

Study: The homeownership trajectories of recent immigrants, 2017 to 2021

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From 2022 to 2024, Canada admitted a historic number of newcomers. While the number of admissions decreased in 2024, homeownership demand among those already admitted may increase as they spend more time in the country. A new study release today, titled "[The homeownership trajectories of recent immigrants](#)," examines the relationship between immigration and housing by exploring the homeownership trajectories of recent immigrants in Prince Edward Island, Nova Scotia, New Brunswick, Ontario, Manitoba, Alberta and British Columbia.

The study shows that from 2018 to 2021, the homeownership rate increased for recent immigrants and decreased for Canadian-born individuals. In Ontario, for example, the homeownership rate for recent immigrants in the fifth year after admission rose from 35.7% in 2018 to 40.2% in 2021, while that for Canadian-born individuals fell from 50.7% to 47.8%.

The study also found that by their fifth year after admission to Canada, economic-class immigrants had homeownership rates comparable to those of Canadian-born individuals. In British Columbia, for example, economic-class immigrants in their fifth year after admission had a homeownership rate of 40.1%, compared with 43.3% for Canadian-born individuals.

Finally, the analysis shows that recent immigrant homebuyers had lower incomes but purchased more expensive homes than Canadian-born buyers. This difference may be associated with higher mortgage debt and lower retirement savings among recent immigrant homebuyers.

Note to readers

The housing data in this study were compiled from the Canadian Housing Statistics Program (CHSP) for the 2022 reference year. The geographical coverage for homeowners in the study includes Prince Edward Island, Nova Scotia, New Brunswick, Ontario, Manitoba, Alberta and British Columbia, while the geographical coverage for homebuyers includes Nova Scotia, New Brunswick, Manitoba and British Columbia.

Permanent resident homeownership estimates are derived from linkage between the CHSP and the permanent resident landing file of the Longitudinal Immigration Database, up to the end of the 2021 reference year. Information on income and province of residence was obtained through linkage to the T1 Family File. Consequently, this study is limited to individuals aged 25 to 54 who filed income taxes in the reference year.

The publication "[The homeownership trajectories of recent immigrants](#)," part of the Housing Statistics in Canada ([46280001](#)), is now available.

For more information, or to enquire about the concepts, methods or data quality of this release, contact us (toll-free 1-800-263-1136; 514-283-8300; infostats@statcan.gc.ca) or Media Relations (statcan.mediahotline-ligneinfomedias.statcan@statcan.gc.ca).

