Towards a Comfortable Neighbourhood and Appropriate Housing: Immigrant Experiences in Toronto

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Introduction

This paper concerns two major research questions. The first is the ways in which Toronto’s social landscape throughout the past century, and especially following World War Two, has been changed by the diverse array of immigrant groups that have entered the city. For researchers and policy makers concerned with urban settlement patterns, Toronto represents a particularly intriguing study area, not only because it is Canada’s largest and most ethnically diverse metropolis but also because the settlement patterns of these groups have altered radically during the past hundred years.

Immigrant groups who arrived in Toronto prior to the 1970s, such as the Chinese, Jews, Italians, Portuguese, and Greeks, tended to settle initially in the traditional inner city immigrant reception areas, where they formed institutionally complete ethnic neighbourhoods. Over time these groups moved to the suburbs, usually in some form of segregated resettlement, and either drew their commercial and institutional structures with them, like the Jews and Italians, or retained a substantial residential, institutional and commercial presence in the inner city as did the Portuguese. Still other groups adopted other settlement patterns, such as the Chinese who developed a nucleated pattern of Chinatowns across the urban landscape.

The settlement patterns of immigrants who arrived in Toronto following the 1970s differ from those of the pre-World War Two and initial post-World War Two immigrants who first settled in inner city ports of entry. Increasingly, new immigrants have circumvented these inner city reception areas and settled directly in the suburbs. By 1996, recent immigrants were spread across the City of Toronto and beyond, with older post-war suburbs such as Etobicoke, North York and Scarborough becoming major areas of settlement (Figure 1). This settlement pattern is more complex than the traditional spatial assimilation model which is characterised by initial location in inner city reception areas and subsequent diffusion to the suburbs as immigrants improve their economic position (Mandres 1998; Ray 1998; Teixeira and Murdie 1997).
The result is a divided form of suburban settlement. Business immigrants, mainly from various Asian countries, have moved directly into relatively high-priced single detached dwellings in Toronto’s affluent suburbs, while refugees and other poor immigrants, mainly from developing countries, are forced into lower rent and often low quality private sector apartments, or into public housing. This spatial shift is partially attributable to the attraction of new jobs and less expensive housing in the suburbs, and in the case of older post-war suburbs, the availability of public housing (Frisken et al. 1997). Informal networks have also played an important role in determining the choice of first residence, especially for those groups who already had people from their country of origin living in Toronto. Toronto’s social geography is therefore more complex than ever, reflecting the cultural heterogeneity and the diffuse settlement patterns of its immigrants. These increasingly more complex patterns also have important implications, both for the delivery of immigrant settlement services and the resolution of more general land use planning issues.

The second major research question concerns the extent to which immigrants have been successful in achieving appropriate housing in Toronto. The diversity of Toronto’s recent immigrant population suggests that many newly arrived immigrants and refugees will experience considerable difficulty accessing good quality and affordable housing. This applies particularly to refugees, such as those from Somalia and Sri Lanka, who are visible minorities and lack sufficient financial resources to afford accommodation in Toronto’s relatively high priced private rental market. This problem is further magnified by the limited housing opportunities that are available to low income immigrants, both in the private and public rental sectors. Vacancy rates in the private rental sector have generally been below one percent in the 1990s and the wait for public sector housing is extremely long. Furthermore, these immigrants and refugees face numerous discriminatory barriers in the private rental market due to factors such as source of income (social assistance), large family size, skin colour and family type (single parent family).

Other groups, such as the Chinese from Hong Kong and other Asian countries, who arrive in Canada as independent or business immigrants, will likely have much less difficulty accessing appropriate housing and in many cases will be able to move directly to a new house in the suburbs. In most instances, this will be home ownership. Home ownership is viewed as important in Canadian society because it is a potential source of equity and it provides households with security of tenure and more control over their environment. The rate at which immigrant groups enter the home ownership market is often seen as an important indicator of immigrant integration into society.

The remainder of the paper is divided into four major sections. The first section provides a brief conceptual overview of the importance of neighbourhood and housing to immigrant groups. It also raises questions about the advantages and disadvantages of the spatial concentration of immigrants, outlines the Canadian government’s position on adequate,
suitable and affordable housing and reviews the assumed importance of home ownership for immigrant groups.

The second section focuses on the settlement patterns of immigrant groups. Here, we use a modified chronological perspective to discuss the settlement patterns of a cross-section of Toronto’s ethnic communities. This section is guided by the following questions, both of which concern the very substantial ways in which Toronto’s social landscape has been changed by the inflow of immigrant groups during the past century. The first question concerns the extent to which the spatial assimilation model defines the reality of the settlement patterns of immigrant groups in Toronto -- especially at the end of the millennium. Have most immigrant groups assimilated spatially with the rest of Toronto’s population, as predicted by the model, or do some groups remain spatially segregated? If certain groups remain segregated, what are the dominant spatial patterns and how do these vary between groups? Also, have these patterns changed over time and are there new factors that account for the segregation of ethnic groups? The second, and related question, concerns the continued relevance of inner city reception areas as the sole port of entry for newly arrived immigrant groups. Have certain groups bypassed the inner city and settled directly in other parts of the city? If so, what factors determine the residential choices and constraints of these groups?

In order to set the context for this section, we begin with a brief overview of immigrant ports-of-entry in the pre World War Two inner city. We also note the movement of these immigrant groups outwards to the suburbs in succeeding generations. This is followed by a discussion of European immigrant settlement from 1945 to the early 1970s with emphasis on the formation of ethnic neighbourhoods by Southern European immigrants such as Italians, Portuguese and Greeks. Attention then turns to the settlement patterns of immigrant groups who entered Canada from the early 1970s to the present. The latter is a highly diverse group that includes relatively affluent business immigrants as well as refugees and other lower status immigrants. As might be expected, these two groups live in quite different residential environments and occupy very different kinds of housing. Their overall spatial pattern, however, differs from earlier groups in that many have bypassed inner city reception areas in favour of first residence in the suburbs.

The third section concerns the contemporary position of immigrants in Toronto’s housing market. Data for this section were obtained primarily from the 1996 Census using the individual Public Use Microdata File. Two somewhat related questions guide the discussion in this section. The first concerns the extent to which various immigrant groups occupy adequate, suitable and affordable housing. Are there differences between recently arrived immigrant groups and more established groups? Which groups are most disadvantaged in Toronto’s housing market? Given the lack of new rental construction and increased rents in the private rental sector what is the prospect for the most disadvantaged groups achieving a progressive housing career? The second question focuses on home ownership. As indicated earlier, this is
A particularly important issue given the significance of home ownership in Canadian society, the opportunities that ownership offers for accumulating equity and its importance as an indicator of immigrant integration.

As a background to the discussion, we consider the supply and demand aspects of housing. Supply is important because this determines the housing opportunities that are available to new immigrants. We place particular emphasis on changes that have taken place in the 1990s, especially in the private and public rental markets. This is important because many newly arrived immigrants and refugees do not have the necessary resources to enter the home ownership market. In contrast to supply, housing demand is determined primarily by the living arrangements of households as identified by household size, type and family structure. Housing demand is also constrained by the financial resources available to individual households.

The final section of the paper addresses research gaps and policy issues concerning the spatial concentration of immigrants and their access to appropriate housing. Despite the increased amount of research that has been conducted in this area much remains to be done. Also, given the disadvantaged position of many new immigrants and the shortage of low cost rental housing in Toronto much more consideration needs to be given to the ways in which these families can be accommodated in appropriate, secure and permanent housing.

**Conceptual Framework: Towards a Comfortable Neighbourhood and Appropriate Housing**

The integration of immigrants and refugees into a new society is based on the successful attainment of several basic needs (Figure 2). Of these, access to a neighbourhood where the newcomer feels comfortable and housing which is adequate, suitable and affordable are particularly important, especially in the initial stages of settlement. Indeed, it could be argued that immigrants first seek a neighbourhood in which to live and housing for their families. Subsequently, they and their children enter the educational system for language training, schooling and job training, and finally, their experiences with training and schools (in addition to education and skills from their home country) influence employment and level and source of income. Although this may be the general scenario, the links between factors need not be as linear as portrayed above. Thus, we have used double-headed arrows in Figure 2 to convey the potential complexity of these relationships.

For many immigrant groups, integration also takes place over a relatively long time. Ideally, during this period, immigrants better their economic position and are able to make improvements in neighbourhood location and housing circumstances. The arrow linking income with neighbourhood and housing in Figure 2 illustrates the dynamic
nature of this process. This, of course, is the ideal situation. Reality suggests that some immigrant groups are more successful than others in achieving a comfortable neighbourhood and appropriate housing.

**Towards a Comfortable Neighbourhood**

When immigrants first arrive in a large city like Toronto, they seek a neighbourhood that is comfortable - a place where they feel they belong. Often these neighbourhoods contain a relatively large number of people from the same ethnic background. Therefore, social networks develop which are important in assisting the integration of newcomers in their new community. In addition, institutions that are more formal in character provide community based information and services which enhance opportunities for new immigrants and act as a cushion to soften the full impact of differential incorporation in the larger society. Also, a business infrastructure often develops, offering goods and services that are familiar to the newcomers in their own language. Consequently, neighbourhood formation is important for many immigrant and refugee groups, especially in the initial period of settlement.

Following the initial period of settlement many immigrant groups remain spatially concentrated while others become more integrated with the existing population. Also, some groups achieve spatial assimilation from the outset. Spatial concentration may result from discriminatory practices by the existing society or as attempts by immigrant groups to retain their cultural identity or avoid discrimination. The idea that some groups remain highly concentrated after several years of settlement runs counter to the traditional spatial assimilation model. This model assumes that immigrants will initially concentrate in inner-city ports of entry and subsequently disperse to the suburbs, usually without the same level of spatial segregation. Evidence from numerous studies, however, suggests that the eventual spatial patterns are much more complicated than suggested by the assimilation model. For example, some groups integrate spatially with the existing population while others expand outwards in a sectoral fashion or bypass existing groups and resegregate in the suburbs.

The role of ethnic segregation in enhancing or inhibiting educational, economic and linguistic integration is much debated. One view maintains that ethnic enclaves play a significant role in the successful integration of newcomers. Some scholars, however, believe that they also reinforce the persistence of social inequalities. This is one of the key arguments of the underclass thesis, which takes different forms in different countries. The general argument, however, both in the United States and Europe, is that continued spatial segregation of immigrant groups can impede language acquisition, educational achievement and labour market integration (e.g., Clark 1998; Musterd and Ostendorf 1998). In contrast, Ley and Smith (1997) argue that the immigrant underclass thesis has much less relevance in the three largest Canadian metropolitan areas. Instead, in Canada there has been more emphasis on the positive
role of ethnic segregation in enhancing the institutional completeness and ultimate integration of immigrant communities.

**In Search of Appropriate Housing**

As well as a comfortable neighbourhood, immigrants seek adequate, suitable and affordable housing when they first arrive in a new city. These are the three components of appropriate housing that have been adopted by Canada Mortgage and Housing Corporation (CMHC) in its Core Housing Need Model. Adequacy refers to the physical quality of the dwelling, suitability to the appropriateness of the dwelling for accommodating a particular size and type of household and affordability to the maximum proportion of income that a household "should" spend on shelter. When households fall below a minimum standard of housing, as defined by CMHC, they are said to be in Core Need. There is considerable debate about the measurement of these components, and the policy contexts within which they have been used (e.g., Hulchanski 1994). There is much less debate, however, about their utility in comparing the housing situations of different households.

In addition to a basic minimum standard of housing it is assumed by many policy analysts, and confirmed in numerous polls, that most Canadian households wish to achieve home ownership at some point during their housing career. The acquisition of home ownership is also important, if not more so, for immigrant households. Indeed, the extent and speed at which immigrants achieve home ownership has been identified as an important element of immigrant integration. Home ownership satisfies an inherent need for social prestige, allows maximum control over one’s dwelling and provides an investment opportunity which renting does not. It also provides accommodation for families with children who may have difficulty finding suitable housing in the rental sector. In addition to the reasons mentioned above, home ownership is particularly important for immigrants because it provides a sense of security and permanency, and a commitment to the new country.

**Immigrants and Neighbourhood Formation**

In this section of the paper, we explore the ways in which immigration has altered Toronto’s social space, especially the shift from inner city ports of entry to direct settlement in suburban reception areas. Attention is focussed on a sample of immigrant groups who settled in Toronto under different circumstances in the twentieth century. We consider three identifiable periods in Toronto’s immigrant history: the pre-world war two period, the post-world war two European immigrant experience, and the period of increased internationalisation of Toronto’s population following the 1960s. In the first section (pre-war inner city ports of entry . . . And beyond), attention focuses on three immigrant groups (Jews, Italians and Chinese) who first settled in inner city ports of entry but subsequently moved upwards in social status and outwards spatially to suburban areas of Toronto. There, especially after world
Following world war two, Toronto became what can be best described as a city of "homelands", as waves of new immigrants established enclaves and attempted to reproduce many of the features and traditions that they left behind in their countries of origin. The second and third sections of the paper elaborate on some of these "homelands". The second section (post-war European settlement: 1945-1970s) provides more details about the post war Italian, Portuguese and Greek settlers who initially arrived in Toronto during the first two decades following the war. The third section (the emergence of a suburban immigrant landscape: 1970s - 1990s) focuses on the diversity of immigrant groups that have settled in Toronto following changes in Canada’s immigration policy in the 1960s. The focus is on the way in which these groups have altered Toronto’s suburban neighbourhoods.

**Pre-War Inner City Ports of Entry . . . and Beyond**

Most immigrant groups arriving in Canada in the first half of this century settled in agricultural areas of the west rather than in the large urban centres of Central Canada. However, three groups of immigrants, the Jews, the Chinese and the Italians, located primarily in urban areas. Toronto was one of their main destinations. When these immigrant groups first settled in Toronto at the beginning of the century, the city was a "mere extension of Great Britain" with a predominantly British character. By 1911, 80 percent of Toronto’s population was of British descent, with Jews, Italians and Chinese, as well as other immigrant groups already living in Toronto, forming a small percentage of the total population (Harney 1985).

These immigrant groups lived in close proximity to Toronto’s (old) City Hall and the commercial downtown, with the Jews, Italians and Chinese heavily concentrated in St. John’s Ward -- the city’s original immigrant reception area. St. John’s Ward (or the Ward as it was popularly known) was located in a distinct area bounded by Yonge Street, University Ave. (Avenue Road), King and College Streets (Figure 3). This neighbourhood provided new immigrants with a "focus and an anchor" in the city. Through the inter-war period several more ethnic enclaves appeared, but by 1945 Toronto remained culturally, racially and linguistically -- an overwhelmingly British city (Harney 1985).

St. John’s Ward was initially the major reception area for East European Jews, who were attracted by its inexpensive housing and proximity to the garment industry (Speisman 1985; Hiebert 1993). This area became a self-contained Jewish community with a high degree of institutional completeness in terms of its cultural, religious, and educational facilities, as well as Jewish businesses serving the needs of the community (Speisman 1985). In the first two decades of the twentieth century, an increasing number of Jewish residents of the Ward became owners of their residences and business proprietors (Dennis 1997). The ownership of
property was of great social and economic significance for these immigrants. As Dennis (1997, 393) notes: "property was a way to propriety, both in the sense of "being proper" -- acquiring respectability and status -- and in the meaning of "proprietorship" -- becoming owner of a business." In the next few years, overcrowding in the Ward led to the Jewish invasion of nearby residential areas, primarily the Kensington Market/Spadina area (Figure 3).

By 1915, the Kensington Market/Spadina area was the core of the Jewish community and Kensington was transformed into a market selling a wide range of food and commodities to the 15,000 Jews who lived within a quarter-hour walk of the market (Hiebert 1993). The development of a self-contained infrastructure in the Ward and Kensington served to isolate Jewish immigrants from the rest of Toronto’s population. Positive and negative outcomes resulted from the identification of Toronto’s Jews with these two locations. In a positive sense, the concentration of Jews fostered the growth of a Jewish community, but from a negative perspective it also provided a visible target for anti-Semitism, particularly in the 1930s (Dennis 1997).

Jewish settlement and residential patterns in Toronto changed dramatically after World War Two. Beginning in the early 1950s, most Jews left their initial areas of settlement and moved in a sectoral and highly segregated fashion towards the suburbs. Despite the suburbanisation of the Jewish community, however, Jews still tend to concentrate in identifiable neighbourhoods of Toronto, especially along Bathurst St. (known as the "Bathurst corridor"), but also in the York Mills/Bayview and Steeles/Leslie areas as well as further north in Thornhill and Richmond Hill. According to Weinfeld (1999, 865), the Jews "have retained a high degree of often self-imposed residential segregation." He suggests that this is a manifestation of the high level of "survivalism" that characterises members of the Jewish community, Jewish immigration having been driven historically by pogroms and the Holocaust.

A revitalisation of Toronto’s inner city Jewish community is also taking place, due in large part to an influx of a new generation of Jewish families - the baby boomers that used to live in the suburbs. The vibrant life and amenities of the centre of the city, and a renewed interest in their roots, culture and religion, may partially explain this rediscovery of the old downtown core of the Jewish community by the new generation (Kenridge 1998).

Like the Jews, the Italians are a long established immigrant group in Canada who have also been very urban-oriented. St. John’s Ward, a major reception area for the Jews, also became the city’s first Little Italy (Harney 1985). After World War I the Italians established a second Little Italy centred on College and Grace Streets, largely in response to urban renewal in the Ward and the prospect of better quality housing elsewhere (Figure 3). This area remained the residential and commercial core of the Italian community into the period immediately following World War Two (Sturino 1999; Zucchi 1988). Labour recruitment
programmes (the "padroni" system), kinship networks and chain migration were largely responsible for the formation of these early Italian neighbourhoods. As in the case of the Jews, the Italian community possessed well-defined cultural and economic features. The practice of boarding was common among Italian families living in Little Italy, with lodgers being an important source of income for many families. Italians also opened their own businesses, which catered mainly to compatriots, and brought a sense of Latin ambience to the streets of Little Italy.

Throughout the 1950s the Italians expanded northward and formed another Little Italy west of Dufferin St between Bloor St. and St. Clair Ave. (Figure 3). By the 1960s, this neighbourhood had largely replaced the one on College St. The residential mobility of the Italian immigrant group did not stop there, however. Always in search of better neighbourhoods in which to live and better housing conditions, Toronto’s Italians continued to move, first to the older suburban municipalities of York and North York, and then to the newly developed Woodbridge area in the City of Vaughan (Harney 1998). In Woodbridge they form the majority of the population and show high levels of home ownership. The move to Woodbridge, beginning in the early 1970s, has been interpreted as a sign of the Italian group’s drive to attain a middle class standard of living (Sturino 1999; Evenden and Walker 1993).

The Jews and Italians thus shared initial settlement patterns, and gave high priority to property ownership in constructing institutionally complete communities in Toronto. In particular, the early Italian immigrants moved into reception areas previously occupied by immigrants of Jewish origin. In their move to the suburbs, however, the Jews and Italians took different directions. Both groups assumed distinctive directional movements, the Jews north along Bathurst Street and the Italians north along Dufferin and Keele Streets, west of the Jewish corridor. However, the Italian group assumed a wider residential dispersion and is therefore less segregated than the Jews.

In contrast to the Jews and the Italians, the Chinese faced much greater overt discrimination upon arrival in Canada. Thus, they quickly formed ethnic enclaves (Chinatowns) where immigrants could live and carry on business transactions without fear of discrimination. As noted by Lai (1988) these areas were physically and functionally a "town within a city". Before the 1940s, it was not easy for Chinese to move into better residential areas (Lai 1988; Anderson 1991). Thus, while it has been argued that the Chinese created Chinatowns for self-protection, these areas may also be seen as physical manifestations of racism (Olson and Kobayashi 1993; Anderson 1991).

Before the turn of the century, Toronto’s Chinese immigrants were scattered around the city. By 1915, however, a discernible Chinatown emerged immediately east of the downtown core (Nipp 1985). Some Chinese immigrants became entrepreneurs, with self-employment in laundries, restaurants and small retailing businesses providing an alternative means of
economic survival (Li 1988). At the same time concentration in these specialised ethnic niches reinforced cultural exclusiveness (Thompson 1989). Gradually, in the years between the two world wars, Chinatown shifted westwards to the southern part of St. John’s Ward, the area known as Old Chinatown. By 1955, plans for construction of a new City Hall in the core of this area forced the community to move again, this time to the former Jewish neighbourhood in the Kensington Market/Spadina area (Figure 3). This area, known as Chinatown West, flourished and by the 1960s it had become the most important business district for the Chinese group in Toronto. This enclave economy became an important source of employment for members of the community and provided many members of the group with an effective base from which to pursue economic success.

In the post World War Two period, the continued immigration of the Chinese to Toronto, and especially Toronto’s suburbs, led to the emergence of several discernible Chinatowns, both inside and outside the City of Toronto. Although Chinatown West near the downtown core remains the largest and most important Chinese commercial area in Toronto it has lost many of the functions that it once performed for Chinese residents (Li 1988, Lo and Wang 1997). Today, there are indications that Toronto’s major Chinatown is primarily a commercial district and tourist attraction, rather than an ethnic neighbourhood. Many of the new Chinese immigrants have the education, occupational skills and economic resources necessary to avoid Chinatown West as a port of entry, and buy housing in better and more expensive suburban areas of the city.

**A City of "Homelands"**

**Post-War European Settlement: 1945 - 1970s**

Between 1945 and the 1970s most of Canada’s immigrants came from Britain and continental Europe, initially from Northwestern Europe and then increasingly from Southern Europe. During the 1960s and 1970s Italians, Portuguese, and Greeks were among the most important groups to arrive in Toronto. These immigrants relied extensively on chain migration, which encouraged the formation of discernible neighbourhoods with ethnic businesses and cultural and religious institutions (Anderson and Higgs 1976; Chimbos 1980; Sturino 1990; Iacovetta 1992). Relatives and friends from the same ethnic background, especially co-villagers, played a crucial role in helping these immigrants become established in Toronto. Indeed, family members sponsored more than ninety percent of post-World War Two Italian immigrants in Toronto (Iacovetta 1992). Family and friends assisted these newcomers in finding a comfortable neighbourhood as well as housing and a job.

Southern Europeans also attached considerable importance to home ownership (Richmond 1972; Teixeira 1995; Ray 1998; Harris, 2000). In fact, family reunification and home ownership were the first priorities for these groups when they arrived in Canada. They started by buying relatively inexpensive housing in downtown Toronto’s immigrant reception areas.
To attain this goal, families were quite often forced to double up and to take in borders, especially relatives and co-villagers. Today these groups are known by their high propensity to own property in Toronto.

These groups used several strategies in order to achieve home ownership. Private sources of finance (particularly second mortgages) facilitated undercapitalised purchases (Murdie 1991). As well, many families occupied part of the house and rented the other part, usually to other members of the group, for extra income (Richmond 1972; Teixeira 1995; Sturino 1999). The boarding house system was a transitional phase both for the boarders, who were saving to become homeowners themselves at a later stage and for the families who owned the house and wanted to pay the mortgage as soon as they could. Dwellings were often overcrowded, with two or more families sharing the same house or flat. The boarding system also impacted the gender relations of these immigrants, as it was the major, if not the only industry which "employed" Italian immigrant women (Ramirez and Del Balzo 1981; Zucchi 1988; Iacovetta 1992).

The desire to own property was particularly strong among first generation Southern European immigrants. By investing in housing, which was perceived as a stable investment, immigrants also acquired a sense of permanence, a symbolic security in the New World. Later, housing in the suburbs provided a means by which Southern Europeans attained social mobility independent of their low socio-economic status. This improved housing situation, reflecting both the aspirations towards and achievement of upward mobility, provided an effective base from which to integrate into Canadian society without fully assimilating. By investing extensively in housing Southern Europeans not only changed the ethnic makeup of many of Toronto’s neighbourhoods, but also had an impact on the city’s housing market and its economy.

Southern Europeans contributed substantially to maintaining the vitality of older inner city neighbourhoods in Toronto (Caulfield 1994). The renewal that took place in these working class neighbourhoods was defined by the tendency of ethnic groups to rely extensively on strong social networks (friends, relatives, and community ties) for help, advice and labour. Many Southern European immigrants, particularly Italians and Portuguese, were employed in the construction industry and used these skills in home renovation. Little or no financial assistance was obtained from the government (Ley 1991; Teixeira 1995). Southern Europeans later continued this practice of urban rejuvenation in their move to the suburbs (Ley 1993; Holdsworth 1993).

Southern European immigrants have had a visible impact upon Toronto’s inner city landscapes. For example, in the core of Little Italy and Little Portugal it is common to find houses that are "Mediterraneanised", denoting an architectural style characterised by angel-brick facades and porches with grillwork rails or brick arches (Caulfield 1994). Also common,
particularly among the Portuguese, is the use of bright colours (red, green, blue and yellow) - which is common in Portugal - for their houses, as well as filling their front yards with flowers, vegetables and vineyards. Saints and religious figures are often depicted on glazed tiles placed beside the main door of the house, with statues (in particular, those of the Madonna or Our Lady of Fatima) featured in ornamental front yards.

In many respects the Portuguese are typical of the Southern European immigrants of the early post World War Two period. In the 1950s and 1960s, Portuguese immigrants bought relatively inexpensive houses in the Kensington Market/Spadina area, replacing the Jews and Italians from a previous era. The extensive renovations undertaken by Portuguese homeowners became an important factor in increasing the quality of housing in a neighbourhood once labelled a slum and scheduled for demolition and expropriation (Caulfield 1994). In addition to housing renovations, the establishment of many Portuguese businesses revitalised the commercial streets of Kensington Market.

During the past two decades, important changes have occurred in the residential location of the Portuguese in Toronto. Little Portugal, an area bounded by Bathurst St, Queen St., College St. and the CNR/CPR railways (Figure 3), has remained intact and contains most of the community’s social, cultural and religious institutions, as well as the two most important commercial strips: Dundas and College Streets (Teixeira 1998). More than one-third of Toronto’s Portuguese population lives in this neighbourhood. In the past two decades, however, two new Portuguese settlements have emerged. First, the Portuguese expanded to the northwest, replacing earlier waves of Italian settlement. The second pattern, as illustrated in Figure 4, is a resegregation of the Portuguese in the western suburbs of Toronto, especially the City of Mississauga (Teixeira and Murdie 1997). Some of these families (most are first generation) live within, or in close proximity to existing nuclei of Portuguese concentration, while others (perhaps the most assimilated) are more dispersed.

In part, this resegregation has occurred because of the heavy reliance by Portuguese homebuyers on ethnic sources of information, and particularly on Portuguese real estate agents, who have played an important role as cultural intermediaries in the home buyer’s relocation process (Teixeira and Murdie 1997). Indeed, the use of ethnic sources of information may be viewed as one of the Portuguese immigrant’s strategies in adapting to a new society. Resegregation was also possible because of Toronto’s extensive transportation networks which allow suburbanised minorities such as the Portuguese to return relatively quickly to their original ethnic neighbourhoods to shop for special ethnic goods and participate in the institutional life of the community. Thus, distance from central city ethnic concentrations is less of a constraint to residential mobility for these suburban dwellers than it would have been for their predecessors.
Riverdale, especially its Greek-dominated section of Danforth Ave. (from Pape to Coxwell Avenues), is also typical of an ethnic neighbourhood in transition. The Danforth is a busy, vibrant, and colourful area of Riverdale, known for its Greek restaurants and specialty stores (Figure 3). Despite the exodus of many Greeks from this area to the suburbs in the last two decades, Danforth Ave. continues to be known as Little Greece. However, recent homebuyers in this area tend to be young non-Greek professionals in search of well-located residential units. Renovations have turned many houses into prime real estate. In the last two decades, the area has been a sellers market and the Greek homeowners have profited from this trend and subsequently moved to the suburbs in search of their dream house. Consequently, the area is now experiencing a steady decline of Greek residents. Despite the decline in Greek population, however, an important ethnic economy remains. By promoting the Danforth, attracting non-Greek customers and encouraging suburban Greeks to return and shop in the area, Greek entrepreneurs have so far prevented the economic decline of Little Greece.

The movement of Italians, Portuguese and Greeks to suburban areas of Toronto raises a question about the eventual viability of these inner-city ethnic neighbourhoods. The future of both the ethnic niche markets that many Southern European entrepreneurs have created and the ethnic neighbourhoods within which they conduct their businesses, remains uncertain. With the shift in tastes, as well as residential location, of a new generation, and a dramatic decrease in immigration from Italy, Portugal and Greece since the early 1970s, ethnic entrepreneurs may have to look to the non-ethnic market for survival. This problem has been exacerbated with the invasion of ethnic neighbourhoods by gentrifiers, primarily from the baby boom generation. The inmovement of young gentrifiers with considerable disposable income has led to increases in residential and commercial real estate prices, ultimately leading to the fragmentation and dispersal of ethnic businesses in Toronto (Sanati 1999; Carey 1999c).

The Emergence of a Suburban Immigrant Landscape: 1970s - 1990s

As shown in the previous two sections, immigrants arriving in Toronto before 1970 settled first in an immigrant reception area close to the downtown core of the city. They built institutionally complete communities and later moved to the suburbs in search of a single-family dwelling. For most groups, home ownership was a major goal and the move to the suburbs was both an expression of upward social mobility and a way of showing that mobility. Some groups became more spatially integrated with the existing population than others. Their initial settlement patterns took two major forms: a) corridor expansion with relatively little retention of their original inner-city residential neighbourhoods (the Jews and Italians), and b) transplantation in the suburbs while retaining a relatively strong residential and a commercial presence in the central city (the Portuguese and, to a lesser extent, the Greeks in Toronto).

The most recent source of large immigrant groups to Toronto is Asia. This is a highly differentiated group, which includes refugees from Vietnam ("boat people") and Sri Lanka,
relatively well educated immigrants from India and mainland China and wealthy Chinese from Hong Kong and Taiwan. Their presence has altered both the ethnic make up and the physical landscape of Toronto and its suburbs. Toronto’s Chinese community, with its 360,000 members, is a heterogeneous group of various regional backgrounds, languages and dialects. These subgroups concentrate in different neighbourhoods and socialise within their own communities. It has been noted that while the pre-World War Two Chinese community in Toronto was "ghettoised" in the inner city, recent Chinese immigrants show a dispersed pattern with pockets of concentration in both central and suburban Toronto (Lo and Wang 1997).

Recent Chinese immigrants, especially the Hong Kong Chinese, have been welcomed for their financial resources and their educational attainment and occupational skills. They are often business or professional people who have the economic resources to start businesses and buy expensive housing in suburban communities such as Scarborough, Markham, Richmond Hill, and Mississauga (Lo and Wang 1997) (Figure 5). Once there, they have formed compact ethnic clusters, what Li (1998) in her study of Chinese settlement in Los Angeles termed "ethnoburbs".

The influx of Asians to Toronto’s suburbs, and the physical changes that they have brought to existing suburban neighbourhoods by building so-called mega or monster homes and Asian theme malls has led to racial tensions (Denovan 1986; Wong 1988). For example, the growth of the Chinese presence in Agincourt (Scarborough) provoked confrontations between the new Chinese entrepreneurs and long time residents and storeowners. It has also precipitated a Canadian version of white flight with some old residents moving out of the area to more distant suburbs (Denovan 1986; Wong 1988). The two largest Chinese Malls in the Toronto area, Market Village and Pacific Mall, have also been criticised for being too insular and for causing too much traffic congestion. Therefore, in spite of the major economic contribution of mega malls to the local economy, as well as the economic achievements and occupational mobility of Chinese immigrants, their image remains largely negative because of racism or cultural misunderstanding (Li 1994). Residential discrimination continues in the suburbs of Toronto, leading ultimately to residential segregation in specific neighbourhoods. The culturally homogeneous ethnic clusters of the Chinese seem to act as "homelands" -- places where they feel protected from outsiders - places they can call home!

Unlike Chinese immigrants from Hong Kong, who arrived as skilled labour or business immigrants and settled directly in large numbers in the suburbs, the Vietnamese came in the 1980s as refugees and later as family class immigrants. With few economic resources, this group settled first in inner city Chinatowns where relatively inexpensive rental housing was available (Lo and Wang 1997; Carey 1999b). Between 1981 and 1996, however, the Vietnamese group gradually shifted to outlying areas of Toronto such as North York,
Mississauga, and Brampton (Figure 6). In 1986, over 50 percent of all Vietnamese in the Toronto area lived in the former City of Toronto, while by 1996 this figure had dropped to one-third (Pfeifer 1999). Recently arrived Vietnamese immigrants have settled in several neighbourhoods throughout the Toronto area. These include (a) the central city (Parkdale in Toronto’s west end as well as Regent Park and Chinatown East), and b) outlying areas (the Jane and Woolner neighbourhood of the former City of York, the Jane-Finch area of Downsview and the Bloor and Dixie and Cooksville neighbourhoods of Mississauga) (Pfeifer 1999). In the outlying areas, Vietnamese are purchasing inexpensive housing while in the central city and inner suburbs they are locating in clusters of relatively low-rent, high-rise apartments (Pfeifer 1999).

The remaining groups of new immigrants and refugees have arrived from diverse geographic regions including the Caribbean, Africa and Latin America. Like the Asians, the suburbs of Toronto have become the main areas of settlement for these groups, although members of some groups are also concentrated in the central city (City of Toronto 1998). For most of these groups, there were no pre-existing ethnic enclaves to receive and assist them with their integration into the new society.

Pockets of concentration of Caribbean immigrants are evident in both the inner city and the suburbs (Ray 1998; Ley and Smith 1997; Murdie 1996). In the older parts of Toronto, Caribbeans are located in the Eglinton Ave. and Vaughan Road and the Bathurst and Bloor Streets areas, often occupying relatively inexpensive private rental apartments. The highest concentration of Black and West Indian businesses in Toronto is also located in a Little Caribbean district along Eglinton Ave. with the heart of the strip situated between Marlee and Oakwood Avenues (Infantry 1995). The Caribbean community is in the process of becoming institutionally complete. They have found an economic niche, but unfortunately self-employment for this group has been stimulated in large part by racial discrimination in the labour market (Henry 1994). Indeed, racial discrimination seems to be the major barrier preventing the integration of Caribbean as well as African Blacks in Toronto (Carey 1999a). A recent survey by the Toronto Star reveals that Blacks (both Caribbean and African) feel more discriminated against than any other group in the city. The survey indicates that racism is a major concern for 71 percent of the Blacks interviewed, and only 4 percent of the Caribbean and African Blacks interviewed think that their neighbourhood has racial harmony (Carey 1999d).

As the Caribbean community became larger and more established, families moved first to outlying areas of the City of Toronto, and later to Mississauga and Brampton. This outward movement was paralleled by the concentration of relatively large numbers of Afro-Caribbean families in public housing provided by the Metropolitan Housing Authority (MTHA) (Murdie 1994). In part, the increased number of Afro-Caribbeans and other visible minorities in public
housing is due to low household income, compounded by supply, cost and discriminatory constraints in Toronto’s private rental market (Murdie 1996). It is important to note, however, that none of these areas of concentration can be described as a ghetto, in the sense of the large-scale ghettos characteristic of American cities (Henry 1994; Ley and Smith 1997). Concerning the geography of deprived neighbourhoods in Toronto, Ley and Smith (1997) note that areas of deprivation exist in both the inner city and surrounding suburbs. They also indicate that these areas are dispersed, rather than compact and concentrated as in American ghettos, and are often situated adjacent to middle class or stable working class neighbourhoods.

Many African immigrants and refugees who have arrived recently from countries such as Somalia and Ghana are located in Toronto’s older suburbs, especially parts of Etobicoke, North York and York. According to the 1996 census, there are approximately 17,000 Somalis in Toronto. Undoubtedly, this is an undercount and some estimates place the Somali population as high as 35,000 to 40,000 (Farah 1999). When they first arrived in Toronto in the late 1980s, Somalis tended to concentrate in the Dixon Road and Islington Ave. area, also known as Little Somalia. There, large households, together with a tendency to concentrate to create a sense of security, have led to overcrowding in apartments which has contributed to cultural clashes and harassment by building managers and property owners (Sorenson 1999). Although the Somali population is still highly segregated, many have moved away from these areas of high concentration to other parts of Toronto (Opuka-Dapaah 1995).

The Ghanaians, like the Somalis and other recent immigrant groups, have also tended to locate in Toronto’s older suburbs, especially North York (Owusu 1996, 1999) (Figure 7). This suburban orientation, and the tendency to concentrate in relatively few high-rise apartment buildings, results from a combination of factors. These include the availability of relatively low cost housing in these large scale apartment areas, the role of highly structured social networks in the housing search process, and opportunities for employment in manufacturing firms that are increasingly located in Toronto’s suburbs (Owusu 1999).

The residential geographies of the Somalis and Ghanaians are more diffuse and complex than the settlement patterns of groups such as the Italians, Portuguese and Greeks who arrived in Toronto before the 1960s. As recent immigrant groups, they have not only bypassed Toronto’s traditional immigrant reception area, but have not yet built institutionally complete ethnic neighbourhoods. Instead, they display tendencies to reside in highly segregated pockets of concentration dispersed throughout Toronto. The question remains whether these groups need an institutionally complete ethnic neighbourhood as a survival strategy to counteract discrimination and establish themselves as a community in Toronto’s diverse mosaic.
As a result of these new immigrant geographies, it may be argued that another pattern needs to be added to those used already to describe the residential concentration and movement of post-World War Two immigrants. For these groups (Asian, Caribbean and African), the inner city does not seem to have the same relevance as an immigrant reception area. Instead, most members of these groups settle directly in outlying suburban areas, with their residential location determined by both economic and cultural factors. Thus, Hong Kong Chinese have settled in upper middle-class neighbourhoods while Vietnamese, as well as immigrants of Afro-Caribbean or African origin, are usually limited to areas of lower cost suburban housing.

**An "EthniCity" at the end of the Millennium**

The settlement patterns of ethnic groups in Toronto have changed considerably in the last century. Some groups, such as the Jews, Chinese, Italians, Portuguese and Greeks, who arrived prior to the 1960s, settled initially in inner city immigrant reception areas. There, they formed distinctive, culturally compact and institutionally complete ethnic neighbourhoods. Later, these groups moved to the suburbs, with most retaining some form of segregated settlement pattern. Some groups, such as the Jews and Italians, moved outwards in a sectoral fashion drawing their commercial cores and institutional structures with them. Others, like the Portuguese, resegregated in the suburbs but retained a strong visible presence, both residually and commercially, in the inner city. Still others, such as the Chinese developed a nucleated pattern of Chinatowns initially in the inner city and more recently in the suburbs.

The direct settlement of recent Hong Kong Chinese immigrants in Toronto’s suburbs highlights a significant shift in the residential patterns of immigrants to Toronto. They, as well as other post-1960 immigrant groups have largely bypassed the traditional inner city immigrant reception areas in favour of immediate settlement in Toronto’s suburbs. Their economic status and the nature of Toronto’s housing market determine the residential choices of these groups as well as the constraints that they face in Toronto’s restrictive rental market.

At the beginning of the new millennium, Toronto has become a microcosm of the world. It does not draw its immigrants equally from all parts of the world, however, and its residential patterns defy easy classification. Instead, the social geography of contemporary Toronto reveals the limitations of the traditional spatial assimilation model of immigrant settlement. Toronto, at the beginning of the new millennium, reflects the complexity and heterogeneity of its immigrant populations.

**Immigrants and the Housing Market in the 1990s: Opportunities and Constraints**

In addition to finding a "comfortable" neighbourhood, immigrants search out adequate, suitable and affordable housing. Housing serves numerous functions, all of which are important for immigrant households and some of which assume greater importance for
immigrants than non-immigrants. At its most basic level, housing is shelter, a place to live. In some societies, this is all it is. In most western industrialised societies, however, housing takes on a social as well as a physical meaning. In this sense, it is a home or a refuge from the outside world that offers privacy and is a safe and enjoyable place in which to be. For those who achieve home ownership, housing is also an investment, which has the potential to increase in value. The success of immigrants in accessing appropriate housing 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. In addition to housing supply, housing need is important. Many immigrant households have different living arrangements than non-immigrant households. While the trend for most non-immigrants is towards smaller households and less doubling up, immigrants are often part of large households in a shared arrangement. Frequently, this involves two or more families living in the same dwelling.

**Toronto’s Housing Market in the 1990s**

Housing in the Toronto area consists of three basic tenure types: home ownership, private rental and public rental. Ownership housing accounts for about sixty percent of the total stock. Of the remaining forty percent, about three-quarters is private rental and the rest is some form of public or social housing. For lower income immigrants, housing opportunities are restricted to the rental market, especially lower cost private rental accommodation.

The home ownership sector is the most sought after segment of Toronto’s housing market. As noted earlier, home ownership is highly valued in Canada. Throughout the late 1980s, however, home ownership in Toronto became less accessible to lower income immigrants as average house prices increased from about $100,000 in the mid-1980s to more than $250,000 at the end of the decade (Ley and Tutchener 1999). Thereafter, prices declined but the average remains about $200,000. Ley and Tutchener (1999) suggest that this figure would be much lower had it not been for the demand for home ownership from relatively well off immigrants during the recession of the early 1990s. They also suggest that this is why the development industry has lobbied for sustained levels of immigration, especially for immigrants with job skills and/or financial resources. The implication of this trend is a sharp polarisation of recent immigrants by tenure between those who can afford home ownership and those who have no option but to start their housing career in Toronto’s rental market.

Toronto’s rental housing market is very diverse. About half the rental stock is conventional (purpose built) apartments in the private rental sector, while the rest is distributed amongst rented houses, apartments in houses, rented condominium units and social housing (Metropolitan Toronto Planning Department 1993, 13). In recent years, the development of purpose built private rental housing has declined while less conventional sources of rental housing have increased. The latter include rented houses and rental condominium units at the upper end of the market and apartments in houses at the lower end. During the latter part of
the 1990s, virtually no new rental housing has been built in Toronto. Vacancy rates are very low, less than one percent through most of the 1980s, increasing to just above two percent in the early 1990s and then falling back to 0.8 percent by 1998 (Ontario Non-Profit Housing Association and Co-operative Housing Federation of Canada -- Ontario Region 1999).

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 tight vacancy rate has been a 'bidding war' for apartments resulting in higher rents. The severity of the problem is indicated by the dramatic decrease in the number of relatively low-cost apartments in the conventional rental sector between 1990 and 1995 (Golden et al. 1999). Also, between 1994 and 1998 rents in Toronto increased at almost twice the level of inflation (Ontario Non-Profit Housing Association and Co-operative Housing Federation of Canada -- Ontario Region 1999).

Recently, rental rates have probably increased further due to the removal of rent controls from vacated apartment buildings. After a tenant vacates an apartment unit landlords can now charge whatever the market will bear.

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-gearied-to-income housing. Public and social housing are often used interchangeably to refer to any housing developed and operated by the government or non-profit sectors. In a more specific context, however, public housing refers to rent-gearied-to-income housing that was developed by government agencies, primarily between 1950 and 1975, and social housing is used to describe the more mixed income housing that was developed between 1975 and 1997. Because of the withdrawal of funding by both the federal and provincial governments, no new social housing has been built in Toronto since 1997. Also, because of high demand and limited supply the waiting list for social housing is very large -- upwards of 40,000 households on the list with a waiting time of ten years or more.

There is a variety of public sector housing providers in the Toronto area. Public housing is administered primarily by the Metropolitan Toronto Housing Authority (MTHA), an arm of the provincial government. Except for higher income areas such as North Toronto and parts of North York and Etobicoke, the 124 developments administered by MTHA are scattered throughout the City of Toronto. Much of this housing was built in less attractive and/or accessible areas including land on the suburban fringe that private developers did not want for more luxurious housing. These developments were primarily high rise, high-density buildings with relatively small units. MTHA buildings tend to be occupied by a high proportion of low-income households, single parent families and black visible minority groups, especially Afro-Caribbeans. As indicated earlier, concern has been expressed about the creation of social ghettos, especially the disproportionate number of Afro-Caribbeans in MTHA housing and their segregation within specific developments. Evidence suggests, however, that the concentration is not as high as public perception suggests (Murdie 1994). The most likely explanation for the observed concentration of Afro-Caribbeans in suburban MTHA housing is
a form of "constrained choice" that emerged in the 1970s when newly built public housing units in the suburbs corresponded with a demand from recently arrived Caribbean immigrants for low cost rental housing.

In the early 1970s the public housing programme was terminated and replaced by public and private non-profit developments as well as co-operatives. The major objective was to achieve a greater mix of incomes within individual developments. Some of these developments were built as senior citizen’s residents under the sponsorship of various immigrant groups, especially of European origin. Examples include Villa Columbo, Toronto Lithuanian, St. Demetrius and Terra Nova. Others, such as the Tamil Housing Co-operative cater to a broader range of age groups.

Because of the difficulties accessing social housing, many newly arrived immigrants with limited financial resources have sought accommodation in Limited Dividend Housing (Murdie 1992; Owusu 1998; Pfeifer 1999). Limited Dividend (Entrepreneurial) Housing is owned and managed by private developers. As the name implies, developers were given financial incentives such as high ratio mortgages at low interest rates in return for providing low rental housing and accepting a relatively low return on investment. Limited Dividend housing was developed primarily in the 1960s and 1970s, often on surplus sites in close proximity to public housing. In Toronto, these units are concentrated in North York and Scarborough, frequently adjacent to MTHA developments. Although Limited Dividend Housing is often thought of as public housing, it does not have the strong administrative control that a provincial agency such as MTHA has over Toronto’s public housing stock. The physical quality of the buildings is usually inferior to public housing and the units are deteriorating quickly because of low maintenance and excessive overcrowding. Also, because CMHC has allowed many owners to buy their way out of the original agreements, rents have shifted from below market level to market level. A high proportion of recent immigrants, visible minorities and crowded households occupy limited Dividend Housing. Indeed, these areas of the city have become modern-day immigrant reception areas for newcomers with limited financial resources and relatively large families.

**Immigrant Resources and Living Arrangements**

In contrast to many Western European cities, Toronto has a limited supply of rent-geared-to-income housing, the wait for which is extremely long. Therefore, most immigrants must purchase or rent market housing upon first arrival in the city. The result is that household resources determine the kind and quality of housing that can be afforded. Unfortunately, the census does not provide information on resources and a measure of household income must be used as an imperfect surrogate. As Ley (1999) notes in the context of business immigrants in Vancouver, an immigrant can be asset rich but income poor. Income, by itself, is not a perfect
indicator of housing affordability. Nevertheless, for many groups it is suggestive of the kind of housing that can be afforded.

Figure 8 provides information from the 1996 Public Use Microdata File on the percent of each immigrant group with incomes below Statistics Canada’s low-income cut-off for economic families. It is likely that these families will experience difficulty finding decent housing in Toronto’s expensive home ownership and tight rental markets. The groups in this and subsequent charts are limited to those for which data are available from the Public Use Microdata File. About thirty percent of non-immigrants and an almost equal percentage of immigrants lie below the low-income cut-off (Figure 8). In contrast, over fifty percent of immigrants who arrived in Canada between 1991 and 1996 fall into this category. Seven of the ten countries or groups of countries with the largest proportion of low-income families are economically less developed. Immigrants from these countries first entered Canada in large numbers in the 1970s after changes in Canadian immigration policy. Many are also refugee producing countries. In contrast, six of the nine countries with relatively few families below the low-income cut-off are European. In rank order from the lowest percentage, these include The Netherlands, the United Kingdom, Germany, Italy, Portugal and former Yugoslavia. Also included in this set are the United States, India, and the Philippines. On the basis of income, immigrants from these countries will likely experience less difficulty in accessing good quality housing.

In addition to relatively low incomes, many immigrant households may have difficulty accessing appropriate housing because of their large size. This is especially true for immigrants who cannot afford home ownership. On average, immigrant families are larger than non-immigrant families and immigrant households are more likely to have additional persons or multiple families. Figure 9 indicates that almost twenty percent of immigrants live in households with five persons or more compared to less than ten percent of non-immigrants. For immigrants arriving between 1991 and 1996 the average exceeds twenty percent. As with income, those countries in the top half of the chart tend to be economically less developed and the immigration stream to Canada more recent, while those in the bottom are more likely to be European in origin and the immigrant flow less recent. The relationship between income and household size is not perfect, however. For example, over thirty-five percent of immigrants from India live in households with five persons or more but immigrants from India have comparatively high household (economic family) incomes. The same is true for immigrants from the Philippines and China. In contrast, immigrants from Vietnam, Other Southern Asia and West Central Asia are characterised by a disproportionately large number of economic families below the low income cut-off and a relatively large number of large sized households.

Combining income and household size, immigrants from Other Southern Asia (Sri Lanka, Pakistan and Bangladesh), Vietnam, and West Central Asia (primarily Iran and Iraq) are likely to experience the greatest difficulty finding appropriate housing in Toronto. These groups all
include a relatively large number of recent immigrants, and all have comparatively low incomes and large sized households. In contrast, immigrants from The Netherlands, Britain, the United States, and Germany are likely to experience few problems. Immigrants from these countries have been in Canada for a long time, and generally have high incomes and small sized households.

**Immigrant Housing Outcomes: Adequacy, Suitability and Affordability**

As noted earlier, adequate, suitable and affordable housing encompass the three components of decent housing adopted by CMHC as the basis of its Core Housing Need Model. Adequate housing is usually defined by the condition of the dwelling. Condition of dwelling is identified here as the percent of dwellings needing major repair. Interestingly, as indicated in Figure 10, housing conditions are slightly better on average for immigrants than for non-immigrants. The dwelling conditions of recently arrived immigrants (1991-96) are about the same as non-immigrants. Overall, relatively few dwellings in Toronto are in need of major repair and the range between immigrant groups is not large, from a low of four percent for Italian immigrants to just over ten percent for Vietnamese. Immigrant groups with a relatively high percentage of dwellings in need of major repair also tend to be those with a high percentage of low-income households. Immigrant groups that exceed the average for non-immigrants also tend to be recent immigrants. In rank order these include Vietnam, Central and South America and the Caribbean, Other Southern Asia, Other Africa, the Philippines and West Central Asia. The United States also appears in this list, for which there is no easy explanation.

Although some immigrants undoubtedly live in quite deteriorated housing, the housing conditions of recent immigrants are not any worse on average than non-immigrants and for all immigrants they tend to be marginally better. The explanation may relate to the shift in settlement patterns of immigrants, both "old" and "new", from inner city reception areas to newer suburban housing which on balance is in better physical 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.

Suitability, the second component of the Core Housing Need Model, relates to the appropriateness of the dwelling for accommodating a particular size and type of household. While a standard of more than 1.1 persons per room is often used to identify instances of overcrowding, we have opted for a less normative measure, average number of persons per room. Given their relatively large household size it is not surprising that immigrants have a higher average number of persons per room than non-immigrants (Figure 11). This is especially true for recent immigrants, for whom the average figure is twice that of non-immigrants. And not surprisingly, there is a strong correlation between household size and average number of persons per room. For the most part, immigrant groups with large sized households tend to live in relatively crowded conditions. There is
also a strong correlation between the incidence of low income and average number of persons per room, indicating that groups with low incomes and large sized households are likely to live in crowded conditions. This is especially true for people from Other Southern Asia, Vietnam, West Central Asia, the Philippines and India. India, in fourth position, does not score as highly as predicted on the basis of household size, probably because many immigrants from India have sufficient incomes to purchase relatively spacious housing.

The third component of the Core Housing Need Model concerns affordability. Instead of a normative figure such as the percentage of households spending more than a certain percentage of their income for rent, we use median percent of income spent on rent. As indicated in Figure 12, immigrants, on average, spent more of their income on rent than non-immigrants. This is especially true for immigrants from West Central Asia, Other Southern Asia, the Former USSR and Eastern Africa, who on average spent more than thirty percent of their income for rent. Not surprisingly, there is a relatively strong correlation between this variable and the percentage of households below the low income cut off.

The median rent to income ratio is higher for recent immigrants than for all immigrants. Recent immigrants spent almost one-third of their income for rent. For recently arrived Hong Kong immigrants this figure exceeded fifty percent, reaffirming the relatively low income status of new Hong Kong immigrants compared to their overall wealth. Newly arrived immigrants from West Central Asia and the former USSR also spent on average more than forty percent of their income on rent while immigrants from Eastern Africa and elsewhere in Southern Asia spent just under forty percent on average.

Combining housing condition, crowding and percent income spent on rent, immigrants from Other Southern Asia (Sri Lanka, Pakistan and Bangladesh), West Central Asia (primarily Iran and Iraq), Central and South America and the Caribbean, Eastern Africa, Vietnam and Other Africa exhibit (in rank order) the most problematic housing conditions. Not surprisingly, immigrant groups from the early post World War Two period are the best housed based on these three variables. Whether the recent immigrant groups with the most problematic housing conditions will ultimately achieve the same quality of housing as immigrants who arrived before the 1970s is an important and, yet, unanswered question. Earlier, it was stated that Toronto’s housing market in the 1990s is characterised by high house prices, low vacancy rates in the private rental sector, long waiting lists for public housing and the withdrawal of the federal and provincial governments from the development of new social housing. Given this overview, the future housing prospects for many members of these groups are not bright.

**Variation in Home Ownership by Place of Birth, 1996**

In 1996, there was virtually no difference in home ownership rates between immigrant and non-immigrant households. Both had rates of about sixty percent. For immigrants,
however, there was substantial variation by place of birth (Figure 13). Of those countries above the average for all immigrants, Italians had the highest rate of home-ownership (95 percent) followed by Hong Kong, Portugal, Germany, the People’s Republic of China, The Netherlands, The United Kingdom and India. The list represents both early post World War Two immigrants and more recent arrivals.

German and Dutch immigrants were among the earliest to arrive in Canada following the war, the majority coming between 1946 and 1961. Both groups found employment in skilled occupations shortly after their arrival and benefited from the economic prosperity of the post-war years. Therefore, they were able to achieve home ownership at a relatively early stage in their housing career. The majority of British immigrants arrived about the same time although the immigration flow from the United Kingdom extended through subsequent decades. Like the Germans and Dutch they generally arrived with skills that enabled them to find relatively well paying jobs that enabled early access to ownership housing.

Italians and Portuguese also arrived at an early period, Italians in the 1950s and 1960s, Portuguese in the 1960s and 1970s. As indicated earlier, home ownership for these groups was a particularly important objective. This was based partially on achieving financial security and partially on the need by men to show that they were good family providers. Unlike the Germans and Dutch, first generation Italians and Portuguese were employed primarily in unskilled or semi-skilled occupations. Their means of achieving home ownership as quickly as possible have been outlined earlier -- doubling up in crowded quarters, working long hours and securing mortgage financing from informal sources such as already established members of the Italian and Portuguese communities.

The remaining three groups in the top tier of home ownership are more recent arrivals. Immigrants from Hong Kong and the People’s Republic of China began arriving in large numbers in the 1970s, with the majority coming since the early 1980s. Immigrants from India arrived slightly earlier, the largest number coming in the 1970s. Like the Italians, Hong Kong immigrants have a very high level of home ownership. Over eighty percent of Hong Kong households are in ownership housing. In contrast to the Italians, most immigrants from Hong Kong moved directly into home ownership upon first arrival in Toronto. Unlike the Italians, they arrived as independent class or business immigrants. For the most part, they are highly educated and bring considerable skills and/or financial resources with them. They often arrive with large families and have a high propensity for home-ownership. Because of their favourable economic position, they have been able to afford ownership housing from the outset. Immigrants from China and India also tend to be highly educated but do not bring the same level of economic resources with them. Yet, despite their relatively short residence in Canada many households from these groups have acquired sufficient resources to purchase a house.

Immigrants with home ownership rates below the average for all immigrants include (in rank order from highest to lowest) the Former USSR, the United States, Poland, Other Africa, Vietnam, West Central Asia, the Philippines, Central and South America, the
Caribbean, Eastern Africa and Other Southern Asia. The seven countries at the bottom, with forty percent home ownership or less, stand in marked contrast to the very high rates for Italy and Hong Kong. The first three countries with relatively low home ownership rates are rather anomalous. Immigrants from the United States may have lower rates than expected because Americans employed by US owned firms view their stay in Toronto as transitory. Immigrants from the former USSR and Poland also have lower rates than expected. Given their European origin they might be expected to have home ownership rates approximating those of Germany or The Netherlands. The most probable explanation relates to the fact that Toronto has experienced two major waves of immigration from Central and Eastern Europe. The first group arrived in the 1950s and is likely to have achieved a high level of home ownership while the second group came in the 1980s and 1990s and is more likely to be renting. This hypothesis is confirmed by further examination of the 1996 census data. Eighty-one percent of the households from these groups who arrived in Canada between 1946 and 1961 were homeowners in 1996 while only twenty-four percent of those who came after 1981 owned their home.

The seven countries or groups of countries with the lowest rates of home ownership are all economically less developed countries. For the most part, these immigrants and refugees arrived in Canada with very limited financial resources and it is therefore not surprising that home ownership rates are low. The limited resources of individual groups are exacerbated by the fact that many came to Toronto very recently and therefore have not had time to build up sufficient equity to purchase a house. For example, eighty percent of Somalis living in Toronto in 1996 came to Canada in the previous five years. Almost seventy percent of Sri Lankans, fifty-five percent of Iranians and fifty percent of Iraqis came during the same period.

In addition to resources and length of stay, family size, commitments in the home country and the desire to return may be important factors in renting rather than owning. For example, in his study of the residential behaviour of Ghanaian immigrants in Toronto, Owusu (1998) found that many respondents not only had relatively low incomes but were also living as singles or married couples without children. For these immigrants, the tendency was to live in rental accommodation or to share accommodation with other Ghanaian immigrants, a pattern that corresponds with the behaviour of Southern European immigrants such as the Italians and Portuguese when they first arrived in Toronto three decades earlier. In contrast to the Italians and Portuguese, who overall have exhibited relatively little return migration, more than eighty percent of Owusu’s sample expressed a desire to return permanently to Ghana, and for that reason indicated that they would not buy a house in Toronto, even if they could afford to. Moreover, many had already invested in land and housing in Ghana.

Owusu’s finding concerning the Ghanaians contrasts with Somali renters in Toronto, who in a recent survey indicated a strong interest in owning a home in Canada (Murdie 1999). The differences between the two groups are noteworthy. Now that the political situation in Ghana has stabilised, Ghanaians can invest with some security in their home country and make plans to return home. In contrast, the political situation in Somalia is such that
refugees from that country see little possibility, at least in the immediate future, of investing in their homeland or returning home.

Variation in Home Ownership by Period of Immigration

Over time, it is expected that immigrants will achieve rates of home ownership that equal or exceed those of the non-immigrant population. Indeed, it has been noted in the previous section and in related studies (e.g., Moore and Ray 1991; Lapointe Consulting and Murdie 1996) that this has happened in Toronto for the immigrant population in general as well as many individual immigrant groups. From the perspective of immigrant integration, the time needed for immigrants to achieve the rate for Toronto’s non-immigrant population -- about sixty percent in 1996 -- is of particular interest. Figure 14 illustrates ownership rates by period of immigration (five-year intervals) for immigrants living in Toronto in 1996. This diagram indicates that in general it takes about twenty years for immigrants to reach the same level of ownership as non-immigrants. Persons immigrating in the 1976-1980 period almost reached the home ownership rate of the non-immigrant population in 1996. Immigrants arriving in the period 1991-96 had the lowest ownership rate, 26.6 percent. Ownership rates climbed thereafter, with those immigrating between 1971 and 1975 surpassing the non-immigrant population and reaching a peak of 81.3 percent for those immigrating between 1951 and 1955. Rates then dipped slightly for immigrants who came before 1951. This decline in home ownership can be attributed to the fact that the housing needs of many immigrants in these cohorts have changed as children leave home and adults reach retirement age.

The trends in Figure 14 partially relate to the fact that age of household head is a strong and consistent determinant of home ownership. In the general population, ownership rates tend to increase until the mid-50s after which they decline slightly as the children leave home and the parents consume less housing. Sometimes, the latter is a rental apartment although condominium ownership is becoming more frequent as the supply of rental housing diminishes and the number of condominiums increases. Another important factor concerns shifts in immigration source countries. Those who immigrated in the 1950s and 1960s and now have high home ownership rates are primarily immigrants from Western and Southern Europe. As noted earlier, these immigrants have done well economically and have a high propensity for home ownership. In contrast, many newer immigrants entered Canada during a period when it was more difficult to attain a good job, and consequently may have had more difficulty acquiring ownership housing.

Immigrants arriving in Canada since the change in immigration policy in the mid-1960s are a diverse group. Because of this diversity, it is useful to track home ownership trajectories for a representative sample of these groups. Figure 15 provides this information for four groups: persons born in Hong Kong, India, Vietnam, and Central and South America and the Caribbean. Because of the recent arrival of these groups, information is only shown for households who came after 1966 (after 1976 for the Vietnamese). As indicated in Figure 13, the four groups reflect a variety of home
ownership rates, from high to relatively low. Two groups (Hong Kong and India) have ownership rates above the average for all immigrants and the other two (Vietnam and Central and South America and the Caribbean) lie below this average.

Immigrants from Hong Kong primarily arrived in Canada as business immigrants and reflect one extreme (Figure 15a). Hong Kong immigrants who came in the 1991-96 period had a home ownership rate (71.3 percent) almost three times that of all immigrants arriving during this period (26.6 percent) and above that of non-immigrants (60.6 percent). The home ownership rate of this group also increased rapidly so that within five to ten years of their arrival in Canada almost ninety percent of Toronto’s Hong Kong households had achieved home ownership. Households from India have also achieved relatively high rates of home ownership (Figure 15b). Their initial level of home ownership was slightly above that of all immigrants during the same period and then jumped quickly, within five to ten years, to about the same level as non-immigrants. Thereafter, their rate of home ownership remained above that for all immigrants, reaching a peak of eighty percent for those whom arrived between 1971 and 1975.

The other two groups, Vietnamese and Central and South American and Caribbean had ownership rates considerably below the average of all immigrants. For the Vietnamese there are substantial variations around the average (Figure 15c). Only 4.5 percent of Vietnamese immigrating to Canada in 1991-96 owned their dwelling while two-thirds of those arriving in the 1976-80 period had achieved home ownership by 1996. This is remarkably quick entry into home ownership, especially considering the weak economic background of the group. The substantial amount of home ownership among the first wave of refugees may relate to their relatively high levels of education and urban background (Pfeifer 1999, 85-89). In contrast, the second and subsequent waves of Vietnamese came from a greater diversity of geographic and occupational backgrounds. The very low level of home ownership by recently arrived Vietnamese reflects the fact that relatives sponsored many of these newcomers.

In contrast to the Vietnamese, immigrants from Central and South America and the Caribbean have experienced a longer and more gradual path to home ownership (Figure 15d). It has taken this group twenty-five to thirty years to achieve the same level of home ownership as the non-immigrant population. At no time does the home ownership rate for this group exceed that of immigrants as a whole. The reasons are complex and under the circumstances, it is perhaps remarkable that a majority from the 1966-70 cohort has achieved home ownership. Aside from relatively low incomes and limited financial resources, this group, more than any other discussed here, faced a potentially greater degree of discrimination in both labour and housing markets during its initial years of settlement in Toronto.

Areas for Further Research and Policy Implications: Towards the New
As shown in the previous sections, the settlement experiences and residential patterns of immigrant groups in Toronto have changed considerably in the last century. These changes can be linked to a variety of forces that have taken place, especially during the post-Second World War period, at the global, national and local levels. An increased flow and greater diversity of migrants have characterised shifts at the international level. In particular, the emphasis on labour migrants in the early part of the period has been replaced by family reunification, refugees, and immigrants with enhanced labour market skills and financial resources. These changes have been reinforced at the national (and provincial) levels by changes in immigration policy, including the number and type of immigrants accepted into the country, continued withdrawal of support for the welfare state, and shifts in labour and housing market opportunities (Murdie, 1998).

Global and national changes are also felt at the city level but are mediated by local conditions. In particular, these include the changing structure of Toronto’s labour and housing markets. The latter is of particular importance to this discussion. As noted, Toronto’s diverse rental housing market has become relatively smaller, and for the private rental sector, more expensive, during the 1990s. Almost no new rental units have been built during the latter half of the 1990s while rents have increased at almost twice the rate of inflation. At the same time, the rental vacancy rate has remained below one percent. This, combined with discriminatory practices in the private rental market, has reduced the number of housing opportunities available to lower status new immigrants, many of whom are also visible minorities. In contrast, the problems have not been as severe for higher income immigrants with more financial resources, many of whom are able to afford ownership housing upon first arrival in Toronto. It was also demonstrated that most previous immigrant groups have been remarkably successful in attaining high levels of home ownership over a relatively short time frame. Given the diversity of the recent immigrant groups and the changing nature of Toronto’s labour and housing markets, it is likely that many recent immigrants and refugees will not be as successful.

The discussion in this paper has been based on a selective review of existing literature, augmented by information from the 1996 census. Much of the information, particularly concerning immigrant settlement, comes from graduate student theses. This research is extremely useful, especially in advancing our understanding of the residential patterns of specific immigrant groups. There are, however, gaps in the literature and a need for further research. There is also need to think about the policy implications of existing findings. It is to these issues that we now turn. In doing so, we have also been selective. Several major themes can be identified.

1) Ethnic Neighbourhood Formation and Neighbourhood Change

Surprisingly little is known about the formation of ethnic neighbourhoods in Toronto and the ways in which these neighbourhoods change over time. Much more emphasis has been places on individual immigrant groups than on the neighbourhoods in which they live. We know little, for example about the multicultural nature of neighbourhoods and
the changes that have taken place in these areas over time. We also have little understanding of the social network relationships within ethnic neighbourhoods and the links between immigrants and neighbourhood institutional structures, both ethnic and non-ethnic. Whether ethnic enclaves will continue to flourish or will gradually disappear within a more assimilative social geography is also an important question for future research. This issue has significant implications for both real estate values and the social fabric of Toronto, especially considering the role of some immigrant groups in establishing thriving commercial and residential districts and thereby playing an important role in neighbourhood revitalisation.

**ii) The Interplay Between Constraint and Choice in Ethnic Concentration**

One of the continuing debates in the literature on immigrant groups in North American cities is the forces -- structural and cultural -- that contribute to the spatial concentration or dispersal of these groups. These forces are complex in that they are experienced in different ways by different immigrant groups. In Toronto, both types of forces appear to play a role in sustaining the spatial concentration of immigrant groups and in defining the city’s changing ethnic geography. Several interrelated questions arise: a) is immigrant residential concentration increasing or decreasing over time? b) do immigrants want to live in ethnically mixed neighbourhoods, or do they prefer to concentrate in neighbourhoods occupied primarily by their own group? c) what is the role of urban gatekeepers (e.g., landlords in the private and public rental sectors, real estate agents, mortgage lenders) in limiting neighbourhood and housing choices? d) what is the role of formal and informal sources of information in the search for neighbourhoods and housing and what is the relative effectiveness of each source? Particular emphasis needs to be placed on the causes and consequences of discrimination faced by immigrants when looking for housing as well as the role and effect of policy initiatives in alleviating discrimination in the housing market.

**iii) The Advantages and Disadvantages of Ethnic Concentrations**

There has been considerable discussion in the recent literature about the advantages and disadvantages of ethnic residential concentration (e.g., Bolt, Burgers and van Kempen, 1998; Galster, Metzger and Waite, 1999). The debate, as advanced by Galster and colleagues, centres on the extent to which neighbourhood factors support or inhibit the socio-economic advancement of immigrant groups. Neighbourhood factors are variously identified as local ethnic economies, intragroup social networks within the neighbourhood, and the exposure of immigrant groups to people and institutions outside the neighbourhood. Evidence from Galster’s research for United States cities suggests an association between increased spatial exposure to members of the same ethnic group and more limited socio-economic advancement (Galster, Metzger and Waite, 1999). In short, immigrant groups seemed to be harmed economically by residence in an ethnic enclave with members of their own group. As noted earlier, the limited evidence for Canadian cities is much more muted (e.g., Ley and Smith 1997) but this issue raises important research and public policy questions about the integration of immigrants in a complex multicultural city such as Toronto.
iv) Gender Differences in the Settlement Experiences of Newcomers

Relatively little is known about gender differences in the settlement experiences of immigrants in Toronto. The "voices" of immigrant women requires further research (e.g., Novac 1999). Important gaps in the literature include (i) the dynamics of settlement and integration of immigrant women, including the barriers they face in the process of adaptation and social integration, and (ii) the social networks that these women develop as an adjustment strategy in their new urban environment (e.g., Ray and Rose 2000: 512-517).

v) Immigrant Housing Careers

In spite of the extensive set of studies concerning individual groups relatively little is known about the long-term nature of immigrant housing careers. This is important because integration is often a slow and arduous process. As noted earlier, information is available from the census on the acquisition of home ownership over a long time. New research has also examined in more depth, especially for the rental market, the barriers encountered during the initial few years of settlement and the strategies used to overcome these barriers (e.g., Hulchanski 1998; Murdie 1999). For most groups, however, less is known about the details of the immigrant residential experience over a longer period. The subsequent residential mobility of immigrants after the initial period of settlement, the factors leading to this mobility and the extent to which they have made a progressive housing career are of particular interest. Comparative studies between immigrant groups, especially those who arrived in Toronto at about the same time (e.g., Portuguese and Jamaicans in the 1970s), would be particularly useful. There are also other groups, especially recently arrived refugees such as the Tamils from Sri Lanka, whose housing circumstances are under researched. As noted earlier, information from the census suggests that these groups exhibit the most problematic housing conditions. Finally, important research questions also concern the cultural attitudes of immigrants towards housing, including living arrangements and the transformation of a house into a home, the culture of property, and the impact of return migration on attitudes towards home ownership.

vi) Immigrants and the Housing Market

Housing problems impact especially on recent immigrants and refugees who have limited financial resources and often face various forms of discrimination in Toronto’s stressed rental market. The major policy issue is how to accommodate these newcomers in appropriate, secure and permanent housing. As both provincial and federal governments rely more heavily on the private sector, the need to preserve the existing stock of social housing and expand the supply of low-income housing is critical. On the latter, a number of recommendations involving co-operation between the federal, provincial and local levels of government, as well as the private sector, were suggested in the Report of the Mayor’s Homelessness Action Task Force (Golden et al. 1999). These were echoed more recently in Where’s Home: a Picture of Housing Needs in Ontario (Ontario Non-Profit Housing Association and Co-operative Housing Federation of Canada _ Ontario Region.
A year following the release of the Mayor’s report, very little, if any progress has been made in implementing the recommendations from the report, especially those concerning the development of more affordable housing. Until action of this sort is taken, there is relatively little possibility of improving the housing circumstances of Toronto’s immigrants and refugees, especially those who are most in need of adequate, suitable and affordable housing.

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