Housing Affordability and Toronto’s Rental Market: Perspectives from the Housing Careers of Jamaican, Polish and Somali Newcomers

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A key housing issue in Toronto is affordability, especially in the rental market. Since the mid-1990s rents in the private sector have increased at almost twice the rate of inflation with the result that it is extremely difficult for new immigrant households with limited resources to acquire adequate housing. In this paper the rental experiences of three recently arrived immigrant groups – Jamaicans, Poles and Somalis – are evaluated using a housing career strategy. The paper focuses on changes through the housing career and between the three groups for a variety of characteristics related to affordability. The results show that the Poles experienced the least affordability problems and the Somalis had the greatest difficulty affording adequate accommodation. Reasons are suggested for these differences and conclusions reached about the importance of adequate and affordable rental housing in the immigrant integration process.

Key words: affordability, rental housing, housing career, immigrants, Toronto.

1.0 INTRODUCTION

“It’s pleasant when you speak with a superintendent and it later turns out he’s Polish. It usually leads to a very nice exchange, questions: ‘Where are you from? ‘And you?’ It isn’t anything of great importance, but you find something in common and feel you are being treated like a human being. But this was the only positive impression. In general looking for an apartment isn’t a particularly pleasant experience unless you have big money and are looking for an apartment in a very good neighbourhood. Indeed, [a] very expensive [apartment], where there are not so many applicants, perhaps then people would speak to you differently knowing that you have a lot of money” [Interview with a Polish respondent, Housing Experiences of New Canadians in Greater Toronto study]

Adequate and affordable housing is one of the most important needs of society. For new immigrants, finding a suitable place to live in a caring community with sufficient services is an important first step towards successful integration. This is especially true for immigrants and refugees with limited financial resources. The success of these newcomers in accessing appropriate housing at reasonable cost is determined to a considerable extent by the nature of the local housing market – the opportunities that are available within the constraints of household resources. For these groups, accessing appropriate and affordable housing is particularly challenging in housing markets such as Toronto’s where rental vacancy rates are very low and rental costs comparatively high.

Relatively little is known about the housing experiences of immigrants and refugees in Canada. There is a large body of literature on various aspects of ethnicity and ‘race,’ both in Canada generally and Toronto more specifically (see Driedger, 1996; Halli and Driedger, 1999; and Satzewich, 1992 for examples), but until recently little of it focused on housing and access to housing. During the 1990s, however, a number of studies have been undertaken in Canada concerning issues such as immigrants and housing tenure patterns and case studies of individual immigrant and refugee groups (e.g., Balakrishnan and Wu, 1992; Bernèche, 1990; Chisvin/Helfand and Associates, 1992; Danso and Grant, 2000; Lapointe and Murdie, 1992; Miraftab, 2000; Novac, 1996; Opoku-Dapaah, 1995; Owusu, 1999; Ray, 1994; Ray, 1998; Ray and Moore, 1991; Teixeira and Murdie, 1997. Also, see Beavis, 1995, for an annotated bibliography).

Few of these studies, aside from Owusu’s (1999) examination of the residential experiences of a sample of Ghanaian immigrants in Toronto, Danso and Grant’s (2000) evaluation of housing access by African immigrants in Calgary, Miraftab’s (2000) study of the
housing experience of refugees in Vancouver and Novac’s (1996) in-depth interviews with minority immigrant women in Montréal, Toronto and Vancouver, deal explicitly with the housing circumstances of recent Canadian immigrants. None are concerned specifically with the housing careers of these immigrants nor do many deal explicitly with issues of housing affordability. Noteworthy among the latter is Danso and Grant’s (2000) study of the experiences of African immigrants in Calgary, where low vacancy rates and high rents, accompanied by perceived discrimination in the housing market, have contributed to the difficulties of this group in finding appropriate and affordable housing.

The results reported in this paper are part of a larger project entitled the Housing Experiences of New Canadians in Greater Toronto (www.hnc.utoronto.ca). The overall aim of the project is to evaluate and compare the housing careers of newcomers and learn more about their experiences in finding good quality affordable housing in Toronto’s squeezed rental market. To date, the project has evaluated the housing careers of three recent immigrant groups in Toronto: Jamaican, Polish and Somali. Previous papers reporting on the results of the Housing New Canadians study have focused on the conceptual framework of the research, the search for housing, the outcome of the search and perceptions of housing discrimination (e.g., Dion, 2001; Murdie, 2002). The emphasis in this paper is on housing affordability. The core of the paper evaluates changes through the housing career and between the three groups in average rent, the difficulties paying rent and the extent to which excessive housing cost was an important factor in precipitating a move. Reasons for the observed differences between groups are considered as well as the implications for securing a suitable and adequate place to live. To provide a context for the study, more general information from the 1996 census is presented about the housing affordability of immigrants in Toronto.

The remainder of the paper is divided into four major sections. Section two provides a brief background to the study including an overview of immigrant and refugee settlement in Toronto and a summary of Toronto’s housing stock. The third section focuses on the components of appropriate housing, including affordability, and provides preliminary evidence about the housing affordability of immigrants in Toronto drawing on information from the 1996 census. The fourth section concerns the research design of the Housing New Canadians study while the fifth section outlines the findings from this study as they relate to rental housing affordability and considers the implications of these findings for establishing a progressive housing career.

2.0 CONTEXTUAL BACKGROUND

2.1 Immigrant and refugee settlement in Toronto

Toronto is Canada’s primary gateway for the reception and settlement of immigrants and refugees. The proportion of Canada’s immigrants settling in the Toronto Census Metropolitan Area (CMA) has increased steadily through the 1990s, from about thirty-five percent in 1990 to fifty percent in 2001 (Citizenship and Immigration Canada, 2002a). The Toronto CMA has about thirteen percent of Canada’s population. By total numbers, about 125,000 immigrants and refugees arrived in 2001. These figures exclude refugee claimants who are awaiting a decision on their claim. According to Citizenship and Immigration Canada (2002b), about 25,000 adult refugee claimants were resident in Toronto in 2001.

The countries of origin have also changed dramatically over recent decades. Until the late 1960s, most of Toronto’s immigrants were from Britain and other European countries. Since then there has been a substantial internationalisation of Toronto’s population with the arrival of relatively large numbers of immigrants from various countries in Asia, Africa, Central and South America and the Caribbean. About sixty percent of immigrants who entered Toronto in 2001 came from Asia and the Pacific, seventeen percent originated in Africa and the Middle East and about eight percent arrived from South and Central America and the Caribbean. Only fourteen percent of new immigrants came from European countries (Citizenship and Immigration Canada, 2002a). Toronto’s newcomers represent a wide spectrum of economic classes ranging from refugees to business people. In 2001 about sixty-six percent of Toronto’s immigrants came as skilled workers or business people, twenty-five percent were sponsored by families already living in Canada and about eight percent arrived as sponsored refugees (Citizenship and Immigration Canada, 2002a).

Many of these new Canadians face considerable difficulties as they begin their lives in Toronto. Potential problems include finding employment, accessing social services and dealing with complex legal systems. It is in the process of seeking permanent housing - especially in a market such as Toronto’s with relatively high housing costs and few rental vacancies - that the newcomer experiences many of these interrelated complexities. For many new Canadians the process of finding appropriate housing can be made more difficult by the lack of adequate financial resources and by discriminatory practices in the housing market.

Housing, Theory and Society Vol. 20, No. 4
2.2 Housing conditions in Toronto

Housing in the Toronto area consists of three basic types: home ownership, private rental and public rental. Ownership housing accounts for about sixty percent of the total stock. The average cost of an ownership house in Toronto in 2002 was about $275,000, a 20 percent increase from 1999 (The Globe and Mail, Nov. 9, 2002:C1). This is a considerable change from the 1960s and 1970s when the relative cost of ownership for European migrants entering Toronto was much lower. Indeed, these immigrants have generally achieved a higher rate of home ownership than the population as a whole, partially because of relatively lower house prices at the time they arrived but also due to the high intrinsic value they place on home ownership. The recent increase in house prices results from higher demand stimulated by the relatively low cost of mortgage finance and the perceived advantage of housing as an investment, rather than the stock market.

For lower income newcomers, housing opportunities are restricted to the private rental market. Toronto’s rental stock varies widely in structural form, ownership and price. About half the rental stock includes units in apartment buildings that were built specifically by private landlords for rental occupancy. The rest consists of the informal or secondary private rental market (rented houses, apartments in houses, rented condominium units). Since the mid-1990s, virtually no new rental housing has been built in Toronto.

Vacancy rates in the private rental market have been very low for more than two decades. They were less than one percent through most of the 1980s, increased to two percent in the early 1990s and then fell back again to less than one percent. (Ontario Non-Profit Housing Association and Co-operative Housing Federation of Canada – Ontario Region, 1999 and 2001; City of Toronto, 2001). Vacancy rates are also lowest for the largest units, the kind of accommodation that is most in demand by relatively large immigrant households. The result of the very low vacancy rate has been a ‘bidding war’ for apartments resulting in higher rents.

In late 2002, following the questionnaire survey reported on in this paper, rental vacancy rates rose to 2.5 percent, primarily because some tenants with sufficient capital for a down payment were able to take advantage of the low cost of mortgage finance and purchase a house. Regardless, this is still less than the 3 percent vacancy rate that Canada Mortgage and Housing Corporation (CMHC) considers as the minimum necessary for a normal turnover in rental housing.

There is no evidence that the increased vacancy rates have resulted in cheaper rents (Church, 2002). In part, this is due to the provincial government’s partial removal of rent controls in 1998. After a tenant vacates an apartment unit landlords can now charge whatever the market will bear. In Toronto, between 1998 and 2002, the average rent for a two-bedroom unit increased about 19 percent whereas in the previous four-year period under rent controls the increase was 13 percent (Ontario and Toronto Tenants, 2002).

Public or social housing accounts for about eleven percent of the total stock in the Toronto region. Of this, a little more than half is rent-geared-to-income. The older part of this housing, built primarily in the 1950s to the 1970s, is occupied entirely by low-income households. In Canada, this is generally referred to as social housing. Government assisted housing constructed from the 1970s onwards contains a mixture of subsidised and market rent units and is usually referred to as rental accommodation in relatively poorly maintained buildings at the lower end of the private rental market.

In contrast to Britain and the United States, there has been relatively little systematic research on perceived racial or ethnic discrimination in Toronto’s housing market (Novac, Darden, Hulchanski and Séguin, 2002). In particular, there have been few paired audit studies where white and black auditors approach landlords independently and inquire about a rental vacancy. It is generally agreed, however, that while human rights legislation has prevented the most blatant forms of housing discrimination, discriminatory practices occur in more subtle ways. It is also likely that various forms of discrimination become more prevalent in tight rental housing markets such as Toronto’s where private-sector landlords can be more selective when choosing tenants. Consequently, newcomers, especially visible minorities are likely to use informal social networks rather than formal institutions in their search for housing. In the private rental market, use of these networks potentially leads to accommodation with co-ethnics in low quality and poorly maintained buildings.

3.0 IMMIGRANT HOUSING OUTCOMES IN TORONTO: ADEQUACY, SUITABILITY AND AFFORDABILITY

The acquisition of an appropriate house in a comfortable neighbourhood is particularly important in defining immigrant integration. As Ray (1998:66) notes,
both neighbourhood and house “… make a statement, whether intended or not, about an economic position, as well as to affirm a social and/or cultural identity.” An appropriate house is a good quality dwelling that is spacious and affordable. It also provides privacy, identity and safety. The latter is important to everyone, but especially to immigrants and refugees, many of who have experienced considerable disruption in their move from one country to another.

Canada Mortgage and Housing Corporation (CMHC) has identified three components of appropriate housing in its Core Housing Need Model. These are adequacy, suitability and affordability. Adequacy refers to the physical quality of the dwelling (does not require major repairs, according to its occupants), suitability to the appropriateness of the dwelling for accommodating a particular size and type of household (has enough bedrooms) and affordability to the relation between shelter cost and the income of the household (shelter costs are less than 30 percent of before-tax household income). When a household falls below at least one of adequacy, suitability and affordability and must spend thirty percent or more of its income to pay the average rent of housing locally that meets all three standards, it is said to be in core need (CMHC, 2003).

Affordability, although often used in the housing literature as a measure of housing problems, is a contested term (Hulchanski, 1995; Sewell, 1994: 16–38). Hulchanski (1995:475) has identified six uses of the term in the literature. These include (1) description of household expenditures, (2) analysis of trends and comparison of different household types, (3) administration of public housing by defining eligibility criteria and subsidy levels in rent-geared-to-incomehousing, (4) definition of housing need for public policy purposes, (5) prediction of the ability of a household to pay the rent or mortgage, and (6) as part of the selection criteria in the decision to rent or provide a mortgage. He notes that shelter cost to income ratios are particularly problematic when used as an indicator of housing need and ability to pay. In particular, Hulchanski argues that there is no justification for a ‘rule of thumb’ of thirty percent shelter cost to income as the maximum that households should be spending on shelter. Regardless of these concerns, Hulchanski acknowledges that shelter cost to income ratios can be useful as a descriptive measure of what different households are spending on shelter and for comparative studies of different groups of households. That is the context within which affordability is used in this study – as a description and comparison of relative housing costs between immigrant groups over time. As will be demonstrated empirically, some immigrant groups spend a much larger proportion of their income on shelter and thereby may experience difficulties pur-

chasing other essentials of life such as food and clothing. This is particularly problematic for low-income groups. As Sewell (1994:19) notes, spending thirty percent of income on rent creates more problems for low-income households than high-income households in the sense that the low-income group will have much less extra income available for other household needs.

Based on detailed calculations from 1996 census data, CMHC concluded that 24 percent of Toronto’s immigrants were in core need compared to 17 percent of non-immigrants (CMHC, 2003). The percentage of immigrants in core need declined with length of residence in Canada. For immigrants who arrived between 1991 and 1996, 42 percent were in core need. This figure declined progressively over time to 18 percent for immigrants who arrived prior to 1976, about the same as the level for non-immigrants. Tenants were much more likely to be in core need than homeowners were, a distinction that was particularly evident for recently arrived immigrants. Eighty-two percent of immigrant tenants who arrived between 1991 and 1996 were in core need compared to 18 percent of immigrant owners. For non-immigrants, 71 percent of tenants were in core need compared to 29 percent of owners.

Immigrants also tended to have higher shelter to income ratios than non-immigrants. Like core need, this is especially evident for immigrants who arrived in the 1991–96 period. On average, these immigrants spent one-third of their income on shelter compared to non-immigrants who spent slightly less than one-quarter of their income on shelter. As expected, households in core need (both immigrant and non-immigrant) had considerably higher shelter to income ratios, both spending about fifty percent on average (CMHC Custom Tabulation).

The CMHC data refer to the entire immigrant population and are not broken down by immigrant group. Murdie and Teixeira (2003), in an analysis of 1996 census data for the Toronto CMA, observed considerable differences between Toronto’s recently arrived immigrant groups and their housing consumption. Data were derived from the 1996 Public Use Microdata File using surrogate measures for the adequacy, suitability and affordability of housing. The data reported here are for immigrant households who arrived in the 1991–96 period. Overall, the adequacy of housing occupied by recent immigrants (measured by percent of dwellings needing major repair) was about the same as non-immigrants with relatively little variation between groups. This relates in part to the fact that many new immigrants are bypassing older inner city reception areas and settling in newer suburban housing which on balance is in
better structural repair than much of the older stock in the central city. While some suburban rental housing has not been maintained to a high standard it does not yet have defective plumbing or wiring and is not in need of major structural repairs.

In contrast to adequacy, many new immigrant groups tend to live in crowded conditions. Overall, the average number of persons per room for new immigrants was twice that of non-immigrants and particularly high for immigrants from South Asian countries (Sri Lanka, Pakistan, Bangladesh and India), West Central Asian countries (Iran and Iraq) and the Philippines. This is related to the large size of many households from these countries, a circumstance that is precipitated either by the desire to live as an extended family or by the financial need to share housing space. Of course, what is considered a suitable living arrangement will differ according to the expectations and cultural norms of the immigrant group. This issue requires further research.

Finally, with respect to affordability, the median percent of income spent on rental housing was considerably higher for recent immigrants than for non-immigrants or immigrants who arrived in Canada prior to 1976. On average (median) recent immigrants spent almost one-third of their income for shelter compared to 23 percent for non-immigrants and 22 percent for immigrants who arrived prior to 1976. Newly arrived immigrants from West Central Asian countries such as Iran and Iraq and from the former USSR spent more than forty percent of their income on rent while immigrants from Eastern Africa and Southern Asia (excluding India) spent just under forty percent on average (median).

Of the three components of appropriate housing, affordability is arguably the most important. In part, this is because immigrants who are forced to pay a relatively high proportion of their income for shelter have little left for the other essentials of life such as food and clothing. As Sewell (1994: 17) notes, “The number of households with problems of affordability is usually the barometer used to measure the need for new housing programs. If few households have these problems, then little government intervention is required; if many find it difficult to afford housing, more needs to be done.” The quotation applies particularly to relatively poor households who have no choice but to live in rental housing. In a recent study of income and wealth trends in Toronto, Montréal and Vancouver, Hulchanski (2001) concluded that the comparatively low incomes and wealth of renters make it difficult, if not impossible, for them to accumulate a sufficient down payment to move into home ownership.

4.0 RESEARCH DESIGN OF THE HOUSING EXPERIENCES OF NEW CANADIANS IN GREATER TORONTO STUDY

The Housing Experiences of New Canadians in Greater Toronto Study is based on the notion of housing careers (Murdie, 2002, Özuğren and van Kempen, 2002). Housing career is a term used to describe the way in which households change their housing consumption as they move through the life cycle, or more generally, the life course. The term is used interchangeably in the literature with housing trajectory and housing pathway (e.g., Biterman, 1993; Gober, 1992, pp. 175–80; Payne and Payne, 1977). Housing careers also take place within the broader context of housing system realities and existing societal realities. Managers and gatekeepers, such as private landlords and public housing agencies, often add further distortion to housing system realities by determining who gains access to scarce housing such as private and public sector rental units.

It is widely assumed that households take distinct steps during the life course to improve their housing circumstances. Michelson (1977) emphasises the notion of a ‘progressive cycle’ whereby households move incrementally towards an ideal dwelling, which in North America is assumed to be a single-family house in the suburbs. Kendig (1990), however, adds the important observation that individuals can move ‘upwards’, ‘sideways’ or ‘downwards’ when pursuing housing trajectories. Empirical studies, especially from Britain and the United States, have determined that recently divorced single parents are particularly vulnerable to ‘downwards’ moves (e.g., Crowe and Hardey, 1991; Gober, 1992, p. 177). The same scenario may apply to recently arrived immigrants and refugees, especially those with limited resources who must face the reality of a tight rental housing market.

The Housing New Canadians study is based on interviews with approximately sixty respondents from each of three immigrant groups (Jamaican, Polish and Somali) who arrived in Toronto between 1987 and 1994. The three groups were chosen in order to have two visible minority groups represented (Afro-Jamaicans and Somali) and one non-visible group (Polish). The Jamaicans are part of a continual movement of migrants from Jamaica to Canada that began in the 1970s. The most recent wave of Polish immigrants began arriving in the late 1980s as part of the ‘Solidarity Wave’ who left Poland when the economy deteriorated and political tensions increased. They joined an older group of Poles who first arrived in Toronto in the 1950s and 1960s. The Somalis also started arriving in Toronto in the late 1980s, primarily in response to political repression, war and famine in their home country. The vast majority arrived as
refugees and are Muslim. In contrast to the Jamaicans and Poles, the Somalis did not have a long established community with organisations that newcomers could turn to for assistance. According to the 1996 census, 16,780 Jamaicans, 18,915 Poles and 7,135 Somalis arrived in Toronto between 1991 and 1996. Opoku-Dapaah (1995) suggests that official counts of the Somali population are likely a considerable undercount of the total. The newness of the Somali community is indicated by the fact that Somalis who arrived between 1991 and 1996 account for about eighty percent of all Somali immigrants in Toronto. In contrast, recently arrived Jamaicans account for only twenty percent of all Jamaican immigrants and newly arrived Poles for about one-quarter of all Polish immigrants.

Canada does not have a housing registry or a housing survey that might allow analysis of housing careers at the individual level. Thus, it was necessary to rely on specially collected survey data. It was not possible to design a random sample for the survey because the population of each group was not known and community-based agencies did not have comprehensive lists of members. Respondents were identified using a reputational (snow-ball) sampling technique relying on key informants from each community as initial seeds. Using this technique, it was not possible to generalise to the entire population of each group. Instead, emphasis was placed on achieving a deeper understanding of the housing experiences of the three immigrant communities.

Respondents had to have lived in Toronto for at least two years, have made at least three moves since coming to Toronto and be living in rental housing at the time of the interviews. The sample was restricted in this way because of our interest in learning about the experiences of the immigrant groups in Toronto’s tight rental market. We were also interested in their experiences beyond the initial stage of settlement. Approximately half the respondents were women and half men. The in-person interviews took about one and a half-hours each. One third of the sample also participated in an open-ended tape-recorded discussion of their experiences in searching for housing. The housing career component of the survey included a series of questions about three searches for a place to live: (a) the search for the first permanent residence, (b) the search for the residence immediately before the current one, and (c) the search for the current residence. The questions focused on the search process, the difficulty of the search process, and the outcome in terms of position in the housing market and satisfaction with housing and neighbourhood.

A combination of closed and open-ended questions was used to develop a summary of the housing circumstances of each group. The results reported here are based on a grid that was used as a framework for collecting information about the three residences. The information collected included a brief summary of each move, some details about how the search was undertaken, the ease or difficulty of each search, and the outcomes in terms of housing obtained and satisfaction with the dwelling and the neighbourhood in which the house is located.

5.0 HOUSING AFFORDABILITY AND JAMAICAN, POLISH AND SOMALI NEWCOMERS

5.1 Individual and household characteristics: the importance of social networks, income, household size and perceived discrimination in determining housing outcome

Because Toronto has a limited supply of rent geared-to-income housing, the wait for which is extremely long, most new immigrants with limited financial resources must rent market housing upon first arrival in the city. There are at least four major factors that determine housing outcome: assistance from informal and formal social networks, educational background and household income, household size and discriminatory barriers in the housing market. Those households without access to well established social networks and with comparatively low incomes and large sized households are likely to experience the greatest difficulty finding appropriate housing in Toronto and establishing a progressive housing career. These factors may be exacerbated by (perceived) discriminatory practices in the housing market. It is therefore important to review the characteristics of the respondents and their perception of discrimination in Toronto’s housing market (Table 1).

The average respondent had been in Canada about seven years when interviewed, long enough to become familiar with Toronto and its housing market. The average Jamaican respondent was relatively young, just over thirty years of age, while the Polish and Somali respondents were somewhat older, both slightly over forty years of age on average. As noted earlier, the Somalis differ from the other two groups in that they had no existing community on first arrival. Given that Jamaicans and Poles have been in Canada for a much longer period of time it might be assumed that newcomers from these groups would be assisted in the settlement process by well-established networks of relatives and friends as well as community organisations. Interestingly, most of the respondents knew someone in Toronto before arriving, although not surprisingly the Somalis were least likely to know someone. Even so, almost three-quarters of the Somalis knew someone in the Toronto area. For all three
groups, relatives and friends were much more helpful in finding accommodation on first arrival than community organisations. The Jamaicans relied heavily on relatives, the Poles on friends, relatives and community organisations and the Somalis on relatives and friends. Except for the Poles, few newcomers were assisted by community organisations in finding initial accommodation. These findings suggest a substantial amount of chain migration with relatives and friends already in Toronto assisting in the initial settlement process. As noted by a Polish respondent:

“The basic thing if you want to find an apartment here in Toronto is putting an entire crew of your friends and acquaintances into action, make them all inquire what’s available, where and for how much. The vital thing is price because the conditions are roughly the same. ...”

A Somali respondent who also mentioned the importance of a guarantor, someone who will vouch for you and guarantee payment of the rent, endorsed this view:

“... prior to renting the place, the landlord requested that I should bring references – who will act as my guarantors. Yes, I was also assisted by community organisations in searching for accommodation. I had my aunt and a couple of my friends who helped me. They acted as my guarantors. I wasn’t assisted by other organisations.”

While relatives and friends may be helpful in the initial search for housing they may lack information about the wider set of options that are known to housing outreach workers in community organisations. A Somali respondent, in reference to a friend who had moved to Toronto from Vancouver, noted this point:

“I advised him to be patient, and to use community housing agencies. This is because from my experience it is easier to get a place through agencies … They know the system well and it is part of their work to search for a place to rent.”

All three groups had a relatively high level of educational achievement before coming to Canada. The Poles in particular, but also the Somalis, had considerably more university graduates than the general Toronto population in 1996 and the Jamaicans equalled Toronto’s university completion rate of 23 percent (Ornstein, 2000:36). Almost three-quarters of the Poles had finished university and almost half had been in professional or managerial occupations. The Somalis were second with one-third finishing university and one-fifth in professional or managerial jobs. One-quarter of the Jamaican respondents had a university degree and about 15 percent had been in professional or managerial jobs. In part, this may relate to the younger age of the Jamaicans upon first arrival.

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All three groups have had difficulty translating their relatively high educational attainment into well paying jobs in Canada. Not surprisingly, given their higher level of educational achievement and labour market background, the Poles have fared the best. At the time of the survey 22 percent of the Poles were engaged in professional or managerial jobs compared to 14 percent of the Jamaicans and 12 percent of the Somalis. In contrast, almost 30 percent of Toronto’s overall labour force was engaged in managerial and professional jobs in 1996, higher than all three groups (Census of Canada, 1996). The household incomes of the Poles were considerably higher than the other two groups. About 25 percent of the Poles had a household income of more than $40,000 compared to 16 percent for the Jamaicans and only 2 percent for the Somalis. Sixty

Table 1. Summary of the sample: selected characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Jamaican</th>
<th>Polish</th>
<th>Somali</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total number of respondents</td>
<td>69</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td>Percent Female</td>
<td>60%</td>
<td>50%</td>
<td>53%</td>
</tr>
<tr>
<td>Length of residency in Toronto (Years)</td>
<td>8</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Average age when Interviewed</td>
<td>31</td>
<td>41</td>
<td>41</td>
</tr>
<tr>
<td>Knew someone in the Toronto area before coming</td>
<td>92%</td>
<td>85%</td>
<td>73%</td>
</tr>
<tr>
<td>Relatives helped find a place on first arrival</td>
<td>69%</td>
<td>43%</td>
<td>54%</td>
</tr>
<tr>
<td>Friends helped find a place on first arrival</td>
<td>19%</td>
<td>57%</td>
<td>39%</td>
</tr>
<tr>
<td>Help from community organization in finding a place</td>
<td>8%</td>
<td>25%</td>
<td>5%</td>
</tr>
<tr>
<td>University prior to Canada</td>
<td>23%</td>
<td>72%</td>
<td>35%</td>
</tr>
<tr>
<td>Professional or managerial occupations prior to Canada</td>
<td>13%</td>
<td>47%</td>
<td>21%</td>
</tr>
<tr>
<td>Currently engaged in professional or managerial occupations</td>
<td>14%</td>
<td>22%</td>
<td>12%</td>
</tr>
<tr>
<td>Average household income over $40,000</td>
<td>16%</td>
<td>28%</td>
<td>2%</td>
</tr>
<tr>
<td>Average household income under $20,000</td>
<td>39%</td>
<td>32%</td>
<td>60%</td>
</tr>
<tr>
<td>Income from social assistance (First permanent residence) and current residence</td>
<td>(12%)</td>
<td>(7%)</td>
<td>(17%)</td>
</tr>
<tr>
<td>Average household size (First permanent residence) and current residence</td>
<td>(2.2)</td>
<td>2.8</td>
<td>(2.3)</td>
</tr>
</tbody>
</table>

Source: Questionnaire survey, Housing Experiences of New Canadians in Greater Toronto.
percent of Somali households had incomes of less than $20,000 compared to about one-third for the other two groups. These differences in income indicate that of the three groups, the Somalis have had the most difficulty transferring their educational qualifications and previous experience into well paying jobs in Toronto. As a group, they occupy the most tenuous financial position and are most likely to experience the greatest difficulty accessing good quality and affordable private rental housing. All three groups, however, have considerably lower incomes than the overall figure for Toronto’s households. About 19 percent of Toronto’s households earned less than $20,000 in 1996 and 57 percent earned more than $40,000 (Census of Canada, 1996).

Respondents were also asked about their major source of household income at each stage of the housing career. At the first permanent residence stage, 12 percent of Jamaicans and 7 percent of Poles reported social assistance or employment insurance as their major source of household income. In contrast, 79 percent of Somali households relied on social assistance as their primary source of income at this stage of the housing career. The strong reliance by Somalis on social assistance declined through the housing career, to 60 percent at the residence immediately before the current one and 40 percent at the current residence. Nevertheless, for the current residence the reliance by Somalis on social assistance was still high compared to the Jamaicans (20 percent) and Poles (17 percent).

While being on social assistance offers a guaranteed source of income, the shelter allowance component of social assistance falls far below average apartment rents in Toronto. For example, the average monthly rent for a two-bedroom unit in October 2002 was $1,047 while the shelter allowance for a household with four persons was $602 (Ontario and Toronto Tenants, 2002; Ontario Works Act, 1997). In addition to an inadequate shelter allowance, households on social assistance suffer from negative stereotyping, thus leading to potential discrimination in the private rental market. As noted by a Somali respondent:

“My overall positive experience is that I learned that if you are on welfare nobody trusts you. People always think that you will steal something or you can do something wrong. But if you are working, they trust you. When you are working people know that you are responsible and cannot do anything wrong.”

Compared to the Jamaicans and Poles, the Somalis have a much larger family size. When first settling in Toronto, household size for the Somalis was 4.4 persons per household compared to 2.2 for the Jamaicans and 2.3 for the Poles. At the time of the current residence, average household size for the Jamaicans had increased to 2.8 and for the Poles to 2.5. In contrast, average household size for the Somalis decreased to 3.6. Nevertheless, the Somalis still had considerably larger households than the other two groups thereby making the search for appropriate rental housing difficult in a market with relatively few large sized apartment units. In desperation, as indicated by this respondent, some Somalis resorted to hiding the children:

“We ... had to hide some of our children in order.. to get the apartment. If I had to advise newly arrived immigrants … on how to search for an apartment, I will tell them not to be honest in filling in the forms. Otherwise, you would not get an offer from the landlords.”

As noted earlier, discriminatory practices may play an important role in accessing housing opportunities, especially in a tight rental housing market. This study investigated the respondents’ perceptions of discrimination in finding rental housing in Toronto (Dion, 2001). Not surprisingly, Jamaicans and Somalis, the two visible minority groups, experienced more perceived personal discrimination than the Poles. Based on specific measures of discrimination, the Poles scored lowest on all nine measures whereas the Somalis scored highest on eight of nine. In rank order of perceived importance, the latter included income, source of income (social assistance), immigrant/refugee status, race, ethnic background, language/accent, religion and family size. Overall, based on a summary index of individual measures of discrimination, the Somalis perceived greater personal housing discrimination followed by the Jamaicans and finally, the Poles. Race and accent were particularly problematic for Jamaicans and Somalis:

“I made a call in response to a sign, made an appointment to see the place. After arriving at the building I introduced myself to the superintendent as the person on the ’phone and he told me the apartment was already rented. I sent a white friend afterwards and they were shown the apartment and arrangements were made to rent the apartment to that person.” [Interview with a Jamaican respondent, Housing Experiences of New Canadians in Greater Toronto study]

“Some [landlords] will tell you that the apartment has already been taken. I have experiences on two occasions being denied because of my colour. They would tell you they are sorry, and the house had been taken by someone else or we don’t rent this house.” [Interview with a Somali respondent, Housing Experiences of New Canadians in Greater Toronto study]

“The one’s I’ve experienced have been on the
telephone. That is, the housing is not available because of my accent. But when someone else calls (who doesn’t have an accent) the house is available.” [Interview with a Jamaican respondent, Housing Experiences of New Canadians in Greater Toronto study]

Of particular importance for this study is the finding that income was ranked as the highest measure of perceived discrimination for the Poles and Somalis and second highest for the Jamaicans. The fact that income ranked above race, religion and language is a clear indication of the importance of housing affordability, especially for lower income newcomers in Toronto’s tight private rental market. It suggests that many newcomers cannot afford Toronto’s relatively high rents and that landlords may be using income as a predictor of the ability of a potential tenant to afford the rent (Hulchanski, 1995).

5.2 Mean monthly rent, housing consumption and rent-to-income ratios

Before considering monthly rent, it is important to determine the tenure position of the three groups at each stage of the housing career. Clearly, rents will be higher in the private rental sector than in the rent-g geared-to-income public sector. As indicated in Table 2, an increased number of Jamaican and Somali households were able to secure a dwelling unit in social housing between the first permanent residence and the current residence. For Somali households, the shift from private rental to public rental was dramatic, especially considering the long waiting list for public housing. Only 6 percent of Somali households occupied public housing at the first permanent residence stage and 13 percent at the residence immediately before the current one, compared to 44 percent by the current residence. The Jamaicans also increased their presence in social housing from 12 percent to 23 percent and the Poles increased their occupancy slightly from 10 percent to 14 percent. Access to public housing in Toronto is by need based on a point system. Because of their relatively low incomes, large family size and refugee status. Somali households were moved towards the top of the waiting list for social housing. Access was denied for several years, however, due to the high demand for Toronto’s limited supply of social housing.

Table 3 shows the mean monthly rent in private rental accommodation for the three groups at each stage of the housing career. As noted previously, rents increased overall in Toronto during the housing careers of the sample so that part or all of any increase in mean monthly rent between the first permanent residence and the current residence could be attributed to general rent increases rather than an increase in the quality of accommodation (e.g., physical quality, space, location). Also, a decline in mean rent may indicate consumption of even lower quality stock than might be suggested by the lower rent.

Table 2. Tenure: rent from public landlord

<table>
<thead>
<tr>
<th>Move: Stage in the housing career</th>
<th>Jamaican</th>
<th>Polish</th>
<th>Somali</th>
</tr>
</thead>
<tbody>
<tr>
<td>First permanent residence</td>
<td>12%</td>
<td>10%</td>
<td>6%</td>
</tr>
<tr>
<td>Residence immediately before the current one</td>
<td>17%</td>
<td>15%</td>
<td>13%</td>
</tr>
<tr>
<td>Current residence</td>
<td>23%</td>
<td>14%</td>
<td>44%</td>
</tr>
</tbody>
</table>

Source: Questionnaire Survey, Housing Experiences of New Canadians in Greater Toronto. (69 Jamaican, 60 Polish and 60 Somali respondents). The number of observations in each cell used for calculating the percentages varies slightly depending on the number of valid responses to each question.

Table 3. Mean monthly rent in private rental accommodation & rent-to-income ratios

<table>
<thead>
<tr>
<th>Move: stage in the housing career</th>
<th>Jamaican</th>
<th>Polish</th>
<th>Somali</th>
</tr>
</thead>
<tbody>
<tr>
<td>First permanent residence</td>
<td>517</td>
<td>404</td>
<td>598</td>
</tr>
<tr>
<td>Residence immediately before the current one</td>
<td>638</td>
<td>482</td>
<td>767</td>
</tr>
<tr>
<td>Current residence</td>
<td>626</td>
<td>654</td>
<td>724</td>
</tr>
</tbody>
</table>

Average rent-to-income ratio (current residence) 36% 34% 49%
Median rent-to-income ratio (current residence) 34% 28% 50%
Households spending more than 30 percent of their income on rent (current residence) 61% 39% 71%
Households spending equal to or more than 50% of their income on rent (current residence) 19% 15% 50%

Note: Values in Canadian dollars. Rent to income ratios exclude zero values and values greater than 100.
Source: Questionnaire Survey, Housing Experiences of New Canadians in Greater Toronto (69 Jamaican, 60 Polish and 60 Somali respondents). The number of observations in each cell used for calculating mean monthly rents and rent-to-income ratios varies slightly depending on the number of valid responses to each question.

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In general, the values are lowest for the Polish group and highest for the Somali group. This is the opposite of what might be expected on the basis of the socio-economic position of the two groups and their relative ability to afford rental accommodation. Through the housing career, the Poles increased their average expenditure on rent from $404 for the first permanent residence to $482 for the house immediately before the current one and $654 for the current residence (Table 3). In doing so, they increased their housing consumption. As indicated in Table 4, 41 percent of the Poles occupied units with two bedrooms or more during the first permanent residence stage. Occupancy of these larger units by the Poles increased to 58 percent by the house immediately before the current one and 81 percent by the current residence. At the same time, the average household size of the Poles increased very little during their housing career.

In contrast to the Poles, the average rent levels for the Somalis increased from $598 for the first permanent residence to $767 for the residence immediately before the current one and then dropped back to $724 for the current residence (Table 3). At the current residence stage, average rent paid by the Somalis is still considerably higher than rent paid by the Jamaicans and the Poles. Not surprisingly, given the differential in average rents and their larger household size, housing consumption for the Somalis was higher than for the Poles throughout the housing career. At the first permanent residence stage, eighty-six percent of Somalis in private rental accommodation occupied units with two bedrooms or more (Table 4). Thereafter, however, this number declined slightly from 83 percent for the residence immediately before the current one and 81 percent by the current residence to 79 percent for the current residence.

Rent levels for the Jamaicans were between those of the Poles and Somalis, higher than the Poles and lower than the Somalis. For the Jamaicans, rents increased particularly between the first permanent residence and the residence immediately before the current residence (Table 3). As with the Poles, the increase in rent is reflected in the increased consumption of housing space. About half the Jamaican respondents occupied units with two bedrooms or more at the first permanent residence stage, increasing to about three-quarters of the respondents by the next to current and current residence stages (Table 4).

The affordability problem of the Somali households is confirmed by the average rent-to-income ratios for the current residence (Table 3). In the private rental market, the Somali households were paying on average about half of their household income on rent compared to about 35 percent for Jamaicans and 30 percent for the Poles. More than 70 percent of the Somalis were paying over thirty percent of their income on rent compared to sixty percent of the Jamaicans and forty percent of the Poles. The differences between the two groups are even more extreme when considering households who spent more than half of their income on rent. Half of the Somali respondents fall into this category compared to less than one-fifth for the Jamaican and Polish respondents. Of the three groups, the Jamaicans and Poles appear to be making a progressive housing career, spending more on rent and occupying larger units while maintaining a relatively modest household size. While some Jamaicans and Poles spent a disproportionately large proportion of their income on rent, the average expenditure was just over thirty percent. In contrast, the Somalis on average spent considerably more than the Jamaicans and Poles, presumably with a corresponding impact on expenditures for other essentials such as food and clothing. This finding is also not surprising given Toronto’s relatively high rents, the large number of Somalis on social assistance and the comparatively low value of the shelter allowance component of social assistance.

As noted previously, a relatively large proportion of the Somali households had been able to move into public housing by the current stage of the housing career. For this group, rents in the public sector were much less than in the private sector. Of those that were able to move into public housing, the average rent was $385. For those in the entirely rent-geared-to-income component of the public sector the rent was $267. This is considerably less than the average rent ($724) paid

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Table 4. Unit size: private rental: two bedroom and larger

<table>
<thead>
<tr>
<th>Move: stage in the housing career</th>
<th>Jamaican</th>
<th>Polish</th>
<th>Somali</th>
</tr>
</thead>
<tbody>
<tr>
<td>First permanent residence</td>
<td>51%</td>
<td>41%</td>
<td>86%</td>
</tr>
<tr>
<td>Residence immediately before the current one</td>
<td>75%</td>
<td>58%</td>
<td>83%</td>
</tr>
<tr>
<td>Current residence</td>
<td>74%</td>
<td>81%</td>
<td>79%</td>
</tr>
</tbody>
</table>

Source: Questionnaire Survey, Housing Experiences of New Canadians in Greater Toronto. (69 Jamaican, 60 Polish and 60 Somali respondents). The number of observations in each cell used for calculating the percentages varies slightly depending on the number of valid responses to each question.

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by Somalis in the private rental sector. For Somalis, the differences in affordability between the two segments of the rental market are dramatic. This is further evidenced by the fact that the average rent-to-income ratio for the Somalis in rent-gearied-to-income public housing was 23 percent compared to about 50 percent in the private rental market.

This shift in tenure comes at a cost in housing consumption, however. Only 63 percent of Somalis in the subsidised rental sector occupied two bedroom units or larger compared to 79 percent in the private rental sector. Somalis, however, were generally pleased with their move to public housing. The following quotation is typical.

“I was very happy. I felt for the first time I could have my freedom. I would have my privacy and my own space – kitchen and room to sleep. I was tired of sharing. The monthly rent was affordable. In fact, after I moved to my new apartment, my life changed for the better. One positive aspect in living in government housing is that the rent is subsidized. When one loses a job, the monthly rent is also adjusted to reflect the economic circumstances. This is quite different from the private landlord where the rent is never adjusted.”

### 5.3 Difficulty paying and implications for the need to seek alternative accommodation

Given the differences in mean monthly rents and rent-to-income ratios it is likely that some groups will express more concern over the difficulty of paying relatively high rents and may even have to move as a result of high rents. Table 5 indicates the proportion of the sample that expressed difficulty in paying rent for private rental accommodation. Not surprisingly, the Poles expressed the least difficulty. Only between twelve and fifteen percent responded positively to this question at all three stages of the housing career. For the Jamaicans, the percentage responding ‘yes’ increased from 39 percent for the first permanent residence to 53 percent for the residence before the current one and then declined to 38 percent. With respect to the Somalis, half indicated that they experienced difficulty paying rent at the first permanent residence stage and 57 percent by the residence immediately before the current one. Interestingly, this percentage dropped to about thirty percent by the current residence. Initially, it was assumed that this decline resulted from the relatively large number of Somalis who were able to gain occupancy in the public sector where rents are considerably lower than in private rental housing. However, there was little difference in response between Somalis in the private and subsidised rental sectors. The reasons are not immediately evident.

A question was also asked concerning the reasons for leaving the previous residence. Only responses for the residence immediately before the current one and the current residence are recorded in Table 6. Again, not surprisingly, the Poles mentioned high rent less frequently than the other two groups. For the Jamaicans, about 25 percent indicated this as a problem for the move to the residence immediately before the current one and for the Somalis, about 30 percent indicated high rents as an important factor precipitating a move to the current residence. In both instances, high rent was the dominant reason for moving. For both

<table>
<thead>
<tr>
<th>Table 5. Difficulty paying rent: private rental</th>
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<tbody>
<tr>
<td>Move: stage in the housing career</td>
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<tr>
<td>-----------------------------------</td>
</tr>
<tr>
<td>First permanent residence</td>
</tr>
<tr>
<td>Residence immediately before the current one</td>
</tr>
<tr>
<td>Current residence</td>
</tr>
</tbody>
</table>

Source: Questionnaire survey, Housing Experiences of New Canadians in Greater Toronto. (69 Jamaican, 60 Polish and 60 Somali respondents). The number of observations in each cell used for calculating the percentages varies slightly depending on the number of valid responses to each question.

<table>
<thead>
<tr>
<th>Table 6. Reasons for leaving previous residence: rent too high: private rental (previous residence)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Move: stage in the housing career</td>
</tr>
<tr>
<td>-----------------------------------</td>
</tr>
<tr>
<td>First permanent residence</td>
</tr>
<tr>
<td>Residence immediately before the current one</td>
</tr>
<tr>
<td>Current residence</td>
</tr>
</tbody>
</table>

Source: Questionnaire survey, Housing Experiences of New Canadians in Greater Toronto. (69 Jamaican, 60 Polish and 60 Somali respondents). The number of observations in each cell used for calculating the percentages varies slightly depending on the number of valid responses to each question.
stages in the housing career, several Somalis also mentioned the fact that the house they had been living in had been sold. In most instances, they were referring to a rented condominium apartment owned by an absentee landlord. Relatively new condominium (ownership) apartments in Toronto tend to be larger than most private rental apartments. Although costly, they are attractive to Somalis because of this group’s large household size.

5.4 Implications for a successful housing career

Summary evidence based on rent levels, rent-to-income ratios and the importance of rent in precipitating a move suggests that the Poles have made an upward housing career through three moves (first permanent residence, residence before the current one, current residence). They are paying more rent but consuming more housing for a better quality house and location (Murdie, 2002) and on average are not spending much more than thirty percent of their income on rent. In contrast, Somalis in the private rental sector are still on average paying a high proportion of their income on rent. Those Somalis who have been able to gain access to public housing are paying much less thereby creating a substantial gap between Somalis in the private and public rental housing sectors.

In response to the question “How would you compare this residence to your previous residence?” the Poles are the only one of the three groups who indicated a continuous improvement over the three moves; from 3.17 to 3.72 to 4.27 on a five-point scale for all residents (Table 7). Housing for the Poles seems to be an important and successful component of social integration. The Jamaicans also improved their housing position by paying more rent. In doing so, many households paid more than thirty percent of their income on rent but their average rent-to-income ratio was only slightly above the Poles. Their residential satisfaction scores declined slightly from the first permanent residence to the residence immediately before the current one but increased thereafter: 3.46 to 3.39 to 3.83. In contrast to the Poles and Jamaicans, the Somalis are still paying a large proportion of their income on rent, about fifty percent on average. Seventy percent of Somali households paid more than thirty percent and fifty percent were paying at least half their income on rent. At the same time, the amount of housing consumed by the Somalis declined slightly as did their level of residential satisfaction: from 3.30 to 3.60 to 3.26. Of the three groups, the Somalis expressed the least improvement between the residence immediately before the current one and the current residence. Poorer maintenance and reduced space were the primary reasons identified by those who experienced a decline in housing improvement.

What are the implications for households like the Somalis who are spending an extraordinary amount of their income on rent? An obvious outcome is that they have less to spend on other essentials such as food, clothing and transportation. They are also unable to improve their housing position in the short run and may have to develop strategies to lower their rent burden such as moving to lower quality and more crowded housing. In the longer run, their options for achieving home ownership, if desired, may be severely restricted. Even renting condominium apartments or townhouses from absentee owners creates potential problems because of the uncertainty of tenure if the owner or a relative of the owner wishes to occupy the dwelling. In several instances, Somali households indicated that a prime reason for moving was that the owner wanted possession of the unit or sold the dwelling.

Another issue is the extent to which the relative difficulties of new immigrants such as the Somalis finding suitable and affordable housing inhibit the development of ethnic enclaves. As noted earlier, a relatively large number of Somali households have been able to find accommodation in subsidised housing. In contrast to private rental housing the potential tenant in public housing faces a much more constrained set of neighbourhood choices, largely because of the very long waiting list and short supply. The household that is desperate for housing has to take the first offer from Toronto Social Housing Connections, which may

Table 7. Comparison with previous residence: mean values: private and public rental

<table>
<thead>
<tr>
<th>Move: stage in the housing career</th>
<th>Jamaican</th>
<th>Polish</th>
<th>Somali</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>First permanent residence</td>
<td>3.46</td>
<td>3.17</td>
<td>3.30</td>
<td>3.33</td>
</tr>
<tr>
<td>Residence immediately before the current one</td>
<td>3.39</td>
<td>3.72</td>
<td>3.60</td>
<td>3.56</td>
</tr>
<tr>
<td>Current residence</td>
<td>3.83</td>
<td>4.27</td>
<td>3.26</td>
<td>3.80</td>
</tr>
</tbody>
</table>

Note: Based on mean values from a five point scale (1 = a lot worse; 2 = somewhat worse; 3 = about the same; 4 = somewhat better; 5 = a lot better)

Source: Questionnaire survey, Housing Experiences of New Canadians in Greater Toronto (69 Jamaican, 60 Polish and 60 Somali respondents). The number of observations in each cell used for calculating the index values varies slightly depending on the number of valid responses to each question.
be in any one of several hundred housing developments in the city. Under this arrangement, the possibility of ending up with a co-ethnic is considerably more remote than in private rental housing.

6.0 SUMMARY AND CONCLUSIONS

Housing affordability is a major problem in the successful integration of new immigrants, especially in an expensive rental market with few vacancies. As noted earlier, Toronto is the major Canadian gateway for new immigrants. In comparison to other Canadian gateways such as Vancouver, it attracts a wider spectrum of immigrants and refugees, including many who have limited financial resources. These immigrants enter a housing market with relatively few low cost rental units and a long waiting list for subsidised rental housing. The empirical evidence from this paper indicates that affordability is a major problem for new immigrants in general and especially for particular groups of recent immigrants. According to CMHC (2003), more than 40 percent of immigrants arriving in Toronto between 1991 and 1996 and 82 percent of immigrant tenants who arrived during the same period were in core housing need in 1996. Information from the same data set indicates that housing affordability problems have become much less over time for immigrants who first arrived in Canada in the 1970s or before.

As noted earlier, however, the composition of Canada’s immigrant population has changed dramatically since the 1970s. Also, especially in Toronto, opportunities in both the labour and housing markets have altered substantially. Immigrant families arriving from Southern Europe in the 1960s and 1970s were able to purchase ownership housing in central city immigrant enclaves by securing private sources of mortgage finance and renting parts of the house to members of the same ethnic group. In contrast, many recent immigrants who arrive with limited financial resources do not have the same access to capital or the same opportunities in the labour market. At the same time, evidence from Murdie and Teixeira’s (2003) analysis of 1996 census data for the Toronto CMA indicates that many immigrant tenants from countries in West Central Asia, Eastern Africa and Southern Asia (excluding India) face very high rental costs compared to their relatively low incomes.

The Housing Experiences of New Canadians in Greater Toronto study has extended this analysis to a more detailed evaluation of the experiences of three groups (Jamaican, Polish and Somali) in Toronto’s rental market. The three groups arrived in Toronto at about the same time but differed in socio-economic status, household size and the extent to which co-ethnic enclaves that might offer assistance and support already existed in Toronto. Evidence indicates that the Somalis, in particular, are on average still paying a very large amount of their income on rent. Unlike their predecessors in the Southern European communities, their average housing career seems more regressive than progressive. Housing for this group does not seem to be a step towards social integration. The solutions are not immediately obvious. An increased supply of good quality affordable housing that meets the needs of immigrants with large families such as the Somalis seems beyond the current political will. Movement of some members of the group to cities with more affordable housing than Toronto would disrupt the existing ethnic enclave and established social networks. Also, it is not necessarily a viable long-term solution. The Somalis are well educated and resilient and perhaps through time they will improve their labour market position such that they will be better able to afford an appropriate dwelling in Toronto’s expensive housing market. For new immigrant groups such as the Somalis, however, there is a considerable distance to go before housing is the basis for successful social integration.

ACKNOWLEDGEMENTS

This study is part of a SSHRC (Social Sciences and Humanities Research Council of Canada) funded research project entitled the Housing Experiences of New Canadians in Greater Toronto. I wish to thank the members of the Jamaican, Polish and Somali communities who graciously assisted in various parts of the project. Without their help as key informants in focus group sessions, as interviewers and as respondents this study would not have been possible. I also want to thank my collaborators who have participated in various stages of the project: Adrienne Chambon, Ken Dion, Mohamed Farah, David Hulchanski, Sylvia Novac, Peter Skeris, Carlos Teixeira, and Cathy Worthington. An earlier version of the paper was presented at the ENHR Conference, Housing Cultures: Convergence and Diversity, July, 2002 Comments from the session organisers, Sule Ožüekren and Ronald van Kempen helped focus the paper and clarify ambiguities.

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