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Housing experiences in Canada: LGBTQ2+ people 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 households whose reference person was included in the LGBTQ2+ population based on self-reported sexual orientation (lesbian, gay, bisexual, or another minority sexual identity such as asexual, pansexual or queer), gender identity (transgender, including respondents with non-binary identities like genderqueer, gender fluid or agender) and sex–hereafter referred to as LGBTQ2+ households.[1] The LGBTQ2+ acronym is used to reflect the broad scope of gender and sexual identities that exist in Canadian society. Statistics below are derived from the 2018 Canadian Housing Survey (CHS). Questions collecting this information on the CHS were asked only of the reference person and not of all members of their household. 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 LGBTQ2+ households 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.

Tenure status of household

The tenure status of a household refers to whether the household owns or rents its private dwelling.[2] 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, 47% of 601,400 LGBTQ2+ households lived in dwellings owned by a member of their household in 2018. This was smaller than the share of all households (69%) living in owner-occupied dwellings.

The 281,600 LGBTQ2+ households living in owner-occupied dwellings can be further divided into the 194,900 LGBTQ2+ households (32%) with a mortgage and the remaining 86,700 LGBTQ2+ households (14%) without a mortgage. LGBTQ2+ households were less likely to live in a dwelling without a mortgage when compared with all households (29%).

The remaining 319,800 LGBTQ2+ households who lived in rented dwellings can be further divided into the 34,600 LGBTQ2+ households (6%) living in subsidized dwellings and 278,400 LGBTQ2+ households (46%) not living in subsidized dwellings. LGBTQ2+ households were more likely to live in rented dwellings without a subsidy (46%), compared with all households (27%).

1. LGBTQ2+ households are defined as households whose reference persons' reported sex at birth did not correspond to their reported gender, whose reported gender was not exclusively male or female, or whose reported sexual orientation fell into a minority sexual identity category.
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.

According to the 2018 Survey of Safety in Public and Private Spaces (SSPPS), the LGBTQ2+ population is relatively young. Youth aged 15 to 24 made up 30% of the LGBTQ2+ population, compared with 14% of the non-LGBTQ2+ population.[3] This will contribute to lower owner-occupied tenure rates among LGBTQ2+ households when compared to all households because homeownership rates, on average, tend to rise in older age groups.

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

	LGBTQ2+ households		All households	
	count	percent	count	percent
Total, tenure status	**601,400**	**100**	**14,790,400**	**100**
Owner	281,600	47*	10,137,800	69
With a mortgage	194,900	32*	5,913,800	40
Without a mortgage	86,700	14*	4,224,000	29
Renter	319,800	53*	4,652,600	31
Subsidized housing	34,600	6*	588,700	4
Not subsidized housing	278,400	46*	4,057,100	27

* Estimate for LGBTQ2+ households is significantly different than all households 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 LGBTQ2+ households was $1,090 in 2018. This was comparable to the median shelter cost of $1,050 for all private households.

LGBTQ2+ households in owner-occupied dwellings ($1,370) had higher median shelter costs than all households in owner-occupied dwellings ($1,140), while there was no statistically significant differences in shelter costs between LGBTQ2+ households in rented dwellings ($980) and all renter households ($960).

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. While there were no statistically significant differences between the median shelter costs paid by LGBTQ2+ households and all households depending on the presence of a mortgage, LGBTQ2+ households with a mortgage on their dwelling ($1,820) paid more per month in median shelter costs than those in owner-occupied dwellings without a mortgage ($550).

Similarly, the median shelter cost paid by renter households usually depends on the presence of a rent subsidy, but did not largely differ between LGBTQ2+ households and all households.[4] LGBTQ2+ households with a rent subsidy ($520) paid less per month in median shelter costs than renter households without a subsidy ($1,030).[5] This was also true for all households in rented dwellings across Canada. Renter households with a rent subsidy ($530) paid just over half of the median shelter cost of renter households without a subsidy ($1,010).

3. Statistics Canada. (2021). *LGBTQ2+ communities in Canada: A demographic snapshot* [Infographic]. https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2021062-eng.htm
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.
5. The difference in median shelter costs between all LGBTQ2+ households in rented dwellings and LGBTQ2+ households in rented dwellings without a subsidy is not statistically significant.

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

	LGBTQ2+ households	All households
	median (dollars)	
Total, tenure status	**1,090**	**1,050**
Owner	1,370*†‡	1,140
With a mortgage	1,820†‡	1,770
Without a mortgage	550†‡	540
Renter	980†‡	960
Subsidized housing	520†‡	530
Not subsidized housing	1,030‡	1,010

* Estimate for LGBTQ2+ households is significantly different than all households at the 95% level

† Estimate for LGBTQ2+ households by tenure type is significantly different than tenure subtotal at the 95% level

‡ Estimate for LGBTQ2+ households by tenure type is significantly different than tenure counterpart at the 95% level

Source: 2018 Canadian Housing Survey

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.[6]

According to the 2018 CHS, 177,200 LGBTQ2+ households (30%) spent more than 30% of their total household income on shelter. This was higher than the 22% of all private households which spent more than 30% of their total household income on shelter, owing mainly to the higher proportion of LGBTQ2+ households in rented dwellings.

LGBTQ2+ households in owner-occupied dwellings (23%) were more likely to be in unaffordable housing than all households in owner-occupied dwellings (17%). This difference was less pronounced for LGBTQ2+ households in rented dwellings (36%), where the rate of unaffordable housing was comparable to all households (33%).

While LGBTQ2+ households in owner-occupied dwellings were more likely to be in unaffordable housing than all households in owner-occupied dwellings, the rate differed depending on the presence of a mortgage. LGBTQ2+ households with a mortgage (25%) were just as likely to be in unaffordable housing as all households with a mortgage (24%).[7] LGBTQ2+ households without a mortgage (16%) though, were more likely to be in unaffordable housing than all households without a mortgage (6%).[8]

LGBTQ2+ households in rented dwellings with and without a subsidy had comparable rates of unaffordable housing with all households.

6. In 1986, Canada Mortgage and Housing Corporation and the provinces agreed to use the 30% threshold to measure affordability for the purposes of defining need for social housing. This agreement was reached during the development of federal and provincial social housing programs. Research on housing affordability in the territories often uses the same threshold.
7. The difference in the unaffordable housing rate between all LGBTQ2+ households in owner-occupied dwellings and LGBTQ2+ households in owner-occupied dwellings with a mortgage is not statistically significant.
8. The difference in the unaffordable housing rate between all LGBTQ2+ households in owner-occupied dwellings and LGBTQ2+ households in owner-occupied dwellings without a mortgage is not statistically significant.

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

	LGBTQ2+ households		All households	
	count	percent	count	percent
Total, shelter-cost-to-income ratio[1]	**592,500**	**100**	**14,510,400**	**100**
Spending more than 30% of income on shelter costs	177,200	30*	3,165,000	22
Owner	62,300	23*†‡	1,657,600	17
With a mortgage	48,700	25	1,403,100	24
Without a mortgage	13,600	16*	254,500	6
Renter	114,900	36†‡	1,507,400	33
Subsidized housing	10,500	31	180,600	31
Not subsidized housing	103,200	37	1,325,600	33

* Estimate for LGBTQ2+ households is significantly different than all households at the 95% level

† Estimate for LGBTQ2+ households by tenure type is significantly different than tenure subtotal at the 95% level

‡ Estimate for LGBTQ2+ households by tenure type is significantly different than tenure counterpart at the 95% level

1. All private households excluding 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.

According to the 2018 CHS, 34,500 LGBTQ2+ households (6%) 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 comparable to the 5% of all households living in unsuitable housing.

LGBTQ2+ households in owner-occupied dwellings had higher rates of unsuitable housing than those in rented dwellings, and these rates were comparable to all households in dwellings of the same tenure. The rate of unsuitable housing for LGBTQ2+ households in owner-occupied dwellings was 4%, compared with 3% for all households. For LGBTQ2+ households in rented dwellings, the rate of unsuitable housing was 8%, compared with 9% for all households.

Differences in the rates of unsuitable housing for LGBTQ2+ households by presence of a mortgage for those in owner-occupied dwellings, or by presence of a subsidy for those in rented dwellings, were not statistically significant.

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

	LGBTQ2+ households		All households	
	count	percent	count	percent
Total, housing suitability	**601,400**	**100**	**14,790,400**	**100**
Not suitable	34,500	6	747,100	5
Owner	10,200	4‡	306,900	3
With a mortgage	7,200	4	249,100	4
Without a mortgage	2,900	3	57,800	1
Renter	24,300	8‡	440,300	9
Subsidized housing	3,100	9	47,900	8
Not subsidized housing	20,500	7	391,600	10

‡ Estimate for LGBTQ2+ households 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, 9% of all LGBTQ2+ households lived in private dwellings that were in need of major repairs. This is higher than the 7% of all households that reported living in dwellings in need of major repairs.

Differences in the proportion of households living in dwellings in need of major repairs between LGBTQ2+ households and all households by tenure status were not statistically significant.

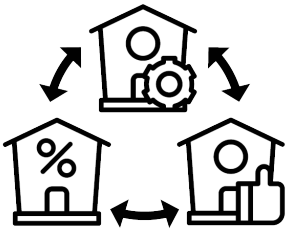
Table 5
Condition of dwelling for the population in private dwellings, Canada, 2018

	LGBTQ2+ households		All households	
	count	percent	count	percent
Total, dwelling condition	**601,400**	**100**	**14,790,400**	**100**
Dwelling in need of major repairs	54,300	9*	1,052,900	7
Owner	26,300	9	658,400	6
With a mortgage	19,800	10	411,100	7
Without a mortgage	6,500	7	247,300	6
Renter	28,000	9	394,600	8
Subsidized housing	3,600	10	59,300	10
Not subsidized housing	23,400	8	334,200	8

* Estimate for LGBTQ2+ households is significantly different than all households 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, 17% of LGBTQ2+ households were in core housing need. This is higher than the 12% of all households in core housing need, owing mainly to the higher proportion of LGBTQ2+ households in rented dwellings.

LGBTQ2+ households in owner-occupied dwellings had lower rates of core housing need than those in rented dwellings, and these rates were comparable to all households in dwellings of the same tenure.

The incidence of core housing need varied for LGBTQ2+ households in owner-occupied dwellings, depending on whether the dwelling had a mortgage. LGBTQ2+ households in owner-occupied dwellings with a mortgage (4%) were less likely to be in core housing need than all households with a mortgage (7%).[9]

9. The difference in the core housing need rate between all LGBTQ2+ households in owner-occupied dwellings and LGBTQ2+ households in owner-occupied dwellings with a mortgage is not statistically significant.

The incidence of core housing need also varied for renter households, depending on whether there was a rent subsidy. Among LGBTQ2+ households in rented dwellings with a subsidy, 40% were in core housing need, while the rate was 24% for households without a subsidy.[10]

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

	LGBTQ2+ households		All households	
	count	percent	count	percent
Total, core housing need[1]	**573,700**	**100**	**14,185,100**	**100**
In core housing need	98,000	17*	1,644,900	12
Owner	20,300	8†‡	632,700	7
With a mortgage	7,800	4*‡	373,400	7
Without a mortgage	12,500	15‡	259,300	6
Renter	77,700	25†‡	1,012,200	23
Subsidized housing	13,400	40†‡	193,600	34
Not subsidized housing	63,000	24‡	817,300	21

* Estimate for LGBTQ2+ households is significantly different than all households at the 95% level

† Estimate for LGBTQ2+ households by tenure type is significantly different than tenure subtotal at the 95% level

‡ Estimate for LGBTQ2+ households by tenure type is significantly different than tenure counterpart at the 95% level

1. All private households excluding 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

Dwelling satisfaction

According to the 2018 CHS, approximately 74% of LGBTQ2+ household reference people said that they were satisfied with their dwelling. This is lower than the proportion of the total population satisfied with their dwelling (83%).

By tenure, 81% of LGBTQ2+ households in owner-occupied dwellings were satisfied with their dwelling. This is lower than the 88% of all households in owner-occupied dwellings that were satisfied. For LGBTQ2+ households in rented dwellings (67%), the rate of dwelling satisfaction was comparable to all households (71%).

Focusing on LGBTQ2+ households in owner-occupied dwellings, those with a mortgage (77%) had lower dwelling satisfaction rates than all households with a mortgage (86%).[11] LGBTQ2+ households without a mortgage (90%) had the same dwelling satisfaction rates as all households without a mortgage (90%).

LGBTQ2+ households in rented dwellings with and without a subsidy had comparable rates of dwelling satisfaction with the total population.

10. The difference in the core housing need rate between all LGBTQ2+ households in rented dwellings and LGBTQ2+ households in rented dwellings without a subsidy is not statistically significant.
11. The difference in the dwelling satisfaction rate between all LGBTQ2+ households in owner-occupied dwellings and LGBTQ2+ households in owner-occupied dwellings with a mortgage is not statistically significant.

Table 7
Overall dwelling satisfaction for the population in private dwellings, Canada, 2018

	LGBTQ2+ households		All households	
	count	percent	count	percent
Total, overall dwelling satisfaction	**601,400**	**100**	**14,790,400**	**100**
Satisfied (or very satisfied) with dwelling overall	442,100	74*	12,221,300	83
Owner	228,600	81*†‡	8,908,000	88
With a mortgage	150,600	77*‡	5,111,100	86
Without a mortgage	78,000	90†‡	3,796,900	90
Renter	213,500	67†‡	3,313,300	71
Subsidized housing	23,700	69	428,700	73
Not subsidized housing	184,800	66	2,879,600	71

* Estimate for LGBTQ2+ households is significantly different than all households at the 95% level

† Estimate for LGBTQ2+ households by tenure type is significantly different than tenure subtotal at the 95% level

‡ Estimate for LGBTQ2+ households 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, 79% of LGBTQ2+ household reference people said that they were satisfied with their neighbourhood. This is lower than the proportion of all households satisfied with their neighbourhood (86%).

By tenure, 80% of LGBTQ2+ households in owner-occupied dwellings lived in households were satisfied with their neighbourhood. This is lower than the 88% of the total population in owner-occupied dwellings where the reference person was satisfied. For LGBTQ2+ households in rented dwellings (78%), the rate of neighbourhood satisfaction was comparable to all households in rented dwellings (80%).

LGBTQ2+ households in owner-occupied dwellings with a mortgage (78%) had lower rates of neighbourhood satisfaction than all households with a mortgage (87%).[12]

For LGBTQ2+ households in rented dwellings, the rate of neighbourhood satisfaction was similar to all households for those with and without a subsidy.

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

	LGBTQ2+ households		All households	
	count	percent	count	percent
Total, overall neighbourhood satisfaction	**601,400**	**100**	**14,790,400**	**100**
Satisfied (or very satisfied) with neighbourhood overall	473,700	79*	12,653,500	86
Owner	225,000	80*	8,912,200	88
With a mortgage	151,100	78*	5,144,000	87
Without a mortgage	74,000	85	3,768,100	89
Renter	248,600	78	3,741,300	80
Subsidized housing	24,100	70	449,100	76
Not subsidized housing	219,500	79	3,287,100	81

* Estimate for LGBTQ2+ households is significantly different than all households at the 95% level

Source: 2018 Canadian Housing Survey

12. The difference in the neighbourhood satisfaction rate between all LGBTQ2+ households in owner-occupied dwellings and LGBTQ2+ households 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.[13] 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 half (47%) of LGBTQ2+ households were one-census-family households. This was below the rate for all households (65%). Of these one-census-family LGBTQ2+ households, couple family households without children (27%) were more common than those with children (13%). Among all households, couple family households with children (28%) were just as common as couple family households without children (28%). LGBTQ2+ households were less likely to be one parent family households (7%) when compared with all households (9%).

LGBTQ2+ households (50%) were more likely to be non-census-family households when compared with the proportion for all households (33%). This was mainly because of the larger proportion of LGBTQ2+ households that were one-person households (40%). By comparison, 29% of all private households in Canada were one-person households.

Table 9
Household living arrangements for the population in private dwellings, Canada, 2018

	LGBTQ2+ households		All households	
	count	percent	count	percent
Total, household type	**601,400**	**100**	**14,790,400**	**100**
One-census-family household[1]	283,300	47*	9,639,200	65
Couple family without children	165,400	27	4,156,700	28
Couple family with children	75,700	13*	4,113,900	28
One parent family	42,300	7*	1,368,600	9
Multiple-census-family household[1]	17,300	3	313,300	2
Non-census-family household	300,800	50*	4,837,900	33
One-person household	242,000	40*	4,243,100	29
Two- or more person household	58,800	10*	594,800	4

* Estimate for LGBTQ2+ households is significantly different than all households 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

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.

- 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).

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 LGBTQ2+ households in rented dwellings in core housing need, compared with the percentage of all households 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 LGBTQ2+ households in rented dwellings in core housing need, compared with the percentage of all LGBTQ2+ households in core housing need)
3. comparisons of estimates between categories within the focus population group (for example, the percentage of LGBTQ2+ households in rented dwellings in core housing need, compared with the percentage of LGBTQ2+ households 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