

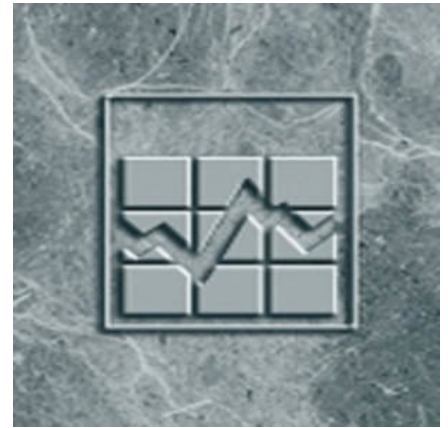
Catalogue no. 75F0002M  
ISSN 1707-2840  
ISBN 978-0-660-34251-1

## Income Research Paper Series

# The Canadian Housing Survey, 2018: Core housing need of renter households living in social and affordable housing

by Jeannine Claveau

Release date: October 2, 2020



Statistics  
Canada

Statistique  
Canada

Canada

---

## How to obtain more information

For information about this product or the wide range of services and data available from Statistics Canada, visit our website, [www.statcan.gc.ca](http://www.statcan.gc.ca).

You can also contact us by

**Email at** [STATCAN.infostats-infostats.STATCAN@canada.ca](mailto:STATCAN.infostats-infostats.STATCAN@canada.ca)

**Telephone**, from Monday to Friday, 8:30 a.m. to 4:30 p.m., at the following numbers:

- Statistical Information Service 1-800-263-1136
- National telecommunications device for the hearing impaired 1-800-363-7629
- Fax line 1-514-283-9350

### Depository Services Program

- Inquiries line 1-800-635-7943
- Fax line 1-800-565-7757

## Standards of service to the public

Statistics Canada is committed to serving its clients in a prompt, reliable and courteous manner. To this end, Statistics Canada has developed standards of service that its employees observe. To obtain a copy of these service standards, please contact Statistics Canada toll-free at 1-800-263-1136. The service standards are also published on [www.statcan.gc.ca](http://www.statcan.gc.ca) under "Contact us" > "[Standards of service to the public](#)."

## Note of appreciation

Canada owes the success of its statistical system to a long-standing partnership between Statistics Canada, the citizens of Canada, its businesses, governments and other institutions. Accurate and timely statistical information could not be produced without their continued co-operation and goodwill.

Published by authority of the Minister responsible for Statistics Canada

© Her Majesty the Queen in Right of Canada as represented by the Minister of Industry, 2020

All rights reserved. Use of this publication is governed by the Statistics Canada [Open Licence Agreement](#).

An [HTML version](#) is also available.

*Cette publication est aussi disponible en français.*

---

# The Canadian Housing Survey, 2018: Core housing need of renter households living in social and affordable housing

by Jeannine Claveau

## Introduction

The COVID-19 pandemic has reinforced the need for information on Canada's people, society and economy. Understanding housing needs and how housing affects Canadian households prior to the pandemic provides context to the population's ability to face potential challenges related to their housing.

The Canadian Housing Survey (CHS) is a biennial survey developed jointly by Canada Mortgage and Housing Corporation and Statistics Canada to gather information on the housing needs and experiences of Canadian households. The data from the first cycle of CHS were collected from the beginning of November 2018 until the end of March 2019. The 2018 CHS was carried out in all 10 provinces and the 3 territories.

The 2018 CHS provides information on how Canadians feel about their housing and how housing affects them. Information is collected on, but not limited to, core housing need, dwelling characteristics and housing tenure, perceived economic hardship from housing costs, need for dwelling adaptations to improve accessibility, life satisfaction, self-assessed health, experience with homelessness, and socio-demographic characteristics.

Social and Affordable Housing (SAH) is an important part of the housing stock that provides housing to people in need. CHS provides detailed and precise statistics on households in SAH by oversampling this subpopulation.

On November 22, 2018, National Housing Day, Statistics Canada released its first set of results from the 2018 CHS.<sup>1,2</sup> The results told us that 628,700 Canadian households, more than one in ten renter households nationally (13.5% of 4,652,500), reported living in social and affordable housing. Over a quarter million households, representing 1.9% or 283,800 Canadian households, had at least one member on a waiting list for social and affordable housing. Of these households, almost two-thirds (61.0% or 173,600 households) had been on a waiting list for two years or longer.

This article provides a high level overview of people living in social and affordable housing by painting a portrait of them based on the results of the 2018 CHS. Housing indicators such as core housing need are examined by socio-demographic and household characteristics.

This article showcases the results in a broad and accessible way, making new information available to a general audience and to provide a starting point for further research using CHS data.

## Three-quarters of renter households in social and affordable housing are one-person households or lone-parent families

Data from the 2018 CHS showed that renter households in social and affordable housing were largely living in one-person households (58.0%) (Table 1). In comparison, renter households that were not in social and affordable housing were largely living in a household with more than one person—58% were living in a household of two or more persons; also, most owners were living in a household with more than one person (79%).

Likewise, the proportion of lone-parent households was also greater for those living in social and affordable housing than those not living in social and affordable housing (renters or owners). Of the 628,700 Canadian renter households in social and affordable housing in 2018, 17.7% were lone-parent households (without any additional adults living in the household).

The proportion of lone-parent households was only 8.7% for renters not in social and affordable housing and 7.0% for owners.

1. The CHS data for the Northwest Territories (NWT) is obtained through a partnership with the NWT Bureau of Statistics. In lieu of collecting the CHS, data for NWT is obtained from the 2019 NWT Community Survey (NCS)—which collects housing information similar to the information collected on the CHS.  
2. For complete information about [methodology for the survey](#).

Over 70% of renters in social and affordable housing were living in apartments. More renters in social and affordable housing were living in low-rise apartments (42.0%) than high-rise apartments (32.0%), and half of renter households in social and affordable housing (51.0%) were living in dwellings with no bedroom (bachelor unit) or one bedroom.

Similar to households in social and affordable housing, renters not in social and affordable housing were living more often in apartments and more of these renters were in low-rise apartments (46.0%) than high-rise apartments (23.0%). Unlike renters, most owners were living in detached houses—70.0% living in single-detached houses and 10.7% in semi-detached houses.

### **Almost one-fifth of renter households living in social and affordable housing needed accessibility adaptations in their dwelling**

Almost one-fifth (18.5%) of renter households living in social and affordable housing needed adaptations in their dwelling because a member of the household had a physical or mental disability, condition or illness (Table 1). Of these, 61% reported having all the adaptations their dwelling needed. In contrast, only 6.2% of renters not living in social and affordable housing and 6.9% of owners needed accessibility adaptations to their dwelling. About 55% of renters not living in social and affordable housing and owners reported having all the adaptations their dwelling needs.

### **Fewer renters in social and affordable housing report being satisfied with their life and being in good health than those not living in social and affordable housing**

The majority (70.0%) of reference persons of households in social and affordable housing reported being satisfied with their life (Table 2). Also, the majority (64.0%) of reference persons living in social and affordable housing, reported being in excellent, very good or good general health and three-quarters (77.0%) reported being in excellent, very good or good mental health. However, life satisfaction and the health ratings for reference persons of renters not living in social and affordable housing and for owner households were both higher than for renters in social and affordable housing. For renters not in social and affordable housing, 77.0% reported being satisfied with their life, 83.1% being in good general health and 84.8% in good mental health. Life satisfaction and general and mental health ratings were even higher for owners—87.9% reported being satisfied with their life, 87.8% in good general health and 92.0% in good mental health.

### **Over one-tenth households in social and affordable housing reported having experienced homelessness at some point in the past**

Over one-tenth (13.0%) of reference persons of households living in social and affordable housing reported having experienced homelessness in the past; that is, living in a homeless shelter, on the street, in parks, in a makeshift shelter, or in an abandoned building in Canada (Table 2). This proportion was only 3.8% for reference persons of households not in social and affordable housing and only 1.3% for owners.

### **More women than men are living in households in social and affordable housing**

When the characteristics of the persons living in the household were considered, there was a higher proportion of women than men among renters in social and affordable housing (56% versus 44%, respectively) (Table 3). In renter households not living in social and affordable housing and owner households, there was an equal proportion of men and women.

As mentioned above, renter households in social and affordable housing were composed mainly of one-person households and lone-parent households. The proportion of women in lone-parent households was higher in social and affordable housing than in the other housing tenures (65% for renters in social and affordable housing, compared to 59% for renters not in social and affordable housing and 56% for owners).

Persons living in social and affordable housing were less likely to be married or living common law. For renters in social and affordable housing, 13.7% were married and 9.1% were living common law. For renters not in social and affordable housing, 24.0% were married and 16.4% were living common law. Among owners, 42.0% were married and 12.7% were living common law. The proportion of seniors (65 years and older) was higher for renters in social and affordable housing (19.4%) than for other renters (13.2%) but was similar to owners (18.3%). There were more female seniors in social and affordable housing than in the other housing tenures (65% for renters in social and affordable housing, compared to 57% for other renters and 52% for owners).

## **Visible minorities and Indigenous people are overrepresented among renters in social and affordable housing**

The visible minority population and Indigenous people were overrepresented among renter households in social and affordable housing (Table 3). The visible minority population represented 40.0% of renters in households in social and affordable housing. For renters not in social and affordable housing, the proportion of visible minority population was 32.0% and for owners it was 23.0%.

Indigenous people<sup>3</sup> (First Nations people living off reserve, Métis and Inuit) represented 9.4% of renters in social and affordable housing, whereas they made up 3.8% of renters not in social and affordable housing and 3.1% of owners. It is important to note that the Canadian Housing Survey did not sample people on reserve.

## **Only one-quarter of renters in social and affordable housing are working at a paid job or are self-employed**

Only 24.0% of renters in social and affordable housing reported working at a job or being self-employed during the last 12 months (Table 3). In comparison, the proportion for owners and the proportion for other renters were 55.0%.

The majority (61.0%) of renters in social and affordable housing had a high school diploma or less as their highest level of education. In comparison, the proportion with the same highest level of education was 41% for renters not in social and affordable housing and 38% for owners.

About one in six (15.5%) renter households in social and affordable housing reported having a long-term illness or disability during the last 12 months in 2018. In comparison, only 4.8% of renters not living in social and affordable housing and 2.8% of owners reported a long-term illness or disability during the same time period.

## **Almost one-third of Canadian households live in an inadequate or unaffordable or unsuitable dwelling but only one-tenth are in core housing need**

A household in core housing need is one whose dwelling is considered inadequate, unaffordable or unsuitable and whose income levels are such that they could not afford alternative suitable and adequate housing in their community. More specifically, a household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability 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).

In practice, core housing need<sup>4</sup> is derived in two stages. The first stage identifies whether the household is living in a dwelling considered inadequate, unaffordable or unsuitable. Adequate housing is reported by their residents as not requiring any major repairs. Affordable housing has shelter costs equal to less than 30% of total before-tax household income. Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard definition.

3. While the Canadian Housing Survey asked respondents whether or not they are an "Aboriginal person", the term "Indigenous" is used throughout this report.

4. 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 the reference person 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.

The second stage establishes whether the household could be expected to have 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 who would not be able to afford alternative housing would be considered in core housing need.

Overall, almost one-third of Canadian households (31%) lived in a dwelling that was inadequate, unaffordable or unsuitable (Table 4). About 5% reported living in a dwelling that was not suitable for them and 7% reported that their dwelling was in need of major repairs. One-fifth of Canadian households were living in an unaffordable dwelling. However, only 11.6% of Canadian households were deemed to be in core housing need in 2018.

The core housing need rate was 23.0% for renters compared to 6.5% for owners. The percentage of households with dwellings that needed major repairs was slightly higher for renters than owners (8.5% versus 6.5%). There were also more renters living in an unsuitable dwelling than owners (9.5% versus 3.0%). The percentage of households living in unaffordable dwelling was 33.0% for renters but only 16.7% for owners. Overall, almost half of renter households (45.0%) were living in a dwelling that were either inadequate or unsuitable or unaffordable, compared to 24.0% for owners.

### **One-third of renters in social and affordable housing are in core housing need compared to one-fifth for renters not in social and affordable housing**

The percentage of households in core housing need was higher when renters were living in social and affordable housing. One-third of renters in social and affordable housing (33.0%) were in core housing need in 2018 (Table 4). In comparison, only one-fifth of renters not in social and affordable housing (21.0%) were in core housing need in 2018.

Both type of renters have comparable rates of living in an unsuitable dwelling and in an inadequate dwelling, with almost one-tenth reporting each of these conditions. However, renters not in social and affordable housing were below the affordability standard more often (33.0%) than renters in social and affordable housing (30.0%).

Even though the percentage of households that were living in either an inadequate, unsuitable or unaffordable dwelling was similar (approximately 45%) for both type of renters, the core housing need rate was higher for renters in social and affordable housing.

### **One-person households have a higher core housing need rate than households with more than one person**

Lone-person households were more likely to be in core housing need (22.0%) than households with more than one person (less than 10%) (Table 4). Also, one-person and lone-parent households were more likely to be in core housing need than other types of household (22.0% for both one-person household and lone-parent household, compared to 5.9% for one couple household with children, 4.4% for one couple household without children and 8.2% for other households). One-person households were also more likely to be below the affordability standard (38.0%), compared to less than 20% for the other household size categories. Households with five persons or more were more likely to be below the suitability standard (24.0%)—their dwelling did not have enough bedrooms for the occupants—than other household types. For adequacy, the percentage of households in dwellings that needed major repairs did not increase when household size increased.

### **Households living in apartments are more likely to be in core housing need than households living in other dwelling types**

Core housing need rates were higher for households living in high-rise apartments (24.0%) or in low-rise apartments (19.5%) than other structural dwelling types (13% or less) (Table 4). The percentage of households below the affordability standard was also higher for households living in apartments—over 30%, compared to less than 25% for households living in other dwelling types. The percentage of households where the dwelling was in need of major repairs did not vary across dwelling types. Households living in high-rise apartments were more

likely to be below the suitability standard (12.7%), compared to less than 7% for households living in other dwelling types. Renters were more likely to live in apartments than owners: as shown in Table 1, about 70% of both types of renters were living in apartments compared to 12.5% for owners.

Households living in a dwelling without a bedroom or with one bedroom had a higher core housing need rate (28.0%) than households in dwellings with two or more bedrooms (less than 15%). Households living in dwellings with no bedrooms or one bedroom were also more likely to be below the suitability and affordability standards than households living in dwellings with two or more bedrooms. In contrast, the adequacy rate did not vary with the number of bedrooms.

## **Households needing accessibility adaptations for their dwelling have a higher core housing need rate than households where adaptations are not needed**

Households whose their dwelling needed adaptations because a member of the household has a physical or mental disability, condition or illness had a higher rate of core housing need (21%) than households whose dwelling did not need adaptations (11%) (Table 4). Households that required accessibility adaptations were more likely to be below the affordability standard than households that did not require such adaptations (28% versus 21%).

Suitability was not affected by the need for accessibility adaptations. However, households requiring accessibility adaptations with adaptation needs that were not met were more likely to be below the adequacy standard (22.0%) than households that did not require such adaptations (6.4%) or households that did require adaptations with adaptation needs that were met (9.9%). As previously mentioned (Table 1), about one-fifth (18.5%) of renter households in social and affordable housing reported needing adaptations to their dwelling, compared to 6.2% for renters not in social and affordable housing and 6.9% for owners.

## **One-third of households where the reference person has experienced homelessness at some point in the past are in core housing need**

It was mentioned previously that past experience of homelessness was more prevalent for reference persons of households living in social and affordable housing. The core housing need rate and the percentage of households living in an unaffordable dwelling was also higher for this group of households (34.0% and 38.0%) than for households with reference persons who had never experienced homelessness (11.0% and 21.0%) (Table 5). Households where the reference person had experienced homelessness in the past were also more likely to live in an inadequate dwelling (18.8%) than households where the reference person had never experienced homelessness (6.8%). Suitability does not appear to be related to homeless status. Overall, 53.0% of households where the reference person had experienced homelessness at some point in the past were living in an inadequate, unsuitable, or unaffordable dwelling.

## **One-quarter of households that report difficulty in meeting financial needs are in core housing need**

The core housing need rate for households who declared it was difficult or very difficult in the past 12 months to meet financial needs in terms of transportation, housing, food, clothing and other necessary expenses was 23.0% (Table 5). These households were more likely to be below the adequacy standard (16.0%), the suitability standard (7.8%) and the affordability standard (36.0%) compared to households without such difficulties. A household can live below multiple housing standards, and half of households that reported difficulties in meeting financial needs (51.0%) were living in inadequate, unsuitable or unaffordable dwellings. Households living in core housing need are unable to find a suitable alternative in their community. Since only 23% of households reporting difficulty in meeting financial needs were in core housing need, the remaining 28% households would be able to afford a suitable alternative.

Among households where a member had to turn to a charity organization in the last year, a third (35%) lived in core housing need. For households where a member asked for financial help from friends or relatives, or took on debt or sold an asset for day-to-day expenses, the core housing need rates were lower (17.7% and 11.2%, respectively).

## **Households where the reference person is heterosexual experience a lower rates of core housing need and unaffordability compared to households where the reference person is homosexual, bisexual, or of another sexual orientation**

The rate of core housing need for households where the reference person identified as a sexual minority (that is, they reported their sexual orientation as gay, lesbian, bisexual or another sexual orientation than heterosexual) was higher (16.6%) than for households where the reference person was heterosexual (11.2%) (Table 5). In contrast, households where the reference person was a sexual minority lived in inadequate or unsuitable dwellings as often as households with heterosexual reference persons.

## **Reference persons of households who report low life satisfaction or poor to fair health are more likely to be in core housing need and living in inadequate and unaffordable dwellings than those who report being satisfied with their life or in good health**

Households where the reference person reported being unsatisfied with their life or being in poor to fair general and mental health were more likely to be in core housing need or living in an inadequate or unaffordable dwelling than those who reported being satisfied with their life or being in very good or good general and mental health. The core housing need rate was 22% for the former compared to about 10% for the latter (Table 5). Also, approximately 15% of households were below the adequacy standard and about 30% of households were below the affordability standard among those whose reference person was unsatisfied with their life or in fair or poor health—compared to about 6% and 20% of households whose reference person was satisfied with their life or in good health.

## **People with a high school diploma or less are in higher core housing need than other population groups**

In this section, the characteristics of all members of the household are examined to see if certain population groups are more likely to be in core housing need and living in an inadequate, unsuitable or unaffordable dwelling. The likelihood of being in a household that was in core housing need and the likelihood of living in an unaffordable or inadequate dwelling was similar across gender, age group and the veteran status (Table 6).

Persons that were never married or separated, divorced or widowed (and not living common law) were more likely to be in households in core housing need. The percentages of persons in these groups living in core housing need were 11.0% and 19.1%, respectively, compared to approximately 5% for persons who were married or living common law and were in core housing need.

The likelihood of being in a household in core housing need varied by education levels. People with a high school diploma or less than a high school diploma were in core housing need more often than those who reported higher education levels. The proportion of people in core housing need was 12.6% for those with less than a high school diploma and 10.0% for those with a high school diploma. In comparison, the core housing need rate for people with a post-secondary diploma or university degree was about 7%. Working at a paid job or being self-employed reduced the likelihood of being in a household in core housing need. The core housing need rate for this group was 4.8%, while for all other main activity groups the core housing need rate was over 9% and reached 28% in the case where the reference person had a long-term illness or disability.

People who belonged to a visible minority group were more likely to be in core housing need or to live in an unsuitable or unaffordable dwelling than people who did not belong to a visible minority group. The core housing need rate was 13.9% for visible minority population groups, compared to 7.2% for those who did not belong to visible minority groups. Similarly, one-fifth (21.0%) of people in visible minority population groups were below the suitability standard, compared to 5.1% for people who did not belong to a visible minority group. A quarter (25%) of people in visible minority groups were living below the affordability standard, compared to 15.3% for people who did not belong to a visible minority group.



Higher percentage of Indigenous people<sup>5</sup> (First Nations people living off reserve, Métis and Inuit) were in core housing need compared to the non-Indigenous population (13.5% versus 8.8%). Similarly, higher percentage of Indigenous peoples compared to non-Indigenous population were living below the adequacy standard (13.6% versus 6.8%) and below the suitability standard (13.7% versus 9.2%).

## **The core housing need rate for renters in social and affordable housing is above the national average rate for all demographic groups**

Core housing need rates for renter households in social and affordable housing across various characteristics were generally higher than the national average rate of 11.6% (Table 4). Core housing need rates for renters in social and affordable housing ranged from 9.3% to 44.0% for household characteristics presented in Table 7 and Table 8.

The percentages of renters in social and affordable housing living in an inadequate dwelling were generally higher (Table 7 and Table 8) across household characteristics than the national average rate of 7.1% (Table 4). The percentage of renters in social and affordable housing living in an unsuitable dwelling varied by household type (Table 7). Among one couple with children households living in social and affordable housing, the percentage was 31.0%—23 percentage points higher than the national average for a one couple with children household (8.4%) (Table 4). Similarly, for renters in social and affordable housing, the percentage of households with 5 persons or more living in an unsuitable dwelling was 45.0%—21 percentage points higher than the national average rate of 24.0% (Table 4) for households with 5 persons or more living in an unsuitable dwelling. The percentage of renters in social and affordable housing living in an unaffordable dwelling ranged from 10.6% to 39.0% across household characteristics (Table 7 and Table 8); in comparison, the national average rate was 22.0% (Table 4).

Overall, the percentage of renter households in social and affordable housing that met any of the three housing criteria ranged from 30.0% to 59.0% across household characteristics (Table 7 and Table 8); in comparison, the national average rate was 31.0% (Table 4).

Across the different population groups of renters living in social and affordable housing, the rates of core housing need ranged from 19.0% to 41.0% (Table 9). For the Indigenous population, the core housing need rate for renters in social and affordable housing was the highest at 41.0%, compared to 27.0% for non-Indigenous renters in social and affordable housing (Table 9).

Percentage of households living in an inadequate dwelling varied for all population groups of renter households in social and affordable housing. Notably amongst the renters in social affordable housing, 23.0% of the Indigenous population was living in an inadequate dwelling, compared to 12.6% for the non-Indigenous population (Table 9).

Proportions of renters in social and affordable housing living in unsuitable dwellings were higher across population groups than the national average rate of 5.1%. In particular, 31.0% of people who belong to a visible minority group were living below the suitability standard, compared to 15.3% of people not in a visible minority group. For the following population groups: 55 to 64 years, 65 years and older, separated/ divorced/ widowed marital status, retired people, and persons doing volunteer work, the percentages of renters in social and affordable housing living in unsuitable dwellings were lower than 10%.

It is important to note that while core housing need, adequacy, suitability and affordability can vary between housing tenure and population groups, the relationship between housing tenure, population groups and housing indicators are complex and can reflect many factors.

---

5. The Canadian Housing Survey did not sample people living on reserve.

**Table 1**  
**Percentage distribution of households by owner and social and affordable housing status, household type and size, structural type of dwelling, number of bedrooms and dwelling accessibility adaptation, Canada, 2018**

|  | Owner          | Renter  |                                      |
|--|----------------|---|--------------------------------------|
|  |                | in social and affordable housing <sup>1</sup> | not in social and affordable housing |
|  | households (%) |   |                                      |
| <b>Household type</b>                                  |                |   |                                      |
| One couple household with children <sup>2</sup>        | 30.0           | 12.8  | 16.5                                 |
| One couple household without children <sup>2</sup>     | 31.0           | 5.9   | 19.8                                 |
| One lone-parent household <sup>2</sup>                 | 7.0            | 17.7  | 8.7                                  |
| One-person household                                   | 22.0           | 58.0  | 42.0                                 |
| Other household type                                   | 10.7           | 6.1   | 13.0                                 |
| <b>Household size</b>                                  |                |   |                                      |
| 1  | 22.0           | 58.0  | 42.0                                 |
| 2  | 38.0           | 16.3  | 32.0                                 |
| 3  | 14.0           | 9.2   | 10.8                                 |
| 4  | 15.8           | 7.8   | 8.9                                  |
| 5+   | 10.9           | 9.1   | 6.6                                  |
| <b>Structural type of dwelling<sup>3,4</sup></b>       |                |   |                                      |
| Single-detached house                                  | 70.0           | 5.7   | 12.9                                 |
| Semi-detached <sup>5</sup>                             | 10.7           | 6.4   | 11.6                                 |
| Row house  | 6.4            | 14.2  | 6.1                                  |
| High-rise apartment <sup>6</sup>                       | 5.4            | 32.0  | 23.0                                 |
| Low-rise apartment <sup>7</sup>                        | 7.1            | 42.0  | 46.0                                 |
| <b>Number of bedroom<sup>4</sup></b>                   |                |   |                                      |
| 0 or 1   | 4.1            | 51.0  | 33.0                                 |
| 2  | 18.9           | 26.0  | 42.0                                 |
| 3  | 42.0           | 17.5  | 18.9                                 |
| 4+   | 35.0           | 4.7   | 6.8                                  |
| <b>Dwelling accessibility adaptation<sup>4,8</sup></b> |                |   |                                      |
| Accessibility adaptation - needs met                   | 3.7            | 11.3  | 3.4                                  |
| Accessibility adaptation - needs not met               | 3.2            | 7.2   | 2.8                                  |
| Accessibility adaptation not required                  | 93.1           | 81.4  | 93.8                                 |

1. Social and affordable housing refers to 'non-market rental housing'; that is, housing allocation and rent-setting mechanisms are not entirely dictated by the law of supply and demand.

2. For household type, the categories "one couple household with children", "one couple household without children" and "one lone-parent household" do not include additional persons.

3. The category 'moveable dwelling' is excluded from the structural type of dwelling in order to meet the confidentiality requirements of the *Statistics Act*.

4. Responses 'not stated' are excluded from the calculation of the percentages for structural type of dwelling, number of bedrooms and dwelling accessibility adaptation.

5. The "semi-detached" category includes semi-detached houses, apartments or flats in duplexes, and other single-attached houses.

6. High-rise apartment corresponds to an apartment in a building that has five or more storeys.

7. Low-rise apartment corresponds to an apartment in a building that has fewer than five storeys.

8. Households with a dwelling accessibility adaptation need are households that reported their dwelling required an adaptation because a member of the household has a physical or mental disability, condition or illness.

**Note:** Due to random rounding, totals may be different from the sum of all numbers.

**Source:** 2018 Canadian Housing Survey

**Table 2**  
**Percentage distribution of households by owner and social and affordable housing status, difficulty meeting financial needs, household member in financial difficulty, homeless status, sexual orientation, life satisfaction and general and mental health, Canada, 2018**

|   | Owner          | Renter  |                                      |
|---|----------------|---|--------------------------------------|
|   |                | in social and affordable housing <sup>1</sup> | not in social and affordable housing |
|   | households (%) |   |                                      |
| <b>Difficulty meeting financial needs<sup>2,3</sup></b>       |                |   |                                      |
| Very difficult or difficult                                   | 18.2           | 44.0  | 29.0                                 |
| Neither difficult nor easy                                    | 41.0           | 33.0  | 41.0                                 |
| Easy and very easy  | 40.0           | 23.0  | 30.0                                 |
| <b>Household member in financial difficulty<sup>3,4</sup></b> |                |   |                                      |
| Asked for financial help                                      | 4.0            | 8.0   | 8.2                                  |
| Took on debt or sold an asset                                 | 5.2            | 3.7   | 6.1                                  |
| Had to turn to a charity organization                         | 0.7            | 8.7   | 1.9                                  |
| Did two or more of the above actions                          | 5.8            | 23.0  | 13.5                                 |
| Did none of the above actions                                 | 84.3           | 57.0  | 70.0                                 |
| <b>Homeless status<sup>3,5,6</sup></b>                        |                |   |                                      |
| Has been homeless   | 1.3            | 13.0  | 3.8                                  |
| Has never been homeless                                       | 98.7           | 87.0  | 96.2                                 |
| <b>Sexual orientation<sup>3,6</sup></b>                       |                |   |                                      |
| Heterosexual  | 97.4           | 94.3  | 93.0                                 |
| Sexual minority <sup>7</sup>                                  | 2.6            | 5.7   | 7.0                                  |
| <b>Life satisfaction<sup>3,6,8</sup></b>                      |                |   |                                      |
| Rating of 0 (very dissatisfied) to 5                          | 12.1           | 30.0  | 23.0                                 |
| Rating of 6 to 10 (very satisfied)                            | 87.9           | 70.0  | 77.0                                 |
| <b>Self-rated general health<sup>3,6,9</sup></b>              |                |   |                                      |
| Excellent or very good or good                                | 87.8           | 64.0  | 83.1                                 |
| Fair and poor   | 12.2           | 36.0  | 16.9                                 |
| <b>Self-rated mental health<sup>3,6,10</sup></b>              |                |   |                                      |
| Excellent or very good or good                                | 92.0           | 77.0  | 84.8                                 |
| Fair and poor   | 8.0            | 23.0  | 15.2                                 |

1. Social and affordable housing refers to 'non-market rental housing'; that is, housing allocation and rent-setting mechanisms are not entirely dictated by the law of supply and demand.

2. Households that are in difficulty meeting financial needs are the households who reported to find difficult or very difficult to meet their financial needs in terms of transportation, housing, food, clothing and other necessary expenses in the past 12 months.

3. Responses 'not stated' are excluded from the calculation of the percentages for difficulty meeting financial needs, household member in financial difficulty, homeless status, sexual orientation, life satisfaction, self-rated general health and self-rated mental health.

4. Reference person of the household was asked to report if any member of their household in the past 12 months: a) Asked for financial help from friends or relatives for day-to-day expenses b) Took on debt or sell asset for day-to-day expenses c) Had to turn to a charity organization.

5. Reference person of the household was asked if they had ever been homeless, that is, having to live in a homeless shelter, on the street or in a parks, in a makeshift shelter or in an abandoned building.

6. These indicators are based on the information reported by the reference person. The reference person is the household member responsible for housing decisions. When household members share responsibility for housing decisions, one person is chosen as the reference person.

7. The term sexual minority is used to refer to those who stated their sexual orientation was anything other than heterosexual.

8. Reference person of the household was asked how they currently feel about their life using a scale of 0 to 10, where 0 means "Very dissatisfied" and 10 means "Very satisfied".

9. Reference person of the household was asked "In general, how is your health?"

10. Reference person of the household was asked "In general, how is your mental health?"

**Note:** Due to random rounding, totals may be different from the sum of all numbers.

**Source:** 2018 Canadian Housing Survey

**Table 3**  
**Percentage distribution of persons in households by owner and social and affordable housing status, gender, age group, marital status, highest level of education, main activity in the last 12 months, visible minority, Indigenous identity and veteran status, Canada, 2018**

|   | Owner       | Renter  |                                      |
|---|-------------|---|--------------------------------------|
|   |             | in social and affordable housing <sup>1</sup> | not in social and affordable housing |
|   | persons (%) |   |                                      |
| <b>Gender<sup>2</sup></b>   |             |   |                                      |
| Male  | 50.0        | 44.0  | 50.0                                 |
| Female  | 50.0        | 56.0  | 50.0                                 |
| <b>Age group</b>  |             |   |                                      |
| Less than 35 years  | 39.0        | 46.0  | 51.0                                 |
| 35 to 54 years  | 27.0        | 22.0  | 26.0                                 |
| 55 to 64 years  | 15.6        | 12.6  | 9.5                                  |
| 65 years and older  | 18.3        | 19.4  | 13.2                                 |
| <b>Marital status<sup>3</sup></b>                                     |             |   |                                      |
| Married   | 42.0        | 13.7  | 24.0                                 |
| Living common law   | 12.7        | 9.1   | 16.4                                 |
| Never married (not living common law)                                 | 37.0        | 54.0  | 47.0                                 |
| Separated/divorced/widowed (not living common law)                    | 9.1         | 23.0  | 13.2                                 |
| <b>Highest level of education<sup>3</sup></b>                         |             |   |                                      |
| Less than high school diploma   | 12.8        | 31.0  | 14.7                                 |
| High school diploma   | 25.0        | 30.0  | 26.0                                 |
| Post-secondary diploma or certificate                                 | 28.0        | 23.0  | 25.0                                 |
| University degree   | 34.0        | 16.0  | 34.0                                 |
| <b>Main activity in the last 12 months<sup>3</sup></b>                |             |   |                                      |
| Working at a paid job or self-employed                                | 55.0        | 24.0  | 55.0                                 |
| Looking for job   | 1.8         | 5.1   | 3.3                                  |
| Going to school   | 11.1        | 15.8  | 14.6                                 |
| Keeping house   | 3.3         | 5.0   | 2.6                                  |
| Caring for other family members                                       | 3.6         | 6.9   | 3.7                                  |
| Retired   | 20.0        | 19.9  | 12.8                                 |
| Long term illness or disability                                       | 2.8         | 15.5  | 4.8                                  |
| Doing volunteer work  | 0.7         | 2.1   | 0.8                                  |
| No main activity or other   | 1.9         | 5.2   | 2.3                                  |
| <b>Visible minority<sup>3</sup></b>                                   |             |   |                                      |
| Visible minority  | 23.0        | 40.0  | 32.0                                 |
| Not a visible minority  | 77.0        | 60.0  | 68.0                                 |
| <b>Indigenous identity<sup>3,4</sup></b>                              |             |   |                                      |
| Indigenous (First Nations people living off reserve, Métis and Inuit) | 3.1         | 9.4   | 3.8                                  |
| Non-Indigenous  | 96.9        | 90.6  | 96.2                                 |
| <b>Veteran status<sup>3</sup></b>                                     |             |   |                                      |
| Veteran or currently a member of Canadian Armed Forces                | 2.2         | 2.5   | 2.3                                  |
| Never had Canadian military service                                   | 97.8        | 97.5  | 97.7                                 |

1. Social and affordable housing refers to 'non-market rental housing'; that is, housing allocation and rent-setting mechanisms are not entirely dictated by the law of supply and demand.

2. The category 'gender diverse' is not showed in the table in order to meet the confidentiality requirements of the *Statistics Act*.

3. Responses 'not stated' are excluded from the calculation of the percentages for marital status, highest level of education, main activity in the last 12 months, visible minority, Indigenous identity and veteran status.

4. While the Canadian Housing Survey asked respondents whether or not they are an "Aboriginal person", the term "Indigenous" is used throughout this report. The Canadian Housing Survey did not sample people living on reserve.

**Note:** Due to random rounding, totals may be different from the sum of all numbers.

**Source:** 2018 Canadian Housing Survey

**Table 4**  
**Core housing need and housing indicators by tenure, social and affordable housing status, household type, household size, structural type of dwelling, number of bedrooms and dwelling accessibility adaptation, Canada, 2018**

|  | Core housing need rate (%) <sup>1, 2, 3</sup> | Adequacy: major repairs needed | Suitability: not suitable | Affordability: 30% or more of household income is spent on shelter costs | Adequacy, suitability or affordability: major repairs needed, or not suitable, or 30% or more of household income is spent on shelter costs |
|--|---|--------------------------------|---------------------------|--|---|
| <b>Canada</b>  | 11.6  | 7.1                            | 5.1                       | 22.0   | 31.0  |
| <b>Tenure</b>  |   |                                |                           |  |   |
| Owner  | 6.5   | 6.5                            | 3.0                       | 16.7   | 24.0  |
| Renter   | 23.0  | 8.5                            | 9.5                       | 33.0   | 45.0  |
| <b>Social and affordable housing status<sup>4</sup></b>  |   |                                |                           |  |   |
| Renter in social and affordable housing                  | 33.0  | 10.2                           | 8.9                       | 30.0   | 43.0  |
| Renter not in social and affordable housing              | 21.0  | 8.2                            | 9.6                       | 33.0   | 45.0  |
| <b>Household type</b>                                    |   |                                |                           |  |   |
| One couple household with children <sup>5</sup>          | 5.9   | 6.0                            | 8.4                       | 14.7   | 26.0  |
| One couple household without children <sup>5</sup>       | 4.4   | 5.1                            | 0.2                       | 11.5   | 15.8  |
| One lone-parent household <sup>5</sup>                   | 22.0  | 10.8                           | 9.4                       | 28.0   | 41.0  |
| One-person household                                     | 22.0  | 8.3                            | 0.0                       | 38.0   | 42.0  |
| Other household type                                     | 8.2   | 8.7                            | 19.1                      | 17.5   | 39.0  |
| <b>Household size</b>                                    |   |                                |                           |  |   |
| 1  | 22.0  | 8.3                            | 0.0                       | 38.0   | 42.0  |
| 2  | 7.6   | 6.3                            | 1.9                       | 15.0   | 21.0  |
| 3  | 8.6   | 7.6                            | 6.7                       | 17.7   | 28.0  |
| 4  | 6.0   | 5.9                            | 8.6                       | 14.9   | 26.0  |
| 5+   | 7.2   | 7.6                            | 24.0                      | 14.5   | 41.0  |
| <b>Structural type of dwelling<sup>6, 7</sup></b>        |   |                                |                           |  |   |
| Single-detached house                                    | 6.1   | 7.1                            | 2.8                       | 14.8   | 22.0  |
| Semi-detached <sup>8</sup>                               | 10.5  | 8.3                            | 4.3                       | 24.0   | 33.0  |
| Row house  | 12.7  | 6.0                            | 6.0                       | 22.0   | 31.0  |
| High-rise apartment <sup>9</sup>                         | 24.0  | 5.3                            | 12.7                      | 37.0   | 48.0  |
| Low-rise apartment <sup>10</sup>                         | 19.5  | 7.8                            | 6.9                       | 30.0   | 40.0  |
| <b>Number of bedrooms<sup>7</sup></b>                    |   |                                |                           |  |   |
| 0 or 1   | 28.0  | 7.9                            | 9.0                       | 36.0   | 47.0  |
| 2  | 14.9  | 7.6                            | 6.5                       | 27.0   | 36.0  |
| 3  | 7.3   | 6.8                            | 4.1                       | 16.6   | 25.0  |
| 4+   | 5.3   | 6.7                            | 2.7                       | 16.1   | 23.0  |
| <b>Dwelling accessibility adaptation<sup>7, 11</sup></b> |   |                                |                           |  |   |
| Accessibility adaptation - needs met                     | 21.0  | 9.9                            | 5.7                       | 30.0   | 39.0  |
| Accessibility adaptation - needs not met                 | 22.0  | 22.0                           | 6.2                       | 28.0   | 46.0  |
| Accessibility adaptation not required                    | 10.8  | 6.4                            | 5.0                       | 21.0   | 30.0  |

1. A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that it would not be able to afford alternative suitable and adequate housing in their community.

2. 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 the reference person 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.

3. Households not examined for core housing need are excluded from the calculation of core housing need rate.

4. Social and affordable housing refers to 'non-market rental housing'; that is, housing allocation and rent-setting mechanisms are not entirely dictated by the law of supply and demand.

5. For household type, the categories "one couple household with children", "one couple household without children" and "one lone-parent household" do not include additional persons.

6. The category 'moveable dwelling' is excluded from the structural type of dwelling in order to meet the confidentiality requirements of the *Statistics Act*.

7. Responses 'not stated' are excluded from the calculation of the percentages for structural type of dwelling, number of bedrooms and dwelling accessibility adaptation.

8. The "semi-detached" category includes semi-detached houses, apartments or flats in duplexes, and other single-attached houses.

9. High-rise apartment corresponds to an apartment in a building that has five or more storeys.

10. Low-rise apartment corresponds to an apartment in a building that has fewer than five storeys.

11 Households with a dwelling accessibility adaptation need are households that reported their dwelling required an adaptation because a member of the household has a physical or mental disability, condition or illness.

**Note:** Due to random rounding, totals may be different from the sum of all numbers.

**Source:** 2018 Canadian Housing Survey

**Table 5**  
**Core housing need and housing indicators by difficulty meeting financial needs, household member in financial difficulty, homeless status, sexual orientation, life satisfaction and general and mental health, Canada, 2018**

|  | Core housing need rate (%) <sup>1, 2, 3</sup> | Adequacy: major repairs needed | Suitability: not suitable | Affordability: 30% or more of household income is spent on shelter costs | Adequacy, suitability or affordability: major repairs needed, or not suitable, or 30% or more of household income is spent on shelter costs |
|--|---|--------------------------------|---------------------------|--|---|
| <b>Difficulty meeting financial needs<sup>4, 5</sup></b>       |   |                                |                           |  |   |
| Very difficult or difficult                                    | 23.0  | 16.0                           | 7.8                       | 36.0   | 51.0  |
| Neither difficult nor easy                                     | 10.2  | 5.8                            | 5.8                       | 21.0   | 30.0  |
| Easy and very easy   | 6.3   | 3.3                            | 2.6                       | 14.5   | 19.1  |
| <b>Household member in financial difficulty<sup>5, 6</sup></b> |   |                                |                           |  |   |
| Asked for financial help                                       | 17.7  | 13.3                           | 7.4                       | 33.0   | 47.0  |
| Took on debt or sell an asset                                  | 11.2  | 11.6                           | 5.1                       | 27.0   | 39.0  |
| Had to turn to a charity organization                          | 35.0  | 13.9                           | 12.8                      | 40.0   | 58.0  |
| Did two or more of the above actions                           | 26.0  | 18.1                           | 9.4                       | 39.0   | 56.0  |
| Did none of the above actions                                  | 9.0   | 5.0                            | 4.3                       | 18.1   | 25.0  |
| <b>Homeless status<sup>5, 7, 8</sup></b>                       |   |                                |                           |  |   |
| Has been homeless  | 34.0  | 18.8                           | 6.8                       | 38.0   | 53.0  |
| Has never been homeless  | 11.0  | 6.8                            | 5.0                       | 21.0   | 30.0  |
| <b>Sexual orientation<sup>5, 7</sup></b>                       |   |                                |                           |  |   |
| Heterosexual   | 11.2  | 7.0                            | 4.9                       | 21.0   | 30.0  |
| Sexual minority <sup>9</sup>                                   | 16.6  | 8.9                            | 5.7                       | 30.0   | 40.0  |
| <b>Life satisfaction<sup>5, 7, 10</sup></b>                    |   |                                |                           |  |   |
| Rating of 0 (very dissatisfied) to 5                           | 22.0  | 14.1                           | 7.5                       | 32.0   | 46.0  |
| Rating of 6 to 10 (very satisfied)                             | 9.6   | 5.8                            | 4.6                       | 19.8   | 28.0  |
| <b>Self-rated general health<sup>5, 7, 11</sup></b>            |   |                                |                           |  |   |
| Excellent or very good or good                                 | 9.8   | 5.9                            | 5.1                       | 20.0   | 28.0  |
| Fair or poor   | 22.0  | 14.5                           | 4.7                       | 30.0   | 43.0  |
| <b>Self-rated mental health<sup>5, 7, 12</sup></b>             |   |                                |                           |  |   |
| Excellent or very good or good                                 | 10.3  | 6.2                            | 5.1                       | 20.0   | 29.0  |
| Fair or poor   | 22.0  | 14.8                           | 4.7                       | 33.0   | 46.0  |

1. A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that it would not be able to afford alternative suitable and adequate housing in their community.

2. 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 the reference person 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.

3. Households not examined for core housing need are excluded from the calculation of core housing need rate.

4. Households that are in difficulty meeting financial needs are the households who reported to find difficult or very difficult to meet their financial needs in terms of transportation, housing, food, clothing and other necessary expenses in the past 12 months.

5. Responses 'not stated' are excluded from the calculation of the percentages for difficulty meeting financial needs, household member in financial difficulty, homeless status, sexual orientation, life satisfaction, self-rated general health and self-rated mental health.

6. Reference person of the household was asked to report if any member of their household in the past 12 months: a) Asked for financial help from friends or relatives for day-to-day expenses b) Took on debt or sell asset for day-to-day expenses c) Had to turn to a charity organization.

7. These indicators are based on the information reported by the reference person. The reference person is the household member responsible for housing decisions. When household members share responsibility for housing decisions, one person is chosen as the reference person.

8. Reference person of the household was asked if they had ever been homeless, that is, having to live in a homeless shelter, on the street or in a parks, in a makeshift shelter or in an abandoned building.

9. The term sexual minority is used to refer to those who stated their sexual orientation was anything other than heterosexual.

10. Reference person of the household was asked how they currently feel about their life using a scale of 0 to 10, where 0 means "Very dissatisfied" and 10 means "Very satisfied".

11. Reference person of the household was asked "In general, how is your health?"

12. Reference person of the household was asked "In general, how is your mental health?"

**Note:** Due to random rounding, totals may be different from the sum of all numbers.

**Source:** 2018 Canadian Housing Survey

**Table 6**  
**Core housing need and housing indicators by gender, age group, marital status, highest level of education, main activity in the last 12 months, visible minority, Indigenous identity and veteran status, Canada, 2018**

|   | Core housing need rate (%) <sup>1, 2, 3</sup> | Adequacy: major repairs needed | Suitability: not suitable | Affordability: 30% or more of household income is spent on shelter costs | Adequacy, suitability or affordability: major repairs needed, or not suitable, or 30% or more of household income is spent on shelter costs |
|---|---|--------------------------------|---------------------------|--|---|
| <b>Gender<sup>4</sup></b>   |   |                                |                           |  |   |
| Male  | 8.2   | 6.9                            | 9.2                       | 17.0   | 30.0  |
| Female  | 9.7   | 7.1                            | 9.5                       | 18.9   | 31.0  |
| <b>Age group</b>  |   |                                |                           |  |   |
| Less than 35 years  | 8.7   | 7.3                            | 14.2                      | 18.1   | 34.0  |
| 35 to 54 years  | 8.3   | 7.3                            | 9.0                       | 18.2   | 31.0  |
| 55 to 64 years  | 9.6   | 7.1                            | 4.2                       | 17.2   | 26.0  |
| 65 years and older  | 10.2  | 6.0                            | 2.4                       | 17.6   | 24.0  |
| <b>Marital status<sup>5</sup></b>                                     |   |                                |                           |  |   |
| Married   | 5.2   | 5.4                            | 6.1                       | 13.3   | 23.0  |
| Living common Law   | 5.5   | 7.2                            | 7.3                       | 13.9   | 25.0  |
| Never married (not living common law)                                 | 11.0  | 8.0                            | 13.8                      | 21.0   | 37.0  |
| Separated/divorced/widowed (not living common law)                    | 19.1  | 8.6                            | 6.4                       | 29.0   | 39.0  |
| <b>Highest level of education<sup>5</sup></b>                         |   |                                |                           |  |   |
| Less than high school diploma   | 12.6  | 10.2                           | 11.3                      | 19.6   | 36.0  |
| High school diploma   | 10.0  | 7.4                            | 9.4                       | 18.9   | 32.0  |
| Post-secondary diploma or certificate                                 | 7.7   | 7.1                            | 5.9                       | 15.9   | 26.0  |
| University degree   | 6.7   | 5.0                            | 7.7                       | 17.3   | 27.0  |
| <b>Main activity in the last 12 months<sup>5</sup></b>                |   |                                |                           |  |   |
| Working at a paid job or self-employed                                | 4.8   | 6.3                            | 7.4                       | 13.9   | 25.0  |
| Looking for job   | 22.0  | 10.3                           | 17.9                      | 34.0   | 52.0  |
| Going to school   | 9.5   | 6.8                            | 16.5                      | 21.0   | 39.0  |
| Keeping house   | 15.6  | 8.2                            | 8.8                       | 22.0   | 34.0  |
| Caring for other family members                                       | 15.8  | 8.1                            | 15.8                      | 26.0   | 43.0  |
| Retired   | 9.6   | 5.2                            | 2.0                       | 16.9   | 22.0  |
| Long term illness or disability                                       | 28.0  | 17.8                           | 7.5                       | 33.0   | 50.0  |
| Doing volunteer work  | 14.8  | 6.1                            | 2.4                       | 23.0   | 30.0  |
| No main activity or other   | 19.9  | 9.8                            | 12.2                      | 30.0   | 45.0  |
| <b>Visible minority<sup>5</sup></b>                                   |   |                                |                           |  |   |
| Visible minority  | 13.9  | 6.0                            | 21.0                      | 25.0   | 46.0  |
| Not a visible minority  | 7.2   | 7.4                            | 5.1                       | 15.3   | 25.0  |
| <b>Indigenous identity<sup>5, 6</sup></b>                             |   |                                |                           |  |   |
| Indigenous (First Nations people living off reserve, Métis and Inuit) | 13.5  | 13.6                           | 13.7                      | 16.8   | 37.0  |
| Non-Indigenous  | 8.8   | 6.8                            | 9.2                       | 18.0   | 30.0  |
| <b>Veteran status<sup>5</sup></b>                                     |   |                                |                           |  |   |
| Veteran or currently a member of Canadian Armed Forces                | 6.6   | 8.2                            | 3.0                       | 13.4   | 22.0  |
| Never had Canadian military service                                   | 8.7   | 6.9                            | 8.3                       | 17.7   | 29.0  |

1. A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that it would not be able to afford alternative suitable and adequate housing in their community.

2. 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 the reference person 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.

3. Households not examined for core housing need are excluded from the calculation of core housing need rate.

4. The category 'gender diverse' is not showed in the table in order to meet the confidentiality requirements of the *Statistics Act*.

5. Responses 'not stated' are excluded from the calculation of the percentages for marital status, highest level of education, main activity in the last 12 months, visible minority, Indigenous identity and veteran status.

6. While the Canadian Housing Survey asked respondents whether or not they are an "Aboriginal person", the term "Indigenous" is used throughout this report. The Canadian Housing Survey did not sample people living on reserve.

**Note:** Due to random rounding, totals may be different from the sum of all numbers.

**Source:** 2018 Canadian Housing Survey

**Table 7****Core housing need and housing indicators for renter households living in social and affordable housing by household type, household size, structural type of dwelling, number of bedroom and dwelling accessibility adaptation, Canada, 2018**

|  | Renter households living in social and affordable housing <sup>1</sup> |                                |                           |  |   |
|--|--|--------------------------------|---------------------------|--|---|
|  | Core housing need rate (%) <sup>2, 3, 4</sup>                          | Adequacy: major repairs needed | Suitability: not suitable | Affordability: 30% or more of household income is spent on shelter costs | Adequacy, suitability or affordability: major repairs needed, or not suitable, or 30% or more of household income is spent on shelter costs |
| <b>Household type</b>                                    |  |                                |                           |  |   |
| One couple household with children <sup>5</sup>          | 23.0   | 11.1                           | 31.0                      | 13.8   | 46.0  |
| One couple household without children <sup>5</sup>       | 16.9   | 10.6                           | 0.1                       | 21.0   | 31.0  |
| One lone-parent household <sup>5</sup>                   | 34.0   | 15.8                           | 13.8                      | 19.5   | 40.0  |
| One-person household                                     | 37.0   | 7.7                            | 0.0                       | 39.0   | 44.0  |
| Other household type                                     | 22.0   | 16.1                           | 39.0                      | 14.3   | 56.0  |
| <b>Household size</b>                                    |  |                                |                           |  |   |
| 1  | 37.0   | 7.7                            | 0.0                       | 39.0   | 44.0  |
| 2  | 26.0   | 13.5                           | 4.5                       | 25.0   | 36.0  |
| 3  | 31.0   | 13.3                           | 13.9                      | 15.6   | 35.0  |
| 4  | 26.0   | 11.0                           | 35.0                      | 10.6   | 46.0  |
| 5+   | 23.0   | 17.0                           | 45.0                      | 11.7   | 59.0  |
| <b>Structural type of dwelling<sup>6, 7</sup></b>        |  |                                |                           |  |   |
| Single-detached house                                    | 32.0   | 14.1                           | 10.7                      | 36.0   | 53.0  |
| Semi-detached <sup>8</sup>                               | 32.0   | 9.1                            | 6.6                       | 29.0   | 40.0  |
| Row house  | 28.0   | 16.8                           | 11.9                      | 15.9   | 40.0  |
| High-rise apartment <sup>9</sup>                         | 35.0   | 7.7                            | 11.1                      | 30.0   | 42.0  |
| Low-rise apartment <sup>10</sup>                         | 33.0   | 10.0                           | 6.4                       | 32.0   | 43.0  |
| <b>Number of bedrooms<sup>7</sup></b>                    |  |                                |                           |  |   |
| 0 or 1   | 36.0   | 8.7                            | 3.4                       | 36.0   | 43.0  |
| 2  | 37.0   | 9.7                            | 15.9                      | 32.0   | 49.0  |
| 3  | 22.0   | 15.3                           | 13.8                      | 15.4   | 40.0  |
| 4+   | 9.3  | 11.4                           | 10.4                      | 10.8   | 30.0  |
| <b>Dwelling accessibility adaptation<sup>7, 11</sup></b> |  |                                |                           |  |   |
| Accessibility adaptation - needs met                     | 34.0   | 10.2                           | 7.6                       | 32.0   | 41.0  |
| Accessibility adaptation - needs not met                 | 44.0   | 19.6                           | 8.3                       | 37.0   | 53.0  |
| Accessibility adaptation not required                    | 32.0   | 9.5                            | 9.1                       | 29.0   | 43.0  |

1. Social and affordable housing refers to 'non-market rental housing'; that is, housing allocation and rent-setting mechanisms are not entirely dictated by the law of supply and demand.

2. A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that it would not be able to afford alternative suitable and adequate housing in their community.

3. 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 the reference person 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.

4. Households not examined for core housing need are excluded from the calculation of core housing need rate.

5. For household type, the categories "one couple household with children", "one couple household without children" and "one lone-parent household" do not include additional persons.

6. The category 'moveable dwelling' is excluded from the structural type of dwelling in order to meet the confidentiality requirements of the Statistics Act.

7. Responses 'not stated' are excluded from the calculation of the percentages for structural type of dwelling, number of bedrooms and dwelling accessibility adaptation.

8. The 'semi-detached' category includes semi-detached houses, apartments or flats in duplexes and other single-attached houses.

9. High-rise apartment corresponds to an apartment in a building that has five or more storeys.

10. Low-rise apartment corresponds to an apartment in a building that has fewer than five storeys.

11. Households with a dwelling accessibility adaptation need are households that reported that their dwelling required an adaptation because a member of the household had a physical or mental disability, condition or illness.

**Note:** Due to random rounding, totals may be different from the sum of all numbers.

**Source:** 2018 Canadian Housing Survey



**Table 8**  
**Core housing need and housing indicators for renter households living in social and affordable housing by difficulty meeting financial needs, household member in financial difficulty, homeless status, sexual orientation, life satisfaction and general and mental health, Canada, 2018**

|  | Renter households living in social and affordable housing <sup>1</sup> |                                |                           |  |   |
|--|--|--------------------------------|---------------------------|--|---|
|  | Core housing need rate (%) <sup>2, 3, 4</sup>                          | Adequacy: major repairs needed | Suitability: not suitable | Affordability: 30% or more of household income is spent on shelter costs | Adequacy, suitability or affordability: major repairs needed, or not suitable, or 30% or more of household income is spent on shelter costs |
| <b>Difficulty meeting financial needs<sup>5, 6</sup></b>       |  |                                |                           |  |   |
| Very difficult or difficult                                    | 40.0   | 16.5                           | 10.1                      | 32.0   | 50.0  |
| Neither difficult nor easy                                     | 31.0   | 6.5                            | 10.7                      | 29.0   | 41.0  |
| Easy and very easy   | 22.0   | 3.9                            | 4.0                       | 26.0   | 33.0  |
| <b>Household member in financial difficulty<sup>6, 7</sup></b> |  |                                |                           |  |   |
| Asked for financial help                                       | 28.0   | 13.2                           | 5.9                       | 25.0   | 37.0  |
| Took on debt or sell an asset                                  | 22.0   | 12.2                           | 8.4                       | 22.0   | 40.0  |
| Had to turn to a charity organization                          | 42.0   | 15.4                           | 9.0                       | 32.0   | 47.0  |
| Did two or more of the above actions                           | 41.0   | 18.5                           | 10.3                      | 32.0   | 52.0  |
| Did none of the above actions                                  | 30.0   | 5.9                            | 8.3                       | 31.0   | 41.0  |
| <b>Homeless status<sup>5, 8, 9</sup></b>                       |  |                                |                           |  |   |
| Has been homeless  | 39.0   | 14.6                           | 7.0                       | 29.0   | 44.0  |
| Has never been homeless  | 32.0   | 9.7                            | 9.1                       | 30.0   | 43.0  |
| <b>Sexual orientation<sup>6, 8</sup></b>                       |  |                                |                           |  |   |
| Heterosexual   | 32.0   | 10.0                           | 9.0                       | 29.0   | 43.0  |
| Sexual minority <sup>10</sup>                                  | 38.0   | 10.7                           | 7.6                       | 32.0   | 48.0  |
| <b>Life satisfaction<sup>6, 8, 11</sup></b>                    |  |                                |                           |  |   |
| Rating of 0 (very dissatisfied) to 5                           | 37.0   | 13.6                           | 9.1                       | 31.0   | 45.0  |
| Rating of 6 to 10 (very satisfied)                             | 31.0   | 8.8                            | 8.8                       | 30.0   | 42.0  |
| <b>Self-rated general health<sup>6, 8, 12</sup></b>            |  |                                |                           |  |   |
| Excellent or very good or good                                 | 31.0   | 8.4                            | 10.6                      | 31.0   | 44.0  |
| Fair and poor  | 35.0   | 13.8                           | 5.6                       | 29.0   | 42.0  |
| <b>Self-rated mental health<sup>6, 8, 13</sup></b>             |  |                                |                           |  |   |
| Excellent or very good or good                                 | 31.0   | 8.6                            | 9.7                       | 30.0   | 43.0  |
| Fair and poor  | 37.0   | 15.7                           | 6.0                       | 30.0   | 45.0  |

1. Social and affordable housing refers to 'non-market rental housing'; that is, housing allocation and rent-setting mechanisms are not entirely dictated by the law of supply and demand.  
 2. A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that it would not be able to afford alternative suitable and adequate housing in their community.  
 3. 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 the reference person 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.  
 4. Households not examined for core housing need are excluded from the calculation of core housing need rate.  
 5. Households that are in difficulty meeting financial needs are the households who reported to find difficult or very difficult to meet their financial needs in terms of transportation, housing, food, clothing and other necessary expenses in the past 12 months.  
 6. Responses 'not stated' are excluded from the calculation of the percentages for difficulty meeting financial needs, household member in financial difficulty, homeless status, sexual orientation, life satisfaction, self-rated general health and self-rated mental health.  
 7. Reference person of the household was asked to report if any member of their household in the past 12 months: a) Asked for financial help from friends or relatives for day-to-day expenses b) Took on debt or sold an asset for day-to-day expenses c) Had to turn to a charity organization.  
 8. These indicators are based on the information reported by the reference person. The reference person is the household member responsible for housing decisions. When household members share responsibility for housing decisions, one person is chosen as the reference person.  
 9. Reference person of the household was asked if they had ever been homeless, that is, having to live in a homeless shelter, on the street or in a parks, in a makeshift shelter or in an abandoned building.  
 10. The term sexual minority is used to refer to those who stated their sexual orientation was anything other than heterosexual.  
 11. Reference person of the household was asked how they currently feel about their life using a scale of 0 to 10, where 0 means "Very dissatisfied" and 10 means "Very satisfied".  
 12. Reference person of the household was asked "In general, how is your health?"  
 13. Reference person of the household was asked "In general, how is your mental health?"

**Note:** Due to random rounding, totals may be different from the sum of all numbers.  
**Source:** 2018 Canadian Housing Survey

**Table 9**  
**Core housing need and housing indicators for renter households living in social and affordable housing by gender, age group, marital status, highest level of education, main activity in the last 12 months, visible minority, Indigenous identity and veteran status, Canada, 2018**

|   | Renter households living in social and affordable housing <sup>1</sup> |                                |                           |  |   |
|---|--|--------------------------------|---------------------------|--|---|
|   | Core housing need rate (%) <sup>2, 3, 4</sup>                          | Adequacy: major repairs needed | Suitability: not suitable | Affordability: 30% or more of household income is spent on shelter costs | Adequacy, suitability or affordability: major repairs needed, or not suitable, or 30% or more of household income is spent on shelter costs |
| <b>Gender<sup>5</sup></b>   |  |                                |                           |  |   |
| Male  | 28.0   | 14.5                           | 23.0                      | 20.0   | 48.0  |
| Female  | 29.0   | 12.6                           | 20.0                      | 23.0   | 46.0  |
| <b>Age group</b>  |  |                                |                           |  |   |
| Less than 35 years  | 26.0   | 17.3                           | 33.0                      | 14.6   | 51.0  |
| 35 to 54 years  | 27.0   | 14.3                           | 24.0                      | 19.7   | 46.0  |
| 55 to 64 years  | 32.0   | 9.9                            | 7.8                       | 29.0   | 41.0  |
| 65 years and older  | 32.0   | 6.5                            | 2.8                       | 36.0   | 43.0  |
| <b>Marital status<sup>6</sup></b>                                     |  |                                |                           |  |   |
| Married   | 19.0   | 9.9                            | 21.0                      | 20.0   | 43.0  |
| Living common Law   | 22.0   | 16.1                           | 29.0                      | 9.2  | 44.0  |
| Never married (not living common law)                                 | 28.0   | 16.2                           | 27.0                      | 18.9   | 50.0  |
| Separated/divorced/widowed (not living common law)                    | 36.0   | 8.5                            | 6.3                       | 34.0   | 44.0  |
| <b>Highest level of education<sup>6</sup></b>                         |  |                                |                           |  |   |
| Less than high school diploma   | 28.0   | 15.5                           | 18.4                      | 20.0   | 45.0  |
| High school diploma   | 29.0   | 12.9                           | 19.7                      | 24.0   | 48.0  |
| Post-secondary diploma or certificate                                 | 29.0   | 12.7                           | 12.9                      | 25.0   | 45.0  |
| University degree   | 25.0   | 8.1                            | 16.3                      | 23.0   | 39.0  |
| <b>Main activity in the last 12 months<sup>6</sup></b>                |  |                                |                           |  |   |
| Working at a paid job or self-employed                                | 19.0   | 12.3                           | 19.8                      | 14.4   | 40.0  |
| Looking for job   | 27.0   | 18.7                           | 25.0                      | 17.0   | 46.0  |
| Going to school   | 26.0   | 12.7                           | 31.0                      | 13.5   | 49.0  |
| Keeping house   | 23.0   | 9.4                            | 20.0                      | 21.0   | 40.0  |
| Caring for other family members                                       | 34.0   | 17.8                           | 30.0                      | 20.0   | 55.0  |
| Retired   | 34.0   | 6.4                            | 1.4                       | 36.0   | 43.0  |
| Long term illness or disability                                       | 36.0   | 19.7                           | 14.0                      | 31.0   | 49.0  |
| Doing volunteer work  | 35.0   | 5.1                            | 1.8                       | 41.0   | 47.0  |
| No main activity or other   | 27.0   | 12.2                           | 11.7                      | 23.0   | 38.0  |
| <b>Visible minority<sup>6</sup></b>                                   |  |                                |                           |  |   |
| Visible minority  | 25.0   | 9.3                            | 31.0                      | 14.6   | 46.0  |
| Not a visible minority  | 30.0   | 16.3                           | 15.3                      | 26.0   | 48.0  |
| <b>Indigenous identity<sup>6, 7</sup></b>                             |  |                                |                           |  |   |
| Indigenous (First Nations people living off reserve, Métis and Inuit) | 41.0   | 23.0                           | 32.0                      | 21.0   | 59.0  |
| Non-Indigenous  | 27.0   | 12.6                           | 21.0                      | 22.0   | 46.0  |
| <b>Veteran status<sup>6</sup></b>                                     |  |                                |                           |  |   |
| Veteran or currently a member of Canadian Armed Forces                | 29.0   | 15.8                           | 12.1                      | 28.0   | 48.0  |
| Never had Canadian military service                                   | 28.0   | 12.5                           | 17.2                      | 23.0   | 45.0  |

1. Social and affordable housing refers to 'non-market rental housing'; that is, housing allocation and rent-setting mechanisms are not entirely dictated by the law of supply and demand.

2. A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that it would not be able to afford alternative suitable and adequate housing in their community.

3. 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 the reference person 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.

4. Households not examined for core housing need are excluded from the calculation of core housing need rate.

5. The category 'gender diverse' is not shown in the table in order to meet the confidentiality requirements of the *Statistics Act*.

6. Responses 'not stated' are excluded from the calculation of the percentages for marital status, highest level of education, main activity in the last 12 months, visible minority, Indigenous identity and veteran status.

7. While the Canadian Housing Survey asked respondents whether or not they are an "Aboriginal person", the term "Indigenous" is used throughout this report. The Canadian Housing Survey did not sample people living on reserve.

**Note:** Due to random rounding, totals may be different from the sum of all numbers.

**Source:** 2018 Canadian Housing Survey