

CANADIAN HOUSING OBSERVER 2014



Newcomers' Housing

A Chapter from the Canadian Housing Observer

Cover Photo: Henri Masson, Perkins, Quebec, 1971, Oil on canvas, 32" x 46", FAC 1020, Firestone Collection of Canadian Art, The Ottawa Art Gallery; Donated to the City of Ottawa by the Ontario Heritage Foundation, Photo Credit: Tim Wickens

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Newcomers' Housing

Doris McCarthy, Village of "Salvage" Newfoundland (Bonavista Bay), 1975, Watercolour, gouache and graphite on paper; 14.5" x 21.5", FAC 1514, Firestone Collection of Canadian Art, The Ottawa Art Gallery; Donated to the City of Ottawa by the Ontario Heritage Foundation, Photo Credit: Tim Wickens

Immigration has long been a key driver of population and economic growth in Canada. As successive cohorts of new immigrants settle in Canada, their housing decisions, in turn, exert an important influence on housing markets.

This chapter describes demographic and socioeconomic characteristics of newcomers to Canada, examines where they are choosing to live, and reviews their housing choices and other aspects of their living conditions. Broadly, as the term is used here, newcomers are immigrants who have been in Canada for up to five-and-a-half years (*see Glossary on pages 6-20 and 6-21 for definitions of terms and notes on comparability of Census and National Household Survey data*). Examining the demographic characteristics and housing choices of newcomers, where they settle, and how their shelter costs and incomes change over time sheds light on trends in housing market demand and *core housing need* in Canada.

Newcomers contribute to population growth and serve as a potential counterweight to Canada's aging population

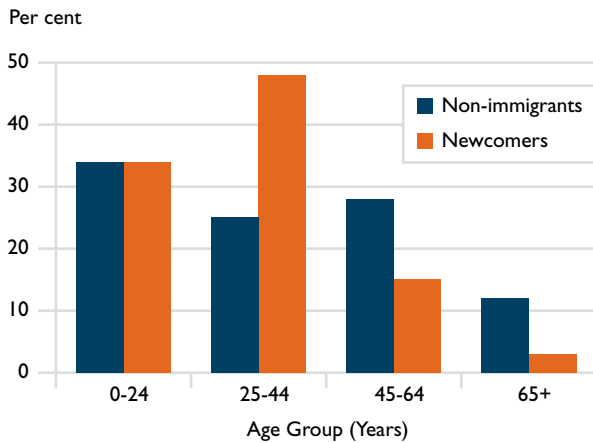
In 2011, there were 1,162,900 newcomers in Canada – 4% of Canada's total population and 17% of all immigrants. Newcomers maintained 335,300 households, 2.5% of all households in Canada. As a group, newcomers are relatively young. In 2011, 82% of newcomers were under 45 years of age, compared to 59% of the Canadian population (*see Figure 6-1*).

Asian countries are high on the list of sources of newcomers to Canada

Where people come from can influence their housing preferences.

FIGURE 6-1

Distribution of newcomer and non-immigrant populations by age group, Canada, 2011



Percentages may not add to 100 because of rounding.
 Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).
 Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

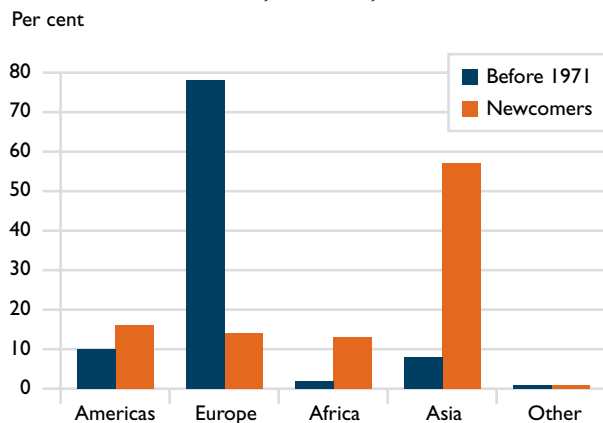
The source regions for immigrants to Canada have shifted away from Europe towards Asia. In 2011, 57% of all newcomers in Canada were born in Asia and 14% in Europe. In contrast, more than three-quarters (78%) of immigrants in 2011 who reported coming to Canada before 1971 were from Europe and just 8% were from Asia (see Figure 6-2). The Asian share of immigration to Canada rose through the 1970s, 1980s, and 1990s, before dropping slightly in recent years.

The top five birthplaces for newcomers in 2011 were, in order, the Philippines, China, India, the United States, and Pakistan. Among immigrants who reported landing in Canada before 1971, by contrast, the top source countries were the United Kingdom, Italy, Germany, the Netherlands and the United States.

As discussed later in this chapter (see page 6-10), homeownership rates in the years following landing differ by birthplace. Such differences could reflect a range of socioeconomic and cultural influences.

FIGURE 6-2

Distribution of newcomer and pre-1971 immigrant populations by place of birth, Canada, 2011



Percentages may not add to 100 because of rounding.
 Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).
 Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Most newcomers settle in Census Metropolitan Areas

Where newcomers choose to settle affects housing markets by adding to housing demand.

Newcomers are more likely than non-immigrants to settle in a Census Metropolitan Area (CMA). In 2011, CMAs were home to 92% of newcomers, but only 63% of non-immigrants. Newcomers tend to be drawn to large centres where family or friends may already be present.¹

In 2011, most newcomers lived in one of the three largest CMAs in Canada – 33% of them in Toronto, 16% in Montréal, and 13% in Vancouver (see Figure 6-3). Though these three communities were home to 62% of newcomers to Canada in 2011, their collective share of newcomers was lower than in the past: 73% of newcomers in 2001 lived in Toronto, Montréal, or Vancouver.

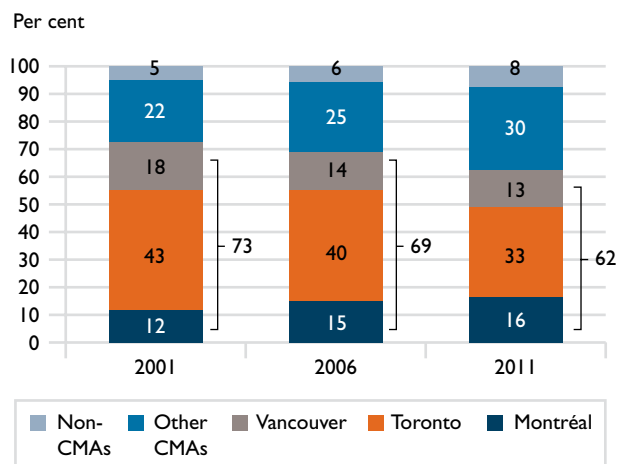
¹ For example, the *Longitudinal Survey of Immigrants to Canada* found that the presence of family or friends was the most common reason cited by newcomers for settling where they did. *Longitudinal Survey of Immigrants to Canada: Process, progress and prospects*. Catalogue no. 89-611-XIE. Ottawa: Statistics Canada, 2003. pp. 13-15.

During the decade from 2001 to 2011, increasing percentages of newcomers settled in places other than Vancouver or Toronto, most notably in CMAs in the Atlantic provinces, Quebec, and the Prairies.² In addition, there were signs that newcomers were more likely than in the past to settle in smaller communities. In 2011, 8% of newcomers lived somewhere other than in a CMA, compared to 5% of newcomers in 2001.

One reason for this shift in newcomer settlement patterns may be that provinces and territories are actively pursuing immigrants with required skills to fill labour shortages in particular regions. In addition, mid-sized centres and small towns and rural areas may be becoming more attractive to newcomers due to the presence of other immigrants there, more information being available prior to immigration,³ or assistance being offered by local

FIGURE 6-3

Distribution of newcomers by place of residence, 2001, 2006, and 2011



Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Newcomers in 2006—immigrants who landed between January 1, 2001 and May 16, 2006 (Census Day).

Newcomers in 2001—immigrants who landed between January 1, 1996 and May 15, 2001 (Census Day).

Source: CMHC, adapted from Statistics Canada (Census of Canada and National Household Survey)

Fast Facts

- In 2011, 62% of newcomers (immigrants who landed in Canada between January 1, 2006 and May 10, 2011) settled in Toronto, Montréal, or Vancouver, down from 73% in 2001.
- In 2011, there were 335,300 newcomer households in Canada, 2.5% of all households.
- Newcomer households had a median income in 2010 of \$42,698, compared to \$61,665 for non-immigrant households.
- Newcomer households are larger overall (an average of 3.1 persons in 2011) than those formed by non-immigrants (2.4 persons).
- Shelter costs averaged 30% of newcomer households' before-tax incomes in 2011, compared to 21% for non-immigrant households.
- In 2011, 36% of newcomer households owned their homes, compared to 70% for non-immigrants. Newcomers who owned their homes were much more likely to have mortgages (83%) than non-immigrant owners (59%).
- In 2011, about 27% of newcomer households were crowded compared to about 4% of non-immigrant households.
- In 2011, 29.6% of newcomer households were in *core housing need*, almost three times the rate for non-immigrant households (11.0%). Finding affordable housing was the most common challenge for newcomer households in need, but crowding was also an important factor.

² From 2001 to 2011, Oshawa, Barrie, Greater Sudbury, and Thunder Bay were the only CMAs in Ontario that attracted an increasing share of newcomers to Canada. In all four instances, increases were small.

³ See, for example, *Settling in Canada* www.cmhc-schl.gc.ca/en/co/buho/seca/ (August 22, 2014).

municipal or multicultural associations. Lower housing costs and shorter commuting times in smaller centres may also be attractive to newcomers.

Despite the increasingly dispersed pattern of immigrant settlement over the past decade, newcomer populations in the three largest CMAs remain by far the largest in Canada. Toronto was home to 381,700 newcomers in 2011 (7% of its population), Montréal to 189,700 newcomers (5% of its population), and Vancouver to 155,100 newcomers (7% of its population). Calgary was a distant fourth, home to 70,700 newcomers (6% of its population).

Finding employment is difficult for some newcomers despite high education levels

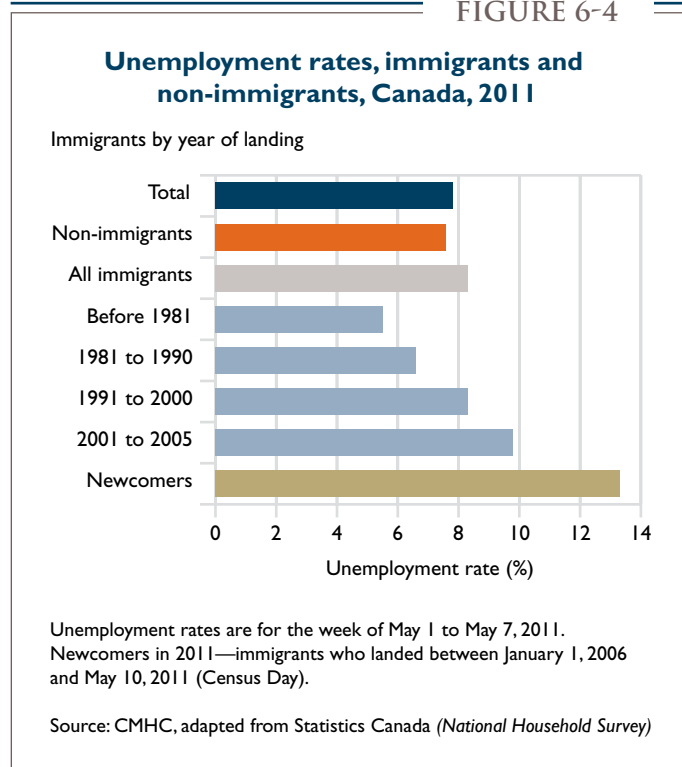
Employment and income are often key factors in determining housing choices.

Newcomers in 2011 were relatively well-educated: 65% reported having a post-secondary diploma or certificate, compared to 52% of non-immigrants. If anything, the education levels of immigrants have been increasing. In 2011, 41% of newcomers had a university certificate, diploma, or degree at the bachelor level or above, compared to 31% of immigrants who landed in Canada from 1991 to 2000 and 18% of non-immigrants.

Official language proficiency is also important for immigrant settlement and adjustment to life in Canada, including finding employment and housing. A high proportion of newcomers in 2011 (91% overall) reported having knowledge of English (70%), French (8%), or English and French (13%). Only a small proportion (9%) reported not being able to conduct a conversation in either English or French.

Higher education levels and official language proficiency did not necessarily translate into immediate employment. The unemployment rate for newcomers was 13.3%, much

FIGURE 6-4



higher than for non-immigrants (7.6%) (see Figure 6-4).⁴ Unemployment rates for immigrants decreased the longer they had been in Canada, to the point where immigrants who came to Canada before 1981 had an unemployment rate of 5.5%. These patterns suggest that employment prospects improve over time as immigrants have their credentials recognized, gain experience, and adjust to their new surroundings.⁵

Stable employment and income facilitate access to housing and, for those who prefer homeownership, to mortgage financing. They also enable households to accumulate savings for down payments on homes. Only 38% of newcomers in the labour force reported working full-time throughout 2010, considerably lower than the percentages for non-immigrants (54%) or immigrants who had been in Canada longer.⁶ For example, 48% of immigrants who arrived between 2001 and 2005

⁴ Unemployment rates derived from responses to the *National Household Survey* are for the week of May 1 to May 7, 2011.

⁵ Caution should be exercised in interpreting these data since they are cross-sectional; that is, they describe conditions at a single moment, not over time.

⁶ Statistics Canada defines working full year, full time as working 49 to 52 weeks—including vacation and paid sick leave—for 30 hours or more in the majority of weeks.

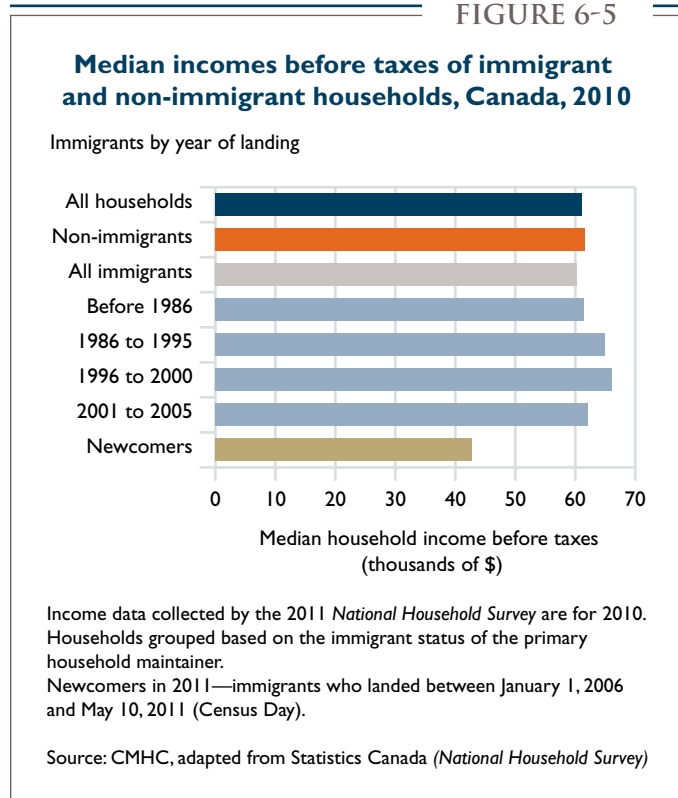
reported working full time throughout 2010, and more than half (52%) of those who arrived the previous decade (between 1991 and 2000) had full-time, year-long employment in 2010.

Newcomer incomes are low initially but tend to rise over time

Not surprisingly, given their difficulties in finding full-time, year-long employment, newcomers have relatively low incomes. Households maintained by newcomers in 2011 had a median income of \$42,698 in 2010, compared to \$61,665 for non-immigrants (see Figure 6-5).⁷

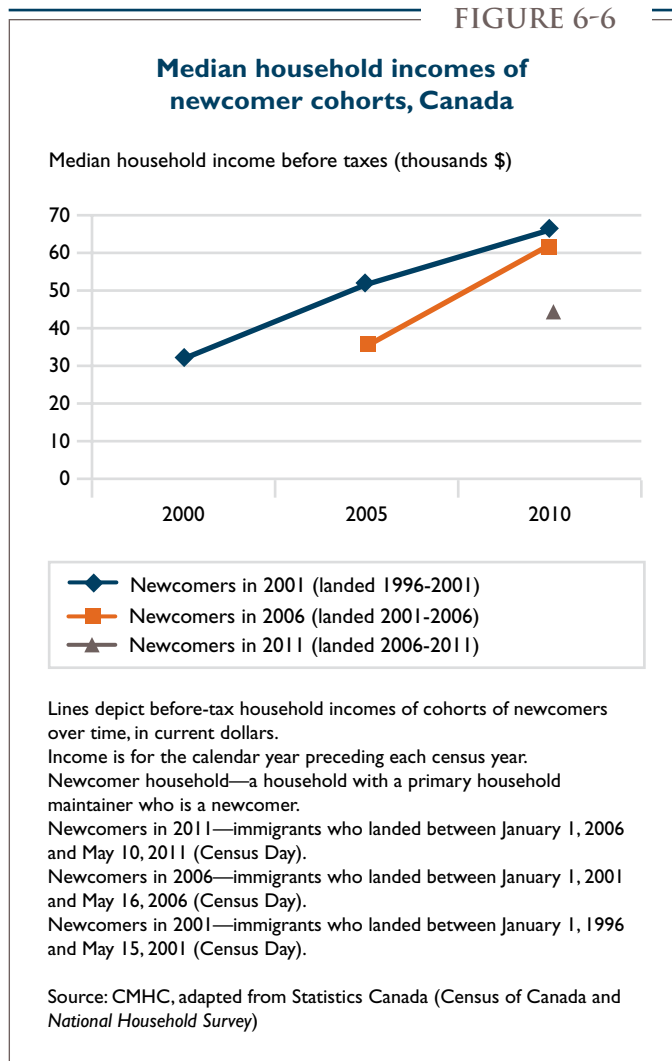
of newcomers grew substantially in the years following their arrival in Canada. Between 2000 and 2010, for example, the median income of households with primary maintainers who came to Canada from 1996 to 2001 more than doubled. Newcomers arriving between 2001 and 2006 experienced an even steeper income trajectory (see Figure 6-6).⁸ In 2010, the median household incomes of all immigrant cohorts other than newcomers were slightly above that of non-immigrant households.

FIGURE 6-5



However, newcomers could experience substantial gains in income as they establish themselves in the labour market. The household incomes of previous cohorts

FIGURE 6-6



⁷ The median is the mid-point of a distribution: half of households have incomes at or below the median, and half have incomes at or above the median. Income data collected by the 2011 *National Household Survey* are for 2010.

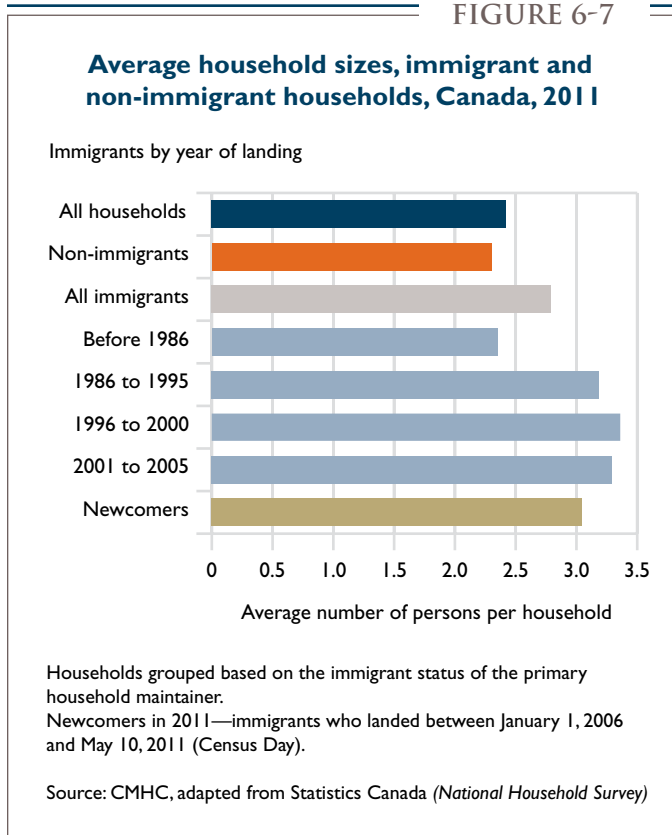
⁸ Rates of change are based on nominal dollar values (unadjusted for inflation).

A recent study found that university-educated immigrants had a much steeper earnings growth trajectory than their less educated counterparts (trades and high-school graduates).⁹ The earnings advantage of the university-educated over the less educated increases significantly with time spent in Canada.

Newcomers form larger-than-average households

In 2011, there were 335,300 newcomer households in Canada, 2.5% of all households. Newcomer households were larger on average (3.1 persons) than non-immigrant households (2.4 persons) (see Figure 6-7).

FIGURE 6-7

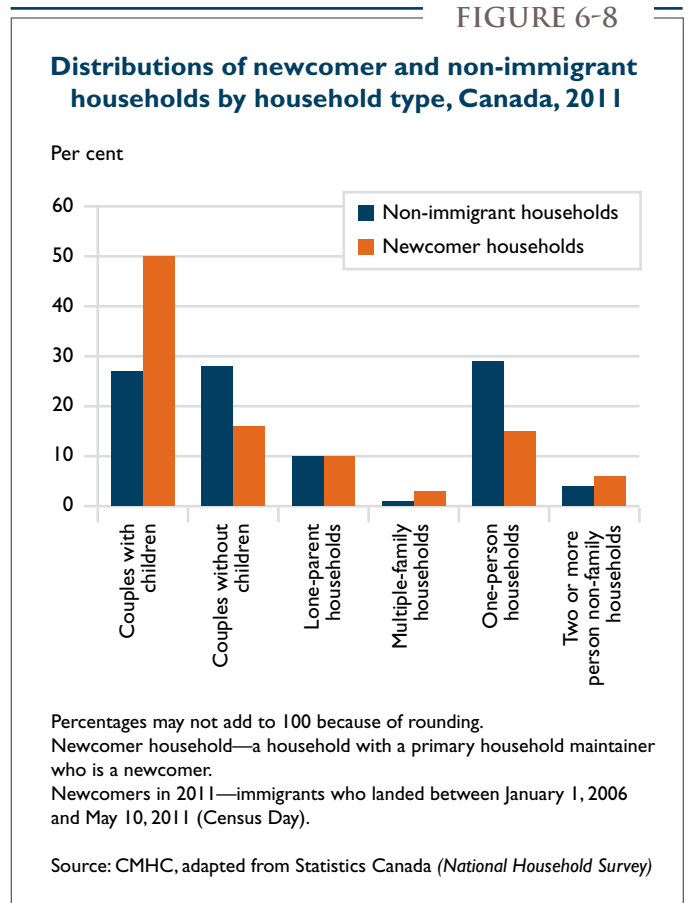


Couples with children, multi-family households and non-family households of two or more people were more common among newcomer households than

among non-immigrant households (see Figure 6-8). People who lived alone were relatively less common.

Differences in the size and composition of newcomer and non-immigrant households could reflect a variety of factors. To begin with, as noted earlier, newcomers tend to be relatively young, hence more likely than non-immigrants to be raising families: in 2011, more than two-thirds (69%) of newcomer households had primary maintainers aged 25 to 44 compared to just 33% of non-immigrant households. In addition, one way for newcomers to stretch their relatively low incomes is to share accommodation, either with extended family or with others. Finally, newcomers may come from societies in which larger families are more common than is currently the case in Canada.

FIGURE 6-8



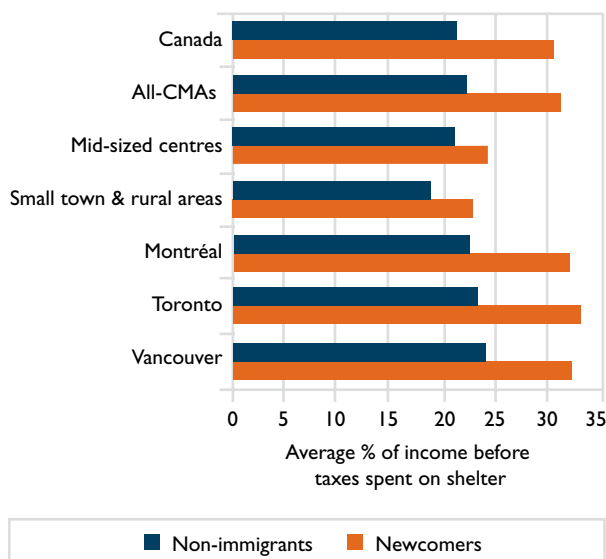
⁹ Garnett Picot, Feng Hou, and Theresa Qiu, *The Human Capital Model of Selection and the Long-run Economic Outcomes of Immigrants*. Ottawa: Statistics Canada, 2014.

Newcomers spend high fractions of their incomes on shelter

Finding affordable housing can be a challenge for newcomers. Many live in large urban centres, such as Toronto and Vancouver, where housing is more expensive than in other parts of Canada, and many have incomes that are relatively low. In 2011, newcomer households in Canada spent an average of \$1,177 on monthly shelter costs, compared to \$1,003 for non-immigrant households. Shelter costs consumed an average of 30% of the before-tax incomes of newcomer households, well above the average percentage spent by non-immigrant households (21%) (see Figure 6-9).

FIGURE 6-9

Shares of income spent on shelter, newcomer and non-immigrant households, selected geographies, 2011



Income data collected by the 2011 *National Household Survey* are for 2010. Newcomer household—a household with a primary household maintainer who is a newcomer.

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Excludes farm, band, and reserve households; households with incomes of zero or less; and households spending 100% or more of income on shelter.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Although household incomes in large communities are on average higher than incomes in other parts of Canada, newcomer households in 2011 who lived in CMAs actually had lower median incomes (\$41,784) than newcomers in mid-sized centres (\$56,923) or in small town and rural areas (\$52,983).¹⁰ Accordingly, newcomers living in CMAs spent much higher fractions of their incomes on shelter (an average of 31%) than newcomers in mid-sized centres (24%) or in small town and rural areas (23%). In most CMAs, the percentage of income spent by newcomers on shelter was considerably higher than that spent by non-immigrants—33% versus 23% in Toronto, 32% versus 22% in Montréal, and 32% versus 24% in Vancouver.

Having higher income and spending a lower fraction of income on shelter indicates that newcomers in mid-sized centres and small town and rural areas fare better in meeting their housing needs. It is not clear why median income for newcomers is higher in these areas; however, housing costs are typically lower in mid-sized centers and small town and rural areas making housing more affordable.

The percentage of income spent on shelter by immigrants is lower the longer they have been in Canada

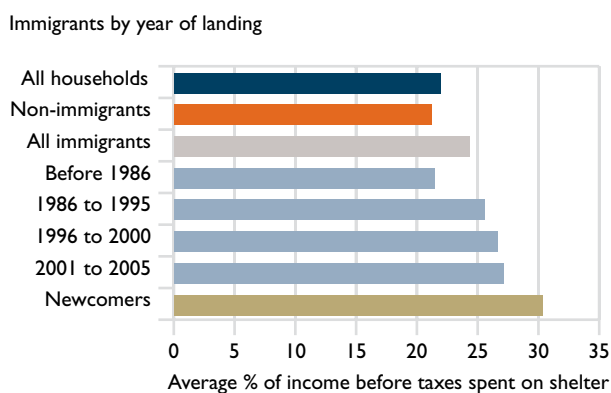
Differences in the percentage of income spent on shelter relative to non-immigrants are smaller the longer immigrants have been in Canada. In 2011, immigrant households with primary maintainers who came to Canada from 2001 to 2005 spent 27% of their incomes on shelter, and those with maintainers who came prior to 1986 spent about the same percentage as non-immigrants (21%) (see Figure 6-10).

These patterns imply an extended period of adjustment for immigrants, during which incomes rise and housing conditions improve. It remains to be seen how the incomes and housing circumstances of newcomers in 2011 will change in coming decades. Each cohort of immigrants differs with respect to education, skills, and the economic environment in Canada in the

¹⁰ Income data collected by the 2011 *National Household Survey* are for 2010.

FIGURE 6-10

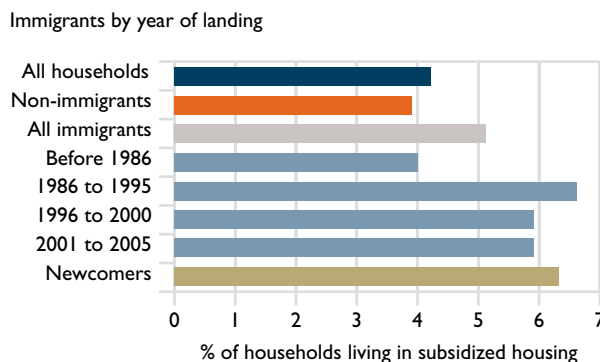
Shares of income spent on shelter, immigrant and non-immigrant households, Canada, 2011



Income data collected by the 2011 *National Household Survey* are for 2010. Households grouped based on the immigrant status of the primary household maintainer. Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day). Excludes farm, band, and reserve households; households with incomes of zero or less; and households spending 100% or more of income on shelter. Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

FIGURE 6-11

Prevalence of subsidized housing, immigrant and non-immigrant households, Canada, 2011



Households grouped based on the immigrant status of the primary household maintainer. Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day). Subsidized housing includes rent-g geared-to-income housing, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

years following their arrival. Newcomers in 2011, for example, were at least as well-educated as previous cohorts of immigrants, but landed during a period touched by recession.

Newcomers are more likely than non-immigrants to live in subsidized housing

In 2011, 6.3% of newcomer households lived in subsidized housing, higher than the percentage of non-immigrant households living in such housing (3.9%) (see Figure 6-11).¹¹ The higher proportion of newcomers in subsidized housing is consistent with their relatively low incomes.

Despite their generally higher incomes than newcomers, households maintained by immigrants who landed in Canada between 1986 and 2005 were no less likely than newcomers to live in subsidized housing; for

example, 6.6% of households with maintainers who arrived in Canada between 1986 and 1995 lived in subsidized housing in 2011.

Over a third of newcomer households own their homes

Newcomers add to demand for homeownership.

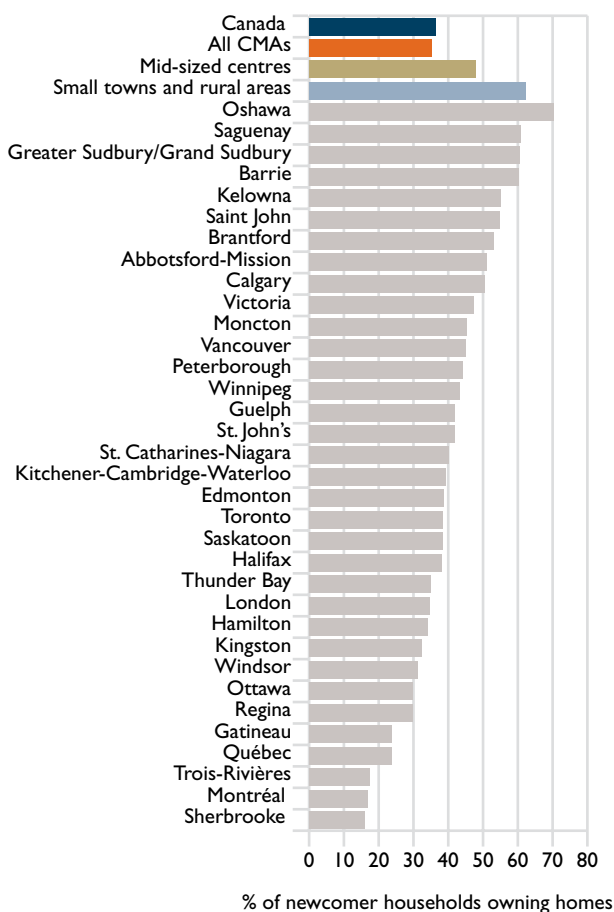
In 2011, 36% of newcomer households owned their homes, up from 35% in 2006 and 30% in 2001, but much lower than rates for non-immigrants (70% in 2011). Ownership rates for newcomers in small town and rural areas (62%) and in mid-sized centres (48%) were well above the rate in CMAs (35%), reflecting the higher cost of housing and relatively low incomes of newcomer households in CMAs (see Figure 6-12).

Across CMAs, the rate of homeownership in 2011 for newcomer households varied considerably more than for the general population. Oshawa had the

¹¹ On the *National Household Survey* questionnaire, Statistics Canada instructs respondents that subsidized housing includes rent-g geared-to-income housing, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

FIGURE 6-12

Homeownership rates, newcomer households, Canada, CMA¹ and smaller communities, 2011



¹ Ottawa and Gatineau portions of Ottawa-Gatineau are shown separately. Newcomer household—a household with a primary household maintainer who is a newcomer. Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

highest percentage of newcomer households owning homes (70%) of any CMA and Sherbrooke the lowest (16%). With the exception of Saguenay, ownership rates for newcomers were well below average in CMA's in Quebec, which historically has had relatively plentiful,

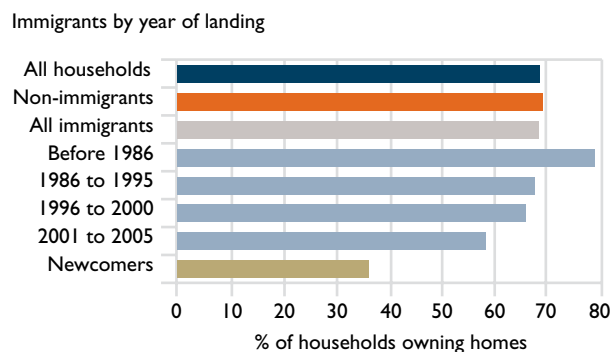
affordable rental housing and the lowest homeownership rate among provinces. In Toronto and Vancouver, ownership rates for newcomers—38% and 45%, respectively—were slightly above the CMA average, in sharp contrast to the rate in Montréal (17%).

Homeownership rates of immigrants rise over time

In 2011, homeownership rates for immigrants were higher the longer they had been in Canada, presumably because of the time required to gain a solid footing in the labour market and to build up savings and a good credit rating. Households with immigrant maintainers who came to Canada from 1996 to 2000 and from 2001 to 2005 had much higher ownership rates (66% and 59%, respectively) in 2011 than newcomers (*see Figure 6-13*). Five to ten years after landing in Canada, the homeownership rates of these two immigrant cohorts were more than 20 percentage points above the rates they posted as newcomers (*see Figure 6-14*). These patterns indicate that many newcomers bought homes within a few years of landing in Canada.¹²

FIGURE 6-13

Homeownership rates, immigrant and non-immigrant households, Canada, 2011



Households grouped based on the immigrant status of the primary household maintainer. Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

¹² Recent longitudinal research on immigrants who landed in Canada between October 2000 and September 2001 supports this conclusion. Four years after they landed, these immigrants had a homeownership rate that had more than doubled in the previous three-and-a-half years. Michael Haan, *The Housing Experiences of New Canadians: Insights from the Longitudinal Survey of Immigrants to Canada* (LSIC) Ottawa: Citizenship and Immigration Canada, 2012, p. 13.

FIGURE 6-14

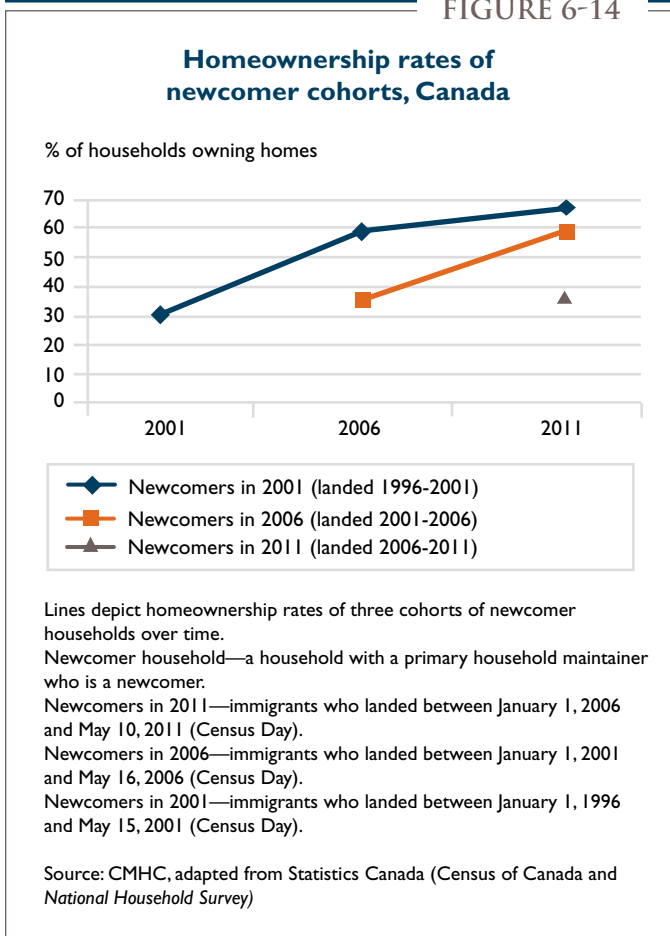
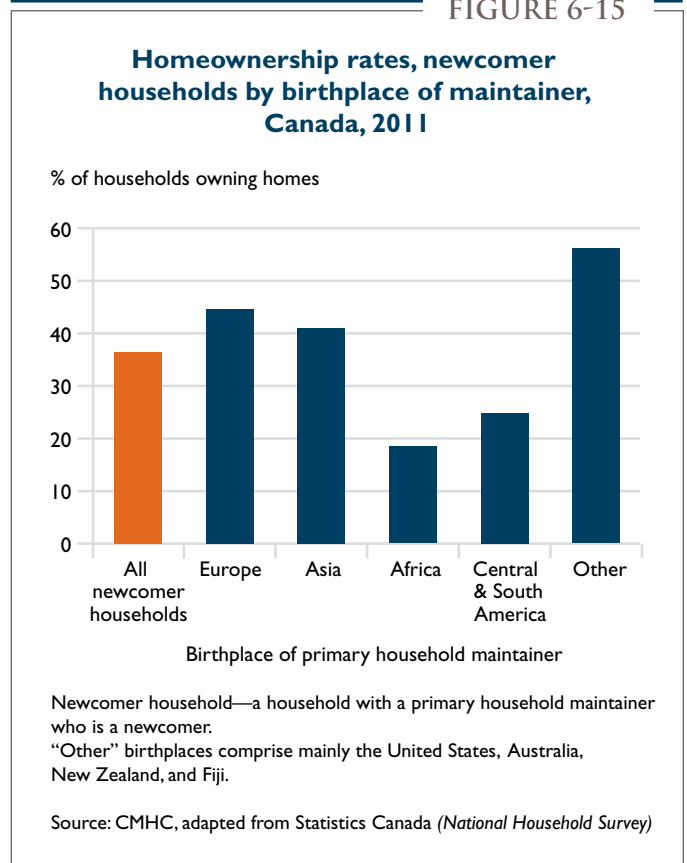


FIGURE 6-15



Characteristics of newcomer owners and renters differ, most notably with respect to income

A number of studies have found that the low initial homeownership rates of newcomers rise quickly in the years following landing. They point to a number of potential influences on homeownership patterns among immigrants, including income, wealth, age, household type, length of residence in Canada, and place of birth.¹³

In 2011, homeownership rates for newcomers varied considerably by birthplace. Rates for households with maintainers from Europe, Asia, and "Other" regions were up to twice (in some cases more than twice) those of households with maintainers from Africa or from Central and South America (see Figure 6-15).¹⁴ Such differences could be rooted in a variety of factors, including incomes and wealth, attitudes towards homeownership, and local housing market conditions.

Newcomers who own their homes tend to be somewhat older than those who rent: in 2011, 73% were 35 or older compared to 59% of renters. Couples with children and multi-family households made up a higher percentage

¹³ For examples see, Samuel A. Laryea, "Housing Ownership Patterns of Immigrants in Canada" *Vancouver Centre of Excellence Working Paper Series #99-19*, 1999, pp. 1-30; Daniel Hiebert, "Newcomers in the Canadian housing market: A longitudinal study, 2001-2005" *The Canadian Geographer* 53(3) (2009), pp. 268-287; and Barry Edmonston and Sharon M. Lee, "Immigrants' Transition to Homeownership, 1991 to 2006" *Canadian Studies in Population* 40, no. 1-2 (2013), pp. 57-74.

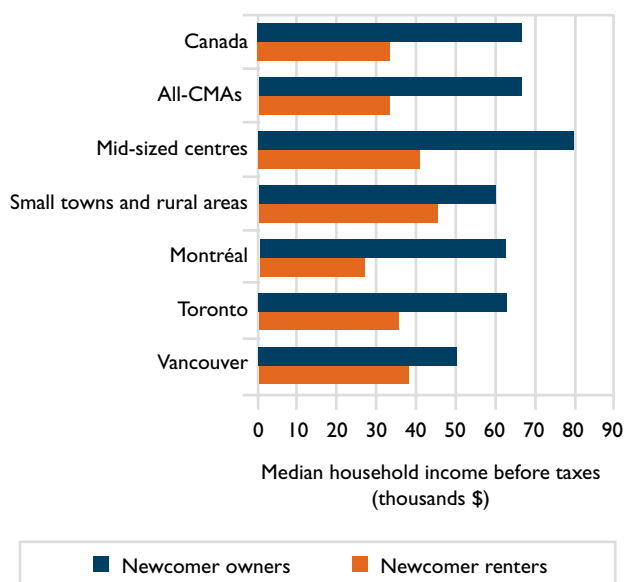
¹⁴ "Other" birthplaces comprise mainly the United States, Australia, New Zealand, and Fiji.

of newcomer homeowners (66%) than of newcomer renters (46%). The average size of newcomer households who owned their homes was 3.5 persons, compared to 2.9 persons for newcomer renters.

Differences in the demographic make-up of newcomer homeowners and renters are minor compared to income differences between the two groups. The median income before taxes of households maintained by newcomers in 2011 who owned their homes was twice that of newcomers who rented—\$66,330 compared to \$33,355 (see Figure 6-16).¹⁵ Substantial income differences between newcomer owners and renters were evident in most CMAs, including Toronto, Montréal, and, to a lesser degree, Vancouver.

FIGURE 6-16

Median household incomes by tenure, newcomer households, selected geographies, 2010



Income data collected by the 2011 *National Household Survey* are for 2010. Newcomer household—a household with a primary household maintainer who is a newcomer. Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

The magnitude of these differences suggests that income is one of the most important—if not the most important—influences on whether newcomers own or rent.

Most newcomers who own homes have mortgages

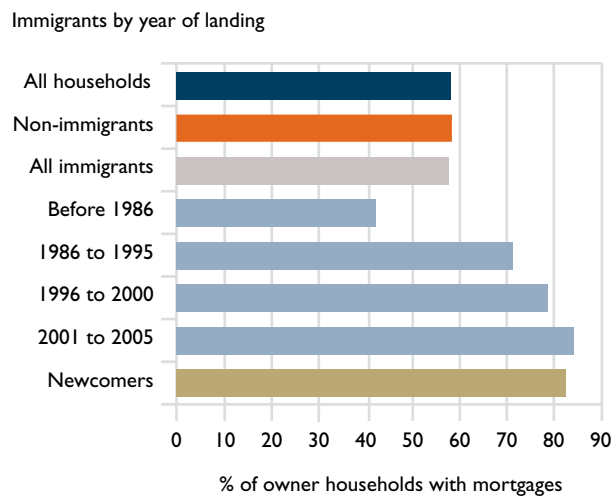
Newcomers also add to the demand for mortgages.

In 2011, 83% of newcomer homeowners had mortgages, compared to 59% of non-immigrant homeowners (see Figure 6-17).

The high proportion of newcomer homeowners with mortgages largely reflects the relative youth of the newcomer population (see Figure 6-1). Young homebuyers, both immigrants and non-immigrants, tend to take out mortgages to finance their purchases. In 2011, 65%

FIGURE 6-17

Percentage of homeowners with mortgages, immigrant and non-immigrant households, Canada, 2011



Households grouped based on the immigrant status of the primary household maintainer. Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

¹⁵ Income data collected by the 2011 *National Household Survey* are for 2010. Income differences between newcomer owners and renters are large even when household types and age groups are taken into account. For example, among households with maintainers between the ages of 35 and 44, newcomer couples with children who owned their homes had incomes that were 1.9 times those of newcomer couples with children who rented.

of newcomer homeowners were under age 45, double the percentage for non-immigrant homeowners (32%). A second factor behind the relatively high percentage of newcomer homeowners with mortgages is the tendency for older newcomers to require mortgage financing, unlike non-immigrant owners who are likely to have paid off mortgages by the time they approach retirement age. In 2011, three-quarters (76%) of newcomers aged 45 or more who owned homes had mortgages, compared to 46% of similarly aged non-immigrant owners.

Regardless of where they lived—in CMAs, mid-sized communities, or in small towns and rural areas—newcomers who owned their homes were far more likely to have mortgages than other homeowners. In Toronto, Montréal, and Vancouver, for example, 85%, 81%, and 77%, respectively, of newcomer homeowners had mortgages, compared to 62%, 63%, and 60%, respectively, of non-immigrant homeowners.

Newcomers financing the purchase of their homes generally spent relatively high fractions of their incomes on shelter—an average in 2011 of 31% in Canada as a whole compared to 23% for non-immigrant households with mortgages. The ratio of shelter cost-to-income for newcomer homeowners with mortgages was much higher in CMAs (32%) than in mid-sized centres (24%) or in small towns and rural areas (26%), a reflection of higher housing costs in large urban markets. Average monthly shelter costs for newcomer homeowners were \$1,825 in CMAs, \$1,684 in mid-sized centres, and \$1,459 in small towns and rural areas.

Newcomers are more likely to live in condominiums than non-immigrants

Newcomers are part of the reason for growing popularity of condominiums.¹⁶

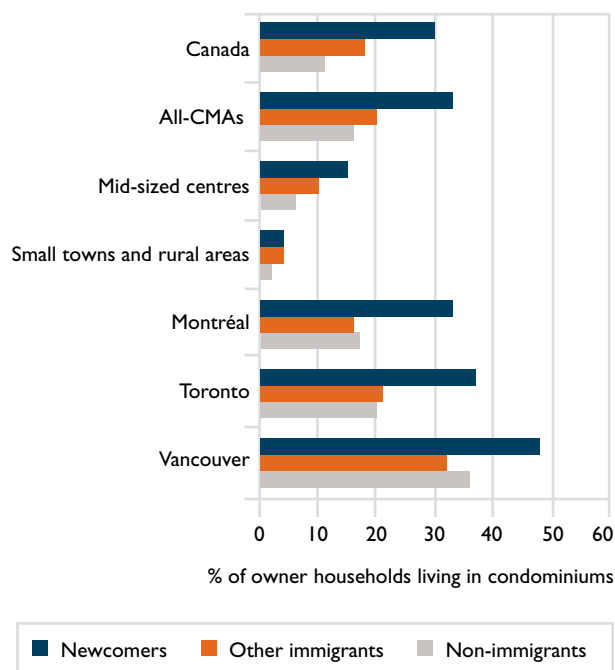
Newcomers who purchase homes are more likely to choose condominiums than non-immigrant homeowners. In 2011, 30% of newcomer homeowners lived in

condominiums, almost three times the percentage for non-immigrant owners (11%) (see Figure 6-18). In Canada as a whole, other immigrants also had relatively high rates of condominium ownership, though lower than newcomers.

In 2011, 37% and 20%, respectively, of newcomer and non-immigrant homeowners in Toronto lived in condominiums, compared to 33% and 17% of newcomer and non-immigrant homeowners in Montréal, and 48% and 36% of newcomer and non-immigrant

FIGURE 6-18

Percentage of homeowners in condominiums, immigrant and non-immigrant households, selected geographies, 2011



Households grouped based on the immigrant status of the primary household maintainer. Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

¹⁶ The term “condominium” (“strata” in British Columbia) describes a type of tenure that combines elements of both private and shared ownership. Condominiums are not limited to any single type of structure. For more information, see Chapter 2 “Condominiums” in the *Canadian Housing Observer 2013*.

homeowners in Vancouver. In large urban centres, condominiums represent a relatively affordable, but typically less spacious, homeownership choice: across Canada, owner-occupied condominiums in 2011 had an average of 5.0 rooms, compared to 7.5 rooms for other owner-occupied dwellings.¹⁷

In 2011, 17% of newcomer households who rented their homes lived in condominiums, compared to 10% of non-immigrant renters. Overall, 22% of newcomer households, owners and renters combined, lived in condominiums, more than double the percentage for non-immigrant households (10%).

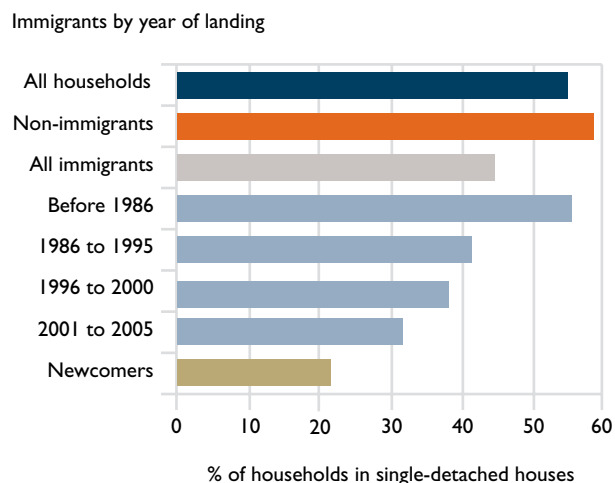
Most newcomer households live in multiple-unit dwellings

In 2011, 59% of newcomer households lived in apartments, more than twice the percentage for non-immigrants (25%). Just 22% of newcomer households lived in single-detached houses, compared to 59% of non-immigrants (see Figure 6-19). The low percentage of newcomers living in single-detached housing reflects their low rates of homeownership as well as the large numbers who live in Montréal, Toronto, and Vancouver, densely populated communities where single-detached housing makes up less than half of the housing stock. Differences between the percentages of newcomer and non-immigrant households living in single-detached houses were less marked in mid-sized centres (43% versus 63%) and especially in small town and rural areas (72% versus 81%) than in CMAs (19% versus 49%).

Consistent with the previously discussed movement of newcomers from rental housing into homeownership in the years following landing in Canada, the percentage of immigrant households living in single-detached dwellings was higher the longer they had been in Canada. In 2011, 32% of households maintained by immigrants who came to Canada from 2001 to 2005 lived in detached homes, a percentage that rose to 56% among

FIGURE 6-19

Occupancy of single-detached houses, immigrant and non-immigrant households, Canada, 2011



Households grouped based on the immigrant status of the primary household maintainer.
Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

immigrants who landed prior to 1986—slightly below the percentage for non-immigrants. In fact, in most CMAs, including Toronto and Vancouver, immigrant households with maintainers who landed before 1986 had higher rates of single-detached occupancy than non-immigrant households.

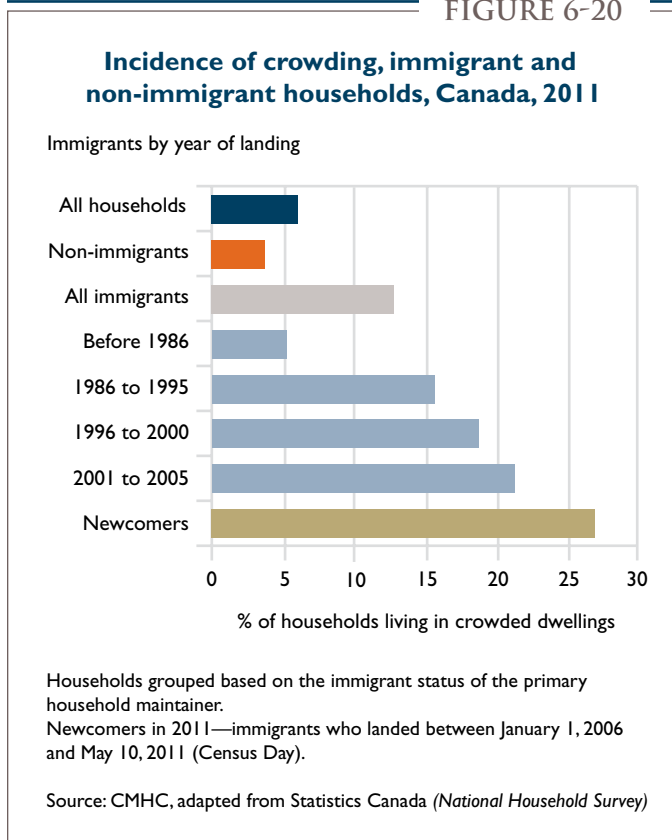
Smaller dwellings and large household sizes add up to high rates of crowding for newcomers

Although newcomer households tend to be larger than average, their dwellings are comparatively small. Homes occupied by newcomer households in 2011 had an average of 4.6 rooms and 2.3 bedrooms, compared to 6.4 rooms and 2.8 bedrooms for non-immigrants.

¹⁷ For more information about characteristics of condominiums, including housing costs, see *Canadian Housing Observer 2013*. Ottawa: Canada Mortgage and Housing Corporation, 2013, pp. 2-1 to 2-25.

For newcomers, smaller dwellings and larger household sizes add up to high rates of crowding. In 2011, 27% of newcomer households in Canada lived in crowded conditions, seven times the percentage for non-immigrants (see Figure 6-20). Although less prevalent in mid-sized centres and in small towns and rural areas than in CMAs, crowding in places other than CMAs was still far more common among newcomers than non-immigrants.

FIGURE 6-20



Crowding is less prevalent the longer immigrants have been in Canada

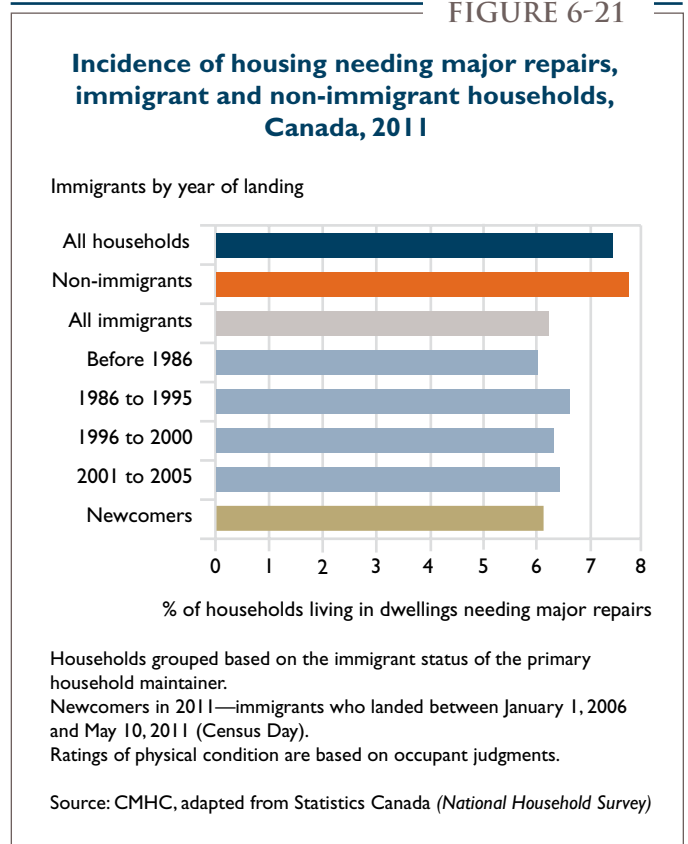
The longer immigrants have been in Canada, the less likely they are to live in crowded housing. In 2011, for example, 21% of households with immigrant maintainers who landed from 2001 to 2005 were crowded, six percentage points lower than the rate for newcomers, but much higher than the 5% rate for households with immigrant maintainers who landed before 1986. This pattern is consistent

with previously noted characteristics of newcomer households—comparatively low household incomes, homeownership rates, and occupancy of single-detached housing—and income growth and improvements in living conditions in the years following immigration to Canada.

Newcomers rate their housing as being in good physical condition

Although crowded conditions could contribute to housing wear and tear, newcomer households in 2011 were slightly less likely (at 6%) than all households (at 7%) to report that their homes needed major repairs (see Figure 6-21). While it is possible that newcomers use a different yardstick than others in assessing the condition of their housing, the above, taken at face value, suggests that the physical condition of the housing occupied by newcomers is on a par with Canadian norms.

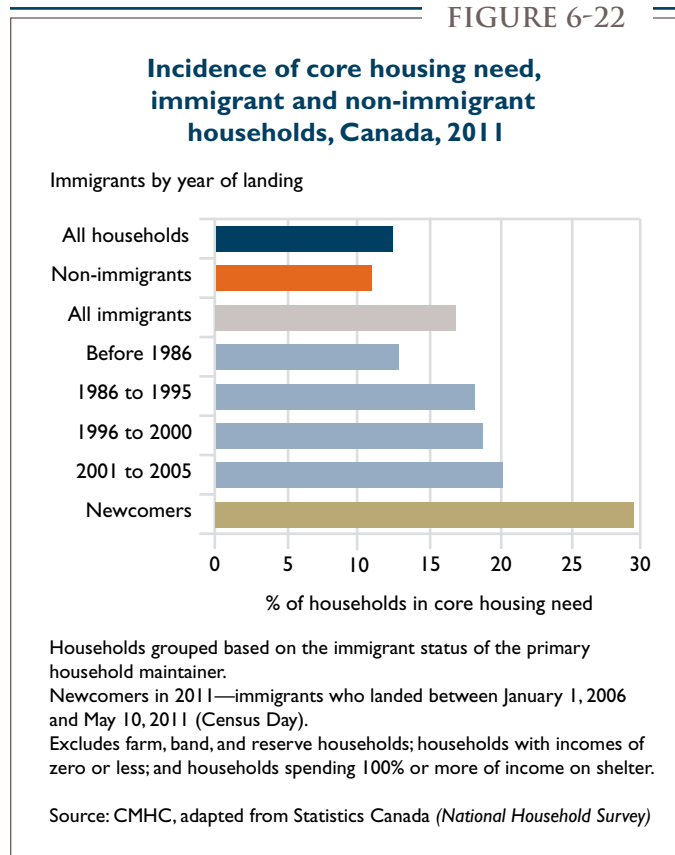
FIGURE 6-21



Newcomer households experience high rates of core housing need

Housing need estimates for newcomers and other immigrants echo the above-described pattern of initial difficulty and subsequent improvement in housing conditions. In 2011, 29.6% of newcomer households were in *core housing need*, almost three times the rate for non-immigrant households (11.0%) and well above the rate for all households (12.5%) (see *Figure 6-22 and Acceptable Housing and Core Housing Need on page 6-21*). Newcomers in *core housing need* on average spent half their incomes on shelter, virtually the same proportion spent by other households in need, be they other immigrant or non-immigrant households. Given their higher incomes, newcomer homeowners (16.3%) were much less likely to be in *core housing need* than newcomer renters (37.6%).

FIGURE 6-22



Consistent with the relatively high proportions of income spent on shelter by newcomers in large urban centres, the percentage of newcomer households in *core housing need* in CMAs (30.5%) was more than double the percentages in mid-sized centres (14.5%) or in small towns and rural areas (14.5%) (see *Figure 6-23*). The incidence of *core housing need* for newcomer households in Toronto (36.4%) was higher than in any other CMA. The percentages of newcomer households in housing need in Vancouver (33.3%) and Montréal (31.3%) were also above the CMA average. In Saguenay, the incidence of *core housing need* for newcomers (0%) was the lowest among CMAs, a reflection both of relatively inexpensive housing and incomes for newcomer households that were higher than in any other CMA.

The incidence of core housing need among immigrant households drops the longer they have been in Canada

Among immigrant households, the incidence of *core housing need* is lower the longer household maintainers have been in Canada. In 2011, 20.3% of households with immigrant primary maintainers who came to Canada between 2001 and 2005 were in *core housing need* in 2011, considerably below the percentage of newcomer households in need, but much higher than the incidence of need for households with maintainers who landed in Canada before 1986 (12.9%).

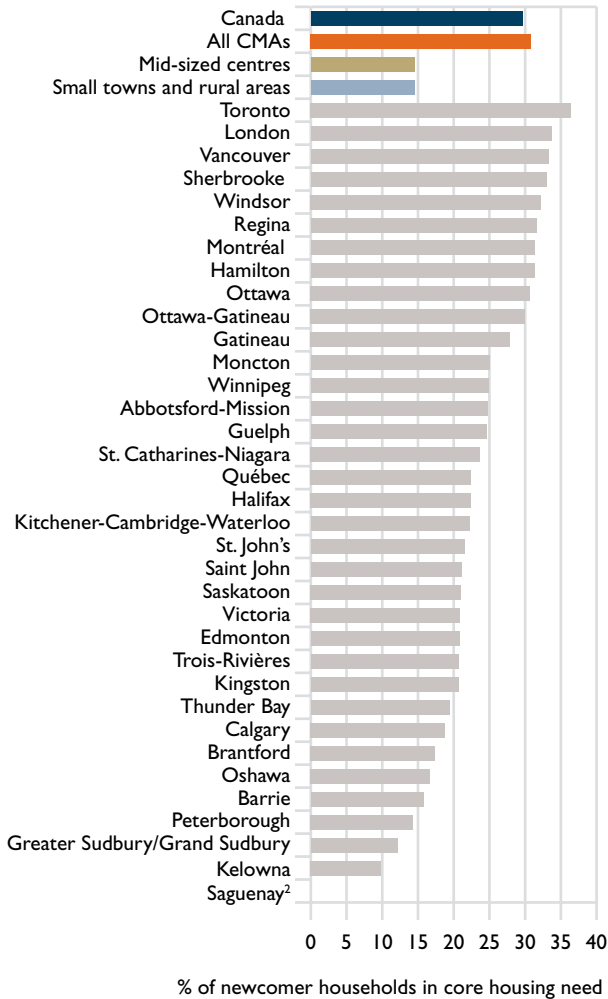
Affordability is the main reason newcomers fall into housing need, but crowding is also an important factor

By definition, all households in *core housing need* live in housing that fails to meet one or more housing standards.¹⁸ Affordability is typically the main reason that households, including newcomers, fall into *core housing need*. In 2011, 86% of newcomer households in *core housing need* lived in housing that was unaffordable, compared to 90% of non-immigrant households in housing need (see *Figure 6-24*).

¹⁸ The reverse is not true: a household can be in housing below one or more standards and not be in core need if it has sufficient income to access acceptable local housing.

FIGURE 6-23

Incidence of core housing need, newcomer households, Canada, CMAs¹ and smaller communities, 2011

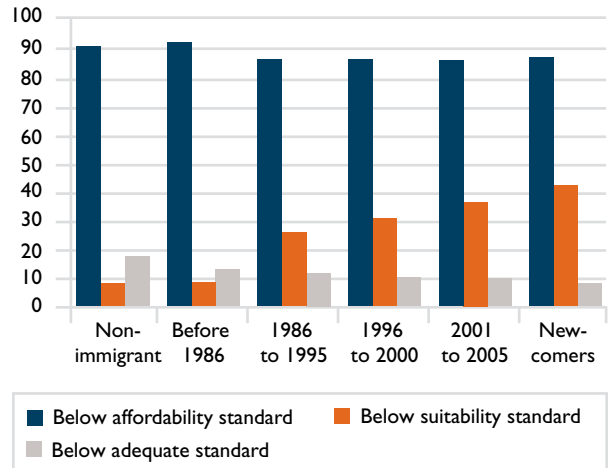


¹ Ottawa and Gatineau portions of the Ottawa-Gatineau CMA are also shown separately.
² In Saguenay, in 2011, none of the 140 households led by newcomers fell into core housing need.
 Newcomer household—a household with a primary household maintainer who is a newcomer.
 Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).
 Excludes farm, band, and reserve households; households with incomes of zero or less; and households spending 100% or more of income on shelter.
 Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

FIGURE 6-24

Housing standards not met, immigrant and non-immigrant households in core housing need, Canada, 2011

Households below given standard as a % of households in core housing need



Households grouped based on the immigrant status of the primary household maintainer.
 Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).
 Excludes farm, band, and reserve households; households with incomes of zero or less; and households spending 100% or more of income on shelter.
 Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Although affordability was the most common reason that newcomers fell into housing need, crowding was also an important contributor. Four out of ten (42%) newcomer households in *core housing need* lived in crowded housing, five times higher than the percentage of non-immigrant households in need who lived in crowded housing (8%).

Crowding was less likely to be implicated in housing need the longer immigrants had lived in Canada. Among immigrant households with primary maintainers who landed in Canada before 1986, crowding accounted for about the same share of housing need (8%) as among non-immigrant households.

In keeping with the generally low incidence of Canadian housing needing major repair, only a small percentage of households in *core housing need*, whether immigrant or non-immigrant, report living in inadequate housing. In 2011, 8% of newcomer households in housing need lived in housing deemed to be in need of major repair (below the adequacy standard), compared to 17% of non-immigrant households in need.

Newcomer fortunes in coming years will depend on a variety of factors

The comparison of immigrants and non-immigrants presented above reveals relatively difficult initial conditions for newcomers, but also suggests progressive improvement in their fortunes over time, for example, better employment prospects, rising incomes and homeownership rates, decreasing shares of income spent on shelter, less crowding, and declining rates

of housing need. Although the great majority still settle in CMAs, newcomers are settling in greater numbers in mid-sized and small towns and rural areas, where they have fared better in meeting their housing needs than in large CMAs. If this pattern of dispersion continues, it may mark a departure from previous trends.

As discussed above, the superior housing conditions in 2011 of other immigrants by comparison to newcomers are only suggestive of the extent to which the circumstances of the current group of newcomers might improve in the future. The fortunes of each cohort of newcomers will be influenced by a variety of factors in the years following landing in Canada, including labour and housing market conditions in the places where they choose to settle, and their own unique combination of education, skills, and other characteristics.

Annex



Doris McCarthy, Village of "Salvage" Newfoundland (Bonavista Bay), 1975, Watercolour, gouache and graphite on paper; 14.5" x 21.5", FAC 1514, Firestone Collection of Canadian Art, The Ottawa Art Gallery; Donated to the City of Ottawa by the Ontario Heritage Foundation, Photo Credit: Tim Wickens

Glossary

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Glossary

Newcomers

Newcomer in 2011:

an immigrant who landed in Canada between January 1, 2006 and May 10, 2011 (Census Day).

Newcomer in 2006:

an immigrant who landed in Canada between January 1, 2001 and May 16, 2006 (Census Day).

Newcomer in 2001:

an immigrant who landed in Canada between January 1, 1996 and May 15, 2001 (Census Day).

Newcomer household:

a household with a primary household maintainer (as defined below) who is a newcomer.

Immigrants and non-permanent residents

Immigrant:

a person who is or has ever been a landed immigrant/permanent resident. The person has been granted the right to live in Canada permanently by immigration authorities.

Immigrant household:

a household with a primary household maintainer (as defined below) who is an immigrant.

Non-immigrant household:

household with a primary household maintainer (as defined below) who is neither an immigrant nor a non-permanent resident.

Non-permanent resident:

a person from another country who has a work or study permit or who is a refugee claimant and any non-Canadian-born family member living in Canada with them.

Other immigrant:

an immigrant who is not a newcomer.

Other immigrant household:

a household with a primary household maintainer (as defined below) who is an immigrant but not a newcomer.

Other terminology

Census Metropolitan Area (CMA):

an urban area with a total population of at least 100,000 and an urban core population of at least 50,000.

Crowded household:

a household with fewer bedrooms than it requires. The number of bedrooms required is based on both the size and the composition of the household (*see also text box Acceptable housing and core housing need in the chapter Housing Affordability and Need*).

Mid-sized centre:

a Census Agglomeration (CA), that is, a community with an urban core population of 10,000 or more that is not big enough to qualify as a Census Metropolitan Area (CMA).

Family household:

a household that contains at least one census family (a couple with or without children, or a lone parent living with one or more children).

Non-family household:

a person living alone, or two or more people who share a dwelling and who do not constitute a family.

Primary household maintainer:

the person or one of the people in the household responsible for major household payments such as the rent or mortgage. In households with more than one maintainer, the primary maintainer is the first person listed as a maintainer.

Shelter costs for renters:

rent and any payments for electricity, fuel, water and other municipal services.

Shelter costs for homeowners:

mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services.

Small towns and rural areas:

any part of Canada that does not fall within a CMA or mid-sized centre (CA).

Acceptable housing and core housing need

A household is in *core housing need* if its housing does not meet one or more of the adequacy, suitability or affordability standards and it cannot access acceptable local market housing without spending 30% or more of its before-tax income on shelter.

Acceptable housing is adequate in condition, suitable in size, and affordable.

- **Adequate housing** does not require any major repairs, according to residents.
- **Suitable housing** has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.
- **Affordable housing** costs less than 30% of before-tax household income.

For more detail on the concept of core housing need, see *Acceptable housing and core housing need in the chapter Housing Affordability and Need*.

Comparability of Census and National Household Survey Data (NHS)

Data described herein come from the 2011 *National Household Survey* and previous censuses. In 2011, the voluntary NHS replaced the former mandatory “long-form” census. Statistics Canada has cautioned that because of the methodological change from a mandatory to voluntary survey, data from the 2011 NHS may not be strictly comparable to those from earlier censuses (*see also Data sources in the glossary of the Housing Affordability and Need chapter*).

Alternative text and data for figures

Figure 6-1: Distribution of newcomer and non-immigrant populations by age group, Canada, 2011

Age Group (Years)	Non-immigrants (%)	Newcomers (%)
0-24	34	34
25-44	25	48
45-64	28	15
65+	12	3

Percentages may not add to 100 because of rounding.

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-2: Distribution of newcomer and pre-1971 immigrant populations by place of birth, Canada, 2011

Geography	Immigrants who landed before 1971 (%)	Newcomers (%)
Americas	10	16
Europe	78	14
Africa	2	13
Asia	8	57
Other	1	1

Percentages may not add to 100 because of rounding.

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-3: Distribution of newcomers by place of residence, 2001, 2006, and 2011

Geography	2001 (%)	2006 (%)	2011 (%)
Non-CMAs	5	6	8
Other CMAs	22	25	30
Vancouver	18	14	13
Toronto	43	40	33
Montréal	12	15	16

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Newcomers in 2006—immigrants who landed between January 1, 2001 and May 16, 2006 (Census Day).

Newcomers in 2001—immigrants who landed between January 1, 1996 and May 15, 2001 (Census Day).

Source: CMHC, adapted from Statistics Canada (*Census of Canada and National Household Survey*)

Figure 6-4: Unemployment rates, immigrants and non-immigrants, Canada, 2011

Immigrants by year of landing	Unemployment rate (%)
Total	7.8
Non-immigrants	7.6
All immigrants	8.3
Before 1981	5.5
1981 to 1990	6.6
1991 to 2000	8.3
2001 to 2005	9.8
Newcomers	13.3

Unemployment rates are for the week of May 1 to May 7, 2011.

Newcomers in 2011 – immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-5: Median incomes before taxes of immigrant and non-immigrant households, Canada, 2010

Immigrants by year of landing	Median household income before taxes (\$)
All households	61,072
Non-immigrants	61,665
All immigrants	60,297
Before 1986	61,446
1986 to 1995	64,990
1996 to 2000	66,082
2001 to 2005	62,111
Newcomers	42,698

Income data collected by the 2011 *National Household Survey* are for 2010.

Households grouped based on the immigrant status of the primary household maintainer.

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-6: Median household incomes of newcomer cohorts, Canada

Cohorts	Median household income before taxes (current \$)		
	2000	2005	2010
Newcomers in 2001 (landed 1996-2001)	31,898	51,647	66,082
Newcomers in 2006 (landed 2001-2006)		35,275	62,111
Newcomers in 2011 (landed 2006-2011)			42,698

Data show increasing household incomes for newcomers in 2001 and newcomers in 2006 in the years following landing.

Income is for the calendar year preceding each census year.

Newcomer household - a household with a primary household maintainer who is a newcomer.

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Newcomers in 2006—immigrants who landed between January 1, 2001 and May 16, 2006 (Census Day).

Newcomers in 2001—immigrants who landed between January 1, 1996 and May 15, 2001 (Census Day).

Source: CMHC, adapted from Statistics Canada (Census of Canada and *National Household Survey*)

Figure 6-7: Average household sizes, immigrant and non-immigrant households, Canada, 2011

Immigrants by year of landing	Average number of persons per household
All households	2.47
Non-immigrants	2.35
All immigrants	2.85
Before 1986	2.40
1986 to 1995	3.25
1996 to 2000	3.43
2001 to 2005	3.36
Newcomers	3.11

Households grouped based on the immigrant status of the primary household maintainer.
Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-8: Distributions of newcomer and non-immigrant households by household type, Canada, 2011

Household type	Non-immigrants households (%)	Newcomer households (%)
Couples with children	27	50
Couples without children	28	16
Lone-parent households	10	10
Multiple-family households	1	3
One-person households	29	15
Two or more person non-family households	4	6

Percentages may not add to 100 because of rounding.

Newcomer household—a household with a primary household maintainer who is a newcomer.
Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-9: Shares of income spent on shelter, newcomer and non-immigrant households, selected geographies, 2011

Geography	Average % of income before taxes spent on shelter	
	Non-immigrants	Newcomers
Canada	21.1	30.2
All-CMAs	22.0	30.8
Mid-sized centres	20.9	24.0
Small town & rural areas	18.6	22.6
Montréal	22.2	31.6
Toronto	23.0	32.7
Vancouver	23.8	31.9

Income data collected by the 2011 *National Household Survey* are for 2010.

Newcomer household—a household with a primary household maintainer who is a newcomer.

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Excludes farm, band, and reserve households; households with incomes of zero or less; and households spending 100% or more of income on shelter.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-10: Shares of income spent on shelter, immigrant and non-immigrant households, Canada, 2011

Immigrants by year of landing	Average % of income before taxes spent on shelter
All households	21.9
Non-immigrants	21.1
All immigrants	24.2
Before 1986	21.4
1986 to 1995	25.5
1996 to 2000	26.5
2001 to 2005	27.0
Newcomers	30.2

Income data collected by the 2011 *National Household Survey* are for 2010.

Households grouped based on the immigrant status of the primary household maintainer.

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Excludes farm, band, and reserve households; households with incomes of zero or less; and households spending 100% or more of income on shelter.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-11: Prevalence of subsidized housing, immigrant and non-immigrant households, Canada, 2011

Immigrants by year of landing	% of households living in subsidized housing
All households	4.2
Non-immigrants	3.9
All immigrants	5.1
Before 1986	4.0
1986 to 1995	6.6
1996 to 2000	5.9
2001 to 2005	5.9
Newcomers	6.3

Households grouped based on the immigrant status of the primary household maintainer.

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Subsidized housing includes rent-g geared-to-income housing, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-12: Homeownership rates, newcomer households, Canada, CMAs¹ and smaller communities, 2011

Geography	% of newcomer households owning homes 2011
Canada	36.5
All CMAs	35.1
Mid-sized centres	47.9
Small towns and rural areas	62.3
Oshawa	70.2
Saguenay	60.7
Greater Sudbury/Grand Sudbury	60.5
Barrie	60.2
Kelowna	55.1
Saint John	54.7
Brantford	53.1
Abbotsford-Mission	50.9
Calgary	50.4
Victoria	47.3
Moncton	45.3
Vancouver	44.9
Peterborough	44.0
Winnipeg	43.3
Guelph	41.8
St. John's	41.7
St. Catharines-Niagara	40.0
Kitchener-Cambridge-Waterloo	39.3
Edmonton	38.7
Toronto	38.4
Saskatoon	38.3
Halifax	38.2
Thunder Bay	34.9
London	34.6
Hamilton	34.0
Kingston	32.4
Windsor	31.3
Ottawa	29.8
Regina	29.7
Gatineau	23.8
Québec	23.7
Trois-Rivières	17.5
Montréal	16.9
Sherbrooke	16.0

¹ Ottawa and Gatineau portions of Ottawa-Gatineau are shown separately.

Newcomer household—a household with a primary household maintainer who is a newcomer.

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-13: Homeownership rates, immigrant and non-immigrant households, Canada, 2011

Immigrants by year of landing	% of households owning homes
All households	69.0
Non-immigrants	69.6
All immigrants	68.8
Before 1986	79.4
1986 to 1995	68.1
1996 to 2000	66.4
2001 to 2005	58.7
Newcomers	36.5

Households grouped based on the immigrant status of the primary household maintainer.
Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-14: Homeownership rates of newcomer cohorts, Canada

Cohorts	% of households owning homes		
	2001	2006	2011
Newcomers in 2001 (landed 1996-2001)	30.4	58.8	66.4
Newcomers in 2006 (landed 2001-2006)		35.3	58.7
Newcomers in 2011 (landed 2006-2011)			36.5

Data show increasing homeownership for newcomers in 2001 and newcomers in 2006 in the years following landing.

Newcomer household—a household with a primary household maintainer who is a newcomer.

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Newcomers in 2006—immigrants who landed between January 1, 2001 and May 16, 2006 (Census Day).

Newcomers in 2001—immigrants who landed between January 1, 1996 and May 15, 2001 (Census Day).

Source: CMHC, adapted from Statistics Canada (*Census of Canada and National Household Survey*)

Figure 6-15: Homeownership rates, newcomer households by birthplace of maintainer, Canada, 2011

Birthplace of primary household maintainer	% of households owning homes
All newcomer households	36.5
Europe	44.8
Asia	41.1
Africa	18.5
Central and South America	24.9
Other	56.3

Newcomer household—a household with a primary household maintainer who is a newcomer.

“Other” birthplaces comprise mainly the United States, Australia, New Zealand, and Fiji.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-16: Median household incomes by tenure, newcomer households, selected geographies, 2010

Geography	Median household income before taxes (\$)	
	Newcomer owners	Newcomer renters
Canada	66,330	33,355
All-CMAs	66,004	32,839
Mid-sized centres	79,178	40,636
Small towns and rural areas	59,393	44,858
Montréal	61,578	26,120
Toronto	62,264	35,075
Vancouver	49,771	37,617

Income data collected by the 2011 *National Household Survey* are for 2010.

Newcomer household—a household with a primary household maintainer who is a newcomer.

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-17: Percentage of homeowners with mortgages, immigrant and non-immigrant households, Canada, 2011

Immigrants by year of landing	% of owners with mortgages
All households	58.5
Non-immigrants	58.6
All immigrants	58.0
Before 1986	42.4
1986 to 1995	71.5
1996 to 2000	79.1
2001 to 2005	84.6
Newcomers	82.8

Households grouped based on the immigrant status of the primary household maintainer.

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-18: Percentage of homeowners in condominiums, immigrant and non-immigrant households, selected geographies, 2011

Geography	% of owner households living in condominiums		
	Newcomers (%)	Other immigrants (%)	Non-immigrants (%)
Canada	30	18	11
All-CMAs	33	20	16
Mid-sized centres	15	10	6
Small towns and rural areas	4	4	2
Montréal	33	16	17
Toronto	37	21	20
Vancouver	48	32	36

Households grouped based on the immigrant status of the primary household maintainer.

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-19: Occupancy of single-detached houses, immigrant and non-immigrant households, Canada, 2011

Immigrants by year of landing	% of households in single-detached houses
All households	55.0
Non-immigrants	58.6
All immigrants	44.7
Before 1986	55.6
1986 to 1995	41.5
1996 to 2000	38.2
2001 to 2005	31.8
Newcomers	21.6

Households grouped based on the immigrant status of the primary household maintainer.
Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-20: Incidence of crowding, immigrant and non-immigrant households, Canada, 2011

Immigrants by year of landing	% of households living in crowded dwellings
All households	6.0
Non-immigrants	3.7
All immigrants	12.7
Before 1986	5.2
1986 to 1995	15.5
1996 to 2000	18.6
2001 to 2005	21.1
Newcomers	26.7

Households grouped based on the immigrant status of the primary household maintainer.
Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-21: Incidence of housing needing major repairs, immigrant and non-immigrant households, Canada, 2011

Immigrants by year of landing	% of households living in dwellings needing major repairs
All households	7.4
Non-immigrants	7.7
All immigrants	6.2
Before 1986	6.0
1986 to 1995	6.6
1996 to 2000	6.3
2001 to 2005	6.4
Newcomers	6.1

Households grouped based on the immigrant status of the primary household maintainer.
 Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).
 Ratings of physical condition are based on occupant judgments.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-22: Incidence of core housing need, immigrant and non-immigrant households, Canada, 2011

Immigrants by year of landing	% of households in core housing need
All households	12.5
Non-immigrants	11.0
All immigrants	17.0
Before 1986	12.9
1986 to 1995	18.3
1996 to 2000	18.9
2001 to 2005	20.3
Newcomers	29.6

Households grouped based on the immigrant status of the primary household maintainer.
 Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).
 Excludes farm, band, and reserve households; households with incomes of zero or less; and households spending 100% or more of income on shelter.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-23: Incidence of core housing need, newcomer households, Canada, CMAs¹ and smaller communities, 2011

Geography	% of newcomer households in core housing need
Canada	29.6
All CMAs	30.8
Mid-sized centres	14.5
Small towns and rural areas	14.5
Toronto	36.4
London	33.7
Vancouver	33.3
Sherbrooke	33.0
Windsor	32.2
Regina	31.6
Montréal	31.3
Hamilton	31.3
Ottawa	30.7
Ottawa-Gatineau	30.0
Gatineau	27.9
Moncton	25.0
Winnipeg	24.9
Abbotsford-Mission	24.7
Guelph	24.6
St. Catharines-Niagara	23.7
Québec	22.4
Halifax	22.4
Kitchener-Cambridge-Waterloo	22.2
St. John's	21.5
Saint John	21.1
Saskatoon	21.0
Victoria	20.9
Edmonton	20.8
Trois-Rivières	20.7
Kingston	20.7
Thunder Bay	19.4
Calgary	18.8
Brantford	17.4
Oshawa	16.7
Barrie	15.8
Peterborough	14.3
Greater Sudbury/Grand Sudbury	12.1
Kelowna	9.8
Saguenay ²	0.0

¹ Ottawa and Gatineau portions of Ottawa-Gatineau are shown separately.

² In Saguenay, in 2011, none of the 140 households led by newcomers fell into core housing need.

Newcomer household—a household with a primary household maintainer who is a newcomer.

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Excludes farm, band, and reserve households; households with incomes of zero or less; and households spending 100% or more of income on shelter.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

Figure 6-24: Housing standards not met, immigrant and non-immigrant households in core housing need, Canada, 2011

	Households below given standard as a % of households in core housing need		
	Below affordability standard (%)	Below suitability standard (%)	Below adequacy standard (%)
Non-immigrant	90.4	8.0	17.2
Before 1986	91.7	8.3	12.8
1986 to 1995	85.9	25.7	11.5
1996 to 2000	85.7	30.6	9.9
2001 to 2005	85.5	36.2	9.5
2006 to 2011	86.4	41.9	7.8

Households grouped based on the immigrant status of the primary household maintainer.

Newcomers in 2011—immigrants who landed between January 1, 2006 and May 10, 2011 (Census Day).

Excludes farm, band, and reserve households; households with incomes of zero or less; and households spending 100% or more of income on shelter.

Source: CMHC, adapted from Statistics Canada (*National Household Survey*)

HOUSING FOR newcomers

Helping new Canadians make informed housing-related decisions and find safe, affordable homes for their families is our goal. CMHC offers a multi-language online resource for housing-related information on renting and buying a home.

All resources are available in English and French – as well as in Mandarin/Simplified Chinese, Arabic, Punjabi, Spanish, Tagalog and Urdu.



The screenshot shows the website header with the text "CANADA MORTGAGE AND HOUSING CORPORATION - WWW.CMHC.CA" and "Français | Contact Us | Home". The main heading is "HOUSING FOR newcomers". Below this, a paragraph states: "CMHC is the Government of Canada's national housing agency and the go-to resource to better help you settle in Canada. We are providing you with housing information to help you make decisions and find a safe, affordable home for your family." A "Select Your Language" section lists: English, Français, العربية, 中文, ਪੰਜਾਬੀ, Español, Tagalog, and اُردو. To the right is a collage of diverse people. The footer includes the "Canada" logo and the "CMHC SCHL" logo.

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