

Housing Statistics in Canada

Housing experiences in Canada: Veterans in 2018

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Housing experiences in Canada: Veterans in 2018

by Jeff Randle, Zheren Hu and Zachary Thurston

The Housing Experiences in Canada series of fact sheets highlights the diversity of housing situations experienced by different groups of people living across Canada.

This fact sheet focuses on Veterans living in private dwellings. Statistics below are derived from the 2018 Canadian Housing Survey (CHS). For the purposes of this analysis, Veterans were identified based on survey responses of the reference person for the household.¹ The reference person provides information on the characteristics of each household member. More fact sheets in the Housing Experiences in Canada series are available on the [Housing Experiences in Canada series issue page](#).

The *National Housing Strategy Act* (2019) declared that “the right to adequate housing is a fundamental human right affirmed in international law.” Adequate housing is understood in international law as housing that provides secure tenure; is affordable; is habitable; provides access to basic infrastructure; is located close to employment, services and amenities; is accessible for people of all abilities; and is culturally appropriate.

This fact sheet focuses on the experience of Veterans living in private dwellings, using the following indicators collected and produced by Statistics Canada. These are: tenure status of household, shelter costs, housing affordability, condition of dwelling, core housing need, dwelling satisfaction, neighbourhood satisfaction, and household living arrangements.

While these indicators together do not perfectly measure adequate housing as defined in international law, they are nevertheless useful proxies for understanding the housing experiences of people living in Canada.

Tenure status of household



The tenure status of a household refers to whether the household owns or rents its private dwelling.² Homeownership is an important aspect of Canadian society and can affect outcomes for many housing indicators. For this reason, owner and renter households are often considered separately in housing analyses. In many cases, researchers further look at whether households in owner-occupied dwellings have mortgages on their dwellings and whether renter households pay subsidized rent.

According to the 2018 CHS, 73% of 578,500 Veterans lived in a private dwelling owned by a member of their household in 2018. This was comparable to the share of the total population (73%) living in owner-occupied dwellings.

The 424,500 Veterans who owned or who lived with someone who owned their homes can be further divided into the 207,800 Veterans (36%) who lived in a dwelling with a mortgage and the remaining 216,700 Veterans (37%) who lived in a dwelling without a mortgage. Veterans were less likely to live in an owner-occupied dwelling with a mortgage than the total population (49%), but more likely to live in a dwelling without a mortgage than the total population (25%).

The remaining 154,000 Veterans who lived in rented dwellings can be further divided into the 21,500 Veterans (4%) living in subsidized housing and the 132,200 Veterans (23%) not living in subsidized housing. These proportions are similar to the total population, where 3% of individuals lived in rented dwellings with a subsidy and 24% in rented dwellings without a subsidy.

1. One person ('the reference person' in each sampled household) was asked to complete the Canadian Housing Survey (CHS) questionnaire. The reference person provides proxy responses on behalf of all household members, which are used to derive a Veteran status for each household member. Veterans are defined for the purpose of this analysis as individuals who have served in the Canadian military, and who were not current members of the Canadian Armed Forces (CAF) at the time the survey was completed.
2. A household is considered to own its dwelling if a member of the household owns it, even if it is not fully paid for (for example, if there is a mortgage or another claim on it). A household is considered to rent its dwelling if no member of the household owns it. A household is considered to rent its dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.

Table 1
Tenure status of private households for the population in private dwellings, Canada, 2018

	Veterans		Total population	
	count	percent	count	percent
Total, tenure status	578,500	100	36,444,100	100
Owner	424,500	73	26,694,500	73
With a mortgage	207,800	36*	17,696,300	49
Without a mortgage	216,700	37*	8,998,100	25
Renter	154,000	27	9,749,700	27
Subsidized housing	21,500	4	1,160,700	3
Not subsidized housing	132,200	23	8,570,300	24

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

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

Source: 2018 Canadian Housing Survey

Shelter costs



Shelter costs refer to the monthly dwelling-related expenses paid by households, including mortgage or rent. For owner-occupied dwellings, shelter costs include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, rent and the costs of electricity, heat, water and other municipal services.

In Canada, the median shelter cost paid by Veteran households was \$800 in 2018.³ This was lower than the median shelter cost of \$1,050 for all private households.

Veteran households in owner-occupied dwellings (\$760) also had lower median shelter costs than all households in owner-occupied dwellings (\$1,140). For Veteran households in rented dwellings (\$890), median shelter costs were comparable to all households (\$960).

The median shelter cost paid by households in owner-occupied dwellings are typically larger when there is a mortgage on the dwelling, because a mortgage can represent a large portion of monthly shelter costs. Veteran households with a mortgage on their dwelling (\$1,530) paid less per month in median shelter costs than all households in owner-occupied dwellings with a mortgage (\$1,770). Median shelter costs for Veteran households in owner-occupied dwellings without a mortgage (\$510) were comparable to all households (\$540).

Similarly, the median shelter cost paid by renter households usually depends on the presence of a rent subsidy.⁴ Veteran households in rented dwellings with a subsidy (\$510) had similar median monthly shelter costs as all households in rented dwellings with a subsidy (\$530). Median shelter costs for Veteran households in rented dwellings without a subsidy (\$960) were also comparable to all households in rented dwellings without a subsidy (\$1,010).⁵

3. Veteran households refer to households where at least one member was a Veteran.

4. '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.

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

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

	Veteran households	All households
	median (dollars)	
Total, tenure status	800*	1,050
Owner	760**	1,140
With a mortgage	1,530**†	1,770
Without a mortgage	510†‡	540
Renter	890‡	960
Subsidized housing	510†‡	530
Not subsidized housing	960‡	1,010

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

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

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

Source: 2018 Canadian Housing Survey

Housing affordability



Housing affordability is derived using the shelter-cost-to-income ratio, which refers to the proportion of average total income households spend on shelter costs. A household is said to have affordable housing if it spends less than 30% of its total income on shelter costs.⁶

According to the 2018 CHS, 83,600 Veterans (15%) lived in households that spent more than 30% of their total household income on shelter. This was lower than the 18% of the total population who lived in private households which spent more than 30% of their total household income on shelter.

Veterans in owner-occupied dwellings (11%) were less likely to be in unaffordable housing than the total population in owner-occupied dwellings (15%). About one-quarter (24%) of Veterans in rented dwellings were in unaffordable housing.

Focusing on Veterans in owner-occupied dwellings, those in households with and without a mortgage experienced unaffordable housing at a similar rate as the total population. Veterans in rented dwellings with and without a subsidy also had comparable rates of unaffordable housing with the total population.

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

	Veterans		Total population	
	count	percent	count	percent
Total, shelter-cost-to-income ratio¹	570,800	100	35,669,100	100
Spending more than 30% of income on shelter costs	83,600	15*	6,400,200	18
Owner	46,400	11**	3,895,800	15
With a mortgage	37,600	19†‡	3,568,600	21
Without a mortgage	8,700	4†‡	327,200	4
Renter	37,200	24†‡	2,504,400	26
Subsidized housing	6,000	28	269,500	23
Not subsidized housing	31,200	24	2,232,300	26

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

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

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

1. All persons in private dwellings excluding those living in households on reserves, households in farm dwellings, and households with zero or negative total household income.

Source: 2018 Canadian Housing Survey

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 2018 CHS, 14,000 Veterans (2%) were in unsuitable housing, meaning that there were not enough bedrooms in the dwelling to meet the needs of their household, according to the NOS. This is lower than the 9% of the total population living in unsuitable housing.

Veterans in owner-occupied dwellings (1%) were less likely to be in unsuitable housing than the total population in owner-occupied dwellings (6%). This difference was also reflected in rented dwellings, where the share of Veterans living in rented dwellings (6%) that were unsuitable was lower than the share for the total population (19%).

When owner-occupied dwellings are differentiated by the presence of a mortgage, Veterans living in dwellings with a mortgage (2%) experienced unsuitable housing at a lower rate than the total population in dwellings with a mortgage (7%).⁷ This difference was also present for Veterans in owner-occupied dwellings without a mortgage, where the rate of unsuitable housing was 0%, compared with 3% for the total population.

For Veterans in rented dwellings, those in households without a subsidy (5%) experienced unsuitable housing at a lower rate than the total population in rented dwellings without a subsidy (18%).

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

	Veterans		Total population	
	count	percent	count	percent
Total, housing suitability	578,500	100	36,444,100	100
Not suitable	14,000	2*	3,408,400	9
Owner	4,900	1**	1,599,500	6
With a mortgage	4,500	2**	1,307,600	7
Without a mortgage	400	0 ^{s††}	291,900	3
Renter	9,100	6**	1,808,900	19
Subsidized housing	2,900	14	227,000	20
Not subsidized housing	6,200	5*	1,578,200	18

^s Value rounded to 0 (zero) where there is no meaningful distinction between zero and the value that was rounded

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

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

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

Source: 2018 Canadian Housing Survey

Condition of dwelling



Data on condition of dwelling are used to provide some insight into whether housing is habitable. Dwellings are classified into three groups by condition: needing regular maintenance only, needing minor repairs and needing major repairs. Dwellings in need of major repairs are considered to be inadequate housing. Examples of dwellings in need of major repairs include homes with defective plumbing or electrical wiring, and housing needing structural repairs to walls, floors or ceilings.

In 2018, according to the CHS, 8% of all Veterans lived in private dwellings that were in need of major repairs. This is comparable to the 7% of the total population that reported living in dwellings in need of major repairs.

Differences in the proportion of individuals living in dwellings in need of major repairs between Veterans and the total population by tenure status were not statistically significant.

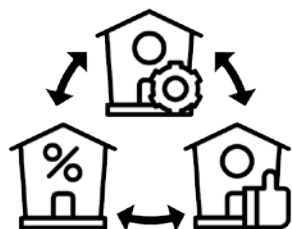
7. The difference in the unsuitable housing rate between all Veterans in owner-occupied dwellings and Veterans in owner-occupied dwellings with a mortgage is not statistically significant.

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

	Veterans		Total population	
	count	percent	count	percent
Total, dwelling condition	578,500	100	36,444,100	100
Dwelling in need of major repairs	48,700	8	2,556,400	7
Owner	32,400	8	1,657,400	6
With a mortgage	19,800	10	1,162,500	7
Without a mortgage	12,600	6	494,900	5
Renter	16,200	11	899,000	9
Subsidized housing	2,500	11	134,000	12
Not subsidized housing	13,700	10	761,800	9

Source: 2018 Canadian Housing Survey

Core housing need



Core housing need touches on several elements of the right to adequate housing. It considers whether the affordability, suitability, and condition of dwelling needs of the household are being met and if not, whether affordable rental housing is available that meets all these needs. A household is said to be in core housing need if their dwelling falls below at least one of the affordability, suitability, or condition of dwelling standards, and would have to spend 30% or more of their total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

According to the 2018 CHS, 8% of Veterans were living in households in core housing need. This is comparable to the 9% of the total population in core housing need.

Veterans in owner-occupied dwellings (4%) were in core housing need at a similar rate as the total population in owner-occupied dwellings (5%). The same was true for individuals in rented dwellings, where the rate of core housing need for Veterans (17%) was comparable to the total population (19%).

Differences in rates of core housing need between Veterans and the total population by presence of a mortgage for those in owner-occupied households were not statistically significant.

The incidence of core housing need varied for Veterans in rented dwellings depending on whether there was a rent subsidy. Among Veterans in rented dwellings with a subsidy, 29% were in core housing need, while the rate was 15% for their counterparts without a subsidy.⁸

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

	Veterans		Total population	
	count	percent	count	percent
Total, core housing need[†]	565,200	100	35,128,000	100
In core housing need	43,400	8	3,151,900	9
Owner	17,200	4 ^{††}	1,358,700	5
With a mortgage	11,100	5	982,800	6
Without a mortgage	6,200	3	375,900	4
Renter	26,200	17 ^{††}	1,793,200	19
Subsidized housing	6,200	29 ^{††}	342,000	30
Not subsidized housing	20,000	15 [†]	1,447,300	18

[†] Estimate for Veterans by tenure type is significantly different than tenure subtotal at the 95% level

^{††} Estimate for Veterans by tenure type is significantly different than tenure counterpart at the 95% level

1. All persons in private dwellings excluding those living in households on reserves, households in farm dwellings, and households with zero or negative total household income before tax or a shelter-cost-to-income ratio greater than or equal to 100%.

Source: 2018 Canadian Housing Survey

8. The difference in the core housing need rate between all Veterans in rented dwellings and Veterans in rented dwellings without a subsidy is not statistically significant.

Housing experiences of Veteran 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 Veteran men and women. Compared to Veteran men, Veteran women were just as likely to live in owner-occupied dwellings, unaffordable, unsuitable, and inadequate housing, and be in core housing need.

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

	Veteran men	Veteran women
	percent	
In an owner-occupied dwelling	72	78
In household spending 30% or more of income on shelter costs	14	18
In unsuitable housing	2	2
In dwelling requiring major repairs	8	11
In core housing need	7	9

* Statistically different from Veteran men at the 95% confidence level

Source: 2018 Canadian Housing Survey

More information on GBA+ can be found at the Government of Canada's [Status of Women](#) web page.

More information on the housing experiences of other subpopulations broken down by age and gender groups, immigrant status, population groups designated as visible minorities, Indigenous populations and other groups can be found in the additional fact sheets on the [Housing Experiences in Canada series 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 series issue page](#) as they become available.

Dwelling satisfaction



According to the 2018 CHS, approximately 85% of Veterans were in homes where the reference person said that they were satisfied with their dwelling. This is comparable to the proportion of the total population satisfied with their dwelling (82%).

By tenure, 88% of Veterans lived in owner-occupied dwellings where the reference person was satisfied with the dwelling. This is higher than the 76% of Veterans in rented dwellings where the reference person was satisfied. A similar difference in dwelling satisfaction was observed for the total population living in owner-occupied (87%) and rented dwellings (69%).

Focusing on Veterans in owner-occupied dwellings, those with a mortgage (85%) had a similar dwelling satisfaction rate as the total population with a mortgage (86%).⁹ Veterans without a mortgage (92%) also had a similar dwelling satisfaction rate as the total population without a mortgage (89%).¹⁰

For Veterans in rented dwellings without a subsidy (77%), the dwelling satisfaction rate was higher than the total population in rented dwellings without a subsidy (69%).¹¹

9. The difference in the dwelling satisfaction rate between all Veterans in owner-occupied dwellings and Veterans in owner-occupied dwellings with a mortgage is not statistically significant.

10. The difference in the dwelling satisfaction rate between all Veterans in owner-occupied dwellings and Veterans in owner-occupied dwellings without a mortgage is not statistically significant.

11. The difference in the dwelling satisfaction rate between all Veterans in rented dwellings and Veterans in rented dwellings without a subsidy is not statistically significant.

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

	Veterans		Total population	
	count	percent	count	percent
Total, overall dwelling satisfaction	578,500	100	36,444,100	100
Satisfied (or very satisfied) with dwelling overall	491,300	85	29,977,600	82
Owner	374,900	88 [‡]	23,295,900	87
With a mortgage	176,500	85 [‡]	15,267,800	86
Without a mortgage	198,400	92 [‡]	8,028,100	89
Renter	116,400	76 ^{†‡}	6,681,700	69
Subsidized housing	14,400	67	775,800	67
Not subsidized housing	101,700	77 [*]	5,892,600	69

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

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

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

Source: 2018 Canadian Housing Survey

Neighbourhood satisfaction



At the time of the 2018 CHS, 88% of Veterans lived in households where the reference person indicated that they were satisfied with their neighbourhood. This is comparable to the proportion of the total population satisfied with their neighbourhood (86%).

By tenure, 90% of Veterans in owner-occupied dwellings lived in households where the reference person was satisfied with their neighbourhood. This is comparable to the 88% of the total population in owner-occupied dwellings where the reference person was satisfied. For Veterans in rented dwellings (82%), the rate of neighbourhood satisfaction was also comparable to the total population in rented dwellings (80%).

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

Table 9
Overall neighbourhood satisfaction for the population in private dwellings, Canada, 2018

	Veterans		Total population	
	count	percent	count	percent
Total, overall neighbourhood satisfaction	578,500	100	36,444,100	100
Satisfied (or very satisfied) with neighbourhood overall	507,500	88	31,255,800	86
Owner	381,000	90 [‡]	23,504,200	88
With a mortgage	186,700	90	15,494,800	88
Without a mortgage	194,300	90	8,009,400	89
Renter	126,500	82 [‡]	7,751,600	80
Subsidized housing	16,600	77	840,500	72
Not subsidized housing	109,700	83	6,897,100	80

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

Source: 2018 Canadian Housing Survey

Household living arrangements



Household living arrangements refer to whether a person lives with another person or people, and, if so, whether they are related to that person or those people. Households can be further differentiated based on whether they are census family households or non-census-family households. Census family households contain at least one census family.¹² Non-census-family households are either one person living alone or a group of two or more people who live together but do not constitute a census family (for example, roommates).

According to the 2018 CHS, about 72% of Veterans lived as part of a one-census-family household. This was below the rate for the total population (79%). Veterans in one-census-family households were more likely to live in a couple family without children (44%) than with children (23%). The opposite was true for the total population, where 46% of individuals lived in a couple family with children and 24% lived in a couple family without children.

Living in a non-census-family household was more common for Veterans (26%) than the total population (16%). This is because a large proportion of Veterans lived alone (20%). By comparison, 12% of the total population in private households in Canada lived alone.

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

	Veterans		Total population	
	count	percent	count	percent
Total, household type	578,500	100	36,444,100	100
One-census-family household ¹	414,700	72*	28,959,300	79
Couple family without children	254,300	44*	8,583,600	24
Couple family with children	130,600	23*	16,782,900	46
One parent family	29,800	5*	3,592,800	10
Multiple-census-family household ¹	10,600	2*	1,799,100	5
Non-census-family household	153,200	26*	5,685,800	16
One-person household	118,600	20*	4,243,300	12
Two- or more person household	34,600	6	1,442,400	4

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

1. One-census-family households and multiple-census-family households may include additional persons that do not belong to a census family.

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

Source: 2018 Canadian Housing Survey

Interpreting the results

The Canadian Housing Survey (CHS) is a representative sample survey drawn from a frame of private dwellings across Canada. Since the survey sample is drawn from private households, individuals living in the following forms of housing are not included in the data:

- people living on reserves and in other Indigenous settlements
- official representatives of foreign countries living in Canada, and their families
- members of religious and other communal colonies
- members of the Canadian Armed Forces living on military bases
- people living in seniors' residences
- people living full time in institutions (e.g., inmates of penal institutions, and chronic care patients living in hospitals and nursing homes)
- people living in other types of collective dwellings (e.g., shelters, campgrounds and hotels).

12. A census family is defined as a married couple and the children, if any, of either or both spouses; a couple living common law and the children, if any, of either or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex. Children may be children by birth, marriage, common-law union or adoption regardless of their age or marital status as long as they live in the dwelling and do not have their own married spouse, common-law partner or child living in the dwelling. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family.

The survey results are an outcome of the sampling procedure that estimates a true value with an acceptable level of uncertainty. Therefore, it is not recommended to compare any two numbers published above unless the comparison is made in the text. This fact sheet features three types of comparisons:

1. comparisons of estimates between the focus population group and the total population (for example, the percentage of Veterans in rented dwellings in core housing need, compared with the percentage of the total population in rented dwellings in core housing need)
2. comparisons of estimates between a category and the category total within the focus population group (for example, the percentage of Veterans in rented dwellings in core housing need, compared with the percentage of all Veterans in core housing need)
3. comparisons of estimates between categories within the focus population group (for example, the percentage of Veterans in rented dwellings in core housing need, compared with the percentage of Veterans in owner-occupied dwellings in core housing need).

Each of these three comparisons provides a different insight to understand the housing experiences of the focus population group. A statistical test is conducted to see whether the two estimates are different from one another at the 95% confidence level—often stated as 19 times in 20. The test results are presented for percentage statistics in the tables on relative prevalence or median shelter costs only; test results are omitted for statistics on the associated number of people.

When other comparisons are made between sample results presented in the fact sheets or data tables, it is important to remember that it cannot be concluded with a degree of certainty that the observed difference is not attributable to variation from the sampling procedure.

About the data

The estimates presented in this fact sheet are from the 2018 Canadian Housing Survey (CHS). Additional socioeconomic and demographic highlights are from the 2016 Census of Population. For detailed information on the CHS or any of the indicators in this fact sheet, please refer to the following:

- [Canadian Housing Survey](#)