 80 percent share their housing and household expenses with other individuals and 20 percent share with other families.

Special mention should be made of the 65,000 who share with other families to form “multiple immigrant family” households, or households of two or more families of which at least one is an immigrant family. By sharing, they achieve higher household incomes than single immigrant families (\$80,947 compared to \$54,855), and higher levels of home ownership (83.7% compared to 74.4%), and they live in dwellings of higher average value (\$236,983 compared to \$197,766). Fewer also spend 30 percent or more of their income on shelter (17A% compared to 20.2%), and only 6 percent are low income households compared to 13.8 percent of single-family immigrants.

Demographic Profile

In 1991, 26.3 percent (1,938,190) of all Canadian families had at least one member who had immigrated to Canada. The 1,602,745 immigrant families who did not share their accommodation consisted of 1,461,360 (89.7%) couple-led families and 141,385 (10.3%) lone-parent families. Of the couple-led families, just over half (55.4%) have at least one child living at home.

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Immigrant families are somewhat older than non-immigrant families. While a majority of both still have children living at home (53.5% compared to 64.3%), more immigrant families report their children at home to be all 18 years of age or older (28.7% compared to 22%), fewer report their children at home to be all younger than six (15.0% compared to 21.4%); and more are likely to have three or more children living at home.

In 1991, 93 percent of immigrant families lived in Canada's four most populous provinces, compared to 80.9 percent of non-immigrant families. The highest concentrations of immigrant families were in Ontario and British Columbia. Immigrant families are also very urbanized, with 52.4 percent living in Canada's three largest cities (Toronto, Montreal and Vancouver). In Toronto, immigrant families form the majority of families (58.5%).

Socio-Economic Profile

In 1991, roughly one-quarter of Canada's immigrants had arrived during the preceding decade. These more recent arrivals exhibit different characteristics from those who have been settled longer in Canada.

Immigrant families display similar mobility rates to non-immigrant families. Over the five years ending in 1991, 44.7 percent of immigrant families moved, compared to 45.2 percent of non-immigrant families (Table 1). However, recent immigrant families moved more than twice as often as long-term immigrants over the five-year period.

Educational attainment is more polarised for immigrant couples and lone-parent families than for their non-immigrant counterparts. While a higher percentage of immigrants have university degrees than non-immigrants, there is also a higher proportion with less than Grade 9 education.

Recent and long-term immigrants exhibit different labour force characteristics. Unemployment rates, for example, are substantially higher for recent immigrants. In 1991, 13.0 and 16.8 percent of recent immigrant husbands and wives respectively were unemployed. The equivalent figures were 7.7 and 10.1 percent for all immigrants and 7.4 and 9.3 percent for non-immigrants. Recent immigrant lone parents are most likely to be unemployed (21.1%) compared to 13.5 percent of lone-parent non-immigrant families.

Overall, average 1990 income was slightly higher for immigrant (\$54,855) than non-immigrant (\$51,170) families. Recent immigrant families have lower incomes (\$39,613) than do long-term immigrants (\$58,219) who have had more time to adjust to the Canadian labour market (Table 1).

Table 1: Socio-Economic Characteristics of Immigrant Families

	Non-Immigrant	Immigrant	Recent Immigrant	Long-Term Immigrant
MOBILITY				
Moved Past Year	14.5%	13.1%	31.3%	9.0%
Moved Past Five Years	45.2%	44.7%	83.4%	36.1%
AVERAGE INCOME	\$51,170	\$54,855	\$39,613	\$58,219
INCIDENCE OF FLOW INCOME	12.1%	13.8%	35.1%	11.0%

Like two-thirds of non-immigrant families, the vast majority (62%) of immigrant families rely on two incomes. Moreover, 27.4 percent of long-term immigrant families report three or more incomes, compared to only 16.8 percent of non-immigrant families. Over one-fifth (22.4%) of recent immigrant families, though, depend on just one income, more than either their non-immigrant (16.4%) or long-term immigrant counterparts (11.4%). Not surprisingly, 35.1 percent of recent immigrant families have

low incomes (below Statistics Canada's LICOs) compared to 12.1 percent of non-immigrant families and 11 percent of long-term immigrant families (Table 1).

Housing Profile

As illustrated by Figure 1, immigrant families are slightly more likely to own their housing than non-immigrant families. While only 42.8 percent of recent immigrant families own, over the long term a very high proportion of them (80.9%) become owners (Figure 1).

Like non-immigrant families, immigrant families who own are more likely (78.7%) to own single detached housing, while those who rent are more likely to live in apartment-style dwellings (69.2%).

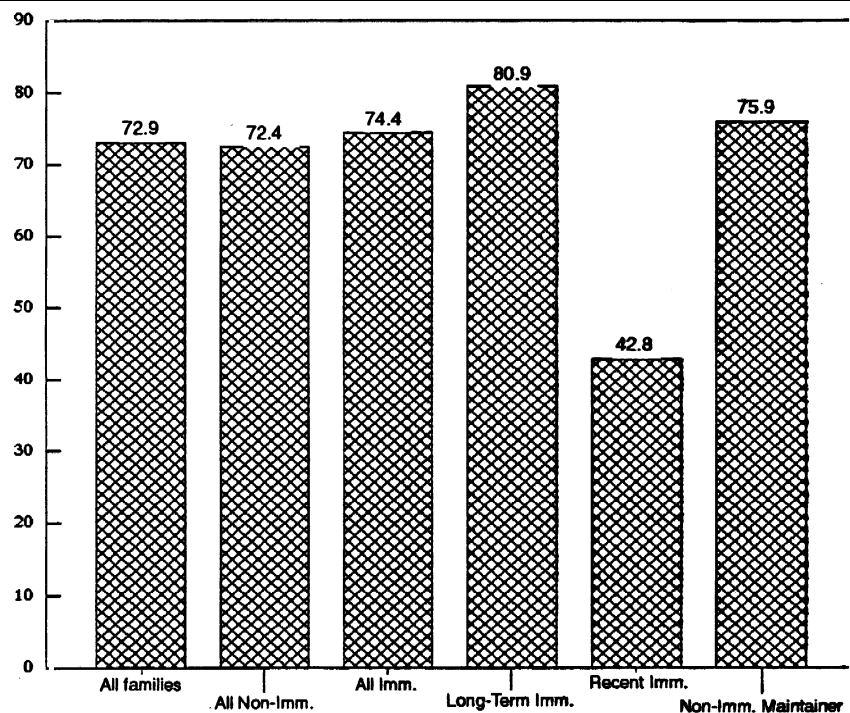
Although 25 percent of recent immigrant families live in crowded dwellings, this is largely a transitory condition, as only 6.8 percent of long-term immigrant families lack sufficient bedrooms.'

Immigrant families also live in dwellings in relatively good condition, compared to Canadian families in general. In 1991, 6.2 percent stated they occupied dwellings needing major repairs, compared to 8.6 percent and 11.6 percent of young-couple and lone-parent families in general.

Although renters comprise only 25.5 percent of immigrant families, they constitute 36.8 percent of immigrant families living in dwellings in need of major repairs.

Housing affordability is more of a challenge for immigrant families than is either crowding or adequacy. Only 17.6 percent of all immigrant family owners pay 30 percent or more of their income for shelter, but this figure rises to 40.7 percent for recent immigrants. In comparison, only 16.1 percent of owner families led by long-term immigrants and 13.5 percent of non-immigrant families led by non-immigrant maintainers spend more than the norm for shelter. Among those spending more than the 30 percent norm, recent immigrants are more likely to be low income – 34.2 percent compared to 28 percent of families with long-term immigrant maintainers and 17.9 percent of those led by non-immigrant maintainers.

Figure 1: Homeownership Rate of One-Family Households by Immigrant Status of Primary Household Maintainer, Census 1991



'Housing standards that reflect today's societal expectations are based on suitability, adequacy and affordability.

Suitability is based on the *National Occupancy Standard* which sets requirements for the specific number of bedrooms for each household based on its size and composition. Households that live in dwellings with less than the required number of bedrooms are considered to be crowded.

Adequacy requires that a dwelling must possess all basic plumbing facilities and require only regular upkeep and maintenance.

Affordability states that a household should not be required to spend 30 percent or more of its income to acquire shelter that is suitable and adequate.

Renter immigrant families are almost twice as likely as their owner counterparts to spend 30 percent or more of their income for shelter. Almost one-third spend more than the norm, and 70 percent of these are low income households. Again, recent immigrants face the most difficult circumstances: 41.6 percent spend 30 percent or more of their income for shelter compared to 28.6 and 22.1 percent of long-term immigrant and non-immigrant households. Just over 80 percent of those recent immigrant renter households have low incomes, compared to 63.4 percent of families with long-term immigrant maintainers and 56.2 percent of those led by non-immigrant maintainers.

When owners and renters who live below the individual standards of suitability, adequacy and affordability have insufficient incomes to afford rental housing which meets standards, they are identified as being in core housing need.

Overall, immigrant family households are slightly more likely (12.2%) to experience core housing need than non-immigrant families (10.6%) (Table 2). Recent immigrant families are three times more likely to be in core need than long-term immigrants (31.8% compared to 9.8%). Recent immigrant lone-parent families are the most susceptible of all families to housing need: —65.1 percent compared to 31.2 and 39.7 percent for long-term lone-parent immigrants and non-immigrant lone-parents respectively.

Like their non-immigrant counterparts, immigrant renters are five times more likely than owners to be in core need. In fact, three-quarters of recent immigrant families in core need are renters. About two of every five recent immigrant renters are in core housing need compared to one in four long-term immigrant renters (Table 2).

Table 2: Immigrant Families in Core Housing Need

	Couple Families	Lone Parents	All Families	Owners	Renters
Non-Immigrant Families	6.5	39.7	10.6	5.0	24.9
Immigrant Families	9.8	37.1	12.2	6.5	29.0
Recent	27.4	65.1	31.8	17.1	43.1
Long-Term	7.4	31.2	9.8	6.1	25.4

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Lone-parent immigrant renters are the most likely to be in core need. Of the 16,535 recent immigrant lone parents in need, 14,640 are renters living on an average annual income of less than \$13,000.

In conclusion, the housing conditions of immigrant and non-immigrant family households are generally very similar.

Though immigrant households overall are well housed, upon first settling in Canada they experience significantly higher levels of housing need. Those that rent, and particularly single-parent immigrant households face very difficult housing circumstances.

This highlight presents some of the findings from a joint CMHC/Statistics Canada research paper, **Lone Parents, Young Couples and Immigrant Families and Their Housing Conditions: A 1991 Census Profile**. To obtain a copy of this paper, call the Canadian Housing Information Centre, (613) 748-2367. For further information, contact Mr. John Engeland, Research Division CMHC, (613) 748-2799 or E-Mail: jengelan@cmhc.e-mail.com

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