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## Housing Statistics in Canada

# Housing experiences in Canada: Seniors in 2018

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# Housing experiences in Canada: Seniors in 2018

by Jeff Randle, Zheren Hu and Zachary Thurston

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 seniors aged 65 and older living in private dwellings. Statistics below are derived from the 2018 Canadian Housing Survey (CHS).<sup>1</sup> Since this fact sheet focuses on seniors in private dwellings, those in nursing homes and seniors' residences are not included in the data. More fact sheets in the Housing Experiences in Canada series are available on the [Housing Experiences in Canada series issue 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 seniors living in private dwellings using the following indicators collected and produced by Statistics Canada. These are: tenure status of household, shelter costs, housing affordability, condition of dwelling, core housing need, dwelling satisfaction, neighbourhood satisfaction, 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.

## Highlights from the 2016 Census: Seniors (aged 65 and over)

Percent of the population: 15.9%

Average age: 74 years

Median household income<sup>1</sup>: \$49,763

Unemployment rate: 7.1%

Percent in rural areas: 21.5%

Percent who are immigrants: 30.7%

1. Senior status of the household for the 2016 Census estimate of median household income is determined by examining the age of the primary household maintainer.

## Tenure status of household



The tenure status of a household refers to whether the household owns or rents its private dwelling.<sup>2</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 2018 CHS, 78% of 6,258,500 seniors lived in a private dwelling owned by a member of their household in 2018. This was larger than the share of the total population (73%) living in owner-occupied dwellings.

The 4,887,000 seniors who owned their homes or lived with someone who owned their home can be further divided into the 1,326,100 seniors (21%) who lived in a dwelling with a mortgage and the remaining 3,560,900 seniors (57%) who lived in a dwelling without a mortgage. Seniors were more than twice as likely to live in an owner-occupied dwelling without a mortgage than the total population (25%).

The remaining 1,371,500 seniors who lived in rented dwellings can be further divided into the 235,100 seniors (4%) living in subsidized housing and the 1,135,200 seniors (18%) not living in subsidized housing. Seniors were less likely to live in rented dwellings (22%) than the total population (27%), but were also more likely to live in subsidized rented dwellings than the total population (3%).

1. One person ('the reference person' in each sampled household) was asked to complete the Canadian Housing Survey (CHS) questionnaire. The reference person provides proxy responses on behalf of all household members, which are used to determine the age of each household member.
2. 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.

**Table 1**  
**Tenure status of private households for the population in private dwellings, Canada, 2018**

	Seniors		Total population	
	count	percent	count	percent
<b>Total, tenure status</b>	<b>6,258,500</b>	<b>100</b>	<b>36,444,100</b>	<b>100</b>
Owner	4,887,000	78*	26,694,500	73
With a mortgage	1,326,100	21*	17,696,300	49
Without a mortgage	3,560,900	57*	8,998,100	25
Renter	1,371,500	22*	9,749,700	27
Subsidized housing	235,100	4*	1,160,700	3
Not subsidized housing	1,135,200	18*	8,570,300	24

\* Estimate for seniors is significantly different than total population at the 95% level

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

Source: 2018 Canadian Housing Survey

## 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 senior households was \$660 in 2018.<sup>3</sup> This was lower than the median shelter cost of \$1,050 for all private households.

Senior households in owner-occupied and rented dwellings also had lower median shelter costs than all households in dwellings of the same tenure status. The median shelter cost paid by senior households in owner-occupied dwellings was \$610, compared with \$1,140 for all households. For senior households in rented dwellings, the median shelter cost was \$800, compared to \$960 for all households.

The median shelter cost paid by households in owner-occupied dwellings are typically larger when there is a mortgage on the dwelling, because a mortgage can represent a large portion of monthly shelter costs. Senior households with a mortgage on their dwelling (\$1,330) paid less per month in median shelter costs than all households in owner-occupied dwellings with a mortgage (\$1,770). Median shelter costs for senior households in owner-occupied dwellings without a mortgage (\$530) were comparable to all households (\$540).

The median shelter cost paid by renter households usually depends on the presence of a rent subsidy.<sup>4</sup> Senior households in rented dwellings with a subsidy (\$550) had similar median monthly shelter costs as all households in rented dwellings with a subsidy (\$530). Median shelter costs for senior households in rented dwellings without a subsidy (\$870) were lower than the shelter costs for all households in rented dwellings without a subsidy (\$1,010).

**Table 2**  
**Monthly shelter costs for the population in private dwellings, Canada, 2018**

	Senior households	All households
	median (dollars)	
<b>Total, tenure status</b>	<b>660*</b>	<b>1,050</b>
Owner	610**	1,140
With a mortgage	1,330**	1,770
Without a mortgage	530†	540
Renter	800**	960
Subsidized housing	550†	530
Not subsidized housing	870**	1,010

\* Estimate for senior households is significantly different than all households at the 95% level

† Estimate for senior households by tenure type is significantly different than tenure subtotal at the 95% level

‡ Estimate for senior households by tenure type is significantly different than tenure counterpart at the 95% level

Source: 2018 Canadian Housing Survey

3. Senior households refers to households where at least one member is a senior.

4. '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.

## 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>5</sup>

According to the 2018 CHS, 1,079,700 seniors (18%) lived in households that spent more than 30% of their total household income on shelter. This was comparable to the 18% of the total population who lived in private households which spent more than 30% of their total household income on shelter.

Seniors in owner-occupied dwellings (11%) were less likely to be in unaffordable housing than the total population in owner-occupied dwellings (15%). The opposite was true for seniors in rented dwellings (41%), where the rate of unaffordable housing was higher than the total population (26%).

For those living in owner-occupied dwellings, the rate of unaffordable housing differed, depending on the presence of a mortgage. In fact, seniors in households with a mortgage (29%) were more likely to be in unaffordable housing than the total population (21%), while the proportion of seniors in households without a mortgage (4%) living in unaffordable housing was comparable to that of the total population (4%). The perceived difference in housing affordability between all seniors in owner-occupied dwellings and the total population in owner-occupied dwellings can be attributed to the larger share of seniors in households without a mortgage (57%), compared with the total population (25%).

The rate of unaffordable housing was higher for seniors in renter households with a subsidy (37% compared with 23% for the total population) and without a subsidy (42% compared with 26% for the total population).<sup>6,7</sup>

**Table 3**  
**Unaffordable housing for the population in private dwellings, Canada, 2018**

	Seniors		Total population	
	count	percent	count	percent
<b>Total, shelter-cost-to-income ratio<sup>1</sup></b>	<b>6,126,500</b>	<b>100</b>	<b>35,669,100</b>	<b>100</b>
Spending more than 30% of income on shelter costs	1,079,700	18	6,400,200	18
Owner	523,700	11**	3,895,800	15
With a mortgage	379,900	29**†	3,568,600	21
Without a mortgage	143,900	4†	327,200	4
Renter	555,900	41**†	2,504,400	26
Subsidized housing	86,100	37**‡	269,500	23
Not subsidized housing	469,700	42**‡	2,232,300	26

\* Estimate for seniors is significantly different than total population at the 95% level

† Estimate for seniors by tenure type is significantly different than tenure subtotal at the 95% level

‡ Estimate for seniors by tenure type is significantly different than tenure counterpart at the 95% level

1. All persons in private dwellings excluding those living in households on reserves, households in farm dwellings, and households with zero or negative total household income.

Source: 2018 Canadian Housing Survey

## 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.

5. 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.

6. The difference in the unaffordable housing rate between all seniors in renter households and seniors in renter households with a subsidy is not statistically significant.

7. The difference in the unaffordable housing rate between all seniors in renter households and seniors in renter households without a subsidy is not statistically significant.

According to the 2018 CHS, 149,700 seniors (2%) were in unsuitable housing, meaning that there were not enough bedrooms in the dwelling to meet the needs of their household, according to the NOS. This is lower than the 9% of the total population living in unsuitable housing.

Seniors in owner-occupied dwellings (2%) were less likely to be in unsuitable housing than the total population in owner-occupied dwellings (6%). This difference was also reflected in rented dwellings, where the share of seniors living in rented dwellings (4%) that were unsuitable was lower than the share for the total population (19%).

When owner-occupied dwellings are differentiated by the presence of a mortgage, seniors living in dwellings with a mortgage (6%) experienced unsuitable housing at a similar rate as the total population in dwellings with a mortgage (7%). This difference was slightly more pronounced for seniors in owner-occupied dwellings without a mortgage, where the rate of unsuitable housing was 1% compared to 3% for the total population.

Seniors in renter households with and without a subsidy had lower rates of unsuitable housing than the total population. There was an 18 percentage point difference in the unsuitable housing rate of seniors (2%) and the total population (20%) living in subsidized housing and a 14 percentage point difference in the unsuitable housing rate of seniors (4%) and the total population (18%) living in non-subsidized housing.<sup>8</sup>

**Table 4**  
**Housing suitability for the population in private dwellings, Canada, 2018**

	Seniors		Total population	
	count	percent	count	percent
<b>Total, housing suitability</b>	<b>6,258,500</b>	<b>100</b>	<b>36,444,100</b>	<b>100</b>
Not suitable	149,700	2*	3,408,400	9
Owner	100,700	2**	1,599,500	6
With a mortgage	76,000	6†‡	1,307,600	7
Without a mortgage	24,700	1**††	291,900	3
Renter	49,000	4**††	1,808,900	19
Subsidized housing	5,500	2*	227,000	20
Not subsidized housing	43,400	4*	1,578,200	18

\* Estimate for seniors is significantly different than total population at the 95% level

† Estimate for seniors by tenure type is significantly different than tenure subtotal at the 95% level

‡ Estimate for seniors by tenure type is significantly different than tenure counterpart at the 95% level

Source: 2018 Canadian Housing Survey

## 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.

In 2018, according to the CHS, 6% of all seniors lived in private dwellings that were in need of major repairs. This is lower than the 7% of the total population that reported living in dwellings in need of major repairs.

Seniors in owner-occupied dwellings (6%) lived in dwellings in need of major repairs at a similar rate as the total population (6%). A difference could be seen among those in renter households, where seniors (6%) were less likely to live in a dwelling in need of major repairs than the total population (9%).

Seniors in owner-occupied dwellings with a mortgage (8%) were more likely to live in a dwelling in need of major repairs than those without a mortgage (5%).<sup>9</sup> These rates were comparable to their counterparts in the total population.

Among seniors in renter households, 6% were in dwellings in need of major repairs, regardless of whether there was a subsidy for the dwelling. This was lower than the proportion of the total renter population with (12%) and without (9%) a subsidy living in dwellings in need of major repairs.

8. The difference in the unsuitable housing rate between all seniors in rented dwellings and seniors in rented dwellings with a subsidy is not statistically significant.

9. The difference in proportion of individuals living in dwellings in need of major repairs between all seniors in owner-occupied dwellings and seniors in owner-occupied dwellings without a mortgage is not statistically significant.

**Table 5**  
**Condition of dwelling for the population in private dwellings, Canada, 2018**

	Seniors		Total population	
	count	percent	count	percent
<b>Total, dwelling condition</b>	<b>6,258,500</b>	<b>100</b>	<b>36,444,100</b>	<b>100</b>
Dwelling in need of major repairs	374,400	6*	2,556,400	7
Owner	288,000	6	1,657,400	6
With a mortgage	103,800	8†‡	1,162,500	7
Without a mortgage	184,200	5‡	494,900	5
Renter	86,400	6*	899,000	9
Subsidized housing	14,700	6*	134,000	12
Not subsidized housing	71,600	6*	761,800	9

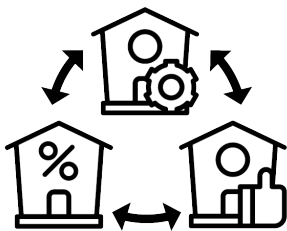
\* Estimate for seniors is significantly different than total population at the 95% level

† Estimate for seniors by tenure type is significantly different than tenure subtotal at the 95% level

‡ Estimate for seniors by tenure type is significantly different than tenure counterpart at the 95% level

Source: 2018 Canadian Housing Survey

## 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 their dwelling falls below at least one of the affordability, suitability, or condition of dwelling standards, and would have to spend 30% or more of their total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

According to the 2018 CHS, 10% of seniors were living in households in core housing need. This is slightly higher than the 9% of the total population in core housing need.

For renter households, the rate of core housing need was higher for seniors. The proportion of seniors in rented dwellings in core housing need was 25%, while, for the total population in rented dwellings, the rate was 19%.

The incidence of core housing need was higher for seniors in owner-occupied dwellings with a mortgage than their counterparts in the total population. Among seniors in owner-occupied dwellings with a mortgage, 9% were in core housing need, compared with 6% of the total population.

Similarly, the incidence of core housing need varied for renters, depending on whether there was a rent subsidy. Seniors in renter households without a subsidy (24%) were more likely to be in core housing need than the total population without a subsidy (18%).<sup>10</sup>

**Table 6**  
**Core housing need status for the population in private dwellings, Canada, 2018**

	Seniors		Total population	
	count	percent	count	percent
<b>Total, core housing need<sup>1</sup></b>	<b>6,077,300</b>	<b>100</b>	<b>35,128,000</b>	<b>100</b>
In core housing need	618,800	10*	3,151,900	9
Owner	275,700	6†‡	1,358,700	5
With a mortgage	110,900	9*†‡	982,800	6
Without a mortgage	164,800	5‡	375,900	4
Renter	343,100	25*†‡	1,793,200	19
Subsidized housing	78,300	33†‡	342,000	30
Not subsidized housing	264,500	24*†‡	1,447,300	18

\* Estimate for seniors is significantly different than total population at the 95% level

† Estimate for seniors by tenure type is significantly different than tenure subtotal at the 95% level

‡ Estimate for seniors by tenure type is significantly different than tenure counterpart at the 95% level

1. All persons in private dwellings excluding those living in households on reserves, households in farm dwellings, and households with zero or negative total household income before tax or a shelter-cost-to-income ratio greater than or equal to 100%.

Source: 2018 Canadian Housing Survey

10. The difference in the core housing need rate between all seniors in renter households and seniors in renter households without a subsidy is not statistically significant.



## Housing experiences of senior men and women

In 1995, the Government of Canada committed to using GBA+ 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 *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+ 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+ 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+ considers many other identity factors such as race, ethnicity, immigrant status, religion, age, 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 senior men and women. Compared to senior men, senior women were less likely to live in owner-occupied dwellings, more likely to live in unaffordable housing, and be in core housing need.

**Table 7**  
**Housing indicators for senior men and women aged 65 and older, Canada, 2018**

	Senior men	Senior women
	percent	
In an owner-occupied dwelling	80	76*
In household spending 30% or more of income on shelter costs	15	20*
In unsuitable housing	2	3
In dwelling requiring major repairs	6	6
In core housing need	8	12*

\* Statistically different from senior men at the 95% confidence level

Source: 2018 Canadian Housing Survey

More information on GBA+ 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 groups, immigrant status, population groups designated as visible minorities, Indigenous populations and other groups can be found in the additional fact sheets on the [Housing Experiences in Canada issue page](#). Additional data products that focus more on an intersectional GBA+ analysis of housing experiences will also be released through the [Housing Experiences in Canada issue page](#) as they become available.

## Dwelling satisfaction



According to the 2018 CHS, approximately 89% of seniors were in households where the reference person said that they were satisfied with their dwelling. This is higher than the proportion of the total population satisfied with their dwelling (82%).

By tenure, 91% of seniors in owner-occupied dwellings lived in households where the reference person was satisfied with their dwelling. This is higher than the 87% of the total population in owner-occupied dwellings where the reference person was satisfied. For seniors in renter households (81%), the rate of dwelling satisfaction was also higher than the total population in renter households (69%).

Focusing on seniors in owner-occupied dwellings, those with a mortgage (88%) had a similar dwelling satisfaction rate as the total population with a mortgage (86%). Seniors without a mortgage (92%) were more likely to be satisfied with their dwelling than the total population without a mortgage (89%).<sup>11</sup>

11. The difference in the dwelling satisfaction rate between all seniors in owner-occupied dwellings and seniors in owner-occupied dwellings without a mortgage is not statistically significant.



For seniors in renter households, the rate of dwelling satisfaction was higher than the total population for those in households both with and without a subsidy. The dwelling satisfaction rate for seniors in renter households was 81% for those in households with and without a subsidy. For the total population, the dwelling satisfaction rate was 67% for individuals in renter households with a subsidy and 69% for those in households without a subsidy.

**Table 8**  
**Overall dwelling satisfaction for the population in private dwellings, Canada, 2018**

	Seniors		Total population	
	count	percent	count	percent
<b>Total, overall dwelling satisfaction</b>	<b>6,258,500</b>	<b>100</b>	<b>36,444,100</b>	<b>100</b>
Satisfied (or very satisfied) with dwelling overall	5,553,800	89*	29,977,600	82
Owner	4,438,800	91**	23,295,900	87
With a mortgage	1,166,900	88**	15,267,800	86
Without a mortgage	3,271,900	92**	8,028,100	89
Renter	1,115,000	81**	6,681,700	69
Subsidized housing	190,500	81*	775,800	67
Not subsidized housing	923,700	81*	5,892,600	69

\* Estimate for seniors is significantly different than total population at the 95% level

† Estimate for seniors by tenure type is significantly different than tenure subtotal at the 95% level

‡ Estimate for seniors by tenure type is significantly different than tenure counterpart at the 95% level

Source: 2018 Canadian Housing Survey

## Neighbourhood satisfaction



At the time of the 2018 CHS, 90% of seniors lived in households where the reference person indicated that they were satisfied with their neighbourhood. This is higher than the proportion of the total population satisfied with their neighbourhood (86%).

By tenure, 91% of seniors in owner-occupied dwellings lived in households where the reference person was satisfied with their neighbourhood. This is higher than the 88% of the total population in owner-occupied dwellings where the reference person was satisfied. For seniors in renter households (87%), the rate of neighbourhood satisfaction was also higher than the total population in renter households (80%).

Seniors in owner-occupied dwellings with a mortgage (89%) had similar rates of neighbourhood satisfaction as the total population with a mortgage (88%).<sup>12</sup> Seniors without a mortgage (91%) were more likely to be satisfied with their neighbourhood than the total population without a mortgage (89%).

For seniors in renter households, the rate of neighbourhood satisfaction was higher than the total population for those in households with and without a subsidy. The neighbourhood satisfaction rate for seniors in renter households was 85% for those with a subsidy and 88% for those without a subsidy. For the total population, the neighbourhood satisfaction rate was 72% for individuals in households with a subsidy and 80% for those in households without a subsidy.

**Table 9**  
**Overall neighbourhood satisfaction for the population in private dwellings, Canada, 2018**

	Seniors		Total population	
	count	percent	count	percent
<b>Total, overall neighbourhood satisfaction</b>	<b>6,258,500</b>	<b>100</b>	<b>36,444,100</b>	<b>100</b>
Satisfied (or very satisfied) with neighbourhood overall	5,631,000	90*	31,255,800	86
Owner	4,434,900	91**	23,504,200	88
With a mortgage	1,186,300	89	15,494,800	88
Without a mortgage	3,248,600	91*	8,009,400	89
Renter	1,196,100	87**	7,751,600	80
Subsidized housing	201,000	85*	840,500	72
Not subsidized housing	994,200	88*	6,897,100	80

\* Estimate for seniors is significantly different than total population at the 95% level

† Estimate for seniors by tenure type is significantly different than tenure subtotal at the 95% level

‡ Estimate for seniors by tenure type is significantly different than tenure counterpart at the 95% level

Source: 2018 Canadian Housing Survey

12. The difference in the neighbourhood satisfaction rate between all seniors in owner-occupied dwellings and seniors in owner-occupied dwellings with a mortgage is not statistically significant.

## 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>13</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 2018 CHS, about two-thirds (67%) of seniors in private dwellings lived as part of a one-census-family household. This was below the rate for the total population (79%). Seniors in one-census-family households were more likely to live in a couple family without children (52%) than with children (9%). The opposite was true for the total population, where 46% of individuals lived in a couple family with children and 24% lived in a couple family without children. Seniors (5%) were also less likely to live in a one parent family household than the total population (10%).

Living in a non-census-family household was nearly twice as common for seniors (29%) than the total population (16%). This is because a large proportion of seniors lived alone (26%). By comparison, 12% of the total population in private households in Canada lived alone.

**Table 10**  
**Household living arrangements for the population in private dwellings, Canada, 2018**

	Seniors		Total population	
	count	percent	count	percent
<b>Total, household type</b>	<b>6,258,500</b>	<b>100</b>	<b>36,444,100</b>	<b>100</b>
One-census-family household <sup>1</sup>	4,187,900	67*	28,959,300	79
Couple family without children	3,266,500	52*	8,583,600	24
Couple family with children	591,400	9*	16,782,900	46
One parent family	330,000	5*	3,592,800	10
Multiple-census-family household <sup>1</sup>	282,000	5	1,799,100	5
Non-census-family household	1,788,600	29*	5,685,800	16
One-person household	1,645,900	26*	4,243,300	12
Two- or more person household	142,700	2*	1,442,400	4

\* Estimate for seniors is significantly different than total population at the 95% level

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:** 2018 Canadian Housing Survey

## Interpreting the results

The Canadian Housing Survey (CHS) is a representative sample survey drawn 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:

- people living on reserves and in other Indigenous settlements
- 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).

13. 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 lone 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.

The survey results are an outcome of the sampling procedure that estimates a true value with an acceptable level of uncertainty. Therefore, it is not recommended to compare any two numbers published above unless the comparison is made in the text. This fact sheet features three types of comparisons:

1. comparisons of estimates between the focus population group and the total population (for example, the percentage of seniors in rented dwellings in core housing need, compared with the percentage of the total population in rented dwellings in core housing need)
2. comparisons of estimates between a category and the category total within the focus population group (for example, the percentage of seniors in rented dwellings in core housing need, compared with the percentage of all seniors in core housing need)
3. comparisons of estimates between categories within the focus population group (for example, the percentage of seniors in rented dwellings in core housing need, compared with the percentage of seniors in owner-occupied dwellings in core housing need).

Each of these three comparisons provides a different insight to understand the housing experiences of the focus population group. A statistical test is conducted to see whether the two estimates are different from one another at the 95% confidence level—often stated as 19 times in 20. The test results are presented for percentage statistics in the tables on relative prevalence or median shelter costs only; test results are omitted for statistics on the associated number of people.

When other comparisons are made between sample results presented in the fact sheets or data tables, it is important to remember that it cannot be concluded with a degree of certainty that the observed difference is not attributable to variation from the sampling procedure.

### About the data

The estimates presented in this fact sheet are from the 2018 Canadian Housing Survey (CHS). Additional socioeconomic and demographic highlights are from the 2016 Census of Population. For detailed information on the CHS or any of the indicators in this fact sheet, please refer to the following:

- [Canadian Housing Survey](#)
- [Census of Population](#)