

# One in ten Canadian households living in core housing need in 2018

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More than 1.6 million Canadian households lived in core housing need in 2018, defined as living in an unsuitable, inadequate or unaffordable dwelling, and not able to afford alternative housing in their community. Seniors living alone and groups designated as visible minorities were among the most likely to be in core housing need prior to the COVID-19 pandemic.

The pandemic has dramatically changed our lives and reinforced the need for accurate data on Canadians, society and the economy. Although the data in this release were gathered prior to COVID-19, they will provide a valuable baseline to assess core housing need in the wake of the pandemic.

Statistics Canada, in collaboration with the Canada Mortgage and Housing Corporation, has produced the core housing need indicator for the 2018 Canadian Housing Survey. A household is deemed to be in core housing need when their dwelling is considered unsuitable, inadequate or unaffordable, and when the household cannot afford alternative housing in their community. Unsuitable housing has too few bedrooms for the size and composition of a household's residents based on National Occupancy Standard requirements. Housing is inadequate when its residents report that major repairs are required and unaffordable when shelter costs account for more than 30% of a household's total before-tax income.

## Just over one-tenth of Canadian households were in core housing need in 2018

In 2018, 11.6% or 1,644,900 Canadian households were in core housing need.

Renter households (23.0%) were over three times more likely to live in core housing need than homeowners (6.5%). One-third of renter households living in social and affordable housing (33.0%) were in core housing need in 2018, compared with just over one-fifth of renters not living in social and affordable housing (21.0%).

Among Canada's 10 largest census metropolitan areas, households in Toronto were the most likely to be in core housing need (18.7%), while households in Québec (5.4%) were the least likely.

Most Canadian households were in core housing need solely because one housing standard was unmet. For example, almost three-quarters (74.0%) were deemed in core housing need because they did not meet the affordability standard. A further 6.6% did not meet the adequacy standard and 3.8% did not meet the suitability standard. The remaining 15.6% of households in core housing need lived in a dwelling that fell below more than one housing standard (adequacy, affordability or suitability).

## Canadians living alone are more likely to be in core housing need

Lone-person households were over twice as likely to be in core housing need (22.0%) in 2018 than households with more than one person (less than 10%). This was especially true among seniors, where one-quarter of those living alone were in core housing need (25.0%) compared with 4.8% of seniors living with another person(s).

## Visible minority groups are almost twice as likely to be in core housing need

The core housing need for individuals belonging to groups designated as visible minorities (13.9%) was almost twice that of those not belonging to a visible minority group (7.2%) in 2018.

## Over one-third of seniors living alone are in an unaffordable home

Over one-third of seniors living alone (37.0%) lived in an unaffordable home in 2018, compared with 10.8% for seniors living with other person(s). Similarly, 23.0% of young adults not living with parents lived in an unaffordable dwelling, compared with 11.9% for young adults living with parents.



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One-quarter of Canadians who belonged to a visible minority group were living in housing that was not affordable in 2018, compared with 15.3% of those who did not belong to a visible minority group.

### **Note to readers**

*Today, Statistics Canada is releasing new results from the 2018 Canadian Housing Survey (CHS).*

*The CHS is sponsored by Canada Mortgage and Housing Corporation (CMHC) and will be conducted biennially until 2028. The CHS collects information on dwelling and neighbourhood satisfaction, first-time homebuyers and housing affordability, as well as many other important dwelling and household characteristics in every province and territory.*

*The CHS also provides data on households living in social and affordable housing. Data from the survey measure whether Canadians have housing that meets their needs and that they can afford.*

### **Northwest Territories**

*The CHS data for the Northwest Territories is obtained through a partnership with the Northwest Territories Bureau of Statistics. In lieu of collecting the CHS, data for the Northwest Territories are obtained from the 2019 Northwest Territories Community Survey—which collects housing information similar to that collected on the CHS.*

### **Core housing need**

*Core housing need is derived in two stages. The first identifies whether the household is living in a dwelling considered unsuitable, inadequate or unaffordable. Suitable housing has enough bedrooms for the size and composition of the household's residents according to National Occupancy Standard requirements. Housing is adequate housing when its residents report that no major repairs are required and affordable when shelter costs are less than or equal to 30% of a household's total before-tax income.*

*The second stage establishes whether the household has affordable access to suitable and adequate alternative housing by comparing the household's total income to an income threshold based on local housing costs. Only those households that cannot afford alternative housing would be considered in core housing need. The income thresholds are derived at the census subdivision level by the CMHC. Income thresholds are derived from market shelter costs and are specific to the community in which a household lives.*

*Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios of less than 100% are assessed for 'core housing need.' Households not assessed for core housing need are excluded from the calculation of the core housing need rate.*

*Non-family households where the reference person is aged 15 to 29 and attending school are not considered to be in 'core housing need' regardless of their housing circumstances. Attending school is considered a transitional phase and the low incomes earned by student households are viewed as temporary.*

**Available tables:** [46-10-0037-01](#), [46-10-0046-01](#), [46-10-0055-01](#) and [46-10-0056-01](#).

**Definitions, data sources and methods:** survey number [5269](#).

The article "[The Canadian Housing Survey, 2018: Core housing need of renter households living in social and affordable housing](#)," part of the *Income Research Paper Series* ([75F0002M](#)), is now available.

The infographic "[Canadian Housing Survey, 2018: A portrait of renter households living in social and affordable housing](#)," which is part of the series *Statistics Canada – infographics* ([11-627-M](#)), is now available online.

The [First results from the 2018 Canadian Housing Survey](#), which were released on November 22, 2019, are also available.

The [Canadian Housing Survey: A profile of first-time homebuyers, 2018](#), which was released on January 15, 2020, is also available.

The [Housing Statistics Portal](#) is also available.

The 2018 Canadian Housing Survey microdata file is available at the Research Data Centres, along with documentation including a user guide and data dictionaries.

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; [STATCAN.infostats-infostats.STATCAN@canada.ca](mailto:STATCAN.infostats-infostats.STATCAN@canada.ca)) or Media Relations (613-951-4636; [STATCAN.mediahotline-ligneinfomedias.STATCAN@canada.ca](mailto:STATCAN.mediahotline-ligneinfomedias.STATCAN@canada.ca)).