

## Housing Statistics in Canada

# Housing Experiences in Canada: Filipino people in 2016

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## Housing Experiences in Canada: Filipino people in 2016

The Housing Experiences in Canada series of fact sheets highlights the diversity of housing situations experienced by different groups of people living across Canada.

This fact sheet focuses on Filipino people living in private dwellings. The statistics below are derived from the 2016 Census. For the purposes of this analysis, Filipino people were identified based on responses to the population group question on the census questionnaire, which is primarily used to identify racialized Canadians, defined as the visible minority population in the *Employment Equity Act*.<sup>1</sup> Because this fact sheet focuses on Filipino people in private dwellings, those living in collective dwellings are not included in the data.<sup>2</sup> More fact sheets are available on the [Housing Experiences in Canada series page](#).

The *National Housing Strategy Act* (2019) declared that “the right to adequate housing is a fundamental human right affirmed in international law.” Adequate housing is understood in international law as housing that provides secure tenure; is affordable; is habitable; provides access to basic infrastructure; is located close to employment, services and amenities; is accessible for people of all abilities; and is culturally appropriate.

This fact sheet focuses on the experience of Filipino people living in private dwellings using the following indicators collected and produced by Statistics Canada: tenure status of the household, shelter costs, housing affordability and suitability, condition of the dwelling, core housing need, and household living arrangements.

While these indicators together do not perfectly measure adequate housing as defined in international law, they are nevertheless useful proxies for understanding the housing experiences of people living in Canada.

### Tenure status of household



The tenure status of a household refers to whether the household owns or rents its private dwelling.<sup>3</sup> Homeownership is an important aspect of Canadian society and can affect outcomes for many housing indicators. For this reason, owner and renter households are often considered separately in housing analyses. In many cases, researchers further examine whether households in owner-occupied dwellings have mortgages on their dwellings and whether renter households pay subsidized rent.

According to the 2016 Census, Filipino people were less likely than the total population to live in a private dwelling owned by a member of their household. Of the 780,125 Filipino people in Canada, 63.7% lived in a private dwelling owned by a member of their household, compared with 71.6% of the total population.

### Highlights from the 2016 Census: Filipino population

Percentage of the population: 2.3%

Average age: 34 years

Median household income:<sup>4,2</sup> \$88,000

Percentage living in poverty:<sup>3</sup> 12.6%

Unemployment rate: 5.2%

Percentage in rural areas: 2.2%

Percentage who are immigrants: 72.1%

1. The visible minority status of the household for the 2016 estimate of median household income is determined by examining the characteristics of the first person on the questionnaire who pays housing costs.
2. For the 2016 Census, the reference period is the calendar year 2015 for all income variables.
3. Poverty status is based on the 2018 base market basket measure.

1. These responses are used to derive a visible minority status for each household member according to [Statistics Canada departmental standards](#).

2. A collective dwelling refers to a dwelling of a communal, institutional or commercial nature. Most of the population in Canada resides in private dwellings, but a small portion lives in collective dwellings such as shelters, campgrounds, hospitals, nursing or seniors' homes, jails, lodging or rooming houses, or hotels or motels.

3. A household is considered to own its dwelling if a member of the household owns it, even if it is not fully paid for (for example, if there is a mortgage or another claim on it). A household is considered to rent its dwelling if no member of the household owns it. A household is considered to rent its dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.

The proportion of Filipino people living in rented dwellings (36.3%) was higher than that of the total population (26.6%), but Filipino people lived in subsidized rented dwellings (2.7%) at a similar rate as the total population (3.3%). Of the 282,815 Filipino people who lived in rented dwellings, 20,795 (2.7% of all Filipino people) lived in subsidized housing, and 262,020 (33.6%) lived in non-subsidized housing.

Of the 496,775 Filipino people who owned their home, or lived with someone who owned their home, 440,120 (56.4% of all Filipino people) lived in a dwelling with a mortgage, and the remaining 56,655 (7.3%) lived in a dwelling without a mortgage. Filipino people were less likely to live in an owner-occupied dwelling without a mortgage (7.3%) than the total population (23.3%).

**Table 1**  
**Tenure status of households for Filipino people and the total population in private dwellings, Canada, 2016**

	Filipino population		Total population	
	count	percent	count	percent
<b>Total, tenure status</b>	<b>780,125</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
Owner	496,775	63.7	24,683,880	71.6
With a mortgage	440,120	56.4	16,670,675	48.4
Without a mortgage	56,655	7.3	8,013,205	23.3
Renter	282,815	36.3	9,164,150	26.6
Subsidized housing	20,795	2.7	1,135,275	3.3
Not subsidized housing	262,020	33.6	8,028,875	23.3

**Note:** Figures may not add up to 100% because of rounding.  
**Source:** 2016 Census of Population.

## Shelter costs



Shelter costs refer to the monthly dwelling-related expenses paid by households, including mortgage or rent. For owner-occupied dwellings, shelter costs include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, rent and the costs of electricity, heat, water and other municipal services.

In Canada, the median shelter cost paid by Filipino households (\$1,390) was higher than the median shelter cost paid by all households (\$1,020) in 2016.<sup>4</sup>

Filipino households in owner-occupied and rented dwellings also had higher median shelter costs than all households in dwellings of the same tenure status. The median shelter cost paid by Filipino households in owner-occupied dwellings was \$1,780, compared with \$1,130 for all owner households. For Filipino households in rented dwellings, the median shelter cost was \$1,070, compared with \$910 for all renter households.

The median shelter cost paid by households in owner-occupied dwellings is typically larger when there is a mortgage, which can represent a large portion of monthly shelter costs. Filipino households with a mortgage on their dwelling (\$1,900) paid more per month in median shelter costs than all households in owner-occupied dwellings with a mortgage (\$1,620). Median shelter costs for Filipino households in owner-occupied dwellings without a mortgage (\$560) were similar to those for all owner households without a mortgage (\$540).

The median shelter cost paid by renter households usually depends on the presence of a rent subsidy.<sup>5</sup> Filipino households in rented dwellings with a subsidy (\$810) had higher median monthly shelter costs than all households in rented dwellings with a subsidy (\$524). Median shelter costs for Filipino households in rented dwellings without a subsidy (\$1,100) were also higher than the shelter costs for all households in rented dwellings without a subsidy (\$960).

4. The term "Filipino households" refers to households where the first person listed on the questionnaire who pays the housing costs is Filipino.

5. "Rent subsidy" refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

**Table 2**  
**Monthly shelter costs for Filipino and all households in private dwellings, Canada, 2016**

	Filipino households	All households
	median (dollars)	
<b>Total, shelter costs<sup>1</sup></b>	<b>1,390</b>	<b>1,020</b>
Owner	1,780	1,130
With a mortgage	1,900	1,620
Without a mortgage	560	540
Renter	1,070	910
Subsidized housing	810	524
Not subsidized housing	1,100	960

1. Owner and renter households in non-farm, off-reserve private dwellings.

Source: 2016 Census of Population.

## Housing affordability



Housing affordability is derived using the shelter-cost-to-income ratio, which refers to the proportion of average 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.<sup>6</sup>

According to the 2016 Census, Filipino people were more likely to live in households that spent more than 30% of their total household income on shelter. Among Filipino people, 114,495 (14.7%) lived in households that spent more than 30% of their total income on shelter, compared with 20.0% of the total population.

Filipino people in owner-occupied dwellings (12.7%) were less likely to live in unaffordable housing than the total population in owner-occupied dwellings (14.7%). This was also true of individuals in rented dwellings—the rate of unaffordable housing for Filipino people (18.3%) was lower than that for the total population (34.5%).

For those living in owner-occupied dwellings, the rate of unaffordable housing differed depending on the presence of a mortgage. Filipino people in households with a mortgage (14.0%) were less likely to be in unaffordable housing than the total population with a mortgage (19.6%), and the proportion of Filipino people in households without a mortgage living in unaffordable housing (2.6%) was also lower compared with that of the total population without a mortgage (4.4%).

The rate of unaffordable housing was lower for Filipino people in renter households with a subsidy (21.4%, compared with 32.3% for the total renter population with a subsidy) and without a subsidy (18.0%, compared with 34.8% for the total renter population without a subsidy).

**Table 3**  
**Unaffordable housing for Filipino people and the total population in private dwellings, Canada, 2016**

	Filipino population		Total population	
	count	percent	count	percent
<b>Total, shelter-cost-to-income ratio<sup>1</sup></b>	<b>778,715</b>	<b>100.0</b>	<b>33,642,820</b>	<b>100.0</b>
Spending more than 30% of income on shelter costs	114,495	14.7	6,742,050	20.0
Owner	62,945	12.7	3,605,535	14.7
With a mortgage	61,460	14.0	3,257,230	19.6
Without a mortgage	1,485	2.6	348,300	4.4
Renter	51,550	18.3	3,136,520	34.5
Subsidized housing	4,435	21.4	361,270	32.3
Not subsidized housing	47,120	18.0	2,775,245	34.8

1. All persons in owner and renter households with household total income greater than zero in non-farm, off-reserve private dwellings.

Source: 2016 Census of Population.

6. 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. This agreement was reached during the development of federal and provincial social housing programs. Research on housing affordability in the territories often uses the same threshold.

## Housing suitability



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. The indicator assesses the required number of bedrooms for a household based on the age and sex of household members, and the relationships between them.

According to the 2016 Census, Filipino people were more than three times more likely than the total population to live in unsuitable housing; 233,015 Filipino people (29.9%) lived in unsuitable housing, compared with 8.9% of the total population. This means that there were not enough bedrooms in the dwelling to meet the needs of the household, according to the NOS.

Filipino people in rented dwellings (47.3%) were more than twice as likely to live in unsuitable housing as the total population in rented dwellings (17.8%). For people in owner-occupied dwellings, the share of Filipino people living in unsuitable dwellings (20.0%) was nearly four times higher than that of the total population (5.4%).

Filipino people in renter households with and without a subsidy had higher rates of unsuitable housing than the total population. There was a 20.8 percentage point difference between the unsuitable housing rates of Filipino people (40.0%) and the total population (19.2%) living in subsidized housing and a 30.2 percentage point difference between the unsuitable housing rates of Filipino people (47.8%) and the total population (17.6%) living in non-subsidized housing.

When owner-occupied dwellings are differentiated by the presence of a mortgage, Filipino people living in dwellings with a mortgage (21.0%) experienced unsuitable housing at a higher rate compared with the total population in dwellings with a mortgage (6.4%). For people in owner-occupied dwellings without a mortgage, the rate of unsuitable housing was 12.4% for Filipino people, compared with 3.4% for the total population.

**Table 4**  
**Housing suitability for Filipino people and the total population in private dwellings, Canada, 2016**

	Filipino population		Total population	
	count	percent	count	percent
<b>Total, housing suitability</b>	<b>780,125</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
Not suitable	233,015	29.9	3,081,315	8.9
Owner	99,365	20.0	1,335,345	5.4
With a mortgage	92,305	21.0	1,062,985	6.4
Without a mortgage	7,015	12.4	272,365	3.4
Renter	133,650	47.3	1,631,845	17.8
Subsidized housing	8,320	40.0	218,130	19.2
Not subsidized housing	125,330	47.8	1,413,720	17.6

Source: 2016 Census of Population.

## Condition of dwelling



Data on condition of dwelling are used to provide some insight into whether housing is habitable. Dwellings are classified into three groups by condition: needing regular maintenance only, needing minor repairs and needing major repairs. Dwellings in need of major repairs are considered to be inadequate housing. Examples of dwellings in need of major repairs include homes with defective plumbing or electrical wiring, and housing needing structural repairs to walls, floors, or ceilings.

According to the 2016 Census, Filipino people (4.6%) were less likely to live in private dwellings that were in need of major repairs than the total population (6.7%).

Filipino people in owner-occupied dwellings (4.4%) lived in dwellings in need of major repairs at a lower rate than the total population in owner-occupied dwellings (5.5%). This was also true among those in renter households—Filipino people (5.0%) were less likely to live in dwellings in need of major repairs than the total population (8.8%).

Filipino people in owner-occupied dwellings with a mortgage (4.3%) were less likely to live in dwellings in need of major repairs than those without a mortgage (5.3%). This was reversed in the total population, where individuals in owner-occupied dwellings with a mortgage (5.7%) lived in dwellings in need of major repairs at a higher rate than those without a mortgage (4.9%).

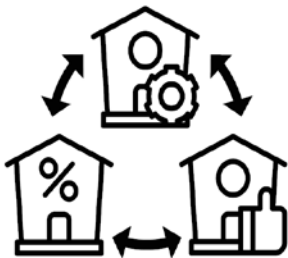
Among Filipino people in renter households, 6.1% of those with a subsidy and 4.9% of those without a subsidy lived in dwellings in need of major repairs. These rates were lower than the proportion of the total renter population with (11.6%) and without (8.4%) a subsidy living in dwellings in need of major repairs.

**Table 5**  
**Condition of dwelling for Filipino people and the total population in private dwellings, Canada, 2016**

	Filipino population		Total population	
	count	percent	count	percent
<b>Total, dwelling condition</b>	<b>780,130</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
Dwelling in need of major repairs	36,040	4.6	2,298,760	6.7
Owner	21,825	4.4	1,351,740	5.5
With a mortgage	18,820	4.3	956,105	5.7
Without a mortgage	2,975	5.3	395,640	4.9
Renter	14,210	5.0	807,125	8.8
Subsidized housing	1,260	6.1	131,670	11.6
Not subsidized housing	12,925	4.9	675,460	8.4

Source: 2016 Census of Population.

### Core housing need



Core housing need touches on several elements of the right to adequate housing. It considers whether the affordability, suitability, and condition of dwelling needs of the household are being met and if not, whether affordable rental housing is available that meets all these needs. A household is said to be in core housing need if its dwelling falls below at least one of the affordability, suitability, or condition of dwelling standards, and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

According to the 2016 Census, Filipino people (9.4%) were less likely to live in households in core housing need than the total population (10.6%).

Filipino people in owner-occupied dwellings (3.5%) were in core housing need at a lower rate than the total population in owner-occupied dwellings (5.4%). The same was true for renter households—the rate of core housing need was lower for Filipino people (19.9%) than the total population (25.3%).

The incidence of core housing need was lower for Filipino people in owner-occupied dwellings with a mortgage (3.4%) and without a mortgage (3.8%) compared with the total population with (6.0%) and without (4.3%) a mortgage.

Similarly, the incidence of core housing need varied for renters depending on whether there was a rent subsidy. Filipino people in renter households with a subsidy (29.3%) were less likely to live in core housing need than the total population with a subsidy (39.9%).

**Table 6**  
**Core housing need status for Filipino people and the total population in private dwellings, Canada, 2016**

	Filipino population		Total population	
	count	percent	count	percent
<b>Total, core housing need<sup>1</sup></b>	<b>771,805</b>	<b>100.0</b>	<b>32,803,125</b>	<b>100.0</b>
In core housing need	72,425	9.4	3,492,080	10.6
Owner	17,095	3.5	1,307,620	5.4
With a mortgage	14,975	3.4	971,150	6.0
Without a mortgage	2,115	3.8	336,470	4.3
Renter	55,335	19.9	2,184,455	25.3
Subsidized housing	5,960	29.3	433,190	39.9
Not subsidized housing	49,375	19.2	1,751,265	23.2

1. Only persons in 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.'

Source: 2016 Census of Population.

### Housing experiences of Filipino men and women

In 1995, the Government of Canada committed to using Gender-based Analysis Plus (GBA Plus) to advance gender equality in Canada, as part of the ratification of the United Nations' [Beijing Platform for Action](#).

Gender equality is enshrined in the *Canadian Charter of Rights and Freedoms*, which is part of the Constitution of Canada. Gender equality means that diverse groups of women, men and gender-diverse people are able to participate fully in all spheres of Canadian life, contributing to an inclusive and democratic society.

GBA Plus is an analytical process used to assess how diverse groups of women, men and gender-diverse people may experience policies, programs and initiatives. The "Plus" in GBA Plus is not just about differences between people on the basis of gender. We all have multiple characteristics that intersect and contribute to who we are. GBA Plus considers many other identity factors, such as race, ethnicity, immigrant status, religion, age and presence of a mental or physical disability, and how the interaction between these factors influences the way we experience government policies and initiatives.

The data presented here highlight differences in housing experiences for Filipino men and women. Compared with Filipino men, Filipino women were more likely to live in unaffordable housing and be in core housing need.

**Table 7**  
**Housing indicators for Filipino men and women, Canada, 2016**

	Filipino men	Filipino women
	percent	
In an owner-occupied dwelling	64.0	63.6
In household spending 30% or more of income on shelter costs <sup>1</sup>	13.9	15.3
In unsuitable housing	30.6	29.3
In dwelling requiring major repairs	4.5	4.5
In core housing need <sup>2</sup>	8.7	9.9

1. All persons in owner and renter households with household total income greater than zero in non-farm, off-reserve private dwellings.

2. Only persons in 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.'

Source: 2016 Census of Population.

More information on GBA Plus can be found at the Government of Canada's [Status of Women](#) web page.

More information on the housing experiences of other subpopulations, broken down by age and gender group, immigrant status, population group designated as a visible minority, Indigenous population, and other groups, can be found in the additional fact sheets on the [Housing Experiences in Canada series page](#). Additional data products that focus more on an intersectional GBA Plus analysis of housing experiences will also be released through the [Housing Experiences in Canada series page](#) as they become available.



## Household living arrangements



Household living arrangements refer to whether a person lives with another person or people, and, if so, whether they are related to that person or those people. Households can be further differentiated based on whether they are census family households or non-census-family households. Census family households contain at least one census family.<sup>7</sup> Non-census-family households are either one person living alone or a group of two or more people who live together but do not constitute a census family (for example, roommates).

According to the 2016 Census, 78.3% of Filipino people lived as part of a one-census-family household. This was below the rate for the total population (79.6%). Filipino people in one-census-family households were more likely to live in a couple family with children (59.0%) than to live in one without children (10.4%). For the total population, 45.7% of individuals lived in a one-census-family household with children and 22.5% lived in one without children. Filipino people (8.8%) lived in a one-parent-family household, a rate lower than the total population (11.3%).

Living in a non-census-family household was less common for Filipino people (7.4%) than it was for the total population (15.4%). This is because a small proportion (3.2%) of Filipino people lived alone. By comparison, 11.5% of the total population in private households in Canada lived alone.

**Table 8**  
**Household living arrangements for Filipino people and the total population in private dwellings, Canada, 2016**

	Filipino population		Total population	
	count	percent	count	percent
<b>Total, household type</b>	<b>780,130</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
One-census-family household <sup>1</sup>	610,750	78.3	27,414,900	79.6
Couple family without children	81,405	10.4	7,761,355	22.5
Couple family with children	460,430	59.0	15,754,465	45.7
One parent family	68,920	8.8	3,899,085	11.3
Multiple-census-family household <sup>1</sup>	111,800	14.3	1,746,110	5.1
Non-census-family household	57,580	7.4	5,299,050	15.4
One-person household	24,920	3.2	3,967,770	11.5
Two- or more person household	32,655	4.2	1,331,280	3.9

1. One-census-family households and multiple-census-family households may include additional persons that do not belong to a census family.

**Note:** Figures may not add up to 100% because of rounding.

**Source:** 2016 Census of Population.

7. A census family is defined as a married couple and the children, if any, of either or both spouses; a couple living common law and the children, if any, of either or both partners; or a single parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex. Children may be children by birth, marriage, common-law union or adoption regardless of their age or marital status as long as they live in the dwelling and do not have their own married spouse, common-law partner or child living in the dwelling. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family.

## About the data

The estimates presented in this fact sheet are from the 2016 Census of Population. For detailed information on any of the indicators in this fact sheet, please refer to the [Census of Population main page](#).

The Census of Population data on housing are collected on the long-form questionnaire, which draws its sample from a frame of private dwellings across Canada. Since the survey sample is drawn from private households, individuals living in the following forms of housing are not included in the data:

- official representatives of foreign countries living in Canada, and their families
- members of religious and other communal colonies
- members of the Canadian Armed Forces living on military bases
- people living in seniors' residences
- people living full time in institutions (e.g., inmates of penal institutions, and chronic care patients living in hospitals and nursing homes)
- people living in other types of collective dwellings (e.g., shelters, campgrounds and hotels).