

## Insights on Canadian Society

# Women living in subsidized housing in Canada

by Farhana Khanam

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## Acknowledgement

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### Overview of the study

In Canada, the need for suitable and affordable housing has been recognized as critically important by all levels of government. More recently, the social challenges directly and indirectly related to the COVID-19 pandemic, including lockdown measures, fluctuations in the housing market, impacts on the labour market, and obstacles to finding alternate housing, could all affect the ongoing demand for subsidized housing.

Using data primarily from the 2021 Canadian Housing Survey, this study applies a gender lens to examine the characteristics of Canadians living in subsidized housing. It examines the experiences of renters in subsidized housing and their satisfaction with their dwelling and neighbourhood, drawing comparisons with their counterparts living in non-subsidized rental housing.

- In 2021, 3% of the Canadian population aged 15 years and older, or approximately 842,000 people, lived in subsidized housing. Women were more likely than men to live in subsidized housing: 3% of women lived in subsidized housing compared with 2% of men.
- In 2021, 24% of women who had previously experienced homelessness were living in subsidized housing. This was eight times higher than their counterparts who had never experienced homelessness (3%).
- Also, among those most likely to live in subsidized housing were separated, divorced or widowed women (7%); lone-parent women (9%); and women living in a one-member household (9%). In particular, women who were separated, divorced or widowed (7%) were seven times as likely as married women (1%) to live in subsidized housing.
- People living in subsidized housing were more likely to be dissatisfied with the safety and security of their dwelling than those living in non-subsidized rental housing. Specifically, women living in subsidized housing were nearly twice as likely as women in non-subsidized rental housing to feel dissatisfied with their safety and security (13% versus 7%).
- A smaller proportion of people living in subsidized housing indicated that they felt very or reasonably safe walking alone in their neighbourhood after dark compared with those living in non-subsidized housing. Among people responsible for housing decisions within their household, 45% of women in subsidized housing indicated feeling safe when walking alone in their neighbourhood after dark, compared with 61% of women in non-subsidized housing.
- Renters in subsidized housing were more likely than other renters to report a need for more neighbourhood-based medical services, community support services and public transportation. For example, among people responsible for housing decisions within their household, 40% of women living in subsidized housing reported a need for more community support services, compared with 19% of women who lived in non-subsidized rental housing.

### Introduction

Access to stable, safe, high-quality and affordable housing represents one of the most basic and powerful social determinants of health, since it can impact overall quality of life, sense of privacy and security.<sup>1,2</sup> Poor-quality housing, such as housing in need of substantial repair, and negative neighbourhood attributes (e.g., high crime rate or illegal activities, noise, lack of greenspace or secure outdoor spaces) have been identified as risk factors for infectious and chronic disease, injury, and poor overall health and well-being.<sup>3,4</sup>

In Canada, the need for suitable and affordable housing has been recognized as critically important by all levels of government, and the right to housing is recognized by the [National Housing Strategy Act](#). A major component of housing policy and programs has centred on subsidized housing, also known as social and affordable housing. Under the subsidized housing model, low-income households pay rent based on their income for housing units that exist outside the real estate market.<sup>5</sup> In this model, housing allocation and rent-setting mechanisms are therefore not entirely operated by market supply and demand.

More recently, with the COVID-19 pandemic, the challenges related to accessing affordable, suitable and stable housing have been further heightened, particularly among marginalized populations. Adverse housing conditions, such as overcrowding or housing in poor state of repair, are more often experienced by Indigenous people.<sup>6</sup>

Canadian housing markets have been hit by the pandemic and inflationary pressures. Despite recent decreases, housing prices have increased

significantly during recent years, and many Canadian households are now facing affordability issues, needing to balance rising housing costs with other essential purchases, such as food, transportation and heating.

Furthermore, the social challenges associated with the pandemic, including lockdown measures and obstacles to finding alternate housing, have disproportionately affected women and children and may have increased the demand for subsidized housing. Extended periods spent within the home have been linked to an increased risk of domestic violence,<sup>7,8</sup> and subsidized housing can serve as a bridge out of abusive relationships for many women.<sup>9,10,11</sup>

Finally, work interruptions caused by the COVID-19 pandemic also had financial impacts on many households, disproportionately affecting women and financially vulnerable families.<sup>12,13,14</sup> These differences highlight the importance of examining subsidized housing experiences through a gendered lens.

The Government of Canada works through Canada Mortgage and Housing Corporation with its provincial and territorial partners to provide access to affordable and suitable housing for residents of Canada who live in low income. As part of these programs, tenants pay rent based on what the household is considered able to afford. Subsidized housing can be subsidized by different sources, for example, different levels of government, housing co-ops, non-profit organizations, employers and relatives.

This article uses data from the 2021 Canadian Housing Survey (CHS) to examine the experiences of men and women living in subsidized

housing (see box "[Data sources, methods and definitions](#)"). The first part of the article provides a profile of women and men<sup>15</sup> who rely on subsidized housing in Canada. Second, the article examines the relationship between subsidized housing and satisfaction with housing and neighbourhood quality.

This article uses both descriptive and multivariate analyses. The results regarding sociodemographic characteristics were estimated from the information of all household members aged 15 years and older.<sup>16</sup> However, results regarding homelessness, housing satisfaction and neighbourhood satisfaction were obtained from the reference person for the household only; therefore, they do not necessarily represent the perceptions of all people living in that household.<sup>17</sup>

### **In 2021, 3% of women lived in subsidized housing, compared with 2% of men**

In 2021, 3% of Canadians aged 15 years and older, or approximately 842,000 people, lived in subsidized housing at the time of survey (Table 1). Of these, about 507,000 were women, meaning that 3% of the female population aged 15 and older lived in subsidized housing. This share was higher than the one for men at 2% (or 335,000 men).

The most common form of subsidization was government subsidies on rent, with 66% reporting this type of subsidized housing. Another 16% reported subsidy through a housing cooperative, and 12% reported subsidy by non-profit organizations. There were no differences by gender.

Notably, the 2021 Census found that 16.8% of Canadians lived in unaffordable housing, indicating that

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many who may need assistance may not have access to housing subsidies.

### One in six people with the lowest income lived in subsidized housing

Subsidized housing is a form of financial assistance that includes rent assistance, rent supplement, rent allowances or situations where the rent is geared to income.

In 2021, 17% of people living in the bottom income quintile (household income less than \$26,608) were living in subsidized housing. This was more often the case for women in the bottom income quintile, 19% of whom lived in subsidized housing (Table 1). This compares with 14% of men with the same household income. As expected, living in subsidized housing decreases with higher household incomes.

In addition, individuals, particularly women, who were unable to work at a paid job because of a long-term illness or disability were most likely to live in subsidized housing. In 2021, 13% of women whose main activity in the last 12 months was a long-term illness or disability lived in subsidized housing. This compares with 1% of women working at a paid job, 5% of those looking for work, 5% of those caring for family and 4% of those who were retired. Similar patterns were seen for men.

### A higher percentage of lone mothers and separated, divorced and widowed women live in subsidized housing

Lone parents are often more likely than other family types to be living in a low-income household.<sup>18</sup> Reflecting this reality, they were also more likely to live in subsidized housing

(8%) than dual-parent families (1%). In fact, of all the family structures, lone mothers most often lived in subsidized housing (9%), followed by lone fathers (6%), single women (7%) and single men (5%) (Table 1). It is noteworthy that families with children are often given priority when subsidized units become available, compared to single adults.

Overall, marital dissolution or loss of a partner increases the likelihood of living in subsidized housing. In particular, 7% of people who were separated, divorced or widowed lived in subsidized housing, compared with 1% of those who were married or living common law. While this was seen for both women and men, the difference was somewhat more muted for men. Separated, divorced or widowed men were five times, rather than seven times, more likely to live in subsidized housing than married men.

**Table 1**  
Characteristics of renters living in subsidized and non-subsidized housing, by gender, 2021

	Women		Men	
	Subsidized rental housing	Non-subsidized rental housing	Subsidized rental housing	Non-subsidized rental housing
<b>Personal and household characteristics</b>	percentage			
<b>Total</b>	<b>3.2<sup>†</sup></b>	<b>24.1</b>	<b>2.2</b>	<b>24.7</b>
<b>Adjusted household income<sup>1</sup></b>				
Bottom 20% (less than \$26,608) (ref.)	18.7 <sup>†</sup>	43.5 <sup>†</sup>	13.9	45.1
Quintile 2 (\$26,608 to \$46,538)	7.6 <sup>**</sup>	38.0 <sup>*</sup>	5.6 <sup>*</sup>	39.9
Quintile 3 (\$46,539 to \$70,230)	2.0 <sup>*</sup>	29.1 <sup>*</sup>	1.7 <sup>*</sup>	30.2 <sup>*</sup>
Quintile 4 (\$70,231 to \$106,674)	1.0 <sup>*</sup>	20.5 <sup>**</sup>	0.8 <sup>*</sup>	22.8 <sup>*</sup>
Top 20% (\$106,675 and above)	0.2 <sup>*</sup>	11.8 <sup>*</sup>	0.2 <sup>*</sup>	12.3 <sup>*</sup>
<b>Main activity in the last 12 months</b>				
Working at a paid job or self-employed (ref.)	1.3 <sup>‡</sup>	24.7	1.1	25.5
Looking for work	5.0 <sup>*</sup>	34.9 <sup>*</sup>	3.5 <sup>*</sup>	33.6 <sup>*</sup>
Going to school	3.7 <sup>*</sup>	29.4 <sup>*</sup>	2.8 <sup>*</sup>	29.5 <sup>*</sup>
Keeping house	4.2 <sup>*</sup>	20.3 <sup>**</sup>	3.5 <sup>*</sup>	29.8
Caring for other family members	5.0 <sup>*</sup>	24.8	5.1 <sup>*</sup>	23.3
Retired	4.1 <sup>**</sup>	18.2 <sup>**</sup>	2.7 <sup>*</sup>	14.8 <sup>*</sup>
Long term illness or disability	13.1 <sup>**</sup>	30.8 <sup>*</sup>	8.9 <sup>*</sup>	31.4 <sup>*</sup>
Doing volunteer work	7.2 <sup>*</sup>	23.4	8.3 <sup>*</sup>	27.8
No main activity or other	6.8 <sup>*</sup>	24.3	7.0 <sup>*</sup>	29.5
<b>Census family type</b>				
Couple with children	2.0 <sup>*</sup>	14.6 <sup>*</sup>	1.3 <sup>*</sup>	15.1 <sup>*</sup>
Couple without children	1.1 <sup>*</sup>	20.3 <sup>*</sup>	0.7 <sup>*</sup>	20.1 <sup>*</sup>
Lone-parent family (ref.)	9.1 <sup>†</sup>	33.9	6.4	33.3
Not in census family	7.3 <sup>**</sup>	41.3 <sup>**</sup>	4.6 <sup>*</sup>	47.8 <sup>*</sup>

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**Table 1**  
**Characteristics of renters living in subsidized and non-subsidized housing, by gender, 2021**

	Women		Men	
	Subsidized rental housing	Non-subsidized rental housing	Subsidized rental housing	Non-subsidized rental housing
percentage				
<b>Personal and household characteristics</b>				
<b>Household size</b>				
1 (ref.)	9.2 <sup>‡</sup>	39.3 <sup>‡</sup>	6.4	43.1
2	2.1 <sup>**</sup>	25.5 <sup>*</sup>	1.4 <sup>*</sup>	25.3 <sup>*</sup>
3	2.4 <sup>**</sup>	23.3 <sup>*</sup>	1.5 <sup>*</sup>	23.4 <sup>*</sup>
4	1.6 <sup>*</sup>	17.1 <sup>*</sup>	1.4 <sup>*</sup>	16.9 <sup>*</sup>
5 or more	2.7 <sup>**</sup>	17.3 <sup>*</sup>	2.0 <sup>*</sup>	19.7 <sup>*</sup>
<b>Marital status</b>				
Married	1.5 <sup>*</sup>	15.2 <sup>*</sup>	1.1 <sup>*</sup>	15.2 <sup>*</sup>
Living common law	0.7 <sup>*</sup>	31.3	1.1 <sup>*</sup>	31.5
Never married (not living common-law)	9.3 <sup>‡</sup>	32.5	3.5	34.2
Separated, divorced or widowed	6.7 <sup>**</sup>	30.9 <sup>*</sup>	5.1 <sup>*</sup>	33.2
<b>Highest level of education</b>				
Less than high school (ref.)	6.6 <sup>‡</sup>	27.5	4.8	26.6
High school diploma	4.4 <sup>**</sup>	24.1 <sup>*</sup>	2.8 <sup>*</sup>	24.8
Trades certificate or diploma, or college or non-university certificate below bachelor level	3.1 <sup>**</sup>	23.2 <sup>*</sup>	1.7 <sup>*</sup>	22.8 <sup>*</sup>
Bachelor's degree and above	1.2 <sup>*</sup>	23.6 <sup>**</sup>	1.1 <sup>*</sup>	25.9
<b>Homelessness</b>				
Ever been homeless	24.1 <sup>**</sup>	41.6 <sup>*</sup>	16.1 <sup>*</sup>	43.5 <sup>*</sup>
Never been homeless (ref.)	2.9 <sup>‡</sup>	23.8	1.9	24.4
<b>Indigenous identity</b>				
Indigenous	9.7 <sup>*</sup>	34.0	6.8 <sup>*</sup>	31.1
First Nations	12.5 <sup>**</sup>	38.7 <sup>*</sup>	8.6 <sup>*</sup>	36.2 <sup>*</sup>
Métis	6.0 <sup>*</sup>	29.2	4.6	26.3
Inuit	21.3 <sup>*</sup>	34.4	20.4 <sup>*</sup>	14.5 <sup>*</sup>
Non-Indigenous (ref.)	3.0 <sup>‡</sup>	23.8	2.1	24.5
<b>Racialized group</b>				
South Asian	2.7	17.9 <sup>**</sup>	2.2	26.3
Chinese	1.0 <sup>*</sup>	13.8 <sup>*</sup>	0.6 <sup>*</sup>	18.7 <sup>*</sup>
Black	14.2 <sup>**</sup>	39.7 <sup>*</sup>	10.2 <sup>*</sup>	45.3 <sup>*</sup>
Filipino	2.1	35.7 <sup>*</sup>	1.7	36.2 <sup>*</sup>
Arab or West Asian	3.5 <sup>*</sup>	37.3 <sup>*</sup>	3.0	42.9 <sup>*</sup>
Latin American	7.1 <sup>*</sup>	40.5 <sup>**</sup>	6.0 <sup>*</sup>	49.5 <sup>*</sup>
Southeast Asian	1.6	29.8	2.1	29.7
Other racialized groups	5.1	34.6 <sup>*</sup>	3.4	35.1 <sup>*</sup>
Non-racialized and non-Indigenous (ref.)	2.6 <sup>‡</sup>	22.5	1.7	21.8

\* significantly different from reference category ( $p < 0.05$ )

‡ significantly different from men ( $p < 0.05$ )

1. The adjusted household income is calculated by dividing household income by the square root of household size.

Source: Statistics Canada, Canadian Housing Survey, 2021.

### **Women with lower levels of educational attainment more likely to live in subsidized housing**

Educational attainment was associated with living in subsidized housing, although the magnitude of this relationship was stronger for women. Indeed, higher education is generally associated with stable employment and higher earnings, and a lower probability of living in subsidized housing.

In 2021, 7% of women and 5% of men who had not completed high school lived in subsidized housing—a rate that was about 1.5 times higher than those whose highest level of education was a high school diploma (Table 1). For those with an educational attainment less than a bachelor's degree, women were consistently more likely than men to live in subsidized housing. In contrast, there was no gender difference for those with a bachelor's degree or above, where 1% of both women and men lived in subsidized housing.

### **Experiences of homelessness closely related to living in subsidized housing**

Previous experiences of unsheltered homelessness, which can be related to individual and systemic risk factors,<sup>19</sup> can increase the chances of living in subsidized housing.

In addition, Housing First programs are specifically targeted towards lifting people out of homelessness, particularly people experiencing chronic homelessness. As such, being homeless can be an eligible criterion for some specific housing programs.

In the CHS, questions on homelessness, which can include living in a shelter,

on the street or in parks, or in a vehicle, are asked only of those responsible for housing decisions within their household. Therefore, the answers provided do not represent the perspectives of all people living in that household.

Among women who had ever been homeless, almost one-quarter (24%) were living in subsidized housing in 2021 (Table 1). This was about eight times higher than women who had never experienced homelessness (3%). The impact of homelessness was less marked for men but still significant. In 2021, 16% of men who had been homeless were living in subsidized housing, compared with 2% who had never been homeless.

Even after controlling for the effect of other sociodemographic characteristics, being homeless at some point in one's life increased the probability of living in subsidized housing. For women, those who had previously experienced homelessness were 9 percentage points more likely to live in subsidized housing than women who had never experienced homelessness (Table A1). For men, those who had been homeless were 7 percentage points more likely to be living in subsidized housing.

### **Indigenous people, particularly Inuit, are more likely to live in subsidized housing, in part because of northern subsidies**

Overall, about 7% of Indigenous men and 10% of Indigenous women lived in subsidized housing (Table 1). The proportions, while higher than among the non-Indigenous population (3% of women and 2% of men), varied by Indigenous group,

with the highest rate of subsidized housing being among Inuit.

In 2021, 21% of Inuit reported that they lived in subsidized housing, largely reflecting subsidies to help with the high cost of living in the North. For example, the Government of Nunavut provides subsidized rental housing or pays for a subsidy to cover the difference in cost between northern cities and communities and southern employment centres for term and indeterminate employees, to help with the recruitment and retention of staff.<sup>20</sup>

There were no significant differences between Inuit men and women—they were both just as likely to live in subsidized housing. However, gender differences were seen among First Nations people living off reserve, with First Nations women being more likely to live in subsidized housing (13%) than First Nations men (9%). There were no gender differences among Métis.

### **Black and Latin American people are more likely to live in subsidized housing**

The likelihood of living in subsidized housing was greatest among Black Canadians, particularly Black women. In 2021, 14% of Black women and 10% of Black men were renting social and affordable housing (Table 1). This compares with a low of 1% among the Chinese population, 2% among Southeast Asians, 2% among Filipinos, and 2% among non-racialized and non-Indigenous people.

Latin American Canadians were also more likely to be living in subsidized housing (7% of women and 6% of men), with no significant differences by gender.

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### A higher percentage of people living in subsidized housing experienced pests and undrinkable water than other tenants

To study dwelling issues experienced by men and women living in subsidized housing, three major issues were examined: mould or mildew, pests, and undrinkable water. Overall, a higher percentage of people living in subsidized housing experienced pests and undrinkable water issues, compared with their counterparts in non-subsidized rental housing (Chart 1).

Among the three issues, infestations of unwanted pests were the most common problem. In 2021, 27% of women and 29% of men who lived in subsidized housing indicated that they had a problem with unwanted pests in their dwelling. This compares with fewer than one-

quarter of non-subsidized housing renters (19% of women to 24% of men). There were no gender differences in problems related to infestations of unwanted pests and undrinkable water among subsidized housing renters. However, women in subsidized housing were almost twice as likely as men to report problems with mould or mildew (13% versus 7%).

### Women living in subsidized housing are more likely to be dissatisfied with safety and security of their dwelling

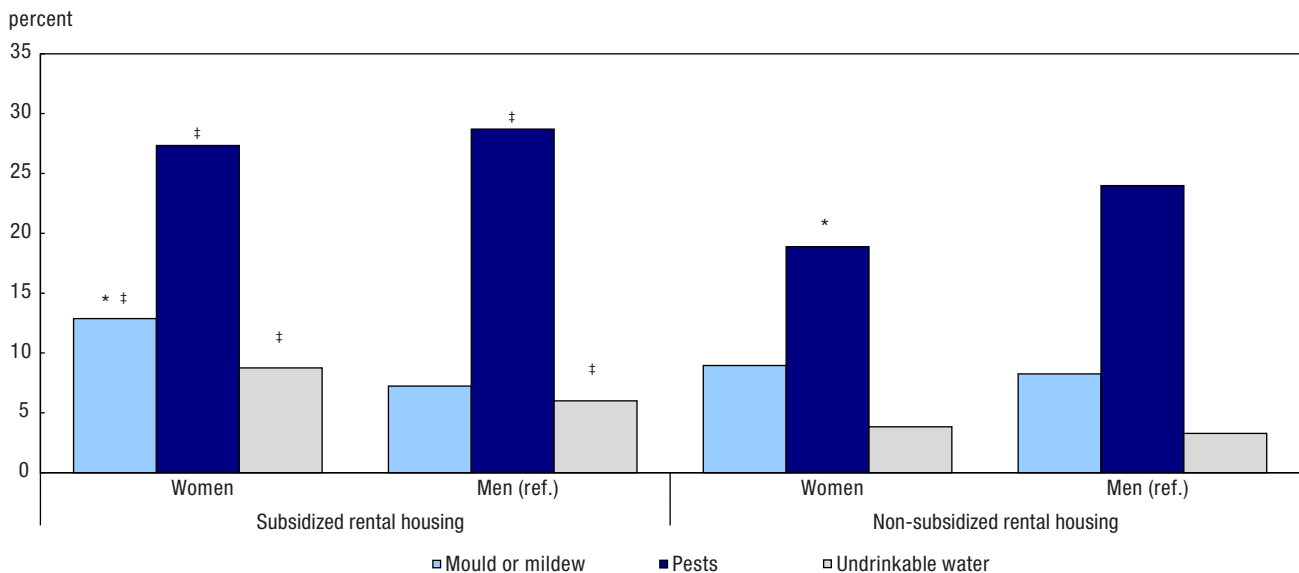
Feelings of satisfaction with the dwelling and perceptions of personal safety and security are important dimensions of well-being in the context of subsidized housing.

Overall, women living in subsidized housing were much more likely than women living in non-subsidized

units to report being dissatisfied or very dissatisfied with the safety and security of their dwelling (13% versus 7%) (Chart 2). The difference for men was much less pronounced, where 8% living in subsidized housing units were worried about safety and security, compared with 7% who rented non-subsidized units.

Besides safety and security, women living in subsidized housing were more likely than women living in other rental units to feel dissatisfied with the amount of space, overall condition of the dwelling and summer temperature of their home. That said, dissatisfaction with housing was not consistently higher for those living in subsidized housing. Renters in other types of housing were more often dissatisfied with temperature control in the winter and accessibility.

**Chart 1**  
Dwelling issues experienced by renters living subsidized and non-subsidized housing, by gender, 2021



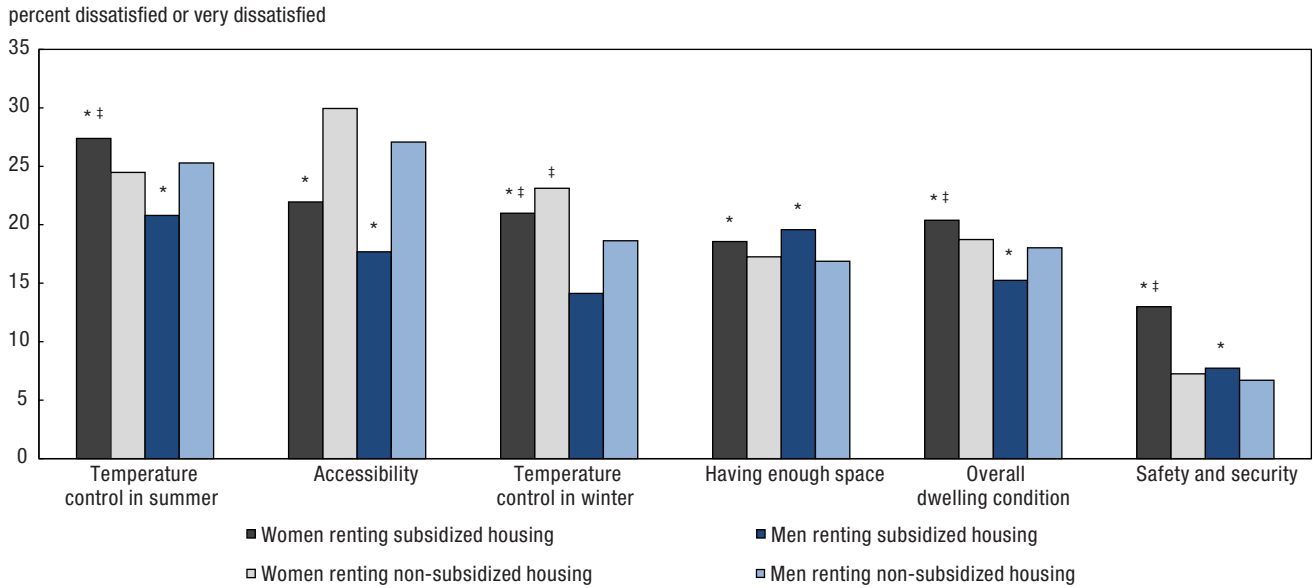
\* significantly different from reference category ( $p < 0.05$ )

† significantly different from people living in non-subsidized rental housing ( $p < 0.05$ )

Source: Statistics Canada, Canadian Housing Survey, 2021.



**Chart 2**  
**Housing dissatisfaction among renters living in subsidized and non-subsidized housing, by selected dwelling characteristics and gender, 2021**



\* significantly different from reference category ( $p < 0.05$ )  
 † significantly different from men ( $p < 0.05$ )  
 Source: Statistics Canada, Canadian Housing Survey, 2021.

**Renters in subsidized housing are more likely than renters in non-subsidized housing to be dissatisfied with their neighbourhood**

Differences were seen in dissatisfaction with the neighbourhood overall between those who rented subsidized housing units and those who rented non-subsidized units.

For example, among those responsible for housing decisions within their household,<sup>21</sup> women (12%) and men (10%) living in subsidized housing were up to twice as likely to be dissatisfied or very dissatisfied with their overall neighbourhood than women (6%) and men (7%) in non-subsidized housing (Table 2). This is consistent

with a previous Canadian study, which reported that tenants in subsidized housing have lower neighbourhood satisfaction (75%) than tenants in non-subsidized housing (81%).<sup>22</sup>

The higher level of neighbourhood dissatisfaction among tenants of subsidized units remained after accounting for other factors. Specifically, when a range of sociodemographic characteristics was controlled for, women and men in subsidized housing had a 4 percentage point and a 1 percentage point higher probability, respectively, of indicating that they were dissatisfied or very dissatisfied with their neighbourhood, compared with their counterparts in non-subsidized rental housing (Table A2).

**A greater share of women than men in subsidized housing feel unsafe walking alone in their neighbourhood after dark**

An important neighbourhood characteristic captured in the study is whether the respondent felt safe while walking alone in their neighbourhood after dark. Among those responsible for housing decisions within their household, 45% of women in subsidized housing indicated feeling safe when walking alone in their neighbourhood after dark, compared with 61% of women in non-subsidized housing (Table 2). These percentages were still lower than those of male tenants: 71% in subsidized housing and 80% in non-subsidized housing reported feeling safe after dark.

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Similarly, women were more likely to report not walking alone after dark than men—particularly among women who lived in subsidized housing. Specifically, nearly one-third of women in subsidized housing did not walk alone after dark (29%), while just under one in five women in non-subsidized housing reported the same (19%).

Regardless of gender, tenants in subsidized housing were more likely to report a higher amount of perceived crime than tenants in non-subsidized housing. In addition, a higher proportion of those living in subsidized housing indicated there was a problem in their neighbourhood with noisy neighbours, vandalism, dealing drugs and other neighbourhood issues, compared with their counterparts in non-subsidized rental housing. The top concern among subsidized renters was people using or dealing

drugs, where a little over half indicated this concern: 52% of women and 51% of men.

### Women in subsidized housing are more likely to feel that there is a need for more community support services in their neighbourhood compared with their non-subsidized renter counterparts

Satisfaction with a neighbourhood also depends on the availability of walkable access to services and amenities, particularly when access to a personal vehicle is limited.

Among renters of both subsidized and non-subsidized housing, most respondents reported a need for shops, stores and markets, and medical services in their neighbourhood. However, compared with non-subsidized

renters, those living in subsidized housing reported a greater need for neighbourhood-based medical services, public transportation, community support services and employment services.

In terms of gender differences, women in rental housing, regardless of type, were far more likely than men to indicate there was a need for medical services. This need was greatest among women in subsidized housing, with more than two-thirds (68%) reporting a high or moderate need for medical services in their neighbourhood (Chart 3). Combined with factors such as access to personal and public transportation, the need and demand for neighbourhood access to medical services may be associated with the overall poorer self-reported health among individuals living in subsidized housing. In 2021, 63% of women and 37% of men living in subsidizing

**Table 2**  
**Neighbourhood satisfaction among renters living in subsidized and non-subsidized housing, by gender, 2021**

	Subsidized rental housing		Non-subsidized rental housing	
	Women	Men (ref.)	Women	Men (ref.)
	percentage			
<b>Overall satisfaction with neighbourhood</b>				
Very satisfied or satisfied	74.8 <sup>‡</sup>	80.3 <sup>‡</sup>	85.6	82.8
Neither satisfied nor dissatisfied	12.8 <sup>‡</sup>	10.0	8.7	10.7
Dissatisfied or very dissatisfied	12.3 <sup>‡</sup>	9.7 <sup>‡</sup>	5.7	6.5
<b>Level of crime perceived compared with other areas in Canada<sup>1</sup></b>				
Higher	52.2 <sup>‡</sup>	55.0 <sup>‡</sup>	48.0	49.1
About the same	47.8 <sup>‡</sup>	45.0 <sup>‡</sup>	52.0	51.0
<b>Feeling of safety—walking alone in neighbourhood</b>				
Very or reasonably safe	45.2 <sup>**</sup>	70.5 <sup>‡</sup>	60.9 <sup>*</sup>	80.2
Somewhat or very unsafe	25.3 <sup>**</sup>	19.7 <sup>‡</sup>	20.4 <sup>*</sup>	15.4
Do not walk alone	29.4 <sup>**</sup>	9.8 <sup>‡</sup>	18.7 <sup>*</sup>	4.4
<b>Reported a problem with...</b>				
Noisy neighbours or loud parties	42.9 <sup>‡</sup>	41.3 <sup>‡</sup>	37.6	39.1
Garbage or litter lying around	48.7 <sup>‡</sup>	44.2 <sup>‡</sup>	43.7	44.6
Vandalism, graffiti or other damage	36.0 <sup>**</sup>	42.1 <sup>‡</sup>	31.7	33.1
People using or dealing drugs	51.5 <sup>‡</sup>	50.7 <sup>‡</sup>	41.7	39.1
People being drunk or rowdy in public	42.1 <sup>‡</sup>	44.8 <sup>‡</sup>	32.3	34.1

\* significantly different from reference category ( $p < 0.05$ )

<sup>‡</sup> significantly different from people living in non-subsidized rental housing ( $p < 0.05$ )

1. Based on results from the 2018 Canadian Housing Survey since this information was not collected in 2021.

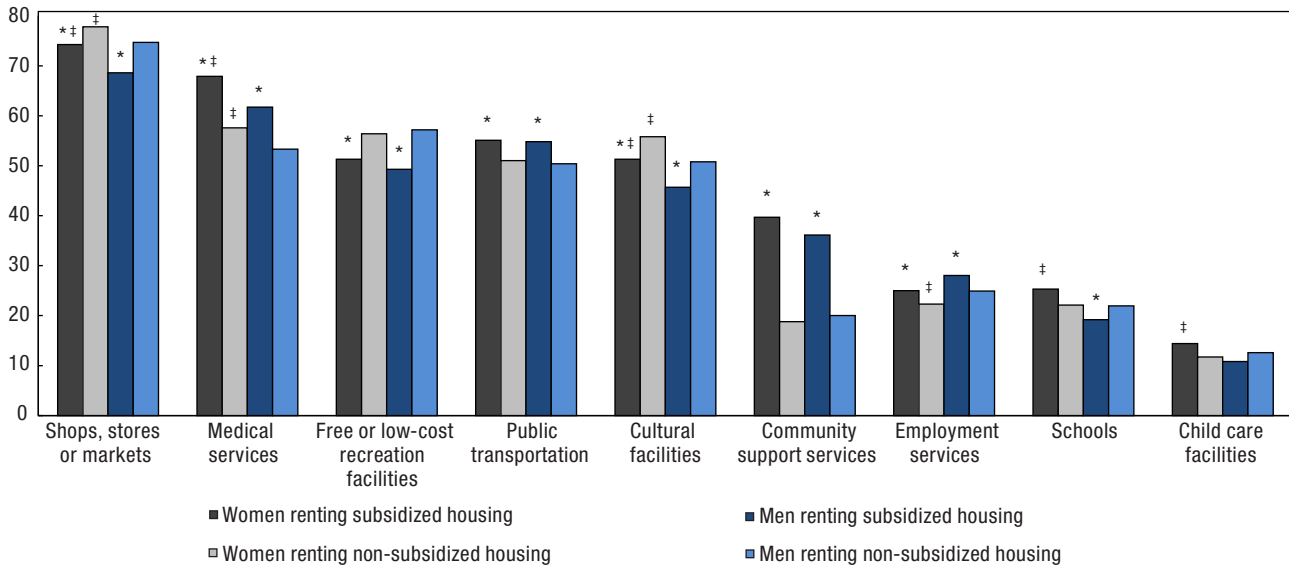
Source: Statistics Canada, Canadian Housing Survey, 2021.

## Women living in subsidized housing in Canada

**Chart 3**

**Percentage of renters who reported a high to moderate need for selected services in their neighbourhood, renters living in subsidized or non-subsidized housing, by gender, 2018**

percent with high or moderate need for services



\* significantly different from reference category ( $p < 0.05$ )

† significantly different from men ( $p < 0.05$ )

Source: Statistics Canada, Canadian Housing Survey, 2018.

housing described their health as fair or poor. This compares with 51% of women and 49% of men living in non-subsidized rental housing.

### Conclusion

This study provides a portrait of women and men living in subsidized housing in Canada. This information has important implications, because identifying the gendered dimension of subsidized housing is the key to understanding and improving the availability of affordable and suitable housing.

The results show that in 2021, 3% of individuals aged 15 years and older, or approximately 842,000 people, lived in subsidized housing. Women were more likely than men to live in subsidized housing: 3% of women lived in subsidized housing compared with 2% of men.

People who had ever been homeless were particularly likely to live in subsidized housing. Specifically, women who had ever been homeless were eight times as likely to live in subsidized housing as women who had never experienced homelessness. Separated, divorced or widowed people and lone parents were also among those most likely to live in subsidized housing. A number of factors—including higher burden of care for children and family members, as well as lower-paid precarious employment that influences financial vulnerability among women—could, in turn, increase their need for subsidized housing.

This study also examined housing satisfaction by gender. Both men and women in subsidized housing were more likely to be dissatisfied with the

safety and security of their dwelling, compared with their counterparts in non-subsidized rental housing. In terms of overall satisfaction with their neighbourhood, both men and women had a significantly higher probability to express dissatisfaction, compared with their counterparts in non-subsidized rental housing. Results also reveal that a higher proportion of men and women living in subsidized housing reported a high or moderate need for medical services, community support services and public transportation in their neighbourhood, compared with their counterparts in non-subsidized rental housing.

*Farhana Khanam is a research analyst at the Centre for Social Data Insights and Innovation at Statistics Canada.*

### Data sources, methods and definitions

#### Data sources

The article uses data from the 2021 Canadian Housing Survey (CHS). However, results on the level of crime perceived are based on the CHS 2018 since this information was not collected in 2021.

The CHS is a survey sponsored by Canada Mortgage and Housing Corporation. The target population of the survey is private households across the provinces and territories of Canada. In this survey, collective dwellings—for example, nursing homes, seniors' residences and shelters—are excluded.<sup>23</sup>

To complete the CHS questionnaire, a reference person from each sampled household was identified. A reference person is a household member who is responsible for household decisions. However, responses regarding housing satisfaction, neighbourhood satisfaction and self-reported health reflect the view of the reference person only, and not the other members of the household. However, sociodemographic information is available for all the members of the household.

#### Methodology

Descriptive statistics were used to examine the personal and socioeconomic characteristics of renters in subsidized housing compared with renters in non-subsidized housing. The paper also focused on the housing satisfaction and neighbourhood satisfaction of renters in subsidized housing based on the responses of the reference person of the household.

In addition, logistic regression analysis was conducted to assess the factors associated with living in subsidized housing at the time of the survey in 2021. The study considered a number of different sets of equations with different dependent variables and different combinations of explanatory variables to estimate

the logistic model and its marginal effects. For example, in the first set of equations, the dependent variable was whether the respondent for the household lived in subsidized housing, controlling for various personal characteristics, which include age, highest level of education, marital status, Indigenous identity, racialization, homelessness and region.

To compare the satisfaction levels with specific dwelling characteristics across genders and across subsidized housing and non-subsidized housing, the logistic model and its marginal effects for each dwelling characteristic were estimated separately. In each case, the same set of personal characteristics was being controlled. All estimates in this report using data from the 2021 CHS were based on bootstrap weights. The sample was restricted to those aged 15 years and older.

#### Definitions

**Indigenous identity:** Refers to whether the person identified with Indigenous peoples in Canada. This includes those who identify as First Nations (North American Indian), Métis or Inuk (Inuit); those who report being Registered or Treaty Indians (that is, registered under the Indian Act of Canada); and those who have membership in a First Nation or Indian band. The CHS data for specific Indigenous groups (First Nations, Métis or Inuit) refer to a combination of single and multiple responses on Indigenous identity for people living off reserve.

**Racialized individuals:** Refers to people belonging to a group designated as a visible minority. The Employment Equity Act defines visible minorities as “persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour.” The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean and Japanese.

## Women living in subsidized housing in Canada

**Table A1**  
**Probabilities of living in subsidized housing, by personal characteristics and gender, 2021**

Personal characteristics	Women	Men
	marginal effect	
<b>Adjusted household income<sup>1</sup> (ref. bottom 20% [less than \$26,608])</b>		
Quintile 2 (\$26,608 to \$46,538)	-4.4*	-4.0*
Quintile 3 (\$46,539 to \$70,230)	-12.1*	-9.0*
Quintile 4 (\$70,231 to \$106,674)	-12.6*	-10.5*
Top 20% (\$106,675 and above)	-18.4*	-13.7*
<b>Main activity in the last 12 months (ref. working at a paid job or self-employed)</b>		
Looking for work	4.4	2.8*
Going to school	3.8*	-0.7
Keeping house	6.9*	2.4
Caring for other family members	6.4*	5.2*
Retired	6.6*	4.6*
Long term illness or disability	9.7*	6.5*
Doing volunteer work	7.9*	9.4*
No main activity or other	6.3*	6.3*
<b>Education (ref. high school diploma)</b>		
Less than high school	1.0	1.1
Trades certificate or diploma, or college or non-university certificate below bachelor level	-1.1	-1.8*
Bachelor's degree and above	-7.0*	-4.0*
<b>Marital status (ref. married)</b>		
Living common law	1.8	-1.5
Never married (not living common-law)	5.7*	1.8*
Separated, divorced or widowed	7.3*	0.5
<b>Ever been homeless (ref. never been homeless)</b>	9.3*	6.8*
<b>Indigenous (ref. non-Indigenous)</b>	7.3*	4.1*
<b>Racialized (ref. non-racialized and non-Indigenous)</b>	7.7*	4.5*

\* significantly different from reference category ( $p < 0.05$ )

1. The adjusted household income is calculated by dividing household income by the square root of household size.

**Note:** The variables on age and region were included in the model but the results are not presented in this table.

**Source:** Statistics Canada, Canadian Housing Survey, 2021.

**Table A2**  
**Probabilities of being dissatisfied or very dissatisfied with dwelling, renters living in subsidized housing, by gender, 2021**

Dwelling characteristics	Subsidized rental housing (ref. non-subsidized rental housing)	
	Women	Men
marginal effect		
Dwelling overall	0.0	-1.1
Having enough space	2.8	6.9*
Dwelling condition	0.8	-3.1
Accessibility	-5.3*	-10.0*
Safety and security	3.6*	0.2
Temperature control in winter	-0.4	-4.9
Temperature control in summer	4.6*	0.8
Overall neighbourhood	3.9*	1.2

\* significantly different from men and women living in non-subsidized rental housing ( $p < 0.05$ )

**Notes:** Results were controlled for a full set of explanatory variables. The explanatory variables used are age, highest level of education, marital status, Indigenous identity, racialization, main activity and region.

**Source:** Statistics Canada, Canadian Housing Survey, 2021.

### Notes

1. Balestra and Sultan, 2013.
2. Borgoni, Michelangeli and Pirola, 2018.
3. Gagné and Ferrer, 2006.
4. Corporation for Supportive Housing, 2014.
5. Dreier and Hulchanski, 1993.
6. Yang and Aitken, 2021.
7. Statistics Canada, 2020.
8. Postmus, Severson, Berry and Yoo, 2009.
9. Menard, 2001.
10. Jeffrey and Barata, 2017.
11. Dichter and Rhodes, 2011.
12. Deng et al., 2020.
13. Moyser, 2020.
14. Khanam, Langevin, Savage and Uppal, 2022.
15. Gender was used to classify individuals as men, women or “other.” Because of a small sample size for “other” genders, results for this group could not be reported.
16. The CHS collects personal and sociodemographic information for all the members of the household.
17. To complete the CHS questionnaire, a reference person who is responsible for housing decisions within their household was identified for each sampled household.
18. Statistics Canada, 2017.
19. Uppal, 2022.
20. Housing issues go beyond subsidized housing in Nunavut and Inuit Nunangat more broadly. Inuit Nunangat is experiencing a housing crisis, where roughly 52% of Inuit live in crowded housing (with up to 15 people per unit) because of the lack of affordable and suitable housing and a general housing shortage.
21. In the CHS, questions on satisfaction with the neighbourhood are asked only of those responsible for housing decisions within their household. Therefore, the answers provided do not necessarily represent the perception of all people living in that household.
22. Claveau, 2019.
23. The CHS collects information from households on their communities, housing needs, social and affordable housing, subsidized housing, forced moves, satisfaction with dwelling and neighbourhood, social interactions with the community, health, homelessness, and sociodemographic characteristics.

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