


HOUSING SUMMARY

RESULTS IMMIGRANT SURVEY 2023



IMMIGRATION
PARTNERSHIP
WATERLOO REGION







Waterloo Region is set to grow to around **1,000,000** people in the coming decades. Of the over 300,000 new residents to be welcomed in that time, more than half will be immigrants from around the world. Housing is currently one of the most critical concerns for Canadian-born and immigrant living in the region. Some aspects of Canada and Waterloo Region's housing crisis are more pronounced among immigrants than others, particularly when it comes to **affordability, suitability and accessibility**.

This snapshot explores the housing experiences of immigrants¹ in Waterloo Region, using data from a number of local surveys and other sources.² It explores immigrant housing experiences overall and the differing experiences of various immigrant subgroups.

It is prepared by the Waterloo Region Immigration Partnership to help governments, funders, business leaders and non-profit organizations develop and implement responsive housing policy, programs and services, and build suitable housing for the region's fast changing and growing population.

Key Insights

-  Survey data shows a **worsening housing situation** among immigrants in Waterloo Region
-  **Discrimination is a barrier** to housing for immigrants in the Region
-  A majority of immigrants believe making more affordable housing options available is a top strategy to pursue to enable them to reach their full potential
-  Immigrant Survey respondents want community leaders and decision makers to take immediate action on housing affordability - addressing the urgent concerns of many that are struggling with unaffordable housing costs on top of already high costs of living. Immigrants want leaders to collaborate with community organizations, regulate housing costs, and advocate with landlords for fair treatment of immigrants and newcomers.

¹ The term immigrants is used broadly in this report to include all who were born outside of Canada and now live, work or study in Waterloo Region, including immigrants, refugees, international students, permanent residents, temporary residents or foreign nationals and people who immigrated and have become Canadian citizens.

² This profile only highlights larger differences among data sources and immigrant subgroups. It includes comparisons among all survey respondents that were different by at least 5 percentage points, and, due to smaller sample sizes, among disaggregated subgroups of at least 10 percentage points. Because of small numbers for some groups, the findings should be interpreted with care. See the last page of this snapshot for more information about the data sources noted here.

A Key and Growing Challenge for Immigrants

Immigrants in Waterloo Region report a worsening housing situation over the last 2 years.

In 2023, almost half (49%) of all Immigrant Survey participants struggled to find affordable housing in Waterloo Region for themselves and their families. This is up from 2021 when just under one third of participants struggled to find affordable housing.

In 2023, finding affordable housing was the second most common challenge reported by immigrants. Only cost of living challenges were more frequently cited. In 2021, housing was the third most common challenge among participants behind finding work and making friends or social connections.

When asked what changes would help immigrants to reach their full potential in Waterloo Region, more affordable housing was the most frequent suggestion – noted by 68% of participants. This was far more common than any of the other 17 options presented.

"The housing situation is really terrible, the prices have skyrocketed. Cannot find any good housing with the current minimum wage."

"Cost of renting has force me to work two jobs 70 per week full time."

"It is not affordable as the mortgage has shot up by over \$1000 in the last 2 years."

"I can't afford a house, living in my in laws house and paying as I can, till I find a better job income."

"Our housing suits our needs, but we can barely afford it, as it represents 45% of the household income."

"The rent and other expense that I am not paying now is not at all affordable as it wipes out more than 50% of my income."

"Me and my husband have three children two daughters and a son. Unfortunately we cant afford three bedrooms even with both of us working full time."

"I took a room in a house for me and my son, but I planned to move out to like an apartment once I find a part time job. But I have not been able to do that. I am international student still searching for job 7 months after arriving in Canada. So I am on a strict budget."

"[Housing] is very expensive, but we are a family of 6...and we don't have many options."

"Very expensive, need to work 65h a week to pay for it"

"I can afford [my current housing] but there I can't save money."

—Immigrant Survey Participants

Housing is Becoming Less Affordable & Suitable for Immigrants

A growing and significant number of immigrants are living in housing that is not affordable or suitable for them and their families in Waterloo Region.

In 2023, 42% of Immigrant Survey participants reported being in housing that was not affordable and/or suitable.³ The reasons provided related to:

63%

Affordability

14%

Suitability

19%

Affordability & suitability

This is up from 2021 when the percent of immigrants that reported being in unaffordable or unsuitable housing was 26% (a 16% increase).

Data from the 2022 Community Wellbeing Survey are in line with these findings. Compared to Canadian-born participants, recent immigrants (arrived in the past 10 years) were less likely to be satisfied/very satisfied with the affordability of their current housing (48% vs 71%). In terms of housing suitability, immigrant participants were also much less likely to be satisfied with:

- The overall space in their home (21% vs 46%)
- The number of bedrooms (19% vs 47%)
- The condition of their housing (15% vs 32%)

Data presented in the Waterloo Region Community Foundation's 2023 Vital Signs report shows "34% of new immigrants are living in overcrowded conditions," five times more likely than non-immigrants (7%). Racialized individuals were four times more likely to live in overcrowded conditions than non-racialized (24% vs. 6%).⁴

³ Affordability was defined as not affordable with their other living expenses and suitability as not having enough bedrooms or not being in good repair.

⁴ Kitchener-Cambridge-Waterloo CMA, 2021. Overcrowded housing is what Statistics Canada refers to as unsuitable housing, or having too many people in a dwelling to live together comfortably, according to the National Occupancy Standard.

The Vital Signs report also noted that recent immigrants were twice as likely as non-immigrants to be paying more than 30% of their income for shelter costs (29% vs 15%) or more than half of their income (9% vs 4%). This mismatch between shelter costs and income tends to decrease as immigrants are in Canada for longer periods of time.

The financial situation of immigrants in Waterloo Region has worsened in the last 2 years, and has negatively impacted their access to affordable and suitable housing.

Over two thirds of 2023 Immigrant Survey participants (67%) did not have sufficient income for the needs of themselves and their family, up from 45% in 2021. The 2022 Community Wellbeing Survey found that recent immigrants (arrived in the past 10 years) were more likely to be dissatisfied with their financial situation than individuals born in Canada (47% vs. 62%).



OVER TWO THIRDS 2023 IMMIGRANT SURVEY PARTICIPANTS DID NOT HAVE SUFFICIENT INCOME FOR THE NEEDS OF THEMSELVES AND THEIR FAMILY.

The Vital Signs report analyzed the 2021 Canadian Housing Survey data and noted that, “People living in unaffordable housing are less likely to thrive: In Waterloo Region, residents spending over 30% of their income on housing were twice as likely to report low life satisfaction and were 1.5 times more likely to report fair or poor mental health, illustrating the significant correlation between housing affordability and overall wellbeing.”

“The housing meets my needs, but it costs \$2000 a month. And my husband's salary is 3500. Do you think this is adequate?”

“Family of 4 is living in 1 bedroom, because of very expensive rental prices.”

“It's comfortable but expensive. Also not close to the nearest bus stop.”

“We [are] a couple living at a small one bedroom apartment as housing expense is quite high. It is impossible to start a family at this current situation.”

“We are five people living in a two-bedroom house, and I pay more than 70% of my salary to rent this house. I can't afford a bigger house. This is a great suffering for me and my family.”

“Not enough bedrooms, barely repairs done, not good environment for working from home.”

“Because I have children in Turkey I have to send money to them and I have two children here with me and I am single mom and also I have car installment.”

—Immigrant Survey Participants

Renting vs Owning

Overall, immigrants and non-immigrants are roughly similarly likely to own their home (69% vs 73%). At 59% recent immigrants are more likely to rent. Over time, the proportion of immigrants that own their home increases, at 73% among those who lived in Canada for 10-20 years and 81% after 40 or more years in Canada.

The 2023 Vital Signs report highlighted the speed of housing price increased in Waterloo Region. Using the MLS Composite Home Price Index, it showed, “Waterloo Region, along with the rest of Southwestern Ontario, has seen Canada’s steepest price climbs: As of June 2023, home prices in Kitchener-Waterloo had risen by an astounding 295% since January 2005, 84 percentage points faster than the Canadian average, and the third highest in the country among major markets. Prices in Cambridge are not far behind, and have risen by 274%, while Wellesley and Woolwich prices are up by 296%, and Wilmot is up by 274%.” Considering 2023 Demographia International Housing Affordability data, *“Home prices in Waterloo Region are now some of the least affordable in the world: The ratio of home prices to income in the region now stands at 8.0x, compared to just 3.3x at the end of 2005.”*

Because recent immigrants are more likely to rent than own, the Vital Signs findings for renters are particularly concerning. It found that while “the escalating home prices are alarming... a potentially larger concern lies in the steep rise of rental unit prices, particularly as 37% of renter households live in unaffordable housing (versus 14% of homeowners).” Rental prices of vacant units increased from \$774 in 2005 to \$1,864 in 2022 - a 141% increase.

“I can't afford a house, living in my in laws house and paying as I can, till I find a better job income.”

“Interest rates are crushing.”

“It is impossible to get a house in KW with my income.”

“The condominium costs \$2,000 a month, no utilities. And I earn \$500 a month. From August I will not have a home.”

“I need to roommates to be able to split the rent.”

“I would like more privacy, but I can't afford it.”

“We are renting because we cannot afford to own a house, and even the rent is unaffordable. My husband and I both have good paying jobs and yet we are house poor.”

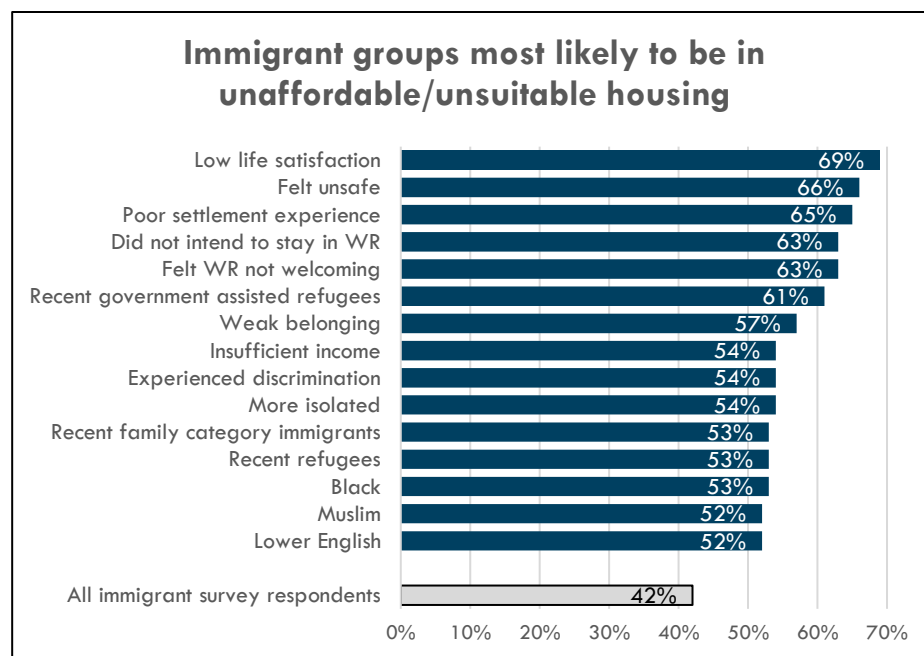
“Affordable housing was one of my family biggest issue in Canada. We were leaving 3 people in one bed room apartment in Cambridge. We moved to Listowel so we can get a big place. We are still struggling to save for down payment for a house.”

—Immigrant Survey Participants

Access to Affordable & Suitable Housing Varies Among Immigrants

Not all immigrants enjoy the same access to affordable and suitable housing.

In 2023, a number of distinct immigrants groups were less likely to have affordable and suitable housing: participants with low life satisfaction, who felt unsafe, had a poor settlement experience, did not intend to stay in the region, did not find the region to be welcoming, recent government assisted refugees, with a weak sense of belonging, with insufficient income, who experienced discrimination, who were more isolated, recent family-category immigrants, recent refugees, those who were Black, Muslim or had lower English levels.



Source: 2023 Immigrant Survey

The 2023 Vital Signs report analyzed census data for the entire population of the Kitchener-Cambridge-Waterloo Census Metropolitan Area (CMA) and found demographical differences have a large impact on housing in Waterloo Region. In particular, “One of the strongest predictors is recent immigration. Approximately 28% of individuals who immigrated to the country in the past five years live in unaffordable housing, compared to only 14% of non-immigrants.”

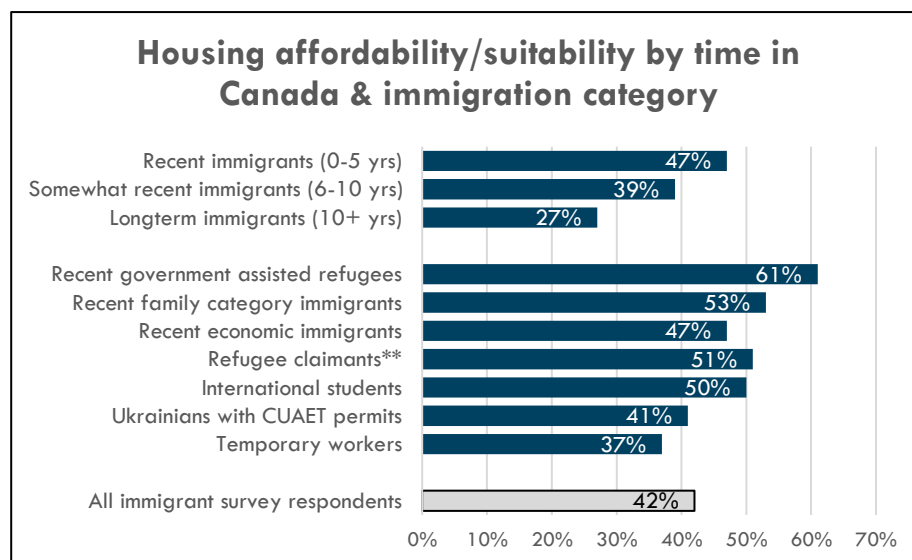
Racial background and age (especially youth and older adults), and the intersection of multiple demographic characteristics were found to lead to disparities in housing experiences. The report also pointed to a lack of data on “Other vulnerable groups, such as those aging out of the child

welfare system, Indigenous peoples, people with disabilities, and refugees, [who] face significant risks of unaffordable housing [...].”

2023 Immigrant Survey data shows that access to affordable and suitable housing is impacted by length of time in Canada, immigration category and racialized status.

The 2023 Immigrant Survey immigrant challenges with housing affordability and suitability decreased with length of time in Canada: 47% of respondents who arrived in the past 5 years were living in housing that wasn’t affordable/suitable, decreasing to 39% at 6-10 years, and 27% at 10 or more years ago.

Housing affordability and suitability also varied by how respondents immigrated to Canada. Among respondents who arrived in the past 5 years, housing was unaffordable and/or unsuitable for 61% of government assisted refugees, 53% of family category immigrants, and 47% of economic immigrants. For temporary residents, 51% of refugee claimants were in unaffordable/unsuitable housing,⁵ as were 50% of international students, 41% of Ukrainians with CUAET permits, and 37% of temporary workers.



Source: 2023 Immigrant Survey

**Due to small number of some groups of survey participants, findings should be interpreted with caution.

Racialized survey participants were also more likely than White immigrants to be in unaffordable/unsuitable housing (48% vs. 28%). There were no notable differences between male and female respondents (44% vs 40%).

⁵ Interpret with care due to a smaller number of respondents.

Discrimination Prevents Immigrants From Finding Affordable Housing

Access to housing is negatively and consistently impacted by discrimination in Waterloo Region.

In 2023, 24% of Immigrant Survey participants had experienced discrimination or been treated unfairly in the past year in Waterloo Region. Of those, 22% experienced discrimination when looking for housing. These experiences are consistent with the survey findings in 2021.

"The cost get accommodation is high and a lot of discrimination if you're a student."

"It only has one room and we are 3 people, it is too expensive but it was the only person who wanted to rent us the place, the others dismissed us as unemployed refugees."

"We live 7 people in 2 small bedrooms. I can afford to rent 3 bedrooms, but landlords when they see me as a black man they're not renting to me."

—Immigrant Survey Participants

Housing Service Experiences are declining among Immigrants

Immigrants are experiencing an erosion in their experience of using housing services in Waterloo Region.

There are a variety of services that help individuals find or maintain housing in Waterloo Region. Immigrant Survey participants are asked about their experience of using services across 16 community service categories.

In 2023, 53% of survey participants negatively rated their experience of using housing services in Waterloo Region, up from 40% in 2021. Among all community service categories, housing was rated the lowest in terms of service experience.

Service experience and other factors may be impacting service use. In 2023, 64% of participants had accessed housing services in Waterloo Region within the past year, down from 71% in 2021.

It is a challenge that a smaller proportion of people may be accessing support services at the same time as needs are growing significantly.

Other Insights

Past research in Waterloo Region found that immigrants are more likely to live in multigenerational households and to have larger families requiring larger housing units.⁶

The 2023 Vital Signs report noted that these larger households are, leading Waterloo Region's growth: Households with five or more people grew fastest in Waterloo Region, growing by 16%, followed by one-person households, which grew by 10% between 2016 and 2021. Countering national trends: While the national focus is increasingly on shrinking household sizes, in Waterloo Region, households of three, four, and five people grew at least twice as fast as the national rate between 2016 and 2021." Extended households, which include multigenerational homes, roommates, and homes shared by multiple families or individuals, accounted for 15% of the population in 2011 but close to half (41%) of the population increase in Waterloo Region between 2011 and 2021.

"[We have] 3 generations living in one 3-bedroom house."

"The house is very expensive, and the salary is not enough. I am separated from my husband and have no other income."

"It suits when both me and my spouse working. We aren't afford to keep our daughter with us."

"I live in an apartment unit. I am a clean person, however there is an ongoing bug problem in the building and the unit. The landlord can come and knock on my door, whenever he wants, this is not acceptable, even in my own country. The place was in dire need of repair, i tried to fix everything myself. If I have the opportunity to move, I would: But, my husband is the only breadwinner and my son and I attending school. I hope my language barrier will be resolved and I will be able to start working right away."

"Very expensive, I can't afford anything with the little my husband can get, my daughter is also unemployed and in a crisis of depression and anxiety."

—Immigrant Survey Participants

Profile of Immigrants in Precarious Housing Situations

In 2023, 1,456 Immigrant Survey participants answered both the top challenges and housing affordability/suitability questions: 38% were not in precarious housing situations (i.e. they were living in affordable/suitable housing and they did not list finding affordable housing as one of their top challenges in the past 12 months). However, **62%** were in what could be a precarious housing situation – which breaks down as:

⁶ Immigration Matters Survey 2019, Waterloo Region Immigration Partnership (<https://www.immigrationwaterlooregion.ca/IMsurvey2019>)

30%

Said that finding housing was a challenge **AND** they were currently not in affordable/suitable housing

19%

Said that finding housing was a challenge **BUT** they were currently in affordable/suitable housing

14%

Didn't say finding housing was one of their top challenges **BUT** their current housing was not affordable/suitable for them

"I am facing eviction and am unable to find an affordable housing for a single mom with 2 children!"

"I am homeless."

"My daughter and I share a bedroom, and my house is like a prison, even with no balcony."

—Immigrant Survey Participants

Participants in precarious housing situations were represented across all immigration categories, length of time in Canada or Waterloo Region, regional municipalities, levels of English ability, racialized status, genders or employment statuses. Among the indicators and groupings analyzed, the only notable differences were that respondents in precarious housing situations were less likely to rate housing services positively (35% vs 47%) and more likely to indicate that their income was not sufficient for their needs (79% vs 67%).

Immigrants Want Leadership on Housing

Immigrant survey participants shared suggestions about what community leaders should do to improve the welcoming, integration and wellbeing of immigrants in Waterloo Region. Many suggestions related to housing, for example:

- 🌈 “Help newcomers to find affordable housing and assist them with employment services, provide support so that they can open up small business to contribute to the economy and create jobs.”
- 🌈 “Focus on the top three challenges affordable housing, employment opportunities for newcomers and accepting international professional credentials.”
- 🌈 “Help the lonely old woman like me to find house or any shelter to live, because I am paying an expensive rent that I can’t afford in the coming years.”
- 🌈 “The first and foremost is make housing affordable for students because that’s the first thing a person requires when he/she lands.”
- 🌈 “Immediately, I ask you to look into the cost of living, and the most important thing is house rent. We were about to sleep with our children on the street. Thank you, everyone, and I hope you take an interest in our cause.”
- 🌈 “It seems more prevalent that grassroots organizations are doing the bulk of the work in terms of sourcing hosts and temporary housing for immigrants and newcomers. It would be good to either see that the Region is actually making steps towards improving this issue or make it more evident that steps are being made.”
- 🌈 “It is difficult to ask for something when you are in a country that opens its doors to you voluntarily, maybe it is difficult for us but I think that in general they do a very good job. However, it might be a good option to regulate housing costs and advocate with landlords so that we can get a rent without being discarded because of our immigration status.”
- 🌈 “Talk to the landlords, and tell them that immigrants and newcomers are human too.”
- 🌈 “Find innovative solutions to the housing crisis - building indiscriminately is NOT a sustainable solution. Help lower rents. You have the resources - think outside the box, please.”

Data Sources, Limitations and Cautions

The main data source for this snapshot is the Immigration Partnership's **2023 Immigrant Survey**. This biannual, multilingual survey is for immigrants who live, work and/or study in Waterloo Region. It covers immigrant experiences on a range of topics impacting their ability to reach their full potential and contribute to a thriving, prosperous community for everyone. The survey was most recently conducted in June 2023 with 1,676 participants. Some comparisons are included to the 2021 Immigrant Survey of 1,507 participants.

In the 2023 survey, the majority of participants filled out the survey online. Participants reflected the whole range of immigrants living in Waterloo Region. Two thirds (67%) had been in Canada for 5 years or less, while the rest had been here for longer. More than half were permanently in Canada (57%) and 39% were here on a temporary permit. Almost all (93%) were living in Cambridge, Kitchener and Waterloo, with 3% in the rural townships. Participants answered the survey in 11 languages and had 75 first languages. English was the first language of 14% of participants, 77% spoke English well or very well and 9% spoke English poorly or not at all. A full 76% of respondents identified as racialized; 59% were female and 40% male; 3% identified as LGBTQ+; 6% were living with a disability or chronic illness. Respondents, like immigrants overall, were highly educated: 75% had a Bachelor's degree or above. Almost two thirds (63%) were working (full/part time/casual/self-employed) and 26% were unemployed and looking for work.

Survey responses were disaggregated along many demographic lines and analysed to uncover the varying

The Waterloo Region Immigration Partnership is collaboration of over 100 community service, business, municipal, post-secondary and ethno-cultural organizations and residents working together to create the conditions for immigrants to succeed and help build a welcoming, dynamic community.

experiences of different groups of immigrants. This profile highlights larger differences among data sources and immigrant subgroups. It includes comparisons among all survey respondents that were different by at least 5 percentage points, and, due to smaller sample sizes, among disaggregated subgroups of at least 10 percentage points. Because of small numbers for some groups, the findings should be interpreted with caution. Findings for groups of less than 5 individuals were suppressed for privacy reasons. Additional information can be found at www.immigrationwaterlooregion.ca/immigrantsurvey.

Data from the September 2022 **Community Wellbeing Survey** is also included. Conducted by Wellbeing Waterloo Region, 4,937 Waterloo Region residents responded. As a survey partner, the Immigration Partnership disaggregated the data and analysed the findings to uncover similarities and differences among 3,598 Canadian-born and 148 recent immigrant participants (in Canada 10 years or less). Only larger differences of at least 10 percentage points between these groups were highlighted. The findings should be interpreted with caution.

2021 census data by Statistics Canada was also included in this snapshot. For additional census data about Waterloo Region or the Kitchener-Cambridge-Waterloo CMA see www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm.

The **Waterloo Region Community Foundation's 2023 Vital Signs** report focused on housing in Waterloo Region and includes a wide range of data and analysis, some of which are included here. For more information see www.wrcf.ca/vital-signs.

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