

# Housing challenges remain for vulnerable populations in 2021

Released at 8:30 a.m. Eastern time in *The Daily*, Thursday, July 21, 2022

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Fewer households in Canada's 10 provinces lived in unaffordable housing in 2021 despite rising shelter costs and COVID-19 pandemic hardship. Yet housing challenges remain for some vulnerable groups.

The global pandemic underscored the importance of housing to Canadians who repurposed their homes as offices, daycares, schools, and even health care facilities in response to lockdowns and restrictions. In this release, data from the most recent cycle of the Canadian Housing Survey (CHS) shed light on the housing situation of households living in Canada's 10 provinces and how this situation has changed since 2018.

## Home ownership still eludes some population groups

Of the 14.6 million households in the provinces, just over two-thirds (68.0%) owned their dwellings in 2021, compared with 69.0% in 2018. Growth in the number of owner households (+1.8%) lagged behind that of renter households (+5.6%). Prices for homes rose 20.6% from 2018 to 2021, as measured by the change in the annual average [Residential Property Price Index](#), a composite of six census metropolitan areas.

Of households led by persons designated as racialized, 62.0% owned their dwelling in 2021, unchanged from 2018. Households led by a Chinese person had the highest ownership rate among racialized groups at 81.0%, compared with 80.0% in 2018. Households led by a Black person were the least likely to be owners at 37.0%, compared with 42.0% in 2018. Among households led by persons not designated as racialized, 69.0% owned their dwelling in 2021.

## Many households remain on social and affordable housing waitlist two years or longer

In 2021, 3.8% of all households in the provinces lived in social and affordable housing (SAH), which represents 11.9% of renter households. About 227,100 renter and owner households were waiting for SAH, compared with 262,000 in 2018. Of those on a waitlist, nearly twice as many households (148,200) reported waiting two years or longer compared with those waiting less than two years (76,000).

Social housing programs target populations known to be housing vulnerable. Among the 1.1 million lone parent households, 29,100 were on a waitlist for SAH and two-thirds of these were waiting two years or longer. Meanwhile, 1.0% of the 1.3 million young adult led households were waitlisted in 2021, with over one-third waiting two years or longer. As for senior led households, 1.8% of the 4.1 million such households reported being on a waitlist, with about seven in ten of them waiting two years or longer.

## Household shelter costs up in 2021

From 2018 to 2021, average monthly shelter costs, which include rent or mortgages, utilities, property taxes and condo fees, rose 7.0% in the provinces. The annual average increase in shelter costs for Canada from 2018 to 2021 was 8.4%, according to the Consumer Price Index.

Among owners, shelter costs increased most in British Columbia (+13.6%) and Ontario (+7.6%). While shelter costs for renters were up in all provinces, Prince Edward Island saw the highest increase (+15.1%).

Even with higher housing costs, the share of households that spent 30% or more of their income on housing—a key measure of affordability—declined from 22.0% in 2018 to 19.5% in 2021.

COVID-19 support programs provided relief for many households, helping them weather the rising housing costs and other financial hardships. According to the 2020 Canadian Income Survey, [government transfers cushioned the significant losses in market income that many Canadians suffered from the pandemic-related economic shutdowns](#). More households reported that it was easy or very easy for them to meet their financial needs over the past 12 months in 2021 (5.8 million or 39.0%) than in 2018 (5.4 million or 37.0%).



## Fewer households are in core housing need

Core housing need decreased in the 10 provinces in 2021, with 1.4 million (9.8%) of households in need, compared with 1.6 million (11.3%) in 2018. Households are in core housing need when they live in unsuitable, inadequate or unaffordable dwellings, and are not able to afford alternative housing in the community. Core housing need declines were more pronounced for households in SAH (-5.4 percentage points) compared with those in non-SAH (-2.3 percentage points), and for first-time homebuyers (-2.3 percentage points) compared with other owners (-0.8 percentage points).

A decline in the share of households living in unaffordable housing was the main reason for the decrease in core housing need. The numbers of households living in unsuitable (5 in 100) or inadequate (7 in 100) housing were largely unchanged from 2018 to 2021.

## Lone senior renters face housing affordability challenges

While fewer households lived in unaffordable housing in 2021, some housing vulnerable populations still faced affordability challenges. Senior renters living alone (49.0%) were more likely than senior owners living alone (18.8%) to be in unaffordable housing. The affordability situation of lone seniors in non-SAH was worse than that of lone seniors in SAH, with 55.0% and 31.0% living in unaffordable housing, respectively.

## Households led by a Black person among those most likely to experience economic hardship

In 2021, one in five households reported experiencing economic hardship in the past 12 months, with nearly two-thirds of those identifying COVID-19 as the cause. More renter households (17.1%) identified COVID-19 as the reason for economic hardship than homeowners (11.0%). Households led by a Black person were among those most affected, with 40.0% reporting economic hardship and three-quarters of those attributing it to COVID-19. From the Labour Force Survey, the unemployment rate from July 2020 to June 2021 among Black people aged 15 to 69 averaged 12.9%, higher than among the rest of the population not designated as racialized (7.9%).

## Younger and recent mover households less satisfied with housing affordability

Overall, 69.0% of provincial households were satisfied with the affordability of their dwellings and satisfaction increased with age. Among young adult led households, 60.0% reported being satisfied with dwelling affordability, whereas 80.0% of households led by seniors were satisfied.

Of the 2.1 million households that moved during the period from 2019 to 2021, 54.0% reported being satisfied with the affordability of their housing. Among owners in this group, 59.0% reported being satisfied compared with 73.0% of owners who had not moved during the period from 2019 to 2021. Levels of satisfaction among owners who moved during this period were higher in the Atlantic region (71.0%) and Quebec (72.0%) than in Ontario and British Columbia (53.0% each), with 61.0% reporting being satisfied in the Prairies.

Among renters that moved during the period from 2019 to 2021, 51.0% were satisfied compared with 67.0% of renters who had not moved during this period. The reported levels of satisfaction with affordability among renters that moved during this period ranged from 44.0% in British Columbia and 45.0% in Ontario to 54.0% in the Atlantic region and 57.0% in both Quebec and in the Prairies.

## Renters more likely to report decreased dwelling and neighbourhood satisfaction

Compared with their pre-pandemic experience, around twice as many renter households (13.3%) reported decreased dwelling satisfaction compared with homeowners (6.7%). A recent Statistics Canada study, [Housing characteristics and staying at home during the COVID-19 pandemic](#), showed that renter households in apartments encountered added challenges in more confined spaces and were more likely to have concerns about their

dwelling, as well as report poorer general health and financial difficulties. Results from the 2021 CHS also showed that renters (9.4%) were more likely than owners (4.9%) to report decreased satisfaction with their neighbourhood compared with before COVID-19.

### **First-time homebuyers more likely to report increased dwelling and neighbourhood satisfaction**

The share of respondents reporting increased dwelling and neighbourhood satisfaction compared with before the pandemic was highest for first-time home buyers (FTHB). In this group, 14.6% said their dwelling satisfaction increased compared with non-FTHB households (11.6%) and renters (6.8%). More respondents in FTHB households also reported increased satisfaction with their neighbourhood (10.2%) than non-FTHB (7.4%) and renter (6.2%) households.

In large urban population centres, 12.7% of FTHB households reported increased dwelling satisfaction and 9.8% reported increased neighbourhood satisfaction compared with before the pandemic. In rural areas, 19.9% of FTHB households reported increased dwelling satisfaction and 13.8% reported increased neighbourhood satisfaction.

## Note to readers

Today, Statistics Canada is releasing results for reference year 2021 from the second cycle of the Canadian Housing Survey (CHS). Collection for the 2021 CHS took place from January to June 2021 and was limited to the 10 provinces and the 3 territorial capitals due to COVID-19 restrictions.

This release reflects the housing situation in the provinces only.

Estimates for the 2021 CHS and revised estimates for the 2018 CHS released today were produced using population estimates from the 2016 Census so that data across the two survey cycles could be compared. Data from the 2018 CHS were collected from November 2018 to March 2019.

Housing affordability is derived using the shelter-cost-to-income ratio, which refers to the proportion of total income households spend on shelter costs. A household is said to have affordable housing if it spends less than 30% of its total income on shelter costs.

The Residential Property Price Index (RPPI) measures the change over time in the selling price of residential properties. The RPPI provides a comprehensive and unique portrait of the residential real estate market as it covers both new and resale properties, and provides a look at both house and condominium apartment markets for the census metropolitan areas (CMAs) of Montréal, Ottawa, Toronto, Calgary, Vancouver, Victoria, and for the composite of these six CMAs.

"Racialized groups" are measured with the "visible minority" variable in this release. "Visible minority" refers to whether or not a person belongs to one of the visible minority groups defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese.

Beginning in July 2020, the Labour Force Survey included a question asking respondents to report the visible minority group(s) defined by the Employment Equity Act to which they belong.

"Waitlist status" refers to whether or not there is a person in the household that is on a waitlist for social and affordable housing.

Young adult led households are those where the respondent was aged 18 to 29. Senior led households are those where the respondent was aged 65 years and older.

First-time homebuyer households are those where the respondent or their spouse or partner purchased a home in the last five years, not having owned one during that time prior to the purchase.

Households are considered to be in economic hardship if the CHS respondent indicated that their household found it very difficult or difficult to meet its financial needs in terms of transportation, housing, food, clothing and other necessary expenses in the past 12 months.

The CHS measures dwelling and neighbourhood satisfaction based on the opinion of the respondent, which may differ from the opinions of other members of the household. The respondent is the person who completed the CHS questionnaire for the household. The CHS asks that the person responsible for housing decisions in the household complete the questionnaire.

To understand the impacts of COVID-19 on housing and how Canadians felt about their housing, the 2021 CHS asked respondents whether satisfaction with their dwelling and neighbourhood increased, decreased, or remained about the same compared with before the pandemic.

Being satisfied with housing affordability refers to households responding that they were very satisfied or satisfied when asked: "How satisfied are you with the following aspects of your dwelling? Being affordable."

Large urban population centres have a population of 100,000 or more. A population centre has a population of at least 1,000 and a population density of 400 persons or more per square kilometre. All areas outside population centres are classified as rural areas.

**Available tables:** [46-10-0058-01](#) to [46-10-0061-01](#) and [46-10-0063-01](#) to [46-10-0068-01](#) .

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

The infographic "[Evictions in Canada, 2021](#)" is now available.

The 2021 Canadian Housing Survey microdata file is available at the Research Data Centres, along with documentation including a user guide and data dictionaries.

Data for the territorial capitals are available upon request.

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](mailto:infostats@statcan.gc.ca)) or Media Relations ([statcan.mediahotline-ligneinfomedias.statcan@statcan.gc.ca](mailto:statcan.mediahotline-ligneinfomedias.statcan@statcan.gc.ca)).