

Housing Experiences in Canada, 2018

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Housing Experiences in Canada

Housing is an important social determinant of health and well-being. Having an affordable and safe place to live is a key part of the environment individuals and families need to succeed, grow and live in dignity. However, not all people living in Canada have access to housing that meets their basic needs. In 2018, 9% of people living in Canada were in core housing need, and this varied for different groups of people across Canada.

This article highlights findings from [Housing Experiences in Canada](#), a series of fact sheets that explain how different groups of people living in Canada experience housing. The fact sheets draw information from the 2018 Canadian Housing Survey and focus on the housing experiences of seniors (aged 65 years and older), young adults (aged 18 to 25 years), people who have experienced homelessness, recent immigrants, veterans, LGBTQ2+ people, and Black, Chinese and South Asian people. These fact sheets were developed in partnership with the Canadian Human Rights Commission's Office of the Federal Housing Advocate. Statistics in these fact sheets will help the Federal Housing Advocate to fulfill their role in promoting the right to housing in Canada and monitoring the impact of housing policy on everyone living in Canada, including those who experience inadequate housing and homelessness.

Fewer Black people, recent immigrants and households with a LGBTQ2+ respondent live in owned dwellings

Many people in Canada aspire to one day own their home and renting has specific benefits as well. Owning versus renting can affect many aspects of an individual's life in Canada, including household finances and the ease of relocating.

According to the 2018 Canadian Housing Survey, nearly three-quarters (73%) of the population lived in a dwelling that was owned by a member of the household.

Seniors (78%), South Asian people (74%) and veterans (73%) lived in owner households at similar rates as the population as a whole, while Chinese people (85%) were more likely to live in owned dwellings.

This was, however, not the case for the Black population (48%) and recent immigrants (44%), where less than half of these population groups lived in owner households and were more likely to rent.

Households where the respondent was LGBTQ2+ (47%) or had previously experienced homelessness (35%) were also much less likely to own their dwellings when compared with the total population.

Senior renters are more likely to live in unaffordable housing

The proportion of a household's income that is spent on its housing has downstream impacts on its ability to afford other aspects of life, such as food, medicine, recreational activities and saving.

In 2018, 18% of people living in Canada were in a household that spent 30% or more of its income on shelter costs, or otherwise stated, they lived in unaffordable housing. The prevalence of unaffordable housing was not equally experienced by owners and renters. People living in renter households (26%) were over 10 percentage points more likely to spend 30% or more of their income on shelter costs than people living in owner households (15%).

These averages mask differences among population groups. For example, senior renters were more likely to be living in unaffordable housing (41%). At the same time, senior owners were less likely to live in unaffordable housing (11%). This was mainly due to the larger proportion of seniors who finished paying their houses' mortgages. Seniors with a mortgage (29%) were more likely than those without (4%) to be in unaffordable housing. [Previous research](#) indicates that senior families were more likely to have a mortgage in 2019 compared with 20 years ago.



Recent immigrants have a higher rate of core housing need

Housing can be considered to be unsuitable if it does not have enough bedrooms to meet the occupants' needs, inadequate if it requires repairs, or unaffordable if housing costs exceed 30% of the occupants' pre-tax income. A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that they could not afford a different dwelling in their community that is adequate in condition and has enough bedrooms to meet their needs.

In 2018, 9% of people living in Canada were in core housing need. However, there was a gap between those living in owned dwellings (5%) and those living in rented dwellings (19%).

Recent immigrants (20%) had a higher rate of core housing need than the total population. This was mainly due to recent immigrant homeowners having a relatively high rate (18%) of core housing need, which may be associated with settling in cities where house prices are higher. The effects of the higher housing cost tend to persist over time, as [other research](#) shows that established immigrants have larger mortgages than Canadian-born individuals and, as a result, carry more debt. Recent immigrants in rental dwellings had similar levels of core housing need to the total population.

Black, Chinese and South Asian populations are less satisfied with their dwellings

People's satisfaction with their dwelling captures what matters to them, and provides an indicator of whether housing is meeting their needs and expectations.

In 2018, 8 out of 10 (82%) people living in Canada reported being satisfied or very satisfied with their dwelling, with those living in owner households (87%) more likely to be satisfied than those in renter households (69%).

While many shared this sentiment at a similar rate, recent immigrants (63%), and Black (69%), Chinese (74%) and South Asian (75%) population groups were more than 10 percentage points less likely to be satisfied with their dwellings than the total population. Households where the respondent had previously experienced homelessness (64%) were also less likely to be satisfied with their dwellings.

Note to readers

The National Housing Strategy Act (2019) declared that "the right to adequate housing is a fundamental human right affirmed in international law." Housing is an important social determinant of health and well-being. Not all people living in Canada have access to housing that meets their basic needs. It is therefore important to understand the various challenges that people in Canada may face when trying to find a place to call home.

To improve this understanding, Statistics Canada and the Canadian Human Rights Commission's Office of the Federal Housing Advocate have developed a series of fact sheets, called [Housing Experiences in Canada](#). The series responds to the requirements of the National Housing Strategy Act, and the fact sheets use information from the Canadian Housing Survey and the Census of Population to offer insights into housing experiences in Canada.

Statistics in these fact sheets will help the Federal Housing Advocate to fulfill their role in promoting the right to housing in Canada and monitoring the impact of housing policy on everyone living in Canada, including those who experience inadequate housing and homelessness.

The fact sheets are also being made publicly available to contribute to a better understanding of the housing situations different populations face across Canada, to public discourse about the potential housing disadvantage affecting these populations and to the development of housing submissions to the Federal Housing Advocate.

In the Canadian Housing Survey, dwelling satisfaction is reported once by the reference person on behalf of the household.

Definitions:

The **shelter-cost-to-income ratio** (an indicator for housing affordability) is classified into several ranges, as shown in the data tables. The classification related to housing affordability is whether the occupants of the dwelling paid 30% or more of household total income towards shelter costs. In 1986, Canada Mortgage and Housing Corporation and the provinces agreed to use the 30% threshold to measure affordability for the purposes of defining need for social housing. Shelter-cost-to-income ratio is reported for owner and renter households with household total income greater than zero non-farm private dwellings.

A **household in core housing need** is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that they could not afford alternative suitable and adequate housing in their community. Only private, non-farm, non-reserve and owner or renter households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for "core housing need." Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in "core housing need" regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.

LGBTQ2+ households are defined as households whose reference persons' reported sex at birth did not correspond to their reported gender, whose reported gender was not exclusively male or female, or whose reported sexual orientation fell into a minority sexual identity category.

Households whose reference person self-identifies as having experienced homelessness refers to when the reference person at some point lived in a homeless shelter, on the street or in parks, in a makeshift shelter, or in an abandoned building. All individuals and households counted in the 2018 Canadian Housing Survey were living in a private dwelling at the time of the interview. Homelessness experiences measured by the survey refer to events that occurred in the past, before the interview.

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

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) or Media Relations (613-951-4636; STATCAN.mediahotline-ligneinfomedias.STATCAN@canada.ca).