

## Insights on Canadian Society

# A portrait of Canadians who have been homeless

by Sharanjit Uppal

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# A portrait of Canadians who have been homeless

by Sharanjit Uppal

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## Overview of the study

Using data from the 2018 Canadian Housing Survey, this study first examines the characteristics of Canadians who, while they are now responsible for housing decisions within their household, had previously experienced unsheltered or hidden homelessness. The second objective is to examine the situations of those who experienced homelessness in the past, in terms of current housing characteristics and differences in economic and health status.

- About 3% of persons who are responsible for housing decisions within their household in Canada reported experiencing unsheltered homelessness at some point in their lives. For one in five, the duration of the longest episode of homelessness was one year or more.
- About 15% of those who are responsible for housing decisions within their household had experienced hidden homelessness.
- Among people who make housing decisions for their household, First Nations people living off-reserve (12%), Métis (6%), and Inuit (10%) were more likely to have experienced unsheltered homelessness than the non-Indigenous population. Homelessness was also more common among women who were sexual minorities (8%).
- Canadians who are now responsible for housing decision within their household, but who experienced homelessness in the past, had substantially worse socioeconomic and health outcomes than those who did not. For example, they were more likely to report fair or poor general health and mental health. They were also more likely to have faced recent economic hardship, including turning to charity because their household was short of money.
- Among people who make housing decisions for their household, women who experienced homelessness reported worse socioeconomic and health outcomes than men in the same situation. For example, among those who experienced both unsheltered and hidden homelessness in the past, women were 23 percentage points more likely than men to report that they had difficulty in meeting their financial needs in the past year.

## Introduction

There are many definitions of homelessness, but most describe a situation in which individuals or families live without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.<sup>1,2</sup> Homelessness can include living on the streets, living in places not appropriate for human habitation, or staying in shelters. Living temporarily with family

or friends without immediate prospects of finding permanent housing is another form, known as “hidden homelessness.”

Studies from various countries have examined the causes of homelessness. Most agree that it results from a complex interaction of individual factors, life

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events and structural (economic and societal) factors. Individual factors and life events associated with increased risk of homelessness include low education, lack of job skills, substance use, mental health issues, domestic violence, family instability, relationship breakups, social exclusion due to sexual orientation, and adverse childhood experiences.<sup>3</sup> Among these factors, a leading contributor is poor mental health, which can make it harder to earn a stable income or to maintain relationships with family and friends.<sup>4,5,6</sup> Domestic violence is also an important factor, as it can lead individuals and families, and especially youth and women with children, to leave home suddenly.<sup>7</sup>

Structural or social factors are also involved. For example, lack of access to social and affordable housing, unfavourable labour market conditions, unavailability of public benefits, racial discrimination in the workplace or the housing market, lack of support for immigrants and refugees, aging out of foster care (in the absence of adequate support for independent living) and leaving prison have all been associated with increased risk of homelessness.<sup>8,9,10</sup>

Historically, homelessness had been a problem mainly of single men.<sup>11</sup> More recently, it has been increasing among other populations and research has focussed on women,<sup>12</sup> Indigenous people,<sup>13</sup> youth,<sup>14</sup> recent immigrants,<sup>15</sup> veterans,<sup>16</sup> and sexual minorities.<sup>17</sup> Some studies suggest that more than 200,000 Canadians experience homelessness (variously defined) over the course of a year.<sup>18</sup>

However, identifying the homeless population is a challenge in part because of transiency and the lack of a permanent address. Stigma and prejudice towards this population may also mean that people will not identify themselves as homeless.

Also, most Canadian data collected by cities are “point-in-time counts” of the situation on a specific day.<sup>19</sup> Nationally, the Census of Population, conducted every five years, is another source, but it only identifies homeless people living in shelters and other types of collective dwellings.<sup>20</sup> Another strategy to identify people at past or present risk of homelessness is to survey retrospectively, asking respondents if they have ever experienced homelessness in the past. This is the approach taken in this article.

Using data from the 2018 Canadian Housing Survey (CHS), this study focuses on individuals who, while they are now responsible for housing decisions within their household, have experienced homelessness in the past. It focuses on this particular population because the CHS only directs questions about homelessness to the person responsible for housing decisions within the household, also known as the reference person (see [Data sources, methods and definitions](#)).

Given the specific target population of this study, caution should be exercised in interpreting the results. Individuals responsible for housing decisions within their households are not representative of all Canadians aged 15 and older. For example, adolescent and adult children living with their parents will likely not be captured in the study, because very few of them will be the main housing decision-makers within their household. Nonetheless, these youth are at risk of having experienced homelessness in the past. As a result, the rate of past homelessness experiences for younger Canadians may not be representative of the rate for all younger Canadians. The same logic applies to other household members who are not the main decision makers.

These limitations are referred to throughout the article, particularly through the use of the term “Canadians responsible for housing decisions within their household” to describe the results. While it is impossible to overcome these limitations given the nature of the data, the benefits of the data outweigh the limitations. Information on unsheltered homelessness is very scarce and the Canadian Household Survey, with its rich content, can contribute significantly to our understanding of this social issue in Canada.

The study has two main objectives. The first section examines the demographic groups that are more likely to have experienced two types of homelessness:

- unsheltered homelessness, meaning those who, at some point in their life, have lived in a homeless shelter, on the street or in parks, in a makeshift shelter or in an abandoned building
- hidden homelessness, meaning people who had to temporarily live with family or friends, or anywhere else, because they had nowhere else to live.

Results are presented separately by sex, and by Indigenous identity (First Nations, Métis, and Inuit), visible minority, sexual minority and veteran status.

The second section examines the current well-being of individuals who have experienced homelessness in the past. Even if they were able to find a permanent address and are now responsible for housing decisions within their household, these people may continue to experience socio-economic and health challenges. To better understand these longer-term consequences, the study examines differences in households with and without past homelessness

experience in terms of current housing and economic and health status.

### **Among Canadians who are currently responsible for housing decisions within their household, about 3% have experienced unsheltered homelessness in the past**

According to the 2018 CHS, about 3% of Canadians responsible for housing decisions within their household reported experiencing unsheltered homelessness at some point in their lives (Table 1). This proportion was similar for men (2.6%) and women (2.3%).<sup>21</sup> However, men and women in different age groups were not equally likely to have experienced homelessness, which suggests generational differences, and increased risk among younger generations of women.

Specifically, among youth aged 15 to 39 and responsible for housing decisions within their household, women were more likely than men to have experienced at least one episode of unsheltered homelessness. In contrast, among those aged 60 and over, men were significantly more likely to have experienced that type of homelessness.

Regarding marital status of individuals responsible for housing decisions, those who are currently married or common-law were much less likely (1%) to have experienced homelessness than those who are currently single (5%) and those who are currently divorced or separated (5%). The proportion was especially high among the currently divorced or separated men (7%).

It is widely recognized that higher education provides more and better skills, which in turn are associated with stable employment and higher earnings.<sup>22</sup> These factors also

reduce the risk of experiencing homelessness. As found in previous research, those with lower levels of education were more likely to have experienced unsheltered homelessness than their counterparts with higher levels. For example, almost 5% of those who did not complete high school reported past unsheltered homelessness, compared with 1% of those with a university degree. The differences were similar across both genders.

### **Past homelessness experiences vary by Indigenous identity, sexual orientation and ethno-cultural background**

Higher rates of homelessness among the Indigenous population are well-documented and are associated with systemic barriers to employment and education, racial discrimination in the workplace or the housing market, and the intergenerational effects of colonization and residential school experiences.<sup>23</sup> Consistent with past research, non-Indigenous people were much less likely than the Indigenous population to report past unsheltered homelessness. Specifically, among Indigenous people responsible for housing decisions within their households, about 12% of off-reserve First Nations people,<sup>24</sup> 10% of Inuit and 6% of Métis said that they had experienced unsheltered homelessness in the past (Table 1).<sup>25</sup> The corresponding proportion for non-Indigenous people was 2%.

Sexual minorities, and particularly youths with minority sexual orientations, are at greater risk of unsheltered homelessness, owing in part to increased rates of family violence, discrimination, and victimization.<sup>26</sup> Consistent with previous findings, sexual minorities (gay, lesbian, and bisexual people,

as well as other sexual minorities) were more than twice as likely to have experienced past unsheltered homelessness as heterosexual Canadians (5% vs. 2%). However, this association differed by gender. Among women responsible for housing decisions within their household, almost 8% of those with sexual-minority orientations had experienced unsheltered homelessness, compared to 2% of their heterosexual counterparts.

Among people belonging to groups designated as visible minorities, the results were different for men and women. Among men, those belonging to groups designated as visible minorities were less likely to have experienced unsheltered homelessness (1% vs. 3%). In comparison among women, there were no statistically significant differences between those who belonged and those who did not belong to population groups designated as visible minorities. However, Black women were especially likely to have experienced unsheltered homelessness in the past (6% versus 2% for women who were not a visible minority).

Men who immigrated to Canada between 1980 and 2018 were less likely to have experienced unsheltered homelessness compared to men who immigrated prior to 1980 and Canadian-born men (1% versus 3%). There was no difference among women.

Still consistent with other research in Canada and abroad,<sup>27</sup> veterans who had served in the Canadian military and are now responsible for housing decisions within their household were more likely to report past unsheltered homelessness than non-veterans (4% vs. 2%).

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**Table 1**  
**Rates of unsheltered and hidden homelessness experienced, by selected characteristics, Canadians aged 15 and older responsible for housing decisions within their household, Canada, 2018**

	Type of homelessness					
	Unsheltered			Hidden		
	All	Men	Women	All	Men	Women
	percentage					
<b>Gender</b>						
Male (ref.)	2.6	2.6	...	14.2	14.2	...
Female	2.3	...	2.3	15.0	...	15.0
<b>Age group</b>						
15 to 29	2.0*	1.5*	2.4*†	18.3	16.6	19.4
30 to 39 (ref.)	3.2	2.6	3.8†	20.0	19.9	20.1
40 to 49	2.8	2.7	2.8	18.0*	17.5	18.5
50 to 59	3.0	3.4	2.6*	14.6*	14.7*	14.5*
60 to 69	2.5	3.1	1.9*†	11.8*	11.4*	12.4*
70 and older	1.0*	1.4*	0.5*†	6.8*	6.2*	7.4*
<b>Highest level of education</b>						
Less than high school diploma (ref.)	4.7	4.7	4.7	15.5	16.0	14.9
High school diploma	3.0*	3.6	2.4*†	15.3	16.1	14.6
Trade certificate or diploma	3.4*	3.5	3.2	17.2	16.0	19.4*
Other postsecondary certificate or diploma	2.5*	2.6*	2.4*	15.6	13.8	16.9†
University degree	1.2*	1.0*	1.3*	12.5*	12.2*	12.6*
<b>Marital status</b>						
Single (ref.)	4.5	4.8	4.2	22.1	21.9	22.2
Married or common law	1.4*	1.3*	1.5*	11.0*	10.6*	11.5*
Divorced or separated	4.9	6.5*	3.9†	23.3	24.1	22.9
Widowed	1.1*	1.9*	0.8*†	7.6*	7.5*	7.6*
<b>Sexual orientation</b>						
Heterosexual (ref.)	2.3	2.6	2.0†	14.0	13.8	14.2
Sexual minorities	5.2*	2.7	7.6*†	29.7*	24.3*	34.1**
<b>Indigenous identity</b>						
First Nations	11.7*	9.2*	13.1*	28.9*	24.6*	31.4*
Métis	6.3*	9.1*	3.8*†	30.9*	26.2*	34.5*
Inuit	10.3*	11.4*	9.5*	21.5*	21.8	21.2*
Non-Indigenous (ref.)	2.3	2.4	2.1	14.2	13.9	14.4
<b>Veteran status</b>						
Yes	3.8*	3.9*	F	15.0	15.2	14.2
No (ref.)	2.4	2.5	2.3	14.6	14.2	15.0
<b>Immigrant status</b>						
Immigrant, 1980 to 2018	1.4*	0.8*	2.3†	11.9*	10.7*	13.7†
Canadian-born or immigrant before 1980 (ref.)	2.7	3.0	2.3†	15.2	15.1	15.2
<b>Visible minority status</b>						
Yes	1.7*	1.0*	2.7†	12.2*	11.6*	12.9*
No (ref.)	2.7	3.1	2.2†	15.2	14.9	15.4
<b>Visible minority group</b>						
South Asian	1.1*	0.9*	1.7	9.6*	8.9*	11.4
Chinese	0.9	F	F	8.3*	8.3*	8.1*
Black	4.6*	3.0	6.1*†	18.1	17.3	18.9
Filipino	F	F	F	10.0*	7.5*	11.9
Latin American	1.8	F	2.8	13.8	11.8	15.4
Arab	1.0*	F	F	13.6	15.4	9.0
Southeast Asian	F	F	F	14.9	14.5	15.6
West Asian	3.6	F	F	20.0	23.3	15.5
Korean	F	F	F	7.8	F	F
Japanese	F	F	F	18.3	F	22.5
Visible minority, n.i.e	F	F	F	18.1	18.0	18.4
Multiple visible minorities	F	F	F	19.5	19.2	19.9
Not a visible minority (ref.)	2.7	3.1	2.2†	15.2	14.9	15.4

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**Table 1**

**Rates of unsheltered and hidden homelessness experienced, by selected characteristics, Canadians aged 15 and older responsible for housing decisions within their household, Canada, 2018**

Province or territory	Type of homelessness					
	Unsheltered			Hidden		
	All	Men	Women	All	Men	Women
	percentage					
Newfoundland and Labrador	1.2*	1.6	0.9*	12.4*	13.4	11.7*
Prince Edward Island	1.9	2.3	1.6	12.3*	11.8	12.7
Nova Scotia	2.9	3.6*	2.3	17.3*	16.4	18.0
New Brunswick	2.0*	2.5	1.5*†	13.9	13.9	13.9
Quebec	1.0*	1.1*	0.9*	11.2*	11.1*	11.3*
Ontario (ref.)	2.8	2.2	3.3†	15.0	14.0	15.8
Manitoba	2.4	2.7	2.1*	16.2	16.3	16.0
Saskatchewan	2.5	2.9	2.2*	16.2	15.9	16.5
Alberta	3.3	3.9*	2.5†	17.0*	16.8*	17.0
British Columbia	3.8*	4.9*	2.7†	17.3*	17.1*	17.4
Yukon	7.8*	10.7*	5.5	24.4*	20.8*	27.3*
Northwest Territories	5.9*	6.9*	5.2*†	17.7*	16.9*	18.5*
Nunavut	13.7*	14.6*	12.7*	30.2*	31.2*	29.2*

... not applicable

F too unreliable to be published

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

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

Source: Statistics Canada, Canadian Housing Survey, 2018.

Finally, looking at the province or territory of current residence, Canadians responsible for the housing decisions within their households who now reside in Nunavut (14%) were the most likely to have experienced unsheltered homelessness in the past.<sup>28</sup> Residents of Yukon (8%) and the Northwest Territories (6%) also had higher rates of homelessness. On the other hand, those living in Quebec (1%) were the least likely. Results were similar for both men and women.

### Among Canadians responsible for housing decisions within their households, more than one in seven have experienced hidden homelessness in the past

Hidden homelessness, defined as having to live temporarily with family or friends, or somewhere else because the person has nowhere to go, was about five times

more common than unsheltered homelessness. More precisely, in 2018, about 15% of Canadians who were responsible for the housing decisions within their households reported that they had experienced hidden homelessness in the past.<sup>29</sup> That proportion was not significantly different between men and women (Table 1).

The proportion of those with past hidden homelessness experience decreased in older age groups, even though older people had more years in which they could have experienced it. This may suggest generational differences; for example, Canadians aged 60 to 69 were just over half as likely to have experienced homelessness at some point in their life compared to those aged 30 to 39 (12% and 20%, respectively). The fact that homelessness is also associated with worse health outcomes, which in turn are associated with a lower life expectancy, could also be a

factor in the lower proportion of the previously homeless among the older cohorts.

Generally, the proportions for hidden homelessness were higher than those for unsheltered homelessness across all demographic groups, and many of the disaggregated groups that had higher proportions of unsheltered homelessness also had higher proportions of hidden homelessness. For example, sexual minorities (30%) were significantly more likely than heterosexual Canadians (14%) to have experienced hidden homelessness (see Table 1 for detailed results).

### One-fifth of those who have ever experienced homelessness reported that the longest episode lasted a year or longer

Without a residence, homeless people tend not to have easy access to basic needs that many

take for granted, including safety, food, shelter and hygiene. How long a person remains homeless has been associated with reduced life expectancy and increased morbidity, though it is not altogether clear if reduced physical or mental health leads to homelessness or vice versa. Regardless, having spent less time homeless is preferable.<sup>30</sup> Since the long-term consequences of unsheltered homelessness may be more severe than those of hidden homelessness, this section focuses on the former.

Among individuals who reported ever experiencing unsheltered homelessness and who are now the main housing decision makers within their household, more than a quarter (27%) reported that the episode lasted less than a month, another 53% reported the period to be one month to less than a year, and 20% experienced unsheltered homelessness for a year or more (Chart 1). Women were more likely to experience unsheltered homelessness for one month or more compared with men (79% vs. 69%).

Women were also more likely to report unsheltered homelessness in the recent past. For example, around 37% of women had experienced unsheltered homelessness between 2010 and 2018, and 29% said it had occurred most recently between 2000 and 2009 (Chart 2). The comparable proportions for men were 21% and 26%, respectively. These findings are consistent with the general finding that homelessness, once a predominantly male issue, is becoming a reality for a growing number of women.

Finally, there were differences between men and women in terms of the age at which they had their most recent episode of unsheltered

homelessness. Among people aged 50 and older responsible for housing decisions within their household and who had experienced homelessness at least once, women had most recently experienced unsheltered homelessness at an older median age than men—38 years compared to 29 years. This suggests that the life events that lead to homelessness among women occur later in life than for men (at least among this population of Canadians responsible for the housing decisions within their household). That said, among those under 50 years of age, there was less of a difference in median age at the time of the last episode of unsheltered homelessness: 22 years for men, 24 years for women.

### **People who had experienced unsheltered and hidden homelessness in the past were currently experiencing several financial difficulties**

Past experiences of homelessness may have long-lasting consequences for individuals and their families. Because many other contextual and background factors are at play, it is impossible to establish a direct causal relationship between people's past homelessness experiences and their current situation. However, it is possible to assess the general level of well-being—including health, housing situation and financial well-being—of those who have experienced homelessness in the past.

To do so, four different profiles were created to describe past homelessness experiences: those who have experienced both unsheltered homelessness and hidden homelessness (2%); those who have experienced unsheltered homelessness on its own (1%); those who have experienced hidden

homelessness on its own (13%); and those who have experienced neither (85%).<sup>31</sup>

As shown in the first section, people who have experienced homelessness in the past have different personal characteristics from those who did not. For example, they tend to have lower levels of education, are more likely to be divorced or separated and are more likely to belong to sexual minorities.

To examine the current situation of people who are currently responsible for housing decisions within their household but who experienced homelessness in the past, these differentiating factors, which are also associated with socio-economic outcomes, were taken into account in a multivariate analysis (see table 2).

By almost all measures of current economic and financial well-being, those who have experienced homelessness, especially unsheltered homelessness, fare worse than those who have never experienced homelessness.

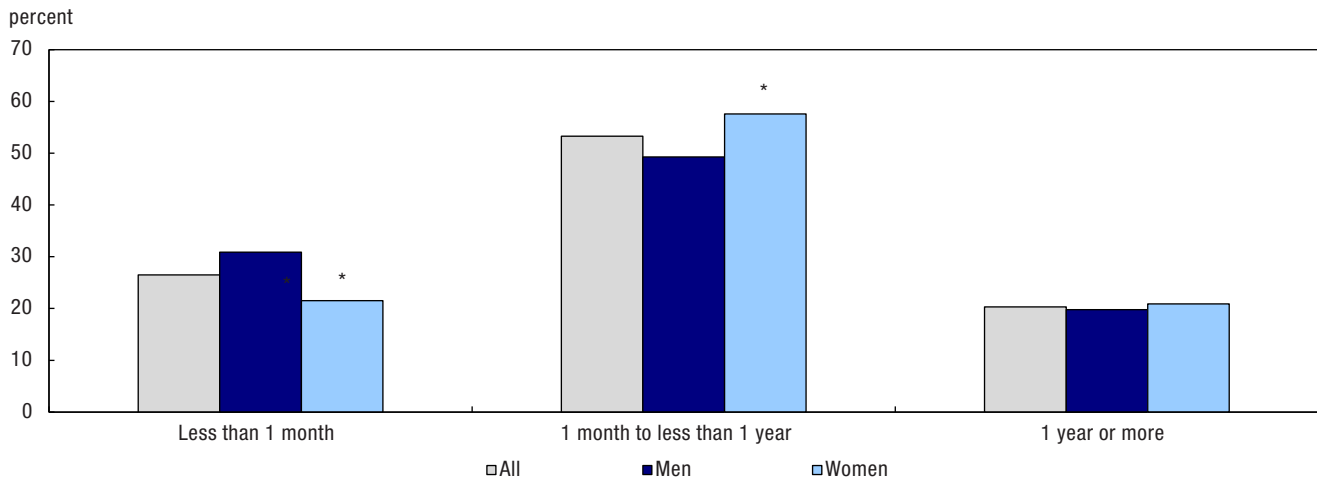
Employment as the main activity over the course of the year is a good example of this general finding. Among Canadians who are responsible for housing decisions within their household, those who experienced past unsheltered homelessness (either by itself or together with hidden homelessness) were significantly less likely to have employment as their main activity in the past 12 months. Specifically, the probability of being employed was between 16 to 20 percentage points lower for those who had experienced unsheltered homelessness compared to those who had never experienced homelessness.



## A portrait of Canadians who have been homeless

**Chart 1**

### Duration of the longest episode of past unsheltered homelessness, by gender



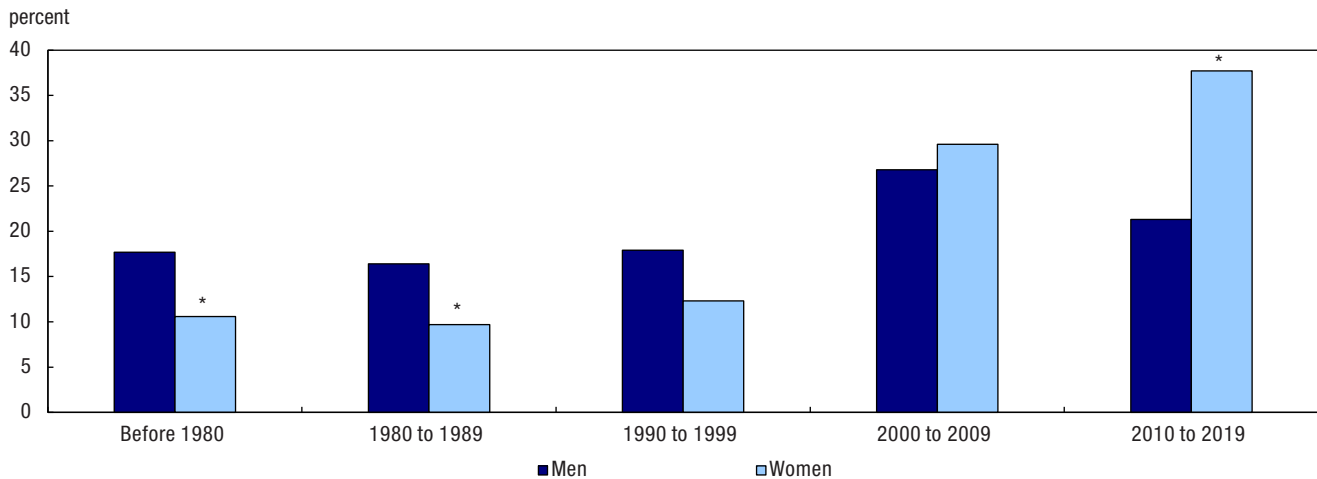
\* significantly different from men ( $p < 0.05$ )

**Note:** Excludes those living in the Northwest Territories.

**Source:** Statistics Canada, Canadian Housing Survey, 2018.

**Chart 2**

### Year of most recent episode of unsheltered homelessness, by gender



\* significantly different from men ( $p < 0.05$ )

**Note:** Excludes those living in the Northwest Territories.

**Source:** Statistics Canada, Canadian Housing Survey, 2018.

This large gap in employment between people with and without a history of homelessness was repeated in almost all measures of financial security or insecurity; generally, those who had experienced both unsheltered and

hidden homelessness reported the worst situation. For example, once other sociodemographic characteristics were taken into account, the likelihood of having asked for financial help from family

and friends in the past year was almost three times higher for those who experienced unsheltered and hidden homelessness compared to those who experienced neither (33% and 12%, respectively).

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The most obvious and marked contrast was related to the use of charities over the past year because someone in the household was short of money. While the probability of turning to charity was 3% for those who had never experienced homelessness, it increased to 9% among those who had experienced only hidden homelessness, to 14% among those who had experienced only unsheltered homelessness and to 26% among those who had experienced both unsheltered and hidden homelessness.

Canadians who are now responsible for the housing decisions within their households but who had experienced homelessness in the past were also more likely to have, in the past 12 months, taken on debt or sold assets, experienced financial difficulties due to increases in rent and, more generally, had difficulty meeting their financial needs (Table 2).

In sum, these results illustrate that many people who have faced homelessness at some point in their lives may need financial support in the longer term as they move to a permanent address and become responsible for their dwelling. This is particularly noteworthy because major financial strain is a known risk factor for homelessness and because people who have already experienced homelessness may be at greater risk of new episodes of homelessness.

### Canadians who have experienced unsheltered and hidden homelessness in the past less likely to be homeowners in 2018

Given that among individuals responsible for housing decisions within their households, those who have experienced homelessness are more likely to currently experience

financial difficulty, it is likely that longer-term indicators of financial security show similar trends.

Home ownership, which is one of the most significant investments made by individual Canadians, displayed such a pattern. In 2018, the probability of owning one's dwelling, once other factors were taken into account, was 71% for those who had never experienced homelessness in their life. Having experienced unsheltered homelessness, either by itself or in combination with hidden homelessness, was associated with a significantly lower probability of home ownership (43% to 45%). Those who had only experienced hidden homelessness in the past were in an intermediate position (59%).

A household is considered to be in core housing need if its housing fails to meet at least one of the established housing standards of adequacy, suitability, or affordability, and if its before-tax income is at or

**Table 2**  
Predicted probabilities from logistic models estimating employment status, home ownership, condition of dwelling, economic hardship indicators, self-assessed health and life satisfaction, by type of past homelessness experience, 2018

	Experienced unsheltered and hidden homelessness	Experienced unsheltered homelessness only	Experienced hidden homelessness only	Experienced neither (ref.)
predicted probabilities				
<b>Main activity in the past 12 months</b>				
Main activity in the past 12 months, employed	0.43*	0.39*	0.55*	0.59
<b>Housing situation</b>				
Owns dwelling	0.43*	0.45*	0.59*	0.71
Core housing need	0.25*	0.23*	0.16*	0.10
<b>Financial difficulties (in the past 12 months)</b>				
Asked for financial help from family and friends	0.33*	0.24*	0.25*	0.12
Took on debt or sold assets	0.32*	0.17*	0.23*	0.12
Turned to charity	0.26*	0.14*	0.09*	0.03
Had financial difficulty because of increase in rent	0.23*	0.18*	0.19*	0.11
Found it difficult to meet financial needs	0.46*	0.37*	0.33*	0.20
<b>Health and life satisfaction</b>				
General health fair or poor	0.33*	0.26*	0.23*	0.13
Mental health fair or poor	0.28*	0.19*	0.17*	0.09
Life satisfaction score of 6 or less	0.44*	0.30*	0.33*	0.21

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

**Note:** Models included controls for gender, age, level of education, household type, sexual orientation, visible minority status, Indigenous identity, veteran status, and province or territory of residence.

**Source:** Statistics Canada, Canadian Housing Survey, 2018.

below the appropriate community- and-bedroom-specific income threshold.

People who had experienced homelessness, while they were less often home owners, were more likely to be in core housing need. Specifically, among Canadians who reported no history of homelessness, the probability of being in core housing need, once other characteristics were taken into account, was 10%. In contrast, it was more than double for those who had experienced both unsheltered and hidden homelessness (25%). Again, those who had only experienced hidden homelessness were in an intermediate position.

### **Canadians who had experienced unsheltered and hidden homelessness were more likely to report fair or poor general health or mental health in 2018**

Poor health is associated with increased risk of homelessness—for example, if it leads to job loss or inability to work—but homelessness can also contribute to poor health outcomes. Individuals who had experienced any form of homelessness in the past were more likely to have reported their overall health or mental health as fair or poor compared to individuals who had not experienced homelessness.

For example, once other individual characteristics were taken into account, the predicted probabilities for fair or poor health for individuals who had experienced both unsheltered homelessness and hidden homelessness was 33%, compared with 13% of those who experienced neither. The gap was even wider for mental health. Those who had experienced both unsheltered and hidden homelessness were three

times more likely to report fair or poor mental health (28% compared to 9%).

### **Among those who had experienced homelessness, women were more likely than men to report current financial difficulties**

As shown in Table 1, among Canadians responsible for housing decisions within their household, women are about as likely as men to have experienced unsheltered and hidden homelessness in the past. While the causes of these homelessness episodes may differ between men and women, many of the consequences are similar.

In order to examine the socioeconomic, financial and health profiles of men and women who have different experiences of homelessness, supplementary analyses were conducted by gender. These analyses largely led to the same qualitative conclusions.

For example, women who experienced both unsheltered and hidden homelessness were significantly less likely to be employed and to own their dwelling compared to women who experienced neither. The same applied to men. Also, the general patterns were mostly the same when women and men were examined separately regarding economic hardship and health. Homelessness, and especially unsheltered homelessness, was associated with more financial difficulties and worse health for both men and women.

While these general patterns were similar among men and women, men and women with similar past homelessness experiences do not necessarily fare identically. Women who experienced homelessness

have worse socioeconomic and health outcomes than men with similar experiences (Table 3).

With respect to people's main activity in the past 12 months, women were significantly less likely to be employed than men, but that gap was mostly unrelated to their past homelessness experiences. Regardless of whether they had experienced episodes of homelessness in the past, women were less likely than men to be employed (and by a similar magnitude in each case).

However, the scenario was different for economic hardship and financial difficulties. First, among Canadians who were responsible for housing decisions within their households, men and women who never experienced homelessness were about equally likely to report recent financial difficulties. In contrast, among women and men with past homelessness experiences (and especially both unsheltered and hidden homelessness experience in the past), women faced substantially more difficulties.

For example, within that population, women were 14 percentage points more likely than men to have asked for financial help from family and friends. Compared with men in the same situation, women with past unsheltered and hidden homelessness experiences were also more likely to have turned to charity and to have taken on debts in the past.

Finally, results were similar for general health: compared to men who had past unsheltered and hidden homelessness experiences, women were more likely to report fair or poor general health.

In sum, the results illustrate that past homelessness experiences are negatively correlated with a person's current financial and health situation.

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**Table 3**

**Difference between women and men, predicted probabilities, from logistic models estimating employment status, home ownership, condition of dwelling, economic hardship indicators, self-assessed health and life satisfaction, by type of past homelessness experience, 2018**

	Experienced unsheltered and hidden homelessness	Experienced unsheltered homelessness only	Experienced hidden homelessness only	Experienced neither
	difference between women and men			
<b>Main activity in the past 12 months</b>				
Main activity in the past 12 months, employed	-0.13*	-0.10	-0.15*	-0.11*
<b>Housing situation</b>				
Owns dwelling	-0.01	-0.14	-0.01	0.00
Core housing need	0.07	0.11	0.03	0.02*
<b>Financial difficulties (in the past 12 months)</b>				
Asked for financial help from family and friends	0.14*	0.08	0.07*	0.02*
Took on debt or sold assets	0.11*	0.11	0.04*	0.01*
Turned to charity	0.12*	0.11*	0.05*	0.01*
Had financial difficulty because of increase in rent	0.06	0.04	0.01	0.01
Found it difficult to meet financial needs	0.23*	-0.03	0.03	0.02*
<b>Health and life satisfaction</b>				
General health fair or poor	0.12*	-0.05	-0.01	0.01
Mental health fair or poor	0.10	-0.05	0.02	0.02*
Life satisfaction score of 6 or less	0.03	0.17*	-0.01	-0.01

\* significantly different from male ( $p < 0.05$ )

**Note:** Models included controls for age, level of education, household type, sexual orientation, visible minority status, Indigenous identity, veteran status, and province or territory of residence.

**Source:** Statistics Canada, Canadian Housing Survey, 2018.

They also show that women, even more than men, may endure longer-term consequences from these past homelessness experiences.

### Conclusion

Homelessness has been widely regarded as a social concern in Canada since the 1980s. During this period, it grew from a phenomenon that mostly affected single men to one that affects a diverse segment of the population. In this study, data from the 2018 Canadian Housing Survey were used to study individual characteristics associated with past homelessness, as well as the associations between past homelessness and current housing, economic, and health status.

Among Canadians who are now responsible for housing decisions within their households, about 3% reported experiencing unsheltered homelessness at some point in their lives. This proportion was higher among Indigenous people, notably

among First Nations people living off reserve and Inuit. Another population group that was more likely to experience past homelessness was women who are sexual minorities (gay, lesbian and bisexual Canadians as well as other sexual minorities).

Past hidden homelessness, which is defined as having to temporarily live with family or friends, or somewhere else because the person has nowhere else to live, was more frequent. Around 15% of those who are now responsible for housing decisions within their households reported that they experienced hidden homelessness at some point in their life. Once again, this proportion was much higher among Indigenous groups, especially for Indigenous women. People in sexual minority groups were more likely to have experienced hidden homelessness compared with their heterosexual counterparts. This was especially true for women who are sexual minorities.

People who are now responsible for housing decisions but who experienced homelessness in the past, and especially unsheltered homelessness, reported many current financial difficulties. For example, they were more likely to have asked for financial help from friends or relatives for day-to-day expenses in the past 12 months; more likely to live in a household where at least one member of the household had taken on debt or sold assets to pay for day-to-day expenses; and more likely to have turned to a charitable organization in the past 12 months because they were short of money. They were less likely to be current home owners and were more likely to be in core housing need. Finally, they reported poorer physical and mental health, as well as lower life satisfaction.

Most of these results were especially true for households with a woman responsible for housing decisions.

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Lastly, those who experienced unsheltered homelessness or hidden homelessness in the past were more likely to report fair or poor overall health or mental health. Women and men who experienced both unsheltered and hidden homelessness were more likely to report fair or poor mental health.

This study contributes to the understanding of homelessness in many ways. First, it quantifies the social issue by providing national estimates, whereas other studies tend to focus on smaller geographies. Second, it allows for comparisons between the more conventional definition of homelessness, defined here as unsheltered homelessness, and the more common version, hidden homelessness. Previous studies at the national level have mostly examined hidden homelessness. Finally, it demonstrates that women are not only at similar risk of homelessness

as men, but that among those who experienced homelessness, women have an even worse financial and health profile than men.

This study has shown that homelessness does not affect Canadians in an equitable way. Certain individuals are affected by homelessness more than others. Moreover, the needs of people who have experienced homelessness in the past are greater than those who have not. In other words, an exit from homelessness by finding housing is not the end, and more work is needed to ensure overall socioeconomic stability among those who have experienced homelessness in the past.

A shortcoming of this study, due to unavailability of information in the data set, is that it could not identify individual and structural factors at the time of homelessness. Another limitation is that the target population

of the survey was people living in private dwellings and responsible for housing decisions within their household. As such, it does not reflect the homelessness experiences of members of households who are not responsible for housing decisions. For example, the possible homelessness experiences of adolescent or adult children living with their parents would not be captured by these data. Finally, the target population does not reflect the population living in institutions or those currently experiencing homelessness at the time of the survey. Future work could address these limitations by asking questions about homelessness experiences to a representative sample of all Canadians, rather than surveying just those mostly responsible for housing decisions in their households.

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**Sharanjit Uppal** is a senior researcher at the Centre for Social Data Insights and Innovation at Statistics Canada.

### Data sources, definitions and methods

The 2018 Canadian Housing Survey (CHS) was a voluntary survey conducted over five months from November, 2018 to March, 2019. The target population of the survey included private households in the ten provinces and Yukon and Nunavut.<sup>32</sup> Data for the Northwest Territories were provided from the 2019 NWT Community Survey, which collected similar housing information as the CHS.<sup>33</sup>

The sampling unit of the CHS was the dwelling. One questionnaire was completed per dwelling by the respondent (reference person) aged 15 and over who was responsible for housing decisions.<sup>34</sup>

The homelessness questions were asked only of the reference person. Given that information on homelessness is available only for the reference person, this study discusses households where the reference person has (or has not) experienced homelessness, rather than an individual's experience. Moreover, whenever personal characteristics are discussed, they pertain to the reference person. There were six questions in the survey that asked the respondent about their experiences of being homeless:

1. Have you ever been homeless, that is, having to live in a homeless shelter, on the street or in parks, in a makeshift shelter or in an abandoned building?

2. What is the longest period of time for which you have been homeless?
3. In what year did you last experience a period of homelessness?
4. How long were you homeless during this period?
5. Have you ever had to temporarily live with family or friends, or anywhere else because you had nowhere else to live?
6. What is the longest period of time for which you had to live with family or friends, or anywhere else because you had nowhere else to live?

For the purposes of this study, respondents who answered “yes” to the first question are said to have experienced unsheltered homelessness in the past, whereas those who answered “yes” to the fifth question are said to have experienced hidden homelessness.

As people living in shelters or on streets at the time of the survey were excluded, those who were “currently” experiencing unsheltered homelessness during that period are not covered in this study. Some of these people could have experienced homelessness in the past too.

### Notes

1. Canadian Observatory on Homelessness (2012).
2. [Employment and Social Development Canada](https://www.canada.ca/en/employment-social-development/programs/homelessness/directives.html) (https://www.canada.ca/en/employment-social-development/programs/homelessness/directives.html).
3. Herman, et al. (1997); Koegel, et al. (1995); Susser, et al. (1993).
4. At the same time, homelessness can lead to or amplify mental health issues. See, for example, Brackertz, et al. (2020).
5. See for example, [Brain and Behavior Research Foundation](https://www.bbrfoundation.org/blog/homelessness-and-mental-illness-challenge-our-society) (https://www.bbrfoundation.org/blog/homelessness-and-mental-illness-challenge-our-society); [Canadian Mental Health Association](https://ontario.cmha.ca/documents/housing-and-mental-health/) (https://ontario.cmha.ca/documents/housing-and-mental-health/).
6. Grigsby, et al. (1990). Mental health issues may lead individuals to withdraw from friends, family and other people, leading to a loss of support and fewer coping mechanisms ([Canadian Observatory on Homelessness](https://www.homelesshub.ca/about-homelessness/topics/mental-health) - https://www.homelesshub.ca/about-homelessness/topics/mental-health). Mental health can also lead to personal vulnerability—impairment of a person's ability to be resilient and resourceful (Ibid.).
7. [Canadian Observatory on Homelessness](https://www.homelesshub.ca/about-homelessness/101/causes-homelessness) (https://www.homelesshub.ca/about-homelessness/101/causes-homelessness).
8. Elliott and Krivo (1991); Fargo, et al. (2013); Jencks (1995); McDermott, et al. (2019); O'Flaherty (1996); Quigley and Raphael (2010)
9. Pecora et al. (2005) found that more than one in five children who move out of foster care become homeless within a year.
10. This is particularly relevant for the Indigenous population as it is overrepresented among foster children. Based on data from the [2016 census](#), 8% of Canadian children are Indigenous, but account for 52% of children in foster care (https://www.sac-isc.gc.ca/eng/1541187352297/1541187392851).
11. Single men are still the large majority in shelters (McDermott, et al. (2019)).
12. Novac, et al. (2002).
13. Alberton, et al. (2020); Kidd, et al. (2019). Patrick (2014) provides a comprehensive review of some earlier literature related to homelessness among Indigenous people.

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14. Gaetz, et al. (2013).
15. Preston, et al. (2017).
16. Segaert and Bauer (2015).
17. Abramovich (2012) and Fraser, et al. (2019) provide an overview of the literature on homelessness among LGBTQ.
18. Gaetz, et al. (2016).
19. A recent study, Strobel, et al. (2021), used administrative health data from emergency department visits in Ontario to enumerate people experiencing homelessness.
20. See McDermott, et al. (2019) for characteristics of shelter residents in Canada.
21. Gender was used to classify individuals as men, women, or non-binary persons. Due to a small sample size for non-binary persons, results for this group could not be reported.
22. The positive association between education and earnings is well documented in literature. Statistics Canada (2017) provides earnings by level of education in Canada using the 2016 census data.
23. For example, see Belanger, et al. (2012) and Leach (2010).
24. This refers to people living off-reserve as the on-reserve population was not covered by the survey.
25. These gaps remained significant when the sociodemographic factors presented in Table I were taken into account in a multivariate model. Detailed regression models results are not presented but are available upon request.
26. For example, see Abramovich (2012); Fraser, et al. (2019).
27. See, for example, Segaert and Bauer (2015).
28. The vast majority of the population residing in Nunavut are Inuit.
29. Rodrigue (2016) finds that 8% of Canadians aged 15 and over reported hidden homelessness in 2014. The difference is due the sampling unit. The sampling unit in that study was the individual whereas it is the household (person responsible for housing decisions within the household) in this study.
30. Duration of past homelessness was determined by asking a question for which the responses included less than one month, one month to less than one year, and one year or more. Questions about the duration of homelessness and most recent year of homelessness were not asked in the 2019 Northwest Territories Community Survey. Hence, this part of the analysis excludes the Northwest Territories.
31. The proportions add up to more than 100 due to rounding.
32. Excluded from the survey are people living on reserves and in other Aboriginal settlements; residents of some small remote areas of the territories; 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 in military bases; people living in residences for senior citizens; people living full time in institutions (e.g., inmates of penal institutions, and chronic care patients living in hospitals and nursing homes); and people living in other types of collective dwellings (e.g., shelters, campgrounds and hotels).
33. The CHS data for the Northwest Territories were obtained through a partnership with the NWT Bureau of Statistics. Instead of conducting CHS in the Northwest Territories, data were obtained from the 2019 NWT Community Survey, which collected housing information similar to that collected by the CHS.
34. Detailed information on the [survey methodology and the questionnaire](https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&Id=793713) can be found at: <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&Id=793713>

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