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Housing Statistics in Canada

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Housing experiences in Canada: Black 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 the Black population living in private dwellings. Statistics below are derived from the 2018 Canadian Housing Survey (CHS). For the purposes of this analysis, Black people were identified based on survey responses of the reference person for the household.¹ The reference person provides information on the characteristics of each household member. 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 Black people living in private dwellings, using the following indicators collected and produced by Statistics Canada. These are: tenure status of household, shelter costs, housing affordability, housing suitability, 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: Black population

Percent of the population: 3.5%

Average age: 31 years

Median household income¹: \$56,702

Unemployment rate: 12.5%

Percent in rural areas: 2.5%

Percent who are immigrants: 52.0%

1. Visible minority status of the household for the 2016 Census estimate of median household income is determined by examining the characteristics 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.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, 48% of 1,333,000 Black people lived in a private dwelling owned by a member of their household in 2018. This was smaller than the share of the total population (73%) living in owner-occupied dwellings.

The 637,100 Black people who owned their homes or lived with someone who owned their homes can be further divided into the 546,700 (41%) who lived in a dwelling with a mortgage and the remaining 90,500 (7%) who lived in a dwelling without a mortgage. Black people were less likely to live in an owner-occupied dwelling without a mortgage than the total population (25%).

The remaining 695,900 (52%) Black people who lived in rented dwellings can be further divided into the 182,600 (14%) living in subsidized housing and the 513,000 (38%) not living in subsidized housing. Black people were more likely to live in rented dwellings than the total population (27%) and were also more likely to live in subsidized rental housing (14%, compared with 3% for the total population).

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 regarding information in accordance with the Employment Equity Act and its regulations and guidelines. These responses are used to derive a visible minority status for each household member according to [Statistics Canada departmental standards](#).
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

	Black population		Total population	
	count	percent	count	percent
Total, tenure status	1,333,000	100	36,444,100	100
Owner	637,100	48*	26,694,500	73
With a mortgage	546,700	41*	17,696,300	49
Without a mortgage	90,500	7*	8,998,100	25
Renter	695,900	52*	9,749,700	27
Subsidized housing	182,600	14*	1,160,700	3
Not subsidized housing	513,000	38*	8,570,300	24

* Estimate for Black population 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 Black households was \$1,220 in 2018.³ This was higher than the median shelter cost of \$1,050 for all private households.

Black households in owner-occupied dwellings had higher median shelter costs than all households, but the costs for renter households were comparable. The median shelter cost paid by Black households in owner-occupied dwellings was \$1,760, compared to \$1,140 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. Black households with a mortgage on their dwelling (\$2,000) paid more per month in median shelter costs than Black households without a mortgage (\$630).⁴ Black households with a mortgage also had higher shelter costs than all households in owner-occupied dwellings with a mortgage (\$1,770).

The median shelter cost paid by renter households usually depends on the presence of a rent subsidy.⁵ Black households in rented dwellings with a subsidy (\$540) paid less than their counterparts without a rental subsidy (\$1,020). The differences between these amounts and those for all households in dwellings of the same renter subsidy categories were not statistically significant.⁶

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

	Black households	All households
	median (dollars)	
Total, tenure status	1,220*	1,050
Owner	1,760**	1,140
With a mortgage	2,000**	1,770
Without a mortgage	630†	540
Renter	970†	960
Subsidized housing	540†	530
Not subsidized housing	1,020‡	1,010

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

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

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

Source: 2018 Canadian Housing Survey

3. Black households refers to households where at least one member is a Black person.

4. The difference in median shelter costs between all Black households in owner-occupied dwellings and Black households in owner-occupied dwellings with a mortgage is not statistically significant.

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

6. The difference in median shelter costs between all Black households in rented dwellings and Black households in rented dwellings without a subsidy is not statistically significant.

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.⁷

According to the 2018 CHS, 258,400 Black people (19%) 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.

Black people in owner-occupied dwellings (23%) were more likely to be in unaffordable housing than the total population in owner-occupied dwellings (15%). The opposite was true for Black people in rented dwellings (17%), where the rate of unaffordable housing was lower than the total population (26%).

The rate of unaffordable housing was also lower for Black people in renter households both with a subsidy (12%, compared with 23% for the total population) and without a subsidy (18%, compared with 26% for the total population).^{8,9}

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

	Black population		Total population	
	count	percent	count	percent
Total, shelter-cost-to-income ratio¹	1,325,700	100	35,669,100	100
Spending more than 30% of income on shelter costs	258,400	19	6,400,200	18
Owner	143,300	23*	3,895,800	15
With a mortgage	x	x	3,568,600	21
Without a mortgage	x	x	327,200	4
Renter	115,200	17*	2,504,400	26
Subsidized housing	22,100	12*	269,500	23
Not subsidized housing	93,000	18*	2,232,300	26

x Suppressed to meet the confidentiality requirements of the Statistics Act

* Estimate for Black population is significantly different than total population 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.

According to the 2018 CHS, 382,100 Black people (29%) 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 was more than three times higher than the proportion of the total population (9%) living in unsuitable housing.

Black people in owner-occupied dwellings (27%) were more than four times as likely to be in unsuitable housing as the total population in owner-occupied dwellings (6%). This difference was also reflected in rented dwellings, where the share of Black people living in rented dwellings (30%) that were unsuitable was higher than the share for the total population (19%).

7. 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.

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

9. The difference in the housing affordability rate between all Black people in rented dwellings and Black people in rented dwellings without a subsidy is not statistically significant.

When owner-occupied dwellings are differentiated by the presence of a mortgage, Black people living in dwellings with a mortgage (27%) experienced unsuitable housing at a higher rate than the total population in dwellings with a mortgage (7%).

Black people in renter households with and without a subsidy experienced higher rates of unsuitable housing than the total population. There was a 14 percentage point difference between the unsuitable housing rate experienced by Black people (34%) and the total population (20%) living in subsidized housing.¹⁰ There was also an 11 percentage point difference between the unsuitable housing rate experienced by Black people (29%) and the total population (18%) living in non-subsidized housing.¹¹

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

	Black population		Total population	
	count	percent	count	percent
Total, housing suitability	1,333,000	100	36,444,100	100
Not suitable	382,100	29*	3,408,400	9
Owner	172,300	27*	1,599,500	6
With a mortgage	146,900	27*	1,307,600	7
Without a mortgage	25,400	28	291,900	3
Renter	209,800	30*	1,808,900	19
Subsidized housing	63,000	34*	227,000	20
Not subsidized housing	146,800	29*	1,578,200	18

* Estimate for Black population is significantly different than total population 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, 10% of all Black people lived in private dwellings that were in need of major repairs. This is higher than the 7% of the total population that reported living in dwellings in need of major repairs.

Differences in proportion of Black people living in dwellings in need of major repairs with the total population by tenure status were not statistically significant.

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

	Black population		Total population	
	count	percent	count	percent
Total, dwelling condition	1,333,000	100	36,444,100	100
Dwelling in need of major repairs	130,400	10*	2,556,400	7
Owner	50,000	8	1,657,400	6
With a mortgage	43,100	8	1,162,500	7
Without a mortgage	6,900	8	494,900	5
Renter	80,400	12	899,000	9
Subsidized housing	19,600	11	134,000	12
Not subsidized housing	60,700	12	761,800	9

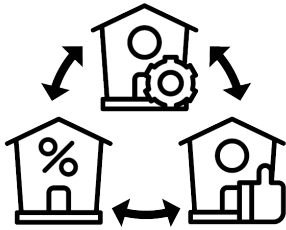
* Estimate for Black population is significantly different than total population at the 95% level

Source: 2018 Canadian Housing Survey

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

11. The difference in the unsuitable housing rate between all Black people in rented dwellings and Black people in rented dwellings without a subsidy is not statistically significant.

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, 15% of Black people were living in households in core housing need. This is higher than the 9% of the total population in core housing need.

Black people in owner-occupied dwellings (11%) were less likely to be in core housing need than Black people in rented dwellings (19%). This was also true for the total population where individuals in owner-occupied dwellings (5%) were less likely to be in core housing need than those in rented dwellings (19%).

Differences in the rates of core housing need for Black people by presence of a mortgage for those in owner-occupied households, and by presence of a housing subsidy for those in renter households, were not statistically significant.

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

	Black population		Total population	
	count	percent	count	percent
Total, core housing need¹	1,306,300	100	35,128,000	100
In core housing need	197,600	15*	3,151,900	9
Owner	66,200	11 [‡]	1,358,700	5
With a mortgage	58,300	11	982,800	6
Without a mortgage	7,900	9	375,900	4
Renter	131,400	19 [‡]	1,793,200	19
Subsidized housing	48,700	27	342,000	30
Not subsidized housing	82,600	17	1,447,300	18

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

‡ Estimate for Black population 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

Housing experiences of Black 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 Black men and women. Compared to black men, black women were just as likely to live in owner-occupied dwellings, unaffordable housing, unsuitable housing, dwellings requiring major repairs, and be in core housing need.

Table 7
Housing indicators for Black men and women, Canada, 2018

	Black men	Black women
	percent	
In an owner-occupied dwelling	48	48
In household spending 30% or more of income on shelter costs	19	20
In unsuitable housing	30	28
In dwelling requiring major repairs	10	10
In core housing need	14	16

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 69% of Black people were in households where the reference person said that they were satisfied with their dwelling. This is lower than the proportion of the total population satisfied with their dwelling (82%).

By tenure, 83% of Black people in owner-occupied dwellings lived in households where the reference person was satisfied with the dwelling. This is comparable with the 87% of the total population in owner-occupied dwellings where the reference person was satisfied. For Black people in rented dwellings (57%), the rate of dwelling satisfaction was lower than the total population in rented dwellings (69%).

Differences in rates of dwelling satisfaction for Black people, by presence of a mortgage for those in owner-occupied dwellings, were not statistically significant.

For Black people in rented dwellings, the rate of dwelling satisfaction was lower than the total population for households without a subsidy. The dwelling satisfaction rate for Black people in rented dwellings without a subsidy was 57%, compared with 69% for the total population.

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

	Black population		Total population	
	count	percent	count	percent
Total, overall dwelling satisfaction	1,333,000	100	36,444,100	100
Satisfied (or very satisfied) with dwelling overall	921,300	69*	29,977,600	82
Owner	526,100	83 ^{††}	23,295,900	87
With a mortgage	460,800	84	15,267,800	86
Without a mortgage	65,300	72	8,028,100	89
Renter	395,200	57 ^{*††}	6,681,700	69
Subsidized housing	102,800	56	775,800	67
Not subsidized housing	292,300	57*	5,892,600	69

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

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

‡ Estimate for Black population 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, 81% of Black people lived in households where the reference person indicated that they were satisfied with their neighbourhood. This is lower than the proportion of the total population satisfied with their neighbourhood (86%).

By tenure, 88% of Black people lived in owner-occupied dwellings where the reference person was satisfied with their neighbourhood. This is higher than the 75% of Black people in rented dwellings where the reference person was satisfied. There were, however, no statistically significant differences in these rates between Black people and the total population.

Differences in rates of neighbourhood satisfaction for Black people by presence of a mortgage for those in owner-occupied households, or by presence of a housing subsidy for those in renter households, were not statistically significant.

Table 9

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

	Black population		Total population	
	count	percent	count	percent
Total, overall neighbourhood satisfaction	1,333,000	100	36,444,100	100
Satisfied (or very satisfied) with neighbourhood overall	1,083,800	81*	31,255,800	86
Owner	562,600	88†‡	23,504,200	88
With a mortgage	485,500	89	15,494,800	88
Without a mortgage	77,100	85	8,009,400	89
Renter	521,200	75‡	7,751,600	80
Subsidized housing	127,800	70	840,500	72
Not subsidized housing	393,100	77	6,897,100	80

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

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

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

Source: 2018 Canadian Housing Survey

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.¹² 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, 83% of Black people lived as part of a one-census-family household. Black people in one-census-family households were more likely to live in a couple family with children (53%) than without (8%). The same 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. It was also more than twice as likely for Black people (22%) to live in a one parent family household compared to the total population (10%).

Living in a non-census-family household was less common for Black people (13%) than the total population (16%). This is because a small proportion of Black people lived alone (7%). By comparison, 12% of the total population in private households in Canada lived alone.

12. 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.

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

	Black population		Total population	
	count	percent	count	percent
Total, household type	1,333,000	100	36,444,100	100
One-census-family household ¹	1,104,900	83	28,959,300	79
Couple family without children	100,600	8*	8,583,600	24
Couple family with children	710,800	53*	16,782,900	46
One parent family	293,500	22*	3,592,800	10
Multiple-census-family household ¹	58,600	4	1,799,100	5
Non-census-family household	169,500	13*	5,685,800	16
One-person household	96,600	7*	4,243,300	12
Two- or more person household	72,900	5	1,442,400	4

* Estimate for Black population 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).

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 Black people 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 Black people in rented dwellings in core housing need, compared with the percentage of all Black people in core housing need)
3. comparisons of estimates between categories within the focus population group (for example, the percentage of Black people in rented dwellings in core housing need, compared with the percentage of Black people 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 socio-economic 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](#)