

# Immigrant Housing in Waterloo Region

## 2021 Immigrant Survey Profile

This profile shares insights on housing shared by immigrants living in Waterloo Region. It is based on responses by 1,507 participants in the Immigration Partnership's 2021 Immigrant Survey. Full analysis of survey findings and details about the methodology are available in the 2021 Immigrant Survey Summary Report at [www.immigrationwaterlooregion.ca/ImmigrantSurvey](http://www.immigrationwaterlooregion.ca/ImmigrantSurvey).

### Key Insights

- Most survey participants shared that they are doing okay when it comes to housing - three-quarters (74%) noted their current housing was affordable and suitable. However, 26% were in housing that was not affordable and/or suitable for them.
- 32% of respondents cited finding affordable housing as one of their biggest challenges in the past year.
- Discrimination is a barrier to housing for immigrants. Among participants who had experienced discrimination or were treated unfairly in the past year, and one fifth had experienced this when looking for housing.
- Nearly half (49%) of all survey participants listed more affordable housing options as one of the top strategies to better enable immigrants to reach their full potential.

### Housing Affordability & Suitability

- 74% of participants said that their current housing was affordable and suitable.
- Approximately one quarter of participants struggled with housing - 26% were in housing that was not affordable and/or suitable. This increased to 32% among those who arrived in the past five years and 42% among those who arrived in the past year. This equals approximately 5,000 recent immigrants (in Canada for less than 5 years) and 20,000 immigrants that have been in Canada for more than 5 years living in unaffordable and/or unsuitable housing in Waterloo Region.
- In general, 45% of respondents said their income did not meet the needs of them and their family. Among recent immigrants, this grew to 54%.

*"Rents and prices are too high"*

*"So hard to find housing, [our] current apartment unit is quite small"*

*"[We have] 2 adults and 3 kids living in a 2 bedroom apartment. Not enough space. Can't afford rent or home ownership"*

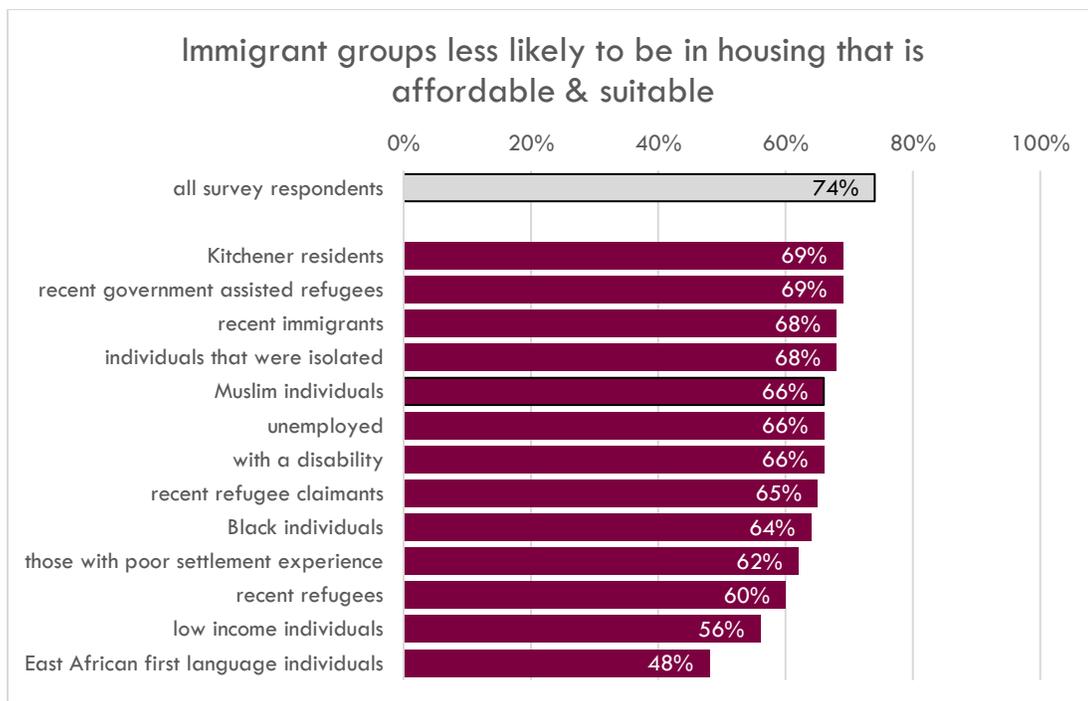
*"My rent for 3 bedroom is \$2200 and that's all the income i made for the whole so its stressful to pay rent plus utilities"*

*"Rent is on average but my income is too low"*

*"I am paying more than 60% of my income for rent"*

*"The house is being sold so I will have to move into a new one, my rent was \$1850 and now the similar houses' rent start from \$2350"*

*– survey participants*



#### Discrimination

- 24% of survey participants had experienced discrimination or were treated unfairly in the past year. One fifth of those individuals (19%) had experienced discrimination when looking for housing.

#### Housing Services

- 71% had used some sort of housing service in the past year.<sup>1</sup>
- 60% rated housing services positively and 40% rated them negatively.
- When asked how useful housing services were in helping them find housing, 61% said they were very or somewhat useful and 39% said they not very or not at all useful.

#### 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.<sup>2</sup>
- When asked what would better enable immigrants to reach their full potential in Waterloo Region, survey participants most frequently listed more affordable housing options (49% suggested this).

*“Housing for new comers can be very challenging, with no credit history. We had to bring in a co-signer in order to get our rental application completed after we had been rejected by more than 15 applications. It was easier when we moved by the third year however, It was a very stressful process for us and for so many friends who faced the same situation.”*

*“Housing provided in Waterloo region takes advantage of immigrants, requiring illegal things on their contracts (against RTA). As an immigrant, I was not aware of any particular service that might be available to help be not be coerced into signing absurd agreements (such as 3 year lease, 3 last month's payment, \$250 key deposit, etc).”*

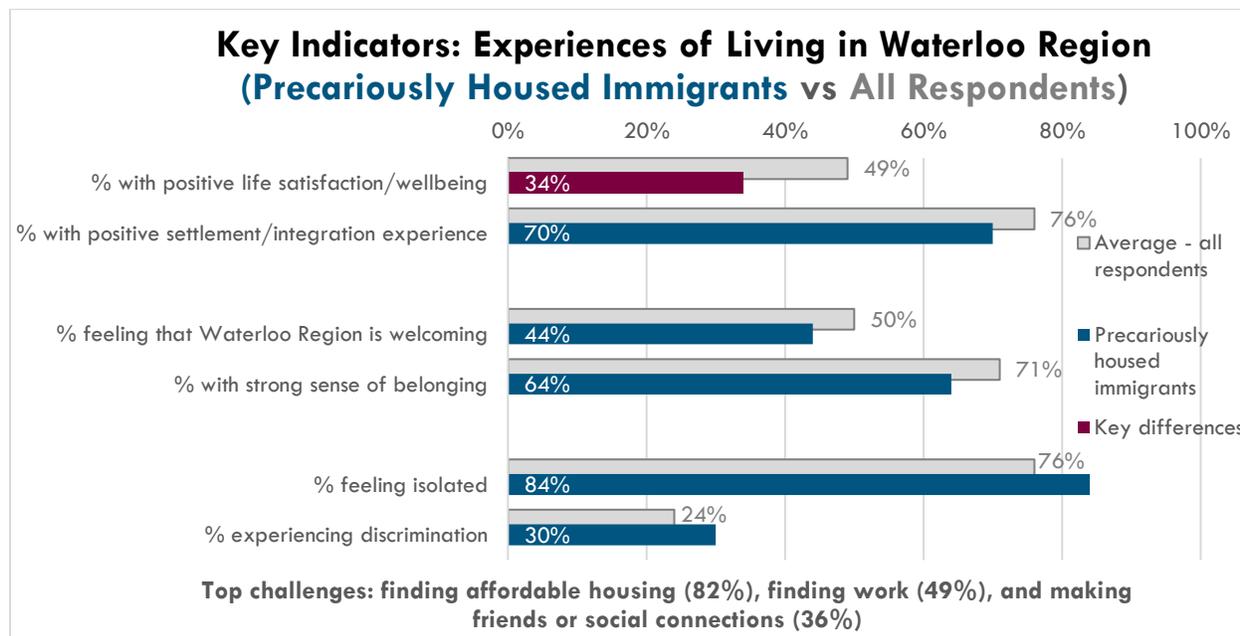
– survey participants

<sup>1</sup> “Housing services” and other broad service areas were not defined in the survey. Individual respondents may have seen this differently and included different areas within the broad category of “housing services”.

<sup>2</sup> Immigration Matters Survey 2019, Waterloo Region Immigration Partnership (<https://www.immigrationwaterlooregion.ca/IMSsurvey2019>)

## Profile of Immigrants in Precarious Housing Situations

- 38% of survey respondents were in precarious housing situations – meaning their current housing was unaffordable, unsuitable or they indicated that finding affordable housing was one of their top challenges in the past year.<sup>3</sup> The Canada Mortgage and Housing Corporation (CMHC) defines “core housing need” as living in a dwelling considered unsuitable, inadequate or unaffordable, as well as not having sufficient income to access acceptable housing.

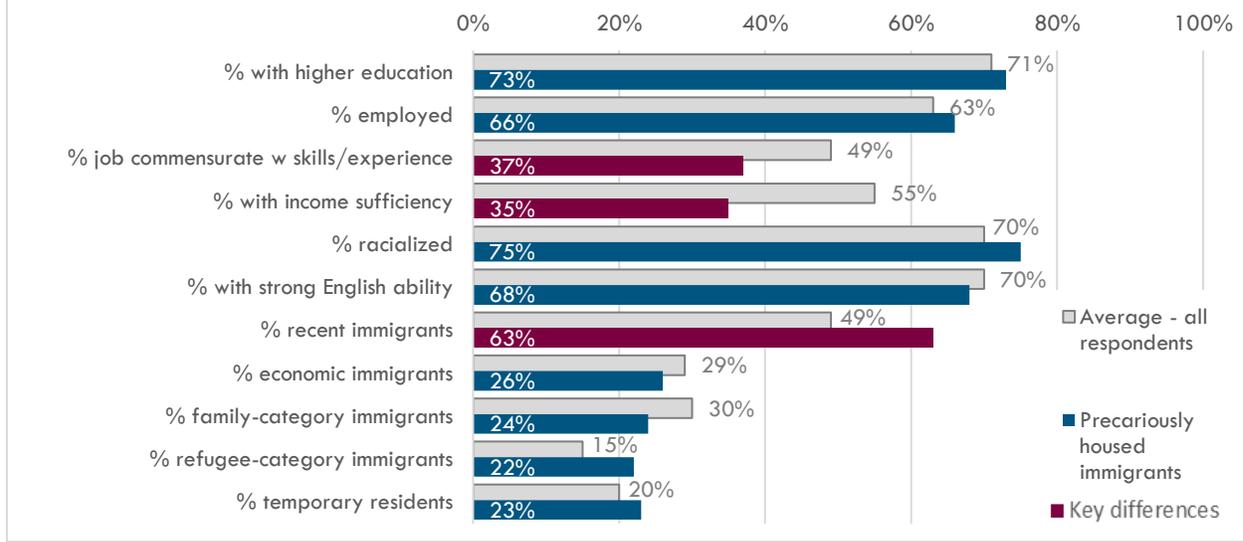


- Only 34% of precariously housed survey participants were quite satisfied with their life, compared to 49% for all participants.
- 70% had a positive settlement experience, compared to 76% of all participants.
- Precariously housed survey participants were less likely to feel that Waterloo Region was quite welcoming (44% vs 50% overall).
- 84% felt isolated to some degree compared to 76% among all participants.
- They were less likely to have a strong sense of belonging (64% vs 71% overall).
- 30% experienced discrimination compared to 24% of all survey respondents. Among those that experienced discrimination, 27% had this experience when looking for housing.<sup>4</sup>
- 78% of precariously housed respondents used housing services in the past year; only 44% found them useful for finding housing compared to 61% among all respondents who used the services.
- 72% listed more affordable housing options as the solution that would better enable them to reach their full potential in Waterloo Region.

<sup>3</sup> 1168 respondents responded to either or both of the two questions about 1) top challenges and 2) housing affordability, with 441 individuals indicating that either their current housing was unaffordable and/or unsuitable, or that finding affordable housing was one of their top challenges in the past year. 197 said their current housing was unaffordable and 358 noted that finding affordable housing as one of their top challenges. Of those in a precarious housing situation: 24% were currently in affordable/suitable housing but said finding affordable housing was one of their top challenges, 26% were in unaffordable and/or unsuitable housing AND noted that finding affordable housing was one of their top challenges, 19% were in unaffordable and/or unsuitable housing but didn't mention that finding affordable housing was one of their top challenges, and 32% didn't share whether their current housing was unaffordable or not BUT did note that finding affordable housing was one of their top challenges in the past year.

<sup>4</sup> Of all immigrants surveyed that experienced discrimination when looking for housing, two-thirds were in precarious housing situations.

## Precariously Housed Immigrant Demographics



- Survey participants living in precarious housing situations were very diverse. Precarious housing was more prevalent among recent immigrants.
- 63% were recent immigrants who had arrived in Canada in the past 5 years, compared to 49% among all respondents. 15% arrived 6-10 years ago and 22% arrived more than 10 years ago. 68% spoke English well or very well; 8% spoke English not at all or poorly).
- 26% were economic immigrants, 24% family category, 22% refugee category with 9% refugee claimants, 6% international students, and 8% temporary workers.
- 56% lived in Kitchener, 27% lived in Waterloo, 13% live in Cambridge.
- 10% were living with a disability or chronic disease that limits their activity.
- 73% had a Bachelor's degree or higher.
- 66% were employed (49% full time and 17% part time); 19% were unemployed and seeking work.
- Only 37% were in a job commensurate with their skills/experience.
- 65% said their income was not sufficient for the needs of them and their family.
- 75% were racialized, compared to 70% racialized among respondents overall.

*"Me and my husband are now working from home and we just have one bedroom open concept place. It is very difficult for me to study. I often sit and study in our lobby."*

*"We r very packed in 3 bedroom apartment with 3 grownup kids and both of us."*

*"I live in a basement with my 2 kids we only have one bedroom"*

*"Very expensive and poor in quality"*

– survey participants

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 This profile only highlights larger differences between this population and all immigrant survey respondents. In the charts, "Key differences" are variables with more than 10% difference between this population and all survey respondents. Because of small sample sizes for some subpopulations, the findings should be interpreted with caution. In the Key Indicators chart: "employed" includes respondents that were employed full time or part time; "feeling that Waterloo Region is welcoming" refers to respondents that rated how welcoming Waterloo Region is to immigrants as 8-10 on a ten-point scale. "Higher education" refers to respondents that have completed a Bachelor's degree or higher; "strong English ability" refers to respondents with a non-English first language that speak English well or very well.

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