# Housing Conditions of Persons with Disabilities

### INTRODUCTION

Some 3.8 million Canadians, or nearly 14% of the population aged 15 or older, reported having a disability<sup>1</sup> in 2012; their likelihood of being in core housing need was more than 60% higher than that of persons without disabilities. This Research Insight examines the housing conditions of persons with disabilities using data from the 2012 Canadian Survey on Disability (CSD)<sup>2</sup>.

#### **FINDINGS**

- In 2012, 549,500 persons with disabilities (or 15.3%) were living in households in core housing need compared to 2,082,700 persons without disabilities (or 9.2%) (see figure 1). Prince Edward Island had the lowest incidence of core housing need for persons with disabilities (11.0%); Nunavut had the highest (41.9%).
- The incidence of core housing need for persons with disabilities living in owner households (7.5%) was much lower than for those living in renter households (34.2%). A similar pattern was true for persons without disabilities, but the difference in the incidences was less pronounced (5.2% and 21.9% respectively).
- Of persons with disabilities living in subsidized housing, 42.3% were in core housing need compared to 34.1% of persons without disabilities living in the same type of housing. Notable provincial differences in incidences of core housing need in various tenure existed (see figure 2).
- Disabilities related to pain, flexibility and mobility were the most common; this was true regardless of the core housing need status. For all types of disabilities except hearing, the prevalence of a particular disability type was higher among persons living in core housing need than those not in core housing need (see figure 3).
- Thirty per cent of persons with disabilities in households in core housing need were classified as having a very severe disability; another 26.9% were classified as having a severe disability. The incidence of having a very severe and a severe disability was lower among persons not in core housing need (24.7% and 21.9%, respectively).

- Persons with disabilities aged from 35 to 44 had the highest incidence of living in households in core housing need (26.6%) followed by an incidence of 19.0% for persons with disabilities aged from 15 to 24. This compared to 9.6% and 11.7% for persons without disabilities of the same age groups respectively. The lowest incidence of living in core housing need (10.8%) was seen among persons with disabilities who were 65 to 74 years old. Differences in the incidence of core housing need among persons with and without disabilities in various age groups were more pronounced among renters than owners (see figure 4).
- Women with a disability had a higher likelihood of living in a household in core housing need than men with a disability.
  Some 16.9% of females with disabilities lived in households in core housing need compared to 13.2% of males with disabilities.
  A similar pattern was true for females without disabilities (10.5% and 8.0% respectively).
- Persons with disabilities living in female lone-parent households experienced a higher incidence of core housing need (34.7%) than those in any other type of living arrangement. For persons without disabilities in female lone-parent households the incidence of core housing need was 26.4% (see figure 5).





Persons are considered to have a disability if they report a difficulty or impairment due to a long-term condition or health problem and they report that they are limited in their daily activities as a result of their condition. For further details, see Statistics Canada's publication "Canadian Survey on Disability, 2012: Concepts and Methods Guide."

<sup>&</sup>lt;sup>2</sup> The survey population comprised all Canadians aged 15 or older as of May 10, 2011, who were living in private dwellings in the ten provinces and three territories. Persons living on a First Nation Indian reserve, as well as those living in collective dwellings were not included in the survey. Findings presented in this Research Insight are based on the population living in households assessed for core housing need.

Persons with disabilities are more likely to live in households in core housing need than persons without disabilities.

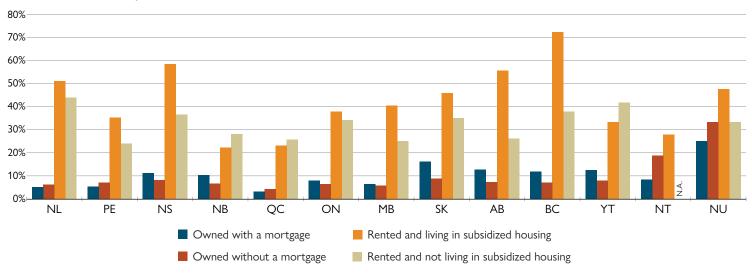
Figure 1: Number and percentage of persons living in households in core housing need, by disability status and province and territory, 2012

	Persons With Disabilities		Persons Without Disabilities	
	#	%	#	%
Canada	549,500	15.3%	2,082,700	9.2%
Newfoundland and Labrador	8,400	14.4%	23,400	6.6%
Prince Edward Island	2,000	11.0%	5,600	5.9%
Nova Scotia	24,900	17.9%	46,250	7.7%
New Brunswick	12,100	12.5%	29,800	6.1%
Quebec	73,600	12.3%	428,700	7.7%
Ontario	239,250	15.2%	900,600	10.4%
Manitoba	17,400	12.5%	55,950	7.6%
Saskatchewan	19,850	18.2%	51,800	8.7%
Alberta	51,450	14.8%	183,800	7.6%
British Columbia	98,750	19.3%	341,550	11.5%
Yukon	700	18.4%	2,450	10.7%
Northwest Territories	450	17.3%	4,000	13.4%
Nunavut	650	41.9%	8,700	41.9%

Source: CMHC (CSD-based housing indicators and data)

Significant differences in the incidence of persons with disabilities living in core housing need exist across provinces and territories.

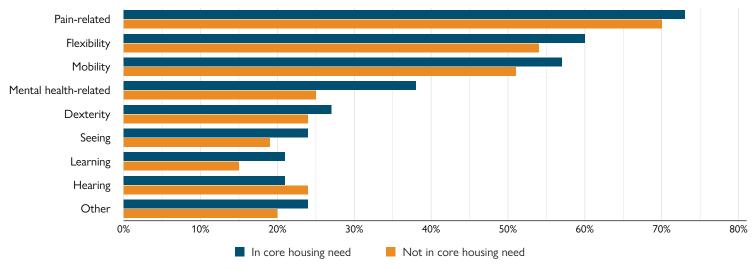
Figure 2: Percentage of persons with disabilities living in households in core housing need, by tenure and province and territory, 2012



Note: n.a. – "not available" due to disclosure control suppression. Source: CMHC (CSD-based housing indicators and data)

Disabilities related to pain, flexibility and mobility are the most common regardless of the core housing need status of the person's household.

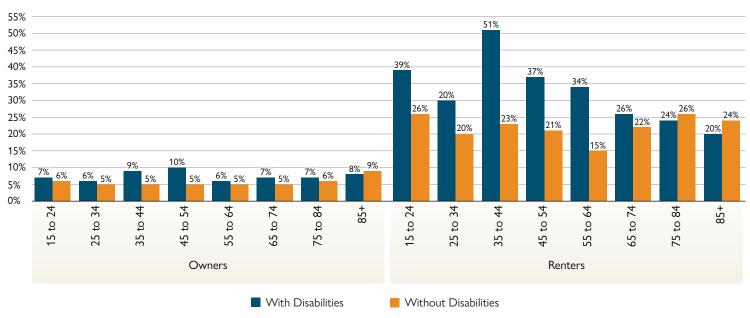
Figure 3: Percentage of persons with disability, by type of disability and core housing need status, Canada, 2012



Source: CMHC (CSD-based housing indicators and data)

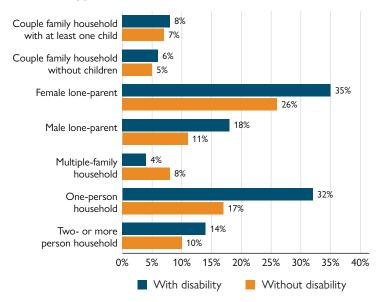
Persons with disabilities aged 35 to 55 are more than twice as likely to live in households in core housing need than persons without disabilities in the same age group.

Figure 4: Percentage of persons living in households in core housing need, by disability status, tenure and age, Canada, 2012



Persons with disabilities in all but one types of household living arrangements have higher incidence of core housing need than persons without disabilities.

Figure 5: Percentage of persons living in households in core housing need, by disability status and household type, Canada, 2012



Source: CMHC (CSD-based housing indicators and data)

#### **KEY TERMS**

A household is in **core housing need** if its housing is below one or more of the adequacy, suitability and affordability standards, and it would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

**Adequate** housing does not require any major repairs, according to residents.

**Suitable** housing has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) requirements.

**Affordable** housing costs less than 30% of before-tax household income.

Households assessed for core housing need comprise private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios (STIRs) less than 100%.

#### **FURTHER READING**

The Geography of Core Housing Need in 2011: ftp://ftp.cmhc-schl.gc.ca/chic-ccdh/RHSE-PenRSE/68180.pdf

Investment in Affordable Housing information:

https://www.cmhc-schl.gc.ca/en/developing-and-renovating/developnew-affordable-housing/programs-and-information/about-affordable-housing-in-canada

Social housing information: <a href="https://www.cmhc-schl.gc.ca/en/about-cmhc/social-housing-information/social-housing-programs">https://www.cmhc-schl.gc.ca/en/about-cmhc/social-housing-information/social-housing-programs</a>

A Profile of Persons with Disabilities among Canadians Aged 15 years or Older, 2012:

http://www.statcan.gc.ca/pub/89-654-x/89-654-x2015001-eng.htm

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## ALTERNATIVE TEXT AND DATA FOR FIGURES

Figure 2: Percentage of persons with disabilities living in households in core housing need, by tenure and province and territory, 2012

Region	With disabilities				
	Owned with a mortgage	Owned without a mortgage	Rented and living in subsidized housing	Rented and not living in subsidized housing	
NL	5.1%	6.1%	50.9%	43.8%	
PE	5.2%	7.1%	35.3%	24.0%	
NS	11.1%	8.1%	58.4%	36.5%	
NB	10.2%	6.6%	22.1%	28.0%	
QC	3.1%	4.2%	23.1%	25.7%	
ON	7.9%	6.4%	37.7%	34.2%	
MB	6.4%	5.8%	40.4%	25.1%	
SK	16.1%	8.7%	45.8%	34.9%	
AB	12.6%	7.2%	55.5%	26.2%	
ВС	11.8%	7.1%	72.2%	37.8%	
YT	12.5%	8.0%	33.3%	41.7%	
NT	8.3%	18.8%	27.8%	n.a.*	
NU	25.0%	33.3%	47.6%	33.3%	

\*Note: n.a. — "not available" due to disclosure control suppression.

Source: CMHC (CSD-based housing indicators and data)

Figure 3: Percentage of persons with disability, by type of disability and core housing need status, Canada, 2012

Type of disability	In core housing need	Not in core housing need
Pain-related	73%	70%
Flexibility	60%	54%
Mobility	57%	51%
Mental health-related	38%	25%
Dexterity	27%	24%
Seeing	24%	19%
Learning	21%	15%
Hearing	21%	24%
Other	24%	20%

Source: CMHC (CSD-based housing indicators and data)

Figure 4: Percentage of persons living in households in core housing need, by disability status, tenure and age, Canada, 2012

Tenure	Age	With disability	Without disability
	15 to 24	7%	6%
	25 to 34	6%	5%
	35 to 44	9%	5%
	45 to 54	10%	5%
Owners	55 to 64	6%	5%
	65 to 74	7%	5%
	75 to 84	7%	6%
	85+	8%	9%
	15 to 24	39%	26%
	25 to 34	30%	20%
	35 to 44	51%	23%
Dantaua	45 to 54	37%	21%
Renters	55 to 64	34%	15%
	65 to 74	26%	22%
	75 to 84	24%	26%
	85+	20%	24%

Source: CMHC (CSD-based housing indicators and data)

Figure 5: Percentage of persons living in households in core housing need, by disability status and household type, Canada, 2012

Type of household	With disability	Without disability
Couple family household with at least one child	8%	7%
Couple family household without children	6%	5%
Female lone-parent	35%	26%
Male lone-parent	18%	11%
Multiple-family household	4%	8%
One-person household	32%	17%
Two- or more person household	14%	10%

Source: CMHC (CSD-based housing indicators and data)