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## Housing Statistics in Canada

# Housing Experiences in Canada: Korean people in 2016

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## Housing Experiences in Canada: Korean people in 2016

This fact sheet focuses on Korean people living in private dwellings. The statistics below are derived from the 2016 Census. For the purposes of this analysis, Korean people were identified based on responses to the population group question in the census questionnaire, which are primarily used to identify racialized Canadians defined as the visible minority population in the *Employment Equity Act*.<sup>1</sup> Because this fact sheet focuses on Korean people in private dwellings, those living in collective dwellings are not included in the data.<sup>2</sup> More fact sheets are available on the [Housing Experiences in Canada series 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 Korean people 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.

### Tenure status of household



The tenure status of a household refers to whether the household owns or rents its private dwelling.<sup>3</sup> Homeownership is an important aspect of Canadian society and can affect outcomes for many housing indicators. For this reason, owner and renter households are often considered separately in housing analyses. In many cases, researchers further examine whether households in owner-occupied dwellings have mortgages on their dwellings and whether renter households pay subsidized rent.

According to the 2016 Census, Korean people were less likely to live in a private dwelling owned by a member of their household in 2016. Of the 188,710 Korean people in Canada, 61.8% lived in a private dwelling owned by a member of their household, compared with 71.6% of the total population.

The proportion of Korean people (38.2%) living in rented dwellings was higher than that of the total population (26.6%), and Korean people (3.0%) lived in subsidized rented dwellings at a similar rate as the total population (3.3%). Of the 72,050 Korean people who lived in rented dwellings, 5,660 (3.0%) lived in subsidized housing and 66,375 (35.2%) lived in non-subsidized housing.

### Highlights from the 2016 Census: Korean population

Percentage of the population: 0.5%

Average age: 36 years

Median household income:<sup>1,2</sup> \$49,200

Percentage living in poverty:<sup>3</sup> 35.9%

Unemployment rate: 8.4%

Percentage in rural areas: 2.4%

Percentage who are immigrants: 67.0%

1. Visible minority status of the household for the 2016 estimate of median household income is determined by examining the characteristics of the first person on the questionnaire who pays the housing costs.

2. For the 2016 Census, the reference period is the 2015 calendar year for all income variables.

3. Poverty status is based on the 2018 base market basket measure.

1. These responses are used to derive a visible minority status for each household member according to the [Statistics Canada departmental standards](#).

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.

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.

Of the 116,655 Korean people who owned their homes or lived with someone who owned their home, 89,600 (47.5%) lived in a dwelling with a mortgage and 26,855 (14.2%) lived in a dwelling without a mortgage. Korean people were less likely to live in an owner-occupied dwelling without a mortgage than the total population (23.3%).

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

	Korean population		Total population	
	count	percent	count	percent
<b>Total, tenure status</b>	<b>188,710</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
Owner	116,655	61.8	24,683,880	71.6
With a mortgage	89,600	47.5	16,670,675	48.4
Without a mortgage	26,855	14.2	8,013,205	23.3
Renter	72,050	38.2	9,164,150	26.6
Subsidized housing	5,660	3.0	1,135,275	3.3
Not subsidized housing	66,375	35.2	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 Korean households (\$1,430) was higher than the median shelter cost paid by all households (\$1,020) in 2016.<sup>4</sup>

Korean households in owner-occupied and rented dwellings also had higher median shelter costs than all households in dwellings of the same tenure status. The median shelter cost paid by Korean households in owner-occupied dwellings was \$1,640, compared with \$1,130 for all households. For Korean households in rented dwellings, the median shelter cost was \$1,290, compared with \$910 for all households.

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. Korean households with a mortgage on their dwelling (\$1,960) paid more per month in median shelter costs than all households in owner-occupied dwellings with a mortgage (\$1,620). Median shelter costs for Korean households in owner-occupied dwellings without a mortgage (\$665) were also higher compared with those of all households in owner-occupied dwellings without a mortgage (\$540).

The median shelter cost paid by renter households usually depends on the presence of a rent subsidy.<sup>5</sup> Korean households in rented dwellings with a subsidy (\$775) had higher median monthly shelter costs than all households in rented dwellings with a subsidy (\$524). Median shelter costs for Korean households in rented dwellings without a subsidy (\$1,410) were higher than the median shelter costs for all households in rented dwellings without a subsidy (\$960).

4. The term "Korean households" refers to households where the first person listed on the questionnaire who pays the housing costs is a Korean person.

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.

**Table 2**  
**Monthly shelter costs for Korean and all households in private dwellings, Canada, 2016**

	Korean households	All households
	median (dollars)	
<b>Total, shelter costs<sup>1</sup></b>	<b>1,430</b>	<b>1,020</b>
Owner	1,640	1,130
With a mortgage	1,960	1,620
Without a mortgage	665	540
Renter	1,290	910
Subsidized housing	775	524
Not subsidized housing	1,410	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.<sup>6</sup>

According to the 2016 Census, Korean people were more than twice as likely as the total population to live in households that spent more than 30% of their total household income on shelter; 90,895 Korean people (48.5%) lived in households that spent more than 30% of their total income on shelter, compared with 20.0% of the total population.

Korean people in owner-occupied dwellings (40.4%) were also more than two and a half times as likely to live in unaffordable housing as the total population in owner-occupied dwellings (14.7%). Korean people in rented dwellings (61.6%) experienced a rate of unaffordable housing that was nearly double the rate for 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. Korean people in households with a mortgage (47.3%) were more likely to be in unaffordable housing than the total population in households with a mortgage (19.6%). The proportion of Korean people in households without a mortgage living in unaffordable housing (17.5%) was nearly four times higher than that of the total population in households without a mortgage living in unaffordable housing (4.4%).

The rate of unaffordable housing was nearly double for Korean people in renter households with a subsidy (59.1% compared with 32.3% for the total population) and without a subsidy (61.8% compared with 34.8% for the total population).

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

	Korean population		Total population	
	count	percent	count	percent
<b>Total, shelter-cost-to-income ratio<sup>1</sup></b>	<b>187,400</b>	<b>100.0</b>	<b>33,642,820</b>	<b>100.0</b>
Spending more than 30% of income on shelter costs	90,895	48.5	6,742,050	20.0
Owner	46,880	40.4	3,605,535	14.7
With a mortgage	42,220	47.3	3,257,230	19.6
Without a mortgage	4,660	17.5	348,300	4.4
Renter	44,025	61.6	3,136,520	34.5
Subsidized housing	3,335	59.1	361,270	32.3
Not subsidized housing	40,685	61.8	2,775,245	34.8

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

Source: 2016 Census of Population

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.

## 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, Korean people were about twice as likely as the total population to live in unsuitable housing, meaning that there were not enough bedrooms in the dwelling to meet the needs of the household, according to the National Occupancy Standard. That is, 34,315 Korean people (18.2%) lived in unsuitable housing compared with 8.9% of the total population.

Korean people in rented dwellings (31.8%) were more likely to live in unsuitable housing than the total population living in rented dwellings (17.8%). This was also true for Korean people in owner-occupied dwellings (9.8%), who experienced unsuitable housing at a rate nearly double that of the total population in owner-occupied dwellings (5.4%).

Korean people in renter households with and without a subsidy experienced higher rates of unsuitable housing than the total population. There was a 3.5 percentage point difference in the unsuitable housing rate for Korean people (22.7%) and the total population (19.2%) living in subsidized renter households and a 15 percentage point difference in the unsuitable housing rate for Korean people (32.6%) and the total population (17.6%) living in non-subsidized renter households.

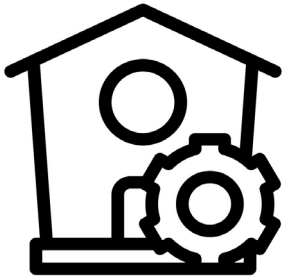
When owner-occupied dwellings are differentiated by the presence of a mortgage, Korean people living in dwellings with a mortgage (9.9%) experienced unsuitable housing at a higher rate than the total population in dwellings with a mortgage (6.4%). The difference was more pronounced for Korean people in owner-occupied dwellings without a mortgage, where the rate of unsuitable housing was 9.0% compared with 3.4% for the total population.

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

	Korean population		Total population	
	count	percent	count	percent
<b>Total, housing suitability</b>	<b>188,710</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
Not suitable	34,315	18.2	3,081,315	8.9
Owner	11,400	9.8	1,335,345	5.4
With a mortgage	8,890	9.9	1,062,985	6.4
Without a mortgage	2,430	9.0	272,365	3.4
Renter	22,920	31.8	1,631,845	17.8
Subsidized housing	1,285	22.7	218,130	19.2
Not subsidized housing	21,630	32.6	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, Korean people (4.1%) were less likely to live in private dwellings that were in need of major repairs than the total population (6.7%).

Korean people in owner-occupied dwellings (3.8%) also lived in dwellings in need of major repairs at a lower rate than the total population in owner-occupied dwellings (5.5%). Among those in renter households, Korean people (4.6%) were nearly half as likely to live in a dwelling in need of major repairs as the total population (8.8%).

Korean people in owner-occupied dwellings with a mortgage (3.7%) were as likely to live in a dwelling in need of major repairs as those without a mortgage (4.1%), whereas 5.7% of the total population in owner-occupied dwellings with a mortgage lived in dwellings in need of major repairs and 4.9% of the total population in owner-occupied dwellings without a mortgage lived in dwellings in need of major repairs.

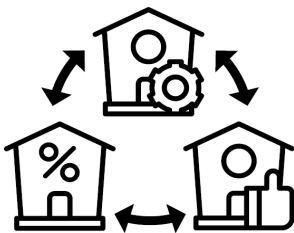
Among Korean people in renter households, 6.1% of those with a subsidy lived in dwellings in need of major repairs and 4.4% of those without a subsidy lived in dwellings in need of major repairs. Both of these proportions were lower than those for the total population living in rented dwellings in need of major repairs with (11.6%) and without (8.4%) a subsidy.

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

	Korean population		Total population	
	count	percent	count	percent
<b>Total, dwelling condition</b>	<b>188,705</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
Dwelling in need of major repairs	7,765	4.1	2,298,760	6.7
Owner	4,455	3.8	1,351,740	5.5
With a mortgage	3,345	3.7	956,105	5.7
Without a mortgage	1,090	4.1	395,640	4.9
Renter	3,305	4.6	807,125	8.8
Subsidized housing	345	6.1	131,670	11.6
Not subsidized housing	2,950	4.4	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 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 2016 Census, Korean people (27.4%) were more than twice as likely to live in households in core housing need as the total population (10.6%).

Korean people in owner-occupied dwellings (19.3%) were in core housing need at a rate over three times higher than the total population in owner-occupied dwellings (5.4%). A significant difference also existed for renter households, where the rate of core housing need was higher for Korean people (42.7%) than the total population (25.3%).

The incidence of core housing need was higher for Korean people in owner-occupied dwellings with (20.4%) and without (16.0%) a mortgage compared with the total population in owner-occupied dwellings with (6.0%) and without (4.3%) a mortgage.

Similarly, the incidence of core housing need varied for renters depending on whether there was a rent subsidy. Korean people in renter households with a subsidy (53.5%) were more likely to be in core housing need than the total population with a subsidy (39.9%), and Korean people in renter households without a subsidy (41.6%) also experienced a rate of core housing need nearly twice as high as the total population without a subsidy (23.2%).

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

	Korean population		Total population	
	count	percent	count	percent
<b>Total, core housing need<sup>1</sup></b>	<b>164,505</b>	<b>100.0</b>	<b>32,803,125</b>	<b>100.0</b>
In core housing need	45,115	27.4	3,492,080	10.6
Owner	20,795	19.3	1,307,620	5.4
With a mortgage	16,670	20.4	971,150	6.0
Without a mortgage	4,120	16.0	336,470	4.3
Renter	24,320	42.7	2,184,455	25.3
Subsidized housing	2,660	53.5	433,190	39.9
Not subsidized housing	21,665	41.6	1,751,265	23.2

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

Source: 2016 Census of Population

## Housing experiences of Korean 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 Korean men and women. Compared to Korean men, Korean women were more likely to live in unsuitable housing.

The data presented here highlight differences in housing experiences for Korean men and women. Compared with Korean men, Korean women were more likely to live in unsuitable housing.

**Table 7**  
**Housing indicators for Korean men and women, Canada, 2016**

	Korean men	Korean women
	percent	
In an owner-occupied dwelling	61.9	61.7
In household spending 30% or more of income on shelter costs <sup>1</sup>	48.5	48.5
In unsuitable housing	17.7	18.7
In dwelling requiring major repairs	4.1	4.2
In core housing need <sup>2</sup>	27.3	27.6

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

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

**Source:** 2016 Census of Population

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.

## Household living arrangements



Household living arrangements refer to whether a person lives with another person or people, and, if so, whether they are related to that person or those people. Households can be further differentiated based on whether they are census family households or non-census-family households. Census family households contain at least one census family.<sup>7</sup> Non-census-family households are either one person living alone or a group of two or more people who live together but do not constitute a census family (for example, roommates).

According to the 2016 Census, 83.8% of Korean people lived as part of a one-census-family household. This was higher than the rate for the total population (79.6%). Korean people in one-census-family households were more likely to live in a couple family with children (56.9%) than without children (15.1%). This was also true for the total population, where 45.7% of individuals lived in one-census-family households with children and 22.5% lived in one-census-family households without children. Korean people (11.8%) lived in one-parent family households at a similar rate as the total population (11.3%).

Living in a non-census-family household was less common for Korean people (11.6%) than the total population (15.4%). This is because a small proportion of Korean people lived alone (6.7%). By comparison, 11.5% of the total population in private households in Canada lived alone.

**Table 8**  
**Household living arrangements for Korean people and the total population in private dwellings, Canada, 2016**

	Korean population		Total population	
	count	percent	count	percent
<b>Total, household type</b>	<b>188,710</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
One-census-family household <sup>1</sup>	158,210	83.8	27,414,900	79.6
Couple family without children	28,480	15.1	7,761,355	22.5
Couple family with children	107,425	56.9	15,754,465	45.7
One parent family	22,310	11.8	3,899,085	11.3
Multiple-census-family household <sup>1</sup>	8,565	4.5	1,746,110	5.1
Non-census-family household	21,940	11.6	5,299,050	15.4
One-person household	12,550	6.7	3,967,770	11.5
Two- or more person household	9,385	5.0	1,331,280	3.9

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:** 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 is collected on the long-form questionnaire which draws its sample 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:

- 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).