

Housing challenges related to affordability, adequacy, condition and discrimination, August 2 to September 15, 2024

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Nearly half (45%) of Canadians reported being very concerned about housing affordability because of the rising costs of housing or rent, according to the most recent cycle of the Canadian Social Survey (CSS) – Quality of Life, Health, and Housing Costs. However, Canadians face many other housing challenges beyond affordability, including suitability, condition and experiences of discrimination when seeking housing.

According to the [National Housing Strategy Act](#), everyone in Canada is equally entitled to access housing that meets basic conditions. These conditions require housing to be secure, affordable, habitable, accessible and culturally appropriate, while providing basic services and being in a location that is safe and allows engagement with local economies and services.

This release uses new data from the latest cycle of the CSS, collected from August 2 to September 15, 2024. It examines the prevalence of a wide variety of housing challenges in Canada, as well as the quality of life of people experiencing at least one of these housing challenges.

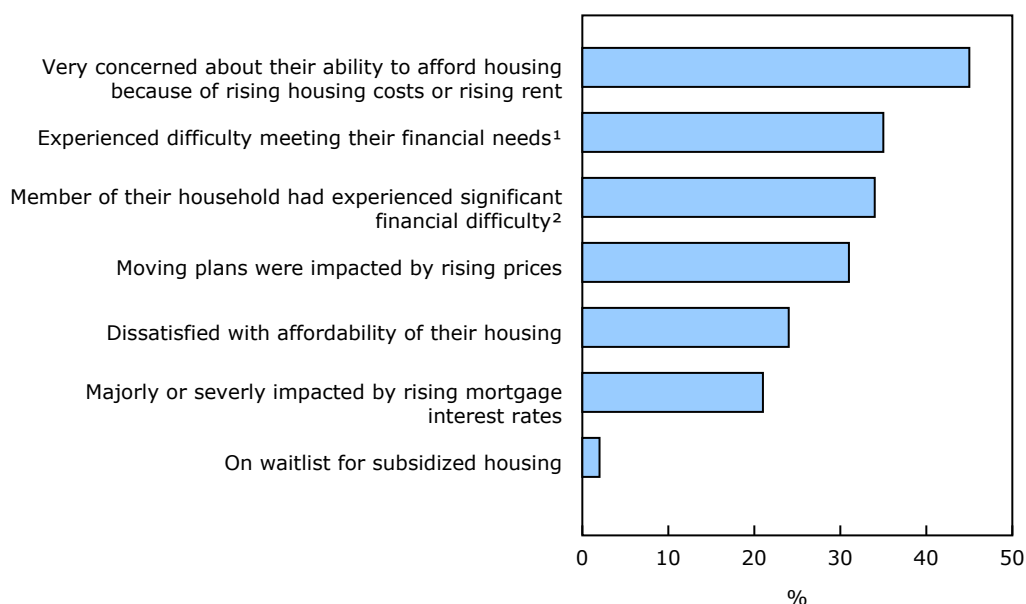
Nearly half (45%) of Canadians are concerned about their housing affordability

Previous research has shown that [more than one in five Canadian households were living in unaffordable housing](#) (i.e., they spend more than 30% of their income on shelter costs) in 2022. With that in mind, it is perhaps not surprising that the most commonly reported housing challenge from August 2 to September 15, 2024, was concern about one's ability to afford housing. Specifically, nearly half (45%) of Canadians reported being very concerned about their ability to afford housing because of rising housing costs or rising rent. In addition, about one-third (35%) of Canadians reported that their household had difficulty meeting their financial needs (i.e., transportation, housing, food) during the past 12 months. This percentage was slightly lower than that reported in the spring of 2024 (39%). From August 2 to September 15, one-third (34%) of Canadians also reported that at least one of their household members had experienced significant financial difficulty due to increases in housing costs.

The survey also determined the prevalence of other housing affordability challenges among Canadians, such as changing moving plans due to rising prices (31%), being dissatisfied with their housing affordability (24%), being majorly or severely impacted by rising mortgage rates (21%) and being on a waitlist for subsidized housing (2%).



Chart 1
Housing affordability challenges Canadians face, 2024



1. Experienced difficulty meeting their financial needs such as transportation, housing, food or necessary expenses in the past 12 months.

2. Member of their household had experienced significant financial difficulty due to increases in rent or mortgage payments in the past 12 months.

Source(s): Canadian Social Survey (5354).

Young adults are more likely to report experiencing housing affordability challenges

From August 2 to September 15, young adults in Canada (aged 20 to 35 years) were more likely than older adults (aged 36 years and older) to report experiencing the most common housing affordability challenges in the past year. Among this younger age group, 59% reported being very concerned about their ability to afford housing, and half (51%) had moving plans that were impacted by rising prices. By comparison, more than one-third (38%) of older adults were very concerned about their ability to afford housing and one-quarter (25%) had their moving plans impacted.

Rising rent and house prices both contribute to affordability challenges that disproportionately affect younger adults. Studies have shown that [younger adults are less likely to own their own homes](#). Similarly, according to the CSS – Quality of Life, Health, and Housing Costs, young adults (35%) were more likely to be renting their dwelling than people in the older age group (23%). [The average cost of rent continued to rise, up 8% year over year in September](#).

Nearly 1 in 10 Canadians have challenges related to suitability or condition of their dwelling; a small percentage face discrimination when seeking housing

In the context of the *National Housing Strategy Act*, adequate housing meets basic standards for space and bedrooms, maintenance and protection from the weather and other harms. From August 2 to September 15, nearly 1 in 10 Canadians (9%) were dissatisfied or very dissatisfied with the number of bedrooms in their home, and 1 in 10 (10%) reported being dissatisfied or very dissatisfied with their dwelling's condition (e.g., broken appliances, holes in the roof or walls).

Some Canadians also reported experiencing discrimination when seeking or applying for housing. Specifically, 2% of Canadians reported experiencing this form of discrimination in the past 12 months. Racialized Canadians (3%) were more likely to experience housing-related discrimination compared with non-racialized people (1%).

Young adults and racialized Canadians are more likely to face at least one of the housing challenges measured by the survey

The prevalence of housing challenges was greater among specific groups. While 68% of Canadians reported experiencing one or more housing challenges related to affordability, suitability, condition or discrimination, this percentage was much higher for young adults. Among young adults aged 20 to 35 years, more than 8 in 10 (83%) faced at least one housing challenge, compared with over 6 in 10 (62%) of those aged 36 years and older.

Similarly, 8 in 10 racialized Canadians (81%) experienced one or more housing challenges assessed by the survey, compared with more than 6 in 10 non-racialized Canadians (63%). Specifically, housing challenges were most prevalent among specific racialized groups, with at least one housing challenge being reported by 90% of South Asian people, 86% of Filipino people and 84% of Black people.

In most regions, a large proportion of Canadians reported facing one or more housing challenges, including Ontario (74%), British Columbia (72%), the Prairies (69%) and the Atlantic region (65%). Canadians living in Quebec (56%) were the least likely to report experiencing one or more housing challenges.

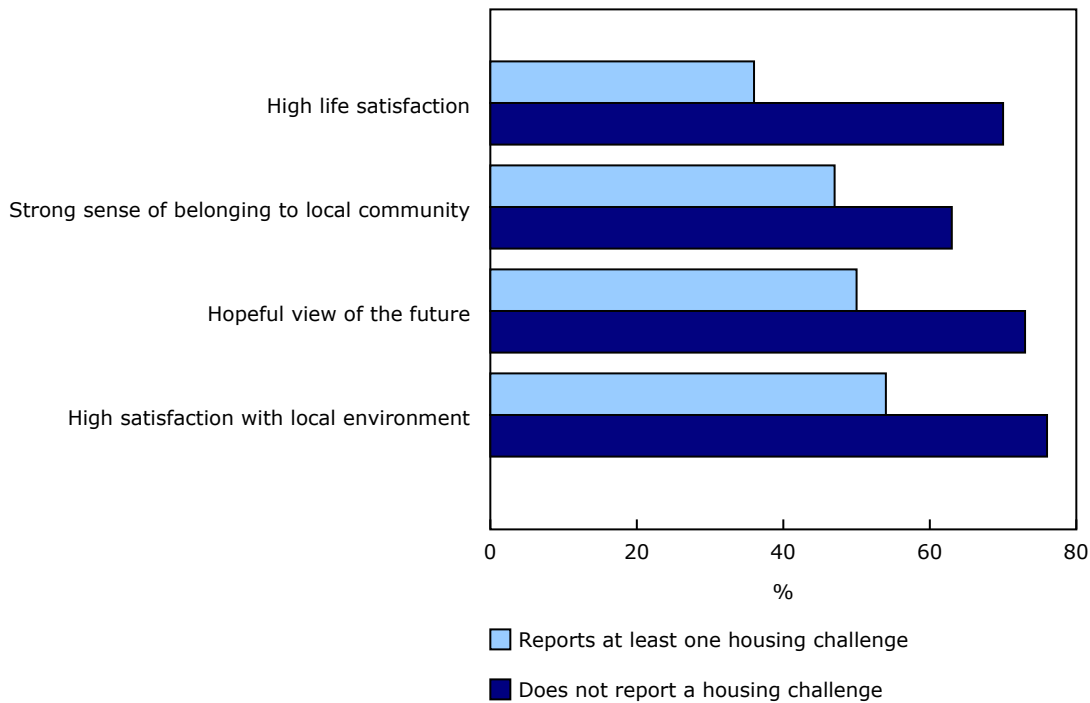
It is important to note, however, that this cycle of the CSS did not capture all of the dimensions of adequate housing, such as water and sanitation, security, location, and cultural appropriateness, among others. As a result, the overall prevalence of at least one housing challenge in the survey may not include all people who experienced housing challenges more broadly.

Canadians who report experiencing at least one housing challenge also report having a lower quality of life

Housing can have a strong influence on people's overall well-being and [quality of life](#). In a previous study, [renters reported experiencing lower levels of quality of life than homeowners in Canada](#).

Similarly, in this survey, people who reported experiencing one or more housing challenges recorded lower results on indicators for overall well-being. Notably, among people who reported experiencing at least one housing challenge, over one-third (36%) reported having high life satisfaction. In contrast, among people who did not report experiencing a housing challenge, nearly double (70%) reported having high life satisfaction. In a similar manner, people who experienced at least one housing challenge were less likely to report having high satisfaction with their local environment, a strong sense of belonging to their local community or a hopeful view of the future.

Chart 2
Quality of life indicators, by Canadians who experience one or more housing challenges, 2024



Source(s): Canadian Social Survey (5354).

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Note to readers

This release uses data from the Canadian Social Survey (CSS) – Quality of Life, Health, and Housing Costs (collected from August 2 to September 15, 2024). The target population for the CSS is all non-institutionalized persons 15 years of age and older, living off-reserve in the 10 provinces of Canada.

The CSS aims to better understand social issues rapidly by conducting surveys on different topics every three months. Statistics Canada would like to thank all Canadians who took the time to answer the questions.

Statistics Canada's [Quality of Life Framework](#) collects data on various determinants of well-being and combines economic and social perspectives. This framework brings together data on 85 indicators focused on prosperity, health, society, the environment, and good governance to measure the quality of life of Canadians.

For the purpose of this article, "Canadians" refers to residents of Canada, regardless of citizenship status.

Definitions

High life satisfaction: survey respondents were asked, "Using a scale of 0 to 10, where 0 means 'Very dissatisfied' and 10 means 'Very satisfied,' how do you feel about your life as a whole right now?" In this release, high life satisfaction corresponds to a score of 8, 9 or 10.

High satisfaction with local environment: survey respondents were asked, "On a scale from 0 to 10, where 0 means you feel 'Not at all satisfied' and 10 means you are 'Completely satisfied', how satisfied are you with the quality of your local environment such as access to green space, and air or water quality?" In this release, high satisfaction with local environment corresponds to a score of 8, 9 or 10.

Strong sense of belonging to local community: survey respondents were asked, "How would you describe your sense of belonging to your local community?" Responses of "very strong" or "somewhat strong" were used in this release to indicate a strong sense of belonging to local community.

Hopeful view of the future: survey respondents were asked, "Thinking about your life in general, how often would you say you have a hopeful view of the future?" Responses of "always" or "often" were used in this release to indicate having a hopeful view of future.

Housing suitability refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms, as calculated using the NOS.

Definitions, data sources and methods: survey number [5354](#).

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).