

Housing Statistics in Canada

Housing experiences in Canada: People who have previously experienced homelessness

by Jeff Randle, Zheren Hu and Zachary Thurston

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Housing experiences in Canada: People who have previously experienced homelessness

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 self-identifies as having experienced homelessness—hereafter referred to as households having experienced homelessness, that is, having lived in a homeless shelter, on the street or in parks, in a makeshift shelter or in an abandoned building.¹ Statistics below are derived from the 2018 Canadian Housing Survey (CHS). Question collecting this information on the CHS were only asked 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 households having experienced homelessness 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, 35% of 364,300 households having experienced homelessness 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 128,700 households having experienced homelessness that lived in owner-occupied dwellings can be further divided into the 85,000 households (23%) with a mortgage and the remaining 43,800 households (12%) without a mortgage. Further, households having experienced homelessness were less likely to live in a dwelling without a mortgage when compared with all households (29%).

The remaining 235,600 households having experienced homelessness who lived in rented dwellings can be further divided into the 78,500 households (22%) living in subsidized dwellings and the 156,400 households (43%) not living in subsidized dwellings. Households having experienced homelessness were more likely to live in rented dwellings (65%) than all households (31%) and were also more likely to live in subsidized housing (22%, compared with 4% for all households).

1. All individuals and households counted in the 2018 Canadian Housing Survey were living in a private dwelling at the time of the interview. Homelessness experiences measured by the survey refer to events that occurred in the past, prior to the time of the interview.
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

	Households having experienced homelessness		All households	
	count	percent	count	percent
Total, tenure status	364,300	100	14,790,400	100
Owner	128,700	35*	10,137,800	69
With a mortgage	85,000	23*	5,913,800	40
Without a mortgage	43,800	12*	4,224,000	29
Renter	235,600	65*	4,652,600	31
Subsidized housing	78,500	22*	588,700	4
Not subsidized housing	156,400	43*	4,057,100	27

* Estimate for households having experienced homelessness 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 households having experienced homelessness was \$870 in 2018. This was lower than the median shelter cost of \$1,050 for all private households.

Households having experienced homelessness in owner-occupied dwellings (\$1,110) had similar median shelter costs as all households in owner-occupied dwellings (\$1,140). There was a difference for households having experienced homelessness in rented dwellings (\$800), where median shelter costs were lower than for all households (\$960).

The median shelter costs 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. Households having experienced homelessness and a mortgage on their dwelling (\$1,690) had similar monthly median shelter costs as all households in owner-occupied dwellings with a mortgage (\$1,770). Median shelter costs for households having experienced homelessness in owner-occupied dwellings without a mortgage (\$380) were lower than for all households (\$540).

Similarly, the median shelter cost paid by renter households usually depends on the presence of a rent subsidy.³ Households having experienced homelessness with a rent subsidy (\$460) paid less per month in median shelter costs than all households with a subsidy (\$530). Households having experienced homelessness without a rent subsidy (\$960) paid a similar amount in monthly median shelter costs as all renter households without a subsidy (\$1,010).

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

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

	Households having experienced homelessness	All households
	median (dollars)	
Total, tenure status	870*	1,050
Owner	1,110‡	1,140
With a mortgage	1,690††	1,770
Without a mortgage	380*††	540
Renter	800*†	960
Subsidized housing	460*††	530
Not subsidized housing	960††	1,010

* Estimate for households having experienced homelessness is significantly different than all households at the 95% level

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

‡ Estimate for households having experienced homelessness 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.⁴

According to the 2018 CHS, 135,600 households having experienced homelessness (38%) 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.

Households having experienced homelessness living in owner-occupied dwellings (26%) were more likely to be in unaffordable housing than all households in owner-occupied dwellings (17%). This was also true for households having experienced homelessness in rented dwellings (44%), where the rate of unaffordable housing was higher than all households (33%).

While households having experienced homelessness 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. Households having experienced homelessness with a mortgage (36%) were more likely to be in unaffordable housing than all households with a mortgage (24%).⁵ Households having experienced homelessness without a mortgage (6%) were just as likely to be in unaffordable housing as all households without a mortgage (6%).

The proportion of households having experienced homelessness living in rented dwellings with a subsidy (30%) that were unaffordable was similar to the proportion for all households in rented dwellings with a subsidy (31%). The proportion of households having experienced homelessness without a rent subsidy (51%) living in unaffordable housing was larger than the proportion for all households with a rent subsidy (33%).⁶

4. 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.

5. The difference in the unaffordable housing rate between all households having experienced homelessness in owner-occupied dwellings and households having experienced homelessness in owner-occupied dwellings with a mortgage is not statistically significant.

6. The difference in the unaffordable housing rate between all households having experienced homelessness in rented dwellings and households having experienced homelessness in rented dwellings without a subsidy is not statistically significant.

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

	Households having experienced homelessness		All households	
	count	percent	count	percent
Total, shelter-cost-to-income ratio¹	359,800	100	14,510,400	100
Spending more than 30% of income on shelter costs	135,600	38*	3,165,000	22
Owner	32,300	26**	1,657,600	17
With a mortgage	29,700	36**	1,403,100	24
Without a mortgage	2,600	6**	254,500	6
Renter	103,200	44**	1,507,400	33
Subsidized housing	23,400	30**	180,600	31
Not subsidized housing	79,700	51**	1,325,600	33

* Estimate for households having experienced homelessness is significantly different than all households at the 95% level

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

‡ Estimate for households having experienced homelessness 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, 24,900 households having experienced homelessness (7%) 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.

Households having experienced homelessness in owner-occupied dwellings had lower 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 households having experienced homelessness in owner-occupied dwellings was 3% and for those in rented dwellings, it was 9%. For all households in owner-occupied and rented dwellings, the rates of unsuitable housing were also 3% and 9%, respectively.

Differences in the rates of unsuitable housing between households having experienced homelessness and all households in rented dwellings by presence of a subsidy were not statistically significant.

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

	Households having experienced homelessness		All households	
	count	percent	count	percent
Total, housing suitability	364,300	100	14,790,400	100
Not suitable	24,900	7	747,100	5
Owner	3,800	3†	306,900	3
With a mortgage	3,700	4‡	249,100	4
Without a mortgage	100	0 ^{s*} ††	57,800	1
Renter	21,000	9‡	440,300	9
Subsidized housing	5,500	7	47,900	8
Not subsidized housing	15,400	10	391,600	10

^s Value rounded to 0 (zero) where there is a meaningful distinction between zero and the value that was rounded

* Estimate for households having experienced homelessness is significantly different than all households at the 95% level

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

‡ Estimate for households having experienced homelessness 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, 19% of all households having experienced homelessness 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.

Households having experienced homelessness in owner-occupied and rented dwellings lived in dwellings in need of major repairs at a higher rate than the total population. The proportion of households having experienced homelessness in owner-occupied dwellings requiring major repairs was 22%, compared with 6% for all households.⁷ For households having experienced homelessness in rented dwellings, the proportion living in dwellings requiring major repairs was 17%, compared with 8% for all households.⁸

Differences in the proportion of households living in dwellings in need of major repairs for households having experienced homelessness by presence of a mortgage were not statistically significant. The same was true for households having experienced homelessness in rented dwellings with the presence of a rent subsidy.

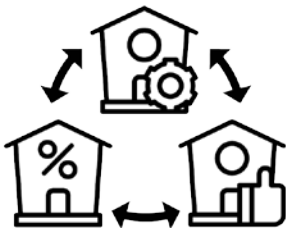
Table 5
Condition of dwelling for the population in private dwellings, Canada, 2018

	Households having experienced homelessness		All households	
	count	percent	count	percent
Total, dwelling condition	364,300	100	14,790,400	100
Dwelling in need of major repairs	68,600	19*	1,052,900	7
Owner	28,400	22*	658,400	6
With a mortgage	16,700	20*	411,100	7
Without a mortgage	11,700	27*	247,300	6
Renter	40,200	17*	394,600	8
Subsidized housing	11,700	15	59,300	10
Not subsidized housing	28,400	18*	334,200	8

* Estimate for households having experienced homelessness 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, 34% of households having experienced homelessness were in core housing need. This is higher than the 12% of all households in core housing need.

Households having experienced homelessness in owner-occupied dwellings (16%) were more likely to be in core housing need than all households in owner-occupied dwellings (7%). This was also true for renter households. The

7. The difference in the proportion of households living in dwellings in need of major repairs between all households having experienced homelessness and households having experienced homelessness in owner-occupied dwellings is not statistically significant.
8. The difference in the proportion of households living in dwellings in need of major repairs between all households having experienced homelessness and households having experienced homelessness in rented dwellings is not statistically significant.

proportion of households having experienced homelessness in rented dwellings living in core housing need was 43%, while, for all households in rented dwellings, the rate was 23%.

The rate of core housing need was also higher for households having experienced homelessness in owner-occupied dwellings with a mortgage than all households with a mortgage. Among households having experienced homelessness in owner-occupied dwellings with a mortgage, 16% were in core housing need, compared with 7% of all households.

Similarly, the rate of core housing need varied for renter households depending on whether there was a rent subsidy. Households having experienced homelessness in rented dwellings without a subsidy (45%) were more likely to be in core housing need than all households without a subsidy (21%).⁹

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

	Households having experienced homelessness		All households	
	count	percent	count	percent
Total, core housing need¹	345,100	100	14,185,100	100
In core housing need	115,700	34*	1,644,900	12
Owner	19,500	16**†	632,700	7
With a mortgage	13,000	16*	373,400	7
Without a mortgage	6,500	15	259,300	6
Renter	96,200	43**‡	1,012,200	23
Subsidized housing	31,300	40	193,600	34
Not subsidized housing	64,700	45*	817,300	21

* Estimate for households having experienced homelessness is significantly different than all households at the 95% level

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

‡ Estimate for households having experienced homelessness 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 64% of households having experienced homelessness were satisfied with their dwelling. This is lower than the proportion of all households that were satisfied with their dwelling (83%).

By tenure, 77% of households having experienced homelessness 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 households having experienced homelessness in rented dwellings (56%), the rate of dwelling satisfaction was also lower than all households in rented dwellings (71%).

For households having experienced homelessness in owner-occupied dwellings, the rate of dwelling satisfaction was the same, regardless of whether the household had a mortgage (77%). This dwelling satisfaction rate is lower than all households in owner-occupied dwellings with a mortgage (86%) and without one (90%).

For households having experienced homelessness in rented dwellings with and without a subsidy, the rate of dwelling satisfaction was lower than all households. The dwelling satisfaction rate for households having experienced homelessness in rented dwellings was 57% for those with a subsidy and 56% for those without.¹⁰ For all households, the dwelling satisfaction rate was 73% for those in rented dwellings with a subsidy and 71% for those without.

9. The difference in the core housing need rate between all households having experienced homelessness in rented dwellings and households having experienced homelessness in rented dwellings without a subsidy is not statistically significant.

10. The difference in the dwelling satisfaction rate between all households having experienced homelessness in rented dwellings and households having experienced homelessness in rented dwellings with a subsidy is not statistically significant.

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

	Households having experienced homelessness		All households	
	count	percent	count	percent
Total, overall dwelling satisfaction	364,300	100	14,790,400	100
Satisfied (or very satisfied) with dwelling overall	232,100	64*	12,221,300	83
Owner	99,200	77 ^{††}	8,908,000	88
With a mortgage	65,700	77*	5,111,100	86
Without a mortgage	33,500	77*	3,796,900	90
Renter	132,900	56 ^{††}	3,313,300	71
Subsidized housing	45,000	57*	428,700	73
Not subsidized housing	87,600	56*	2,879,600	71

* Estimate for households having experienced homelessness is significantly different than all households at the 95% level

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

‡ Estimate for households having experienced homelessness 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, 69% of households having experienced homelessness were satisfied with their neighbourhood. This is lower than the proportion of all households satisfied with their neighbourhood (86%).

By tenure, 78% of households having experienced homelessness in owner-occupied dwellings were satisfied with their neighbourhood. This is lower than the 88% of all households in owner-occupied dwellings that were satisfied. For households having experienced homelessness in rented dwellings (64%), the rate of neighbourhood satisfaction was also lower than all households in rented dwellings (80%).

Households having experienced homelessness in owner-occupied dwellings without a mortgage (73%) were also less likely to be satisfied with their neighbourhood than all households without a mortgage (89%).¹¹

For households having experienced homelessness in rented dwellings, the rate of neighbourhood satisfaction was lower than all households for those both with and without a subsidy. The neighbourhood satisfaction rate for households having experienced homelessness in rented dwellings was 62% for those with a subsidy and 66% for those without.^{12,13} For all households, the neighbourhood satisfaction rate was 76% for households with a subsidy and 81% for those without.

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

	Households having experienced homelessness		All households	
	count	percent	count	percent
Total, overall neighbourhood satisfaction	364,300	100	14,790,400	100
Satisfied (or very satisfied) with neighbourhood overall	252,300	69*	12,653,500	86
Owner	101,000	78 ^{††}	8,912,200	88
With a mortgage	69,100	81	5,144,000	87
Without a mortgage	31,800	73*	3,768,100	89
Renter	151,400	64 ^{††}	3,741,300	80
Subsidized housing	48,400	62*	449,100	76
Not subsidized housing	102,600	66*	3,287,100	81

* Estimate for households having experienced homelessness is significantly different than all households at the 95% level

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

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

Source: 2018 Canadian Housing Survey

11. The difference in the neighbourhood satisfaction rate between all households having experienced homelessness in owner-occupied dwellings and households having experienced homelessness in owner-occupied dwellings without a mortgage is not statistically significant.

12. The difference in the neighbourhood satisfaction rate between all households having experienced homelessness in rented dwellings and households having experienced homelessness in rented dwellings with a subsidy is not statistically significant.

13. The difference in the neighbourhood satisfaction rate between all households having experienced homelessness in rented dwellings and households having experienced homelessness in rented dwellings without a subsidy 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.¹⁴ 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 (51%) of households having experienced homelessness were one-census-family households. This was below the proportion for all households (65%). Of these one-census-family households having experienced homelessness, couple family households without children (17%) were more common than those with children (14%). Among all households, couple family households with children (28%) were just as common as couple family households without children (28%).

Non-census-family households were more common among households having experienced homelessness (47%) than all households (33%). This is because a large proportion of households having experienced homelessness were one-person households (41%). 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

	Households having experienced homelessness		All households	
	count	percent	count	percent
Total, household type	364,300	100	14,790,400	100
One-census-family household ¹	186,200	51*	9,639,200	65
Couple family without children	62,200	17*	4,156,700	28
Couple family with children	49,500	14*	4,113,900	28
One parent family	74,500	20*	1,368,600	9
Multiple-census-family household ¹	6,500	2	313,300	2
Non-census-family household	171,600	47*	4,837,900	33
One-person household	151,100	41*	4,243,100	29
Two- or more person household	20,500	6*	594,800	4

* Estimate for households having experienced homelessness 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
- 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).

14. 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.

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