

## Housing Statistics in Canada

# Housing Experiences in Canada: Latin American people in 2016

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## Housing Experiences in Canada: Latin American people in 2016

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 Latin American people living in private dwellings. The statistics below are derived from the 2016 Census. For the purposes of this analysis, Latin American 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> Since this fact sheet focuses on Latin American 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 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 Latin American people living in private dwellings, using the following indicators collected and produced by Statistics Canada: tenure status of household, shelter costs, housing affordability and suitability, condition of dwelling, core housing need, and household living arrangements.

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

### Highlights from the 2016 Census: Latin American population

Percentage of the population: 1.3%

Average age: 35 years

Median household income<sup>1,2</sup>: \$61,600

Percentage living in poverty<sup>3</sup>: 22.8%

Unemployment rate: 9.1%

Percentage living in rural areas: 2.8%

Percentage who are immigrants: 71.4%

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. Median household income reflects income earned in the 2015 calendar year.

3. Poverty status is based on the 2018-base Market Basket Measure (MBM).

1. These responses are used to derive a visible minority status for each household member according to Statistics Canada departmental standards described here: [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.

## 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, Latin American people were less likely than the total population to live in a private dwelling owned by a member of their household in 2016. Of the 447,320 Latin American people in Canada, 51.7% lived in a private dwelling owned by a member of their household, compared with 71.6% of the total population.

The proportion of Latin American people living in rented dwellings (48.3%) was higher than that of the total population (26.6%), and Latin American people (5.7%) were more likely to live in subsidized rented dwellings than the total population (3.3%). Of the 215,960 Latin American people who lived in rented dwellings, 25,430 (5.7%) lived in subsidized housing, and 190,455 (42.6%) lived in non-subsidized rental housing.

The 231,335 Latin American people who owned their home or lived with someone who owned their home can be further divided into the 203,440 (45.5%) who lived in a dwelling with a mortgage and the remaining 27,585 (6.2%) who lived in a dwelling without a mortgage. Latin American people were almost four times less likely to live in an owner-occupied dwelling without a mortgage (6.2%) than the total population (23.3%).

**Table 1**

**Tenure status of households for Latin American people and the total population in private dwellings, Canada, 2016**

	Latin American population		Total population	
	count	percent	count	percent
<b>Total, tenure status</b>	<b>447,320</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
Owner	231,335	51.7	24,683,880	71.6
With a mortgage	203,440	45.5	16,670,675	48.4
Without a mortgage	27,585	6.2	8,013,205	23.3
Renter	215,960	48.3	9,164,150	26.6
Subsidized housing	25,430	5.7	1,135,275	3.3
Not subsidized housing	190,455	42.6	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 Latin American households (\$1,250) was higher than the median shelter cost paid by all households (\$1,020) in 2016.<sup>4</sup>

Latin American 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 Latin American households in owner-occupied dwellings was \$1,700, compared with \$1,130 for all households. For Latin American households in rented dwellings, the median shelter cost was \$980, compared with \$910 for all households.

3. A household is considered to own its dwelling if a member of the household owns it, even if it is not fully paid for (for example, if there is a mortgage or another claim on it). A household is considered to rent its dwelling if no member of the household owns it. A household is considered to rent its dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.

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

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. Latin American households with a mortgage on their dwelling (\$1,820) paid more per month in median shelter costs than all households in owner-occupied dwellings with a mortgage (\$1,620). Median shelter costs for Latin American households in owner-occupied dwellings without a mortgage (\$580) were similar to those of all households (\$540).

The median shelter cost paid by renter households usually depends on the presence of a rent subsidy.<sup>5</sup> Latin American households in rented dwellings with a subsidy (\$524) had the same median monthly shelter costs as all households in rented dwellings with a subsidy (\$524). Median shelter costs for Latin American households in rented dwellings without a subsidy (\$1,020) were also higher than the shelter costs for all households in rented dwellings without a subsidy (\$960).

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

	Latin American households	All households
	median (dollars)	
<b>Total, shelter costs<sup>1</sup></b>	<b>1,250</b>	<b>1,020</b>
Owner	1,700	1,130
With a mortgage	1,820	1,620
Without a mortgage	580	540
Renter	980	910
Subsidized housing	524	524
Not subsidized housing	1,020	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, Latin American people were more likely to live in households that spent more than 30% of their total household income on shelter; 127,980 Latin American people (28.7%) lived in private households that spent more than 30% of their total household income on shelter, compared with 20.0% of the total population.

Latin American people in owner-occupied dwellings (23.1%) were more likely to live in unaffordable housing than the total population in owner-occupied dwellings (14.7%). This was different for Latin American people in rented dwellings (34.6%), where the rate of unaffordable housing was similar to that of the total population (34.5%).

For those living in owner-occupied dwellings, the rate of unaffordable housing differed depending on the presence of a mortgage. Latin American people in households with a mortgage (25.4%) were more likely to live in unaffordable housing than the total population with a mortgage (19.6%). The proportion of Latin American people in households without a mortgage who were living in unaffordable housing (6.1%) was also higher than that of the total population without a mortgage (4.4%).

The rate of unaffordable housing was slightly lower for Latin American people in renter households with a subsidy (29.9% compared with 32.3% for the total population) and similar for those without a subsidy (35.3% compared with 34.8% for the total population).

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

6. In 1986, Canada Mortgage and Housing Corporation and the provinces agreed to use the 30% threshold to measure affordability for the purposes of defining need for social housing. This agreement was reached during the development of federal and provincial social housing programs. Research on housing affordability in the territories often uses the same threshold.

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

	Latin American population		Total population	
	count	percent	count	percent
<b>Total, shelter-cost-to-income ratio<sup>1</sup></b>	<b>446,215</b>	<b>100.0</b>	<b>33,642,820</b>	<b>100.0</b>
Spending more than 30% of income on shelter costs	127,980	28.7	6,742,050	20.0
Owner	53,390	23.1	3,605,535	14.7
With a mortgage	51,700	25.4	3,257,230	19.6
Without a mortgage	1,685	6.1	348,300	4.4
Renter	74,585	34.6	3,136,520	34.5
Subsidized housing	7,590	29.9	361,270	32.3
Not subsidized housing	67,000	35.3	2,775,245	34.8

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

Source: 2016 Census of Population.

## Housing suitability



Housing suitability refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS), that is, whether the dwelling has enough bedrooms for the size and composition of the household. The indicator assesses the required number of bedrooms for a household based on the age and sex of household members, and the relationships between them.

According to the 2016 Census, Latin American people were more than twice as likely as the total population to live in unsuitable housing. That is, 84,340 Latin American people (18.9%) lived in unsuitable housing, compared with 8.9% of the total population, meaning that there were not enough bedrooms in the dwelling to meet the needs of the household,

according to the NOS.

Latin American people in owner-occupied dwellings (12.2%) were also more than twice as likely to live in unsuitable housing as the total population in owner-occupied dwellings (5.4%). A large difference was also present between Latin American people living in rented dwellings that were unsuitable (26.0%) and the share for the total population (17.8%).

When owner-occupied dwellings are differentiated by the presence of a mortgage, Latin American people living in dwellings with a mortgage (12.6%) experienced a higher unsuitability rate than the total population in dwellings with a mortgage (6.4%). A similar difference existed for Latin American people in owner-occupied dwellings without a mortgage, where the rate of unsuitable housing was 8.7%, compared with 3.4% for the total population.

Latin American people in renter households with a subsidy had a higher rate of unsuitable housing than the total population. There was a 2.7 percentage point difference in the unsuitable housing rate for Latin American people (21.9%) and the total population (19.2%) living in subsidized housing. For Latin American people in renter households without a subsidy (26.6%), there was a 9 percentage point difference in the unsuitable housing rate with the total population living in non-subsidized renter households (17.6%).

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

	Latin American population		Total population	
	count	percent	count	percent
<b>Total, housing suitability</b>	<b>447,325</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
Not suitable	84,340	18.9	3,081,315	8.9
Owner	28,130	12.2	1,335,345	5.4
With a mortgage	25,660	12.6	1,062,985	6.4
Without a mortgage	2,390	8.7	272,365	3.4
Renter	56,200	26.0	1,631,845	17.8
Subsidized housing	5,575	21.9	218,130	19.2
Not subsidized housing	50,580	26.6	1,413,720	17.6

Source: 2016 Census of Population.

## Condition of dwelling



Data on the condition of the 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, Latin American people (7.3%) lived in private dwellings in need of major repairs at a similar rate as the total population (6.7%).

Latin American people in owner-occupied dwellings (6.2%) also lived in dwellings in need of major repairs at a similar rate as the total population (5.5%). Among those in renter households, 8.6% of Latin American people lived in dwellings in need of major repairs, compared with 8.8% of the total population.

Latin American people in owner-occupied dwellings with a mortgage (6.2%) lived in dwellings in need of major repairs at a similar rate as those without a mortgage (6.0%). These rates were similar to the total population, where 5.7% of individuals were living in owner-occupied dwellings with a mortgage in need of major repairs and 4.9% of those without a mortgage were living in dwellings in need of major repairs.

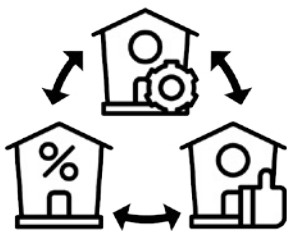
Among Latin American people in renter households, 9.7% of those with a subsidy lived in dwellings in need of major repairs, which was lower than the 11.6% of the total population with a subsidy living in dwellings in need of major repairs. Latin American people in rented dwellings without a subsidy (8.4%) lived in dwellings in need of major repairs at the same rate as the total population in rented dwellings without a subsidy (8.4%).

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

	Latin American population		Total population	
	count	percent	count	percent
<b>Total, dwelling condition</b>	<b>447,325</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
Dwelling in need of major repairs	32,825	7.3	2,298,760	6.7
Owner	14,270	6.2	1,351,740	5.5
With a mortgage	12,570	6.2	956,105	5.7
Without a mortgage	1,660	6.0	395,640	4.9
Renter	18,545	8.6	807,125	8.8
Subsidized housing	2,475	9.7	131,670	11.6
Not subsidized housing	16,060	8.4	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 needs of the household in terms of affordability, suitability and the condition of the dwelling are being met and, if not, whether affordable rental housing is available that meets all these needs. A household is said to be in core housing need if its dwelling falls below at least one of the standards for affordability, suitability or the condition of the dwelling, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

According to the 2016 Census, Latin American people (17.4%) were more likely to live in households in core housing need than the total population (10.6%).

Latin American people in owner-occupied dwellings (7.6%) were in core housing need at a higher rate than the total population in owner-occupied dwellings (5.4%). In renter households, the rate of core housing need was also higher for Latin American people (28.3%) than the total population (25.3%).

The incidence of core housing need was higher for Latin American people in owner-occupied dwellings both with and without a mortgage than for their counterparts in the total population. Among Latin American people in owner-

occupied dwellings with a mortgage, 7.7% were in core housing need, compared with 6.0% of the total population with a mortgage. Latin American people in owner-occupied dwellings without a mortgage (6.1%) also experienced a higher rate of core housing need than the total population in owner-occupied dwellings without a mortgage (4.3%).

Similarly, the incidence of core housing need varied for renters, depending on whether there was a rent subsidy. Latin American people in renter households with a subsidy (36.7%) were less likely to be in core housing need than the total population with a subsidy (39.9%). The opposite was true for Latin American people in rented dwellings without a subsidy (27.1%), where the rate of core housing need was higher than that of the total population (23.2%).

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

	Latin American population		Total population	
	count	percent	count	percent
<b>Total, core housing need<sup>1</sup></b>	<b>429,930</b>	<b>100.0</b>	<b>32,803,125</b>	<b>100.0</b>
In core housing need	74,640	17.4	3,492,080	10.6
Owner	17,095	7.6	1,307,620	5.4
With a mortgage	15,440	7.7	971,150	6.0
Without a mortgage	1,655	6.1	336,470	4.3
Renter	57,540	28.3	2,184,455	25.3
Subsidized housing	9,015	36.7	433,190	39.9
Not subsidized housing	48,525	27.1	1,751,265	23.2

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

Source: 2016 Census of Population.

## Housing experiences of Latin American men and women

In 1995, the Government of Canada committed to using Gender-based Analysis Plus (GBA Plus) to advance gender equality in Canada, as part of the ratification of the United Nations' [Beijing Platform for Action](#).

Gender equality is enshrined in the *Canadian Charter of Rights and Freedoms*, which is part of the Constitution of Canada. Gender equality means that diverse groups of women, men and gender-diverse people are able to participate fully in all spheres of Canadian life, contributing to an inclusive and democratic society.

GBA Plus is an analytical process used to assess how diverse groups of women, men and gender-diverse people may experience policies, programs and initiatives. The "plus" in GBA Plus is not just about differences between people on the basis of gender. Everyone has multiple characteristics that intersect and contribute to who they are. GBA Plus considers many other identity factors, such as race, ethnicity, immigrant status, religion, age, presence of a mental or physical disability, and how the interaction between these factors influences the way people experience government policies and initiatives.

The data presented here highlight differences in housing experiences for Latin American men and women. Compared with Latin American men, Latin American women were more likely to live in owner-occupied dwellings, live in unaffordable housing and be in core housing need.

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

	Latin American men	Latin American women
	percent	
In an owner-occupied dwelling	50.9	52.5
In household spending 30% or more of income on shelter costs <sup>1</sup>	28.0	29.3
In unsuitable housing	18.6	19.1
In a dwelling requiring major repairs	7.2	7.4
In core housing need <sup>2</sup>	16.3	18.4

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

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

Source: 2016 Census of Population.



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

More information on the housing experiences of other subpopulations, broken down by age and gender groups, immigrant status, population groups designated as visible minorities, Indigenous populations, and other groups can be found in the additional fact sheets on the [Housing Experiences in Canada issue page](#). Additional data products that focus more on an intersectional GBA Plus analysis of housing experiences will also be released through the [Housing Experiences in Canada issue page](#) as they become available.

## Household living arrangements



Household living arrangements refer to whether a person lives with another person or other 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, 80.0% of Latin American people lived as part of a one-census-family household. This was similar to the rate for the total population (79.6%). Latin American people were more likely to live in a census family household with children, including both one-parent (15.3%) and couple (51.0%) family households. This is reflected in differences in the average age between Latin American people (35) and the total population (41), because the Latin American population generally tends to be younger. Latin American people (15.3%) were more likely to live in a one-parent-family household than the total population (11.3%).

Living in a non-census-family household was less common for Latin American people (12.2%) than for the total population (15.4%). This is because a smaller proportion of Latin American people lived alone (7.3%). By comparison, 11.5% of the total population in private households in Canada lived alone.

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

	Latin American population		Total population	
	count	percent	count	percent
<b>Total, household type</b>	<b>447,325</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
One-census-family household <sup>1</sup>	357,775	80.0	27,414,900	79.6
Couple family without children	61,060	13.7	7,761,355	22.5
Couple family with children	228,295	51.0	15,754,465	45.7
One-parent family	68,420	15.3	3,899,085	11.3
Multiple-census-family household <sup>1</sup>	35,045	7.8	1,746,110	5.1
Non-census-family household	54,500	12.2	5,299,050	15.4
One-person household	32,815	7.3	3,967,770	11.5
Two-or-more-person household	21,685	4.8	1,331,280	3.9

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

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

**Source:** 2016 Census of Population.

7. Census families include couple families (married or common law, with or without children) and one-parent families. All members of a particular census family live in the same dwelling. 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 live with their own married spouse, common-law partner or child. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family.

## About the data

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

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

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