

Catalogue no. 46280001
ISSN 2818-1344

Housing Statistics in Canada

Housing Experiences in Canada: People in poverty

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Release date: October 12, 2022



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Correction Notice

Corrections were made in Table 2 of this article. The table now presents the shelter costs of households with at least one person in poverty, whereas the data for households whose household maintainer was a person in poverty were previously displayed.

Published by authority of the Minister responsible for Statistics Canada

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Housing Experiences in Canada: People in poverty

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 people in poverty living in private dwellings.¹ The statistics below are derived from the 2016 Census. For the purposes of this analysis, people in poverty were identified based on income data collected as part of the census. Because this fact sheet focuses on people in poverty in private dwellings, those living in collective dwellings are not included in the data.² More fact sheets are available on the [Housing Experiences in Canada 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 people in poverty living in private dwellings using the following indicators collected and produced by Statistics Canada: tenure status of the household, shelter costs, housing affordability and suitability, condition of the dwelling, core housing need, 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: People in Poverty

Percentage of the population: 14.3%

Average age: 35 years

Median household income^{1,2}: \$20,400

Unemployment rate: 16.9%

Percentage in rural areas: 12.5%

Percentage who are immigrants: 28.7%

1. Refers to the median household income of all households with at least one person in poverty.
2. Median household income reflects income earned in the 2015 calendar year.

1. Poverty status is based on Canada's Official Poverty Line, the market basket measure (MBM), using the 2018 base methodology. The MBM establishes poverty thresholds based on the cost of a basket of food, clothing, shelter, transportation and other necessities. People with disposable income lower than the applicable thresholds, given family size and region of residence, are deemed to be in poverty. For more information, see the [Report on the second comprehensive review of the Market Basket Measure](#)

2. A collective dwelling refers to a dwelling of a communal, institutional or commercial nature. Most of the population in Canada resides in private dwellings, but a small portion lives in collective dwellings such as shelters, campgrounds, hospitals, nursing or seniors' homes, jails, lodging or rooming houses, or hotels or motels.

Tenure status of household



The tenure status of a household refers to whether the household owns or rents its private dwelling.³ 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 2016 Census, people in poverty were about half as likely as the total population to live in a private dwelling owned by a member of their household in 2016. Of the 4,918,680 people in poverty in Canada, 36.6% lived in a private dwelling owned by a member of their household, compared with 71.6% of the total population.

The proportion of people in poverty living in rented dwellings (62.6%) was more than double that of the total population (26.6%), and people in poverty (9.8%) were nearly three times more likely to live in subsidized rental housing than the total population (3.3%). Of the 3,078,890 people in poverty living in rented dwellings, 479,580 (9.8% of all people in poverty) lived in subsidized housing, and 2,599,310 (52.8%) lived in non-subsidized housing.

Of the 1,789,900 people in poverty who owned their home, or lived with someone who owned their home, 1,341,080 (27.3% of people in poverty) lived in a dwelling with a mortgage, and the remaining 457,820 (9.3%) lived in a dwelling without a mortgage. People in poverty were less than half as likely to live in an owner-occupied dwelling without a mortgage (9.3%) as the total population (23.3%).

Table 1
Tenure status of households for people in poverty and the total population in private dwellings, Canada, 2016

	People in poverty		Total population	
	count	percent	count	percent
Total, tenure status	4,918,680	100.0	34,460,065	100.0
Owner	1,798,900	36.6	24,683,880	71.6
With a mortgage	1,341,080	27.3	16,670,675	48.4
Without a mortgage	457,820	9.3	8,013,205	23.3
Renter	3,078,890	62.6	9,164,150	26.6
Subsidized housing	479,580	9.8	1,135,275	3.3
Not subsidized housing	2,599,310	52.8	8,028,875	23.3

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

Source: 2016 Census of Population.

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 low-income households (\$900) was lower than the median shelter cost paid by all households (\$1,020) in 2016.⁴

Low-income households in rented dwellings had lower median shelter costs than all renter households. For low-income households in rented dwellings, the median shelter cost was \$850, compared with \$910 for all renter households. The median shelter cost paid by low-income households in owner-occupied dwellings (\$1,160) was similar to that paid by all owner households (\$1,130).

3. 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.

4. The term "low-income households" refers to households with at least one person living in poverty.

The median shelter cost paid by renter households usually depends on the presence of a rent subsidy.⁵ Low-income households in rented dwellings with a subsidy (\$420) paid less per month in median shelter costs than all households in rented dwellings with a subsidy (\$524). Median shelter costs for low-income households in rented dwellings without a subsidy (\$900) were also lower than those for all households in rented dwellings without a subsidy (\$960).

The median shelter cost paid by households in owner-occupied dwellings is typically larger when there is a mortgage, which can represent a large portion of monthly shelter costs. Low-income households with a mortgage on their dwelling (\$1,580) paid a similar amount per month in median shelter costs as all households in owner-occupied dwellings with a mortgage (\$1,620). Median shelter costs for low-income households in owner-occupied dwellings without a mortgage (\$488) were lower than those for all households without a mortgage (\$540).

Table 2
Monthly shelter costs for households with low income and all households in private dwellings, Canada, 2016

	Low income households	All households
	median (dollars)	
Total, shelter costs¹	900	1,020
Owner	1,160	1,130
With a mortgage	1,580	1,620
Without a mortgage	488	540
Renter	850	910
Subsidized housing	420	524
Not subsidized housing	900	960

1. Owner and renter households in non-farm, off-reserve private dwellings.

Source: 2016 Census of Population.

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 2016 Census, people in poverty were more than three times more likely to live in households that spent more than 30% of their total household income on shelter. Among people in poverty, 3,478,835 (71.9%) lived in households that spent more than 30% of their total income on shelter, compared with 20.0% of the total population.

The difference was even greater for people in poverty living in owner-occupied dwellings (73.4%), whose rate of unaffordable housing was nearly five times higher than that of the total population in owner-occupied dwellings (14.7%). People in poverty in rented dwellings (71.1%) also lived in unaffordable housing at a much higher rate than the total population in rented dwellings (34.5%).

For those living in owner-occupied dwellings, the rate of unaffordable housing differed depending on the presence of a mortgage. People in poverty in households with a mortgage (82.0%) were over four times more likely to live in unaffordable housing than the total population with a mortgage (19.6%). Of all people in poverty living in households without a mortgage, 48.0% were living in unaffordable housing. This was much higher than the 4.4% of the total population without a mortgage living in unaffordable housing.

The rate of unaffordable housing was higher for people in poverty in renter households with a subsidy (45.7%, compared with 32.3% for the total renter population with a subsidy) and without a subsidy (75.8%, compared with 34.8% for the total renter population without a subsidy).

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. 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.

Table 3
Unaffordable housing for people in poverty and the total population in private dwellings, Canada, 2016

	People in poverty		Total population	
	count	percent	count	percent
Total, shelter-cost-to-income ratio¹	4,835,580	100.0	33,642,820	100.0
Spending more than 30% of income on shelter costs	3,478,835	71.9	6,742,050	20.0
Owner	1,306,285	73.4	3,605,535	14.7
With a mortgage	1,089,650	82.0	3,257,230	19.6
Without a mortgage	216,635	48.0	348,300	4.4
Renter	2,172,550	71.1	3,136,520	34.5
Subsidized housing	217,950	45.7	361,270	32.3
Not subsidized housing	1,954,600	75.8	2,775,245	34.8

1. All people in owner and renter households with household total income greater than zero in non-farm, off-reserve private dwellings.

Source: 2016 Census of Population.

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 2016 Census, people in poverty were twice as likely as the total population to live in unsuitable housing; 884,955 people in poverty (18.0%) lived in unsuitable housing, compared with 8.9% of the total population. This means that there were not enough bedrooms in the dwelling to meet the needs of the household, according to the NOS.

People in poverty in owner-occupied dwellings (10.5%) were nearly twice as likely to live in unsuitable housing as the total population in owner-occupied dwellings (5.4%). The share of people in poverty living in rented dwellings (22.5%) that were unsuitable was higher than that for the total population in rented dwellings (17.8%).

When owner-occupied dwellings are differentiated by the presence of a mortgage, people in poverty living in dwellings with a mortgage (11.8%) experienced unsuitable housing at a higher rate than the total population in dwellings with a mortgage (6.4%). The rate of unsuitable housing was nearly twice as high for people in poverty in owner-occupied dwellings without a mortgage (6.6%) compared with the total owner population without a mortgage (3.4%).

People in poverty in renter households with a subsidy (16.3%) had lower rates of unsuitable housing than the total renter population with a subsidy (19.2%). There was a 6.1 percentage point difference between the unsuitable housing rates of people in poverty (23.7%) and the total population (17.6%) living in non-subsidized housing.

Table 4
Housing suitability for people in poverty and the total population in private dwellings, Canada, 2016

	People in poverty		Total population	
	count	percent	count	percent
Total, housing suitability	4,918,680	100.0	34,460,065	100.0
Not suitable	884,955	18.0	3,081,315	8.9
Owner	188,235	10.5	1,335,345	5.4
With a mortgage	158,160	11.8	1,062,985	6.4
Without a mortgage	30,070	6.6	272,365	3.4
Renter	693,065	22.5	1,631,845	17.8
Subsidized housing	78,215	16.3	218,130	19.2
Not subsidized housing	614,850	23.7	1,413,720	17.6

Source: 2016 Census of Population.

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.

According to the 2016 Census, people in poverty (9.5%) lived in private dwellings that were in need of major repairs at a higher rate than the total population (6.7%).

People in poverty in owner-occupied dwellings (8.4%) lived in dwellings in need of major repairs at a higher rate than the total population in owner-occupied dwellings (5.5%). A difference could also be seen among those in renter households—people in poverty (10.0%) were more likely to live in dwellings in need of major repairs than the total population (8.8%).

People in poverty in owner-occupied dwellings with a mortgage (8.0%) were less likely to live in dwellings in need of major repairs than those without a mortgage (9.6%). The opposite was true for the total population, where individuals in owner-occupied dwellings with a mortgage (5.7%) lived in dwellings in need of major repairs at a higher rate than those without a mortgage (4.9%).

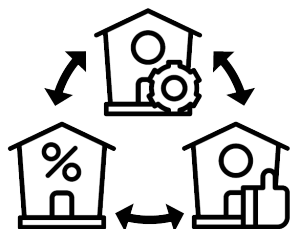
Among people in poverty in renter households, 11.5% of those with a subsidy and 9.7% of those without a subsidy lived in dwellings in need of major repairs. These proportions were similar to that of the total population with a subsidy (11.6%) and higher than that of the total population without a subsidy (8.4%).

Table 5
Condition of dwelling for people in poverty and the total population in private dwellings, Canada, 2016

	People in poverty		Total population	
	count	percent	count	percent
Total, dwelling condition	4,918,680	100.0	34,460,065	100.0
Dwelling in need of major repairs	465,485	9.5	2,298,760	6.7
Owner	151,885	8.4	1,351,740	5.5
With a mortgage	107,830	8.0	956,105	5.7
Without a mortgage	44,050	9.6	395,640	4.9
Renter	308,395	10.0	807,125	8.8
Subsidized housing	55,135	11.5	131,670	11.6
Not subsidized housing	253,260	9.7	675,460	8.4

Source: 2016 Census of Population.

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

According to the 2016 Census, people in poverty (62.4%) were nearly six times more likely to live in households in core housing need than the total population (10.6%).

An even greater difference could be seen among people in poverty in owner-occupied dwellings (58.5%), where the rate of core housing need was over 10 times higher than among the total population in owner-occupied dwellings (5.4%).

Given that the rate of unaffordable housing for people in poverty in owner-occupied dwellings was 73.4%, this indicates that the majority of those in unaffordable housing were also unable to afford alternative local housing that

met their needs. This gap was wider for the total population—14.7% of individuals lived in unaffordable housing and 5.4% lived in core housing need, indicating that the majority of those in unaffordable housing could have afforded alternative local housing that was acceptable.

The proportion of people in poverty in rented dwellings (64.5%) living in core housing need was more than twice as high as that of the total population in rented dwellings (25.3%). The rate of core housing need varied for renters depending on whether there was a rent subsidy. People in poverty in renter households with (54.6%) and without (66.5%) a subsidy were more likely to be in core housing need than the total population with (39.9%) and without (23.2%) a subsidy.

Table 6
Core housing need status for people in poverty and the total population in private dwellings, Canada, 2016

	People in poverty		Total population	
	count	percent	count	percent
Total, core housing need¹	4,030,270	100.0	32,803,125	100.0
In core housing need	2,514,785	62.4	3,492,080	10.6
Owner	831,485	58.5	1,307,620	5.4
With a mortgage	643,605	62.9	971,150	6.0
Without a mortgage	187,880	47.3	336,470	4.3
Renter	1,683,295	64.5	2,184,455	25.3
Subsidized housing	242,805	54.6	433,190	39.9
Not subsidized housing	1,440,490	66.5	1,751,265	23.2

1. Only people in private, non-farm, non-reserve, and owner or renter households with incomes greater than zero and shelter cost-to-income ratios lower than 100% are assessed for core housing need.

Source: 2016 Census of Population.

Housing experiences of men and women living in poverty

In 1995, the Government of Canada committed to using Gender-based Analysis Plus (GBA Plus) 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 *Canadian 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 Plus 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 Plus is not just about differences between people on the basis of gender. Everyone has multiple characteristics that intersect and contribute to who they are. GBA Plus 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 people experience government policies and initiatives.

The data presented here highlight differences in housing experiences for men and women living in poverty. Compared with men in poverty, women in poverty were less likely to live in an owner-occupied dwelling.

Table 7
Housing indicators for men and women in poverty, Canada, 2016

	Men in poverty	Women in poverty
	percent	
In an owner-occupied dwelling	37.7	36.2
In household spending 30% or more of income on shelter costs ¹	72.8	72.0
In unsuitable housing	17.5	18.0
In a dwelling requiring major repairs	9.5	9.5
In core housing need ²	63.3	63.2

1. All people in owner and renter households with a household total income greater than zero in non-farm, off-reserve private dwellings.

2. Only people in private, non-farm, non-reserve, and owner or renter households with incomes greater than zero and shelter cost-to-income ratios lower than 100% are assessed for core housing need.

Source: 2016 Census of Population.

More information on GBA Plus 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 Plus analysis of housing experiences will also be released through the [Housing Experiences in Canada issue page](#) as they become available.

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.⁷ 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 2016 Census, 65.3% of people in poverty lived as part of a one-census-family household. This was below the rate for the total population (79.6%). People in poverty in one-census-family households were more likely to live in a couple family with children (31.1%) than to live in one without children (10.9%). For the total population, 45.7% of individuals lived in a one-census-family household with children and 22.5% lived in one without children. People in poverty (23.3%) were more than twice as likely to live in a one-parent-family household as the total population (11.3%).

Living in a non-census-family household was more than twice as common for people in poverty (31.5%) as it was for the total population (15.4%). This is because a large proportion (20.3%) of people in poverty lived alone. By comparison, 11.5% of the total population in private households in Canada lived alone.

Table 8
Household living arrangements for people in poverty and the total population in private dwellings, Canada, 201

	People in poverty		Total population	
	count	percent	count	percent
Total, household type	4,918,680	100.0	34,460,065	100.0
One-census-family household ¹	3,209,925	65.3	27,414,900	79.6
Couple family without children	534,020	10.9	7,761,355	22.5
Couple family with children	1,528,090	31.1	15,754,465	45.7
One-parent family	1,147,815	23.3	3,899,085	11.3
Multiple-census-family household ¹	161,165	3.3	1,746,110	5.1
Non-census-family household	1,547,590	31.5	5,299,050	15.4
One-person household	996,170	20.3	3,967,770	11.5
Two-or-more-person household	551,415	11.2	1,331,280	3.9

1. One-census-family households and multiple-census-family households may include additional people who are not part of a census family.

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

Source: 2016 Census of Population.

7. 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 single 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.

About the data

The estimates presented in this fact sheet are from the 2016 Census of Population. For detailed information on any of the indicators in this fact sheet, please refer to the [Census of Population](#) main page.

The Census of Population data on housing are collected on the long-form questionnaire, which draws its sample from a frame of private dwellings across Canada. Because the survey sample is drawn from private households, individuals in the following situations are not included in the data:

- 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).