

# HOUSING BARRIERS AMONG TRANS AND NON-BINARY ADULTS IN CANADA

A report prepared by Trans PULSE Canada for the Office of the Federal Housing Advocate at the Canadian Human Rights Commission



## Highlights

- 9.3% of participants were homeless or living in precarious housing, most often living temporarily with partners, friends, or family (8.6%).
- 25.3% of participants had considerable difficulty meeting monthly housing related costs.
- 1 in 10 participants had ever lost housing because of who they are (e.g., race/ethnicity, gender identity, disability), with even higher rates among respondents who are Indigenous, racialized, living with disabilities or in low-income households.
- Half of participants anticipated discrimination in obtaining housing because of who they are.
- 9.8% of participants had avoided accessing a shelter when they needed one because of gender identity/expression.
- Indigenous participants reported the highest rates of ever losing housing (20.3%) or having to move (35.8%) because of who they are, as well as food insecurity (27.1%).
- Black participants reported the highest rates of having been denied banking (19.1%) because of who they are. Many Black participants anticipated discrimination in banking access (45.3%) and in obtaining housing (69.9%) because of who they are. Non-Black racialized participants reported the highest rate of current homelessness (2.7%).
- Half of disabled participants received public social assistance or disability support in the past year. Participants with mobility disabilities had the highest reported level of avoiding using shelter (18.7%) and being denied shelter access (3.8%).
- Participants from low-income households reported the highest rate of precarious housing (56.0%), having considerable difficulty meeting monthly housing costs (38.2%) and food insecurity in the past year (27.1%).

## Purpose of Report

In 2019, Canada enacted the *National Housing Strategy Act*<sup>1</sup> which provides the legal authority for a Federal Housing Advocate (the Advocate). The Advocate is an independent watchdog based in the Canadian Human Rights Commission. The Advocate is tasked with promoting and monitoring the progressive realization of the human right to adequate housing in Canada and holding government duty bearers to account for a human rights-based approach to housing

legislation and policies, including prioritizing the most systematically disadvantaged groups, such as Two-Spirit, lesbian, gay, bisexual, trans, queer/questioning, and other sexual or gender minority (2SLGBTQI+) people.

Historically, 2SLGBTQ+ people have accounted for a disproportionately large percentage of Canadians who are homeless, at risk of becoming homeless, or in core housing need.<sup>2</sup> Recent research from Statistics Canada reveals that 2SLGBTQ+ individuals may also be at greater risk of losing access to safe and secure housing during the COVID-19 pandemic.<sup>3</sup> However, data remains limited regarding the housing barriers and challenges of Two-Spirit, trans, and non-binary people living in Canada, particularly with attention to differences within Two-Spirit, trans, and non-binary communities related to household income, Indigenous identity, racialization, and disability. This report offers some new disaggregated data to help fill this gap.

Two-Spirit, trans, and non-binary people may face specific barriers due to the structural, binary nature of most transitional and emergency housing and supports in Canada. These barriers may be due to location/availability of safe spaces, suitability of housing (lack of privacy or safe spaces, access to private bathroom), discriminatory treatment by housing providers or other occupants, discriminatory administrative practices or policies, or other issues.

To better understand these structural housing barriers and identify solutions for removing them, the Office of the Federal Housing Advocate and the Policy, Research, and International Division of the Canadian Human Rights Commission funded and commissioned this responsive report from Trans PULSE Canada. The report provides some new disaggregated data to fill the gap of information on housing barriers and homelessness experiences among Two-Spirit, trans, and non-binary adults in Canada. It is one step in building a body of evidence to support the work of the Advocate.

## Data and Analysis Methods

Data used in this report come from Trans PULSE Canada, a large community-based study of the health of trans and non-binary people in Canada, funded by the Canadian Institutes of Health Research. According to the 2021 Census, 0.33% of the Canadian population over the age of 15 identify as transgender or gender non-binary.<sup>4</sup>

In 2019, the Trans PULSE Canada research team collected survey data from 2,873 trans and non-binary people aged 14 years or older and living in Canada. Participants were able to complete the full survey, or a 10-minute short form containing key items, in English or French online, on paper, via telephone (with or without a language interpreter), or on a tablet with a Peer Research Associate in major cities. Although people who were homeless or living in precarious housing conditions may have been under-represented in online data collection, this concern was possibly mitigated by the use of multiple modes of data collection, including in-person. This report includes data on 2,268 participants who were over the age of 18 and answered questions about housing.

The Trans PULSE Canada survey included questions from the earlier Ontario Trans PULSE Project, questions from Statistics Canada surveys to allow for comparisons to the general population, and questions developed by trans and non-binary people based on community priorities. The project's Indigenous Leadership Group and eight Priority Population Teams co-designed survey questions specific to their populations and determined how those populations would be defined when comparing groups.

Data for questions that only appeared in the full survey have been weighted to more accurately represent the full sample, including those who completed the short-form version of the survey. Chi-square tests were used to identify statistically significant differences between groups.

**Table 1. Homelessness or precarious housing by sociodemographic characteristics**

	Total n = 2268 %	Homeless or precariously housed <sup>a</sup> n = 210 %	Adequately housed n = 2058 %	P-value <sup>b</sup>
<b>Age</b>				<0.001
18-24	29.5	51.4	27.2	
25-49	61.2	46.7	62.7	
50+	9.3	1.9	10.1	
<b>Gender identity</b>				0.605
Man or boy	22.8	22.0	22.9	
Woman or girl	25.3	22.0	25.6	
Indigenous or cultural gender	2.0	2.4	2.0	
Non-binary or similar	49.9	53.6	49.5	
<b>Immigration</b>				0.699
Immigrant	13.4	12.5	13.5	
Not an immigrant	86.6	87.5	86.5	
<b>Household income <sup>c</sup></b>				0.009
Low-income household	46.8	56.0	45.9	
Non-low-income household	53.2	44.0	54.1	
<b>Indigeneity</b>				0.639
Indigenous in Canada	7.3	8.1	7.3	
Not Indigenous in Canada	92.7	91.9	92.8	
<b>Racialization <sup>d</sup></b>				0.572
Black <sup>e</sup>	2.4	1.4	2.5	
Non-Black racialized	11.5	12.4	11.4	
Not racialized	86.1	86.2	86.1	
<b>Disability</b>				<0.001
Disability, including mobility	7.3	3.8	7.7	
Disability, with no mobility disability	71.6	83.8	70.4	
No disability	21.1	12.4	22.0	

- a Included living in shelters, motels or boarding houses, temporarily with partners/friends/family, on the street, in a car, or in an abandoned building.
- b P-values < 0.05 indicate that differences between groups are statistically significant.
- c Determined using Statistics Canada low income measure 2019, adjusted by the number of people supported on the income.
- d Racialized was defined as either identifying as a person of colour or indicating one is perceived or treated as a person of colour in Canada.
- e Participants could choose more than one race/ethnicity option. Participants who chose both Black and another race/ethnicity options were categorized as Black here.

## How to Interpret

Although Trans PULSE Canada used multiple approaches to make the survey accessible, it was not possible to conduct a random sample of the trans and non-binary population. Therefore, results cannot be assumed to represent true population demographics. For instance, that 9.3% of participants were homeless or living in precarious housing, does not mean exactly 9.3% of all trans and non-binary people in Canada are homeless or living in precarious housing.

The last column of all comparative tables contains p-values. P-values that are less than 0.05 indicate that differences between groups are statistically significant, while p-values that are greater than or equal to 0.05 indicate that there is no statistically significant difference between groups.

## Sociodemographics and Homelessness or Precarious Housing

As shown in **Table 1**, of 2,268 participants, 90.7% were less than 50 years old, 13.4% had immigrated to Canada, and 46.8% lived in low-income households (based on Statistics Canada’s low-income measure).<sup>5</sup> Indigenous participants composed 7.3% of the sample, of whom 57.8% identified as First Nations, 46.4% as Métis, 0.6% as Inuk, and 11.5% as

Indigenous from Canada and unsure (participants could select more than one). The majority (98.8%) of Indigenous participants did not live on reserves. In addition, 13.9% of participants belonged to racialized groups, of whom 20.4% identified as Black, 25.3% East Asian, 19.4% Indigenous, 4.0% Indo-Caribbean, 9.9% Latin American, 10.2% Middle Eastern, 12.8% South Asian, and 9.5% South East Asian (participants could select more than one). The majority of participants (78.9%) were living with some type of disability, inclusive of mental health conditions and chronic pain,

**Table 2. Housing barriers overall**

Housing Barriers	n = 1939 %
<b>Income sources, past year<sup>a</sup></b>	
Public social assistance or welfare	12.6
Public disability support	10.2
Did not receive public income support	79.1
<b>Difficulty meeting monthly housing-related costs</b>	
Very or fairly difficult	25.3
A little to not at all difficult	63.4
Unsure/not applicable	11.3
<b>Household food security, past year (n=2,255)<sup>b</sup></b>	
Often did not have enough	3.6
Sometimes did not have enough	11.8
Always had enough to eat	84.6
<b>Ever been unable to open a bank account, cash a cheque, or get a loan because of who they are<sup>c</sup></b>	
Yes, more than once	2.6
Yes, once	5.0
No	92.5
<b>Ever lost housing because of who they are<sup>c</sup></b>	
Yes, more than once	4.7
Yes, once	5.9
No	89.4

**Table 2. Housing barriers overall continued**

Housing Barriers	n = 1939 %
<b>Lost housing because of who they are<sup>c</sup>, past year</b>	3.2
<b>Ever had to move because of who they are<sup>c</sup></b>	
Yes, more than once	5.0
Yes, once	18.8
No	76.2
<b>Had to move because of who they are<sup>c</sup>, past year</b>	
	4.5
<b>Currently homeless</b>	
	1.3
<b>Accessed shelter living in true gender, past 5 years</b>	
	1.7
<b>Felt safe at shelter, past 5 years<sup>d</sup></b>	
	51.8
<b>Refused access to shelter<sup>e</sup></b>	
	1.4
<b>Avoided using shelter<sup>e</sup></b>	
	9.8
<b>Anticipated trouble getting an apartment or house<sup>c</sup></b>	
Agreed or strongly agreed	49.8
Neutral	21.7
Disagreed or strongly disagreed	28.5
<b>Anticipated denied bank account, loan, or mortgage<sup>c</sup></b>	
Agreed or strongly agreed	25.2
Neutral	27.2
Disagreed or strongly disagreed	47.1
<p>a Participants could select more than one option, so the total will be more than 100%.</p> <p>b This variable has a larger sample size because it was also included in the short survey.</p> <p>c Item from <i>The Intersectional Discrimination Index</i> <a href="https://doi.org/10.1016/j.socscimed.2018.12.016">https://doi.org/10.1016/j.socscimed.2018.12.016</a>.</p> <p>d If participants accessed a shelter in the past 5 years while living in their true gender.</p> <p>e Because of trans status or gender expression.</p>	

### Table 3. Housing barriers by low-income household

Housing Barriers	Low-income household <sup>a</sup> n = 837 %	Non-low-income household <sup>a</sup> n = 995 %	P-value <sup>b</sup>
<b>Income sources, past year<sup>c</sup></b>			
Public social assistance or welfare	20.8	5.4	<0.001
Public disability support	18.5	3.6	<0.001
Did not receive from either source	65.3	91.0	<0.001
<b>Difficulty meeting monthly housing-related costs</b>			
Very or fairly difficult	38.2	14.7	<0.001
A little to not at all difficult	54.8	74.4	
Unsure/not applicable	7.0	10.9	
<b>Household food security, past year (n=2,131)<sup>d</sup></b>			
Often did not have enough	7.2	0.7	<0.001
Sometimes did not have enough	19.9	5.1	
Always had enough to eat	72.9	94.2	
<b>Ever been unable to open a bank account, cash a cheque, or get a loan because of who they are</b>			
Yes, more than once	3.3	2.0	0.024
Yes, once	6.3	4.0	
No	90.4	93.9	
<b>Ever lost housing because of who they are</b>			
Yes, more than once	6.8	3.2	<0.001
Yes, once	7.4	4.8	
No	85.8	91.9	
<b>Lost housing because of who they are, past year</b>			
	5.3	1.5	<0.001
<b>Ever had to move because of who they are</b>			
Yes, more than once	6.1	4.4	<0.001
Yes, once	22.4	16.3	
No	71.5	79.3	
<b>Had to move because of who they are, past year</b>			
	6.4	3.1	<0.001
<b>Currently homeless</b>			
	2.3	0.6	0.005
<b>Accessed shelter living in true gender, past 5 years</b>			
	3.5	0.1	<0.001
<b>Felt safe at shelter, past 5 years<sup>e</sup></b>			
	48.4	100	- <sup>f</sup>
<b>Refused access to shelter<sup>g</sup></b>			
	2.3	0.5	0.001
<b>Avoided using shelter<sup>g</sup></b>			
	14.4	5.8	<0.001
<b>Anticipated trouble getting an apartment or house</b>			
Agreed or strongly agreed	59.1	42.6	<0.001
Neutral	20.2	22.2	
Disagreed or strongly disagreed	20.8	35.2	

### Table 3. Housing barriers by low-income household continued

Housing Barriers	Low-income household <sup>a</sup> n = 837 %	Non-low-income household <sup>a</sup> n = 995 %	P-value <sup>b</sup>
<b>Anticipated denied bank account, loan, or mortgage</b>			<0.001
Agreed or strongly agreed	30.3	21.0	
Neutral	30.3	26.3	
Disagreed or strongly disagreed	39.4	52.6	

- a Determined using Statistics Canada low income measure 2019, adjusted by the number of people supported on the income.
- b P-values < 0.05 indicate that differences between groups are statistically significant.
- c Participants could select more than one option, so the total will be more than 100%.
- d This variable has a larger sample size because it was also included in the short survey.
- e If participants accessed a shelter in the past 5 years while living in their true gender.
- f P-value could not be calculated.
- g Because of trans status or gender expression.

including approximately 7.3% with a mobility disability and 71.6% with other (i.e., non-mobility) disabilities.<sup>6</sup> Overall, 210 participants (9.3%) were homeless or living in precarious housing. Most precariously housed participants were living temporarily with partners, friends or family (195, 8.6%), while the rest were living in shelters, motels or boarding houses, on the street, in a car, or in an abandoned building.

Younger age, living in a low-income household, and disability were significantly associated with housing inadequacy. A higher proportion of homeless or precariously housed participants compared to adequately housed participants were younger than 25 (51.4% of homeless or precariously housed vs. 27.2% of adequately housed were 18-24 years old), lived in a low-income household (56.0% of homeless or precariously housed vs. 45.9% of adequately housed lived in a low-income household), or had non-mobility disabilities (83.8% of homeless or precariously housed vs. 70.4% of adequately housed had non-mobility disabilities).

### Housing barriers by Low-Income Household, Indigeneity, Racialization, and Disability

Housing barriers for participants overall are shown in **Table 2**. In **Tables 3-6**, housing barriers are stratified by low-income household status (**Table 3**), Indigenous identity (**Table 4**), racialization (**Table 5**), and disability (**Table 6**).

Overall, 12.6% of participants received social assistance and 10.2% received public disability support in the past year. As would be expected, trans and non-binary people who lived in low-income households or who had disabilities were more likely to receive social assistance or disability support. These participants were also more likely to have difficulty meeting monthly housing-related costs (e.g. rent, mortgage, taxes, utilities). Specifically, 38.2% of participants in low-income households and 27.1% to 34.7% of disabled participants had difficulty with housing costs, compared to about 15% of their counterparts. In addition, Indigenous participants were more likely to receive disability support (20.0% vs. 9.3% of non-Indigenous participants) and marginally more likely to have diffi-

culty with housing costs (33.8% vs. 24.6%,  $p=0.052$ ). Racialized participants were more likely to receive social assistance (25.5% of Black, 14.1% of non-Black racialized, vs. 12.0% of non-racialized) and more likely to have difficulty with housing costs (29.1% of Black or non-Black racialized, vs. 24.7% of non-racialized). Similarly, household food insecurity was associated with living in a low-income household and being Indigenous or disabled, and with difficulty meeting monthly housing costs in general.

Approximately 1 in 10 participants (10.6%) had ever lost housing (been evicted or denied) because of who they are (e.g. race/ethnicity, gender identity, weight, disability, income). This experience was more common among participants who were living in low-income households (14.2% of low-income households vs. 8.0% of non-low-income households), Indigenous (20.3% of Indigenous vs. 9.8% of non-Indigenous), racialized (14.7% of Black, 19.8% of non-Black racialized, vs. 9.3% of non-racialized), or disabled (18.8% of mobility disabled, 11.6% of non-mobility disabled, vs. 4.2% non-disabled). These groups of participants were also more likely to report

**Table 4. Housing barriers by Indigenous identity**

Housing Barriers	Indigenous <sup>a</sup> n = 144 %	Non-Indigenous n = 1792 %	P-value <sup>b</sup>
<b>Income sources, past year<sup>c</sup></b>			
Public social assistance or welfare	13.0	12.6	0.885
Public disability support	20.0	9.3	<0.001
Did not receive from either source	68.9	80.0	0.002
<b>Difficulty meeting monthly housing-related costs</b>			
Very or fairly difficult	33.8	24.6	0.052
A little to not at all difficult	56.0	64.0	
Unsure/not applicable	10.2	11.4	
<b>Household food security, past year (n=2,252)<sup>d</sup></b>			
Often did not have enough	10.2	3.1	<0.001
Sometimes did not have enough	16.9	11.4	
Always had enough to eat	72.9	85.5	
<b>Ever been unable to open a bank account, cash a cheque, or get a loan because of who they are</b>			
Yes, more than once	7.3	2.2	<0.001
Yes, once	9.7	4.6	
No	83.1	93.2	
<b>Ever lost housing because of who they are</b>			
Yes, more than once	9.4	4.3	<0.001
Yes, once	10.9	5.5	
No	79.7	90.1	
<b>Lost housing because of who they are, past year</b>			
	7.0	2.9	0.008
<b>Ever had to move because of who they are</b>			
Yes, more than once	10.7	4.5	<0.001
Yes, once	25.1	18.3	
No	64.2	77.2	
<b>Had to move because of who they are, past year</b>			
	5.7	4.4	0.477
<b>Currently homeless</b>			
	1.3	1.3	0.988
<b>Accessed shelter living in true gender, past 5 years</b>			
	2.0	1.7	0.074
<b>Felt safe at shelter, past 5 years<sup>e</sup></b>			
	32.8	53.7	0.489

**Table 4. Housing barriers by Indigenous identity *continued***

Housing Barriers	Indigenous <sup>a</sup> n = 144 %	Non-Indigenous n = 1792 %	P-value <sup>b</sup>
<b>Refused access to shelter<sup>f</sup></b>	1.4	1.4	0.933
<b>Avoided using shelter<sup>f</sup></b>	17.0	9.3	0.003
<b>Anticipated trouble getting an apartment or house</b>			0.003
Agreed or strongly agreed	62.5	48.7	
Neutral	20.2	21.8	
Disagreed or strongly disagreed	17.3	29.5	
<b>Anticipated denied bank account, loan, or mortgage</b>			<0.001
Agreed or strongly agreed	37.9	24.2	
Neutral	29.2	27.7	
Disagreed or strongly disagreed	32.9	48.1	

- a The Indigenous/non-Indigenous categories were developed with the Indigenous Leadership Group in the Trans PULSE Canada team. While distinctions-based approaches are important for analyzing data from Indigenous populations, due to the small numbers of Indigenous participants who identified as Inuk or unsure, and the non-mutually-exclusive options for Indigenous identities, it was not feasible to disaggregate the Indigenous groups in statistical testing.
- b P-values < 0.05 indicate that differences between groups are statistically significant.
- c Participants could select more than one option, so the total will be more than 100%.
- d This variable has a larger sample size because it was also included in the short survey.
- e If participants accessed a shelter in the past 5 years while living in their true gender.
- f Because of trans status or gender expression.

they had ever been denied banking or had to move to another neighborhood, town, city, state, province, or country “because of who they are”.

With respect to experiences with the shelter system, 1.7% of participants had accessed a shelter in the past 5 years while living in their true gender, while 1.4% had ever been refused access to a shelter because of their trans status or gender expression. Shelter access and denial of access were more common among participants living in low-income households or with disabilities. Participants with mobility disabilities had the highest reported level of denied shelter access (3.8%). More often, participants avoided accessing shelters because of how they might be treated as a trans or non-binary person. Overall, 9.8% of participants had ever avoided using a shelter, and 16.8% of

participants experiencing homelessness or precarious housing had avoided using a shelter.

Shelter avoidance was associated with living in a low-income household (14.4% of low-income household vs. 5.8% of non-low-income households), being Indigenous (17.0% of Indigenous vs. 9.3% of non-Indigenous), and living with disabilities (18.7% of mobility disabled, 10.6% of non-mobility disabled, vs. 3.7% of non-disabled). Although not statistically significant, higher percentages of racialized participants had avoided using a shelter before (17.1% of Black, 12.8% of non-Black racialized, vs. 9.2% of non-racialized).

Housing barriers manifested not only in lived experiences but also in anticipation of mistreatment. Half of participants anticipated discrimination in obtaining



## Table 5. Housing barriers by racialization

Housing Barriers	Black <sup>a</sup> n = 41 %	Non-Black racialized <sup>a</sup> n = 216 %	Not racialized n = 1682 %	P-value <sup>b, c</sup>
<b>Income sources, past year<sup>d</sup></b>				
Public social assistance or welfare	25.5	14.1	12.0	0.029
Public disability support	13.6	11.0	10.0	0.820
Did not receive public income support	65.5	76.2	79.9	0.041
<b>Difficulty meeting monthly housing-related costs</b>				
Very or fairly difficult	29.1	29.1	24.7	0.049
A little to not at all difficult	50.0	57.2	64.7	
Unsure/ Not applicable	20.8	13.7	10.7	
<b>Household food security, past year (n=2,254)<sup>e</sup></b>				
Often did not have enough	0.0	5.4	3.5	0.290
Sometimes did not have enough	15.1	11.6	11.7	
Always had enough to eat	84.9	83.0	84.8	
<b>Ever been unable to open a bank account, cash a cheque, or get a loan because of who they are</b>				
Yes, more than once	4.8	6.0	2.1	<0.001
Yes, once	14.3	8.5	4.2	
No	80.9	85.5	93.7	
<b>Ever lost housing because of who they are</b>				
Yes, more than once	4.8	6.7	4.4	<0.001
Yes, once	9.9	13.1	4.9	
No	85.3	80.2	90.7	
<b>Lost housing because of who they are, past year</b>				
	2.6	6.8	2.7	0.013
<b>Ever had to move because of who they are</b>				
Yes, more than once	15.8	7.5	4.3	<0.001
Yes, once	15.7	24.6	18.2	
No	68.5	67.9	77.5	
<b>Had to move because of who they are, past year</b>				
	7.3	4.2	4.5	0.666
<b>Currently homeless</b>				
	0.0	2.7	1.2	- <sup>f</sup>
<b>Accessed shelter living in true gender, past 5 years</b>				
	0.0	1.4	1.8	- <sup>f</sup>
<b>Felt safe at shelter, past 5 years<sup>g</sup></b>				
	0.0	34.5	53.6	0.531
<b>Refused access to shelter<sup>h</sup></b>				
	2.5	1.8	1.3	0.662
<b>Avoided using shelter<sup>h</sup></b>				
	17.1	12.8	9.2	0.084
<b>Anticipated trouble getting an apartment or house</b>				
Agreed or strongly agreed	69.9	64.6	47.3	<0.001
Neutral	15.8	19.6	22.2	
Disagreed or strongly disagreed	14.4	15.8	30.6	

## Table 5. Housing barriers by racialization continued

Housing Barriers	Black <sup>a</sup> n = 41 %	Non-Black racialized <sup>a</sup> n = 216 %	Not racialized n = 1682 %	P-value <sup>b, c</sup>
<b>Anticipated denied bank account, loan, or mortgage</b>				<0.001
Agreed or strongly agreed	45.3	39.8	22.7	
Neutral	20.7	26.6	28.1	
Disagreed or strongly disagreed	34.0	33.6	49.2	

a Racialization was defined as either identifying as a person of colour or indicating one is perceived or treated as a person of colour in Canada. Participants could choose more than one race/ethnicity option. Participants who chose both Black and another race/ethnicity options were categorized as Black here.

b P-values < 0.05 indicate that differences between groups are statistically significant.

c Additional statistical tests (p-values not reported) showed no statistically significant differences between Black and non-Black racialized participants in these housing-related barriers.

d Participants could select more than one option, so the total will be more than 100%.

e This variable has a larger sample size because it was also included in the short survey.

f P-value could not be calculated.

g If participants accessed a shelter in the past 5 years while living in their true gender.

h Because of trans status or gender expression.

housing “because of who they are.”. Anticipated housing discrimination was more common among trans and non-binary people who were from a low-income household (59.1% of low-income households vs. 42.6% of non-low-income households), Indigenous (62.5% of Indigenous vs. 48.7% of non-Indigenous), racialized (69.9% of Black, 64.6% of non-Black racialized, vs. 47.3% of non-racialized), or disabled (65.4% of mobility disabled, 52.6% of non-mobility disabled, vs. 34.3% of non-disabled). One-quarter of participants anticipated being denied a bank account, loan, or mortgage due to discrimination, and this expectation was also more common among participants who were from a low-income household, Indigenous, racialized, or disabled.

Taken together, these results indicate that trans and non-binary people in Canada face a variety of housing challenges and barriers, with disproportionate impact on those who are young, who live in low-income households, who are Indigenous or racialized, and who have disabilities. In particular, current or

recent experience of “hidden” housing precariousness (living temporarily with friends or family) and avoidance of shelters were common, especially among trans and non-binary youth. We note that despite multiple modes for survey completion, people experiencing homelessness may have been under represented. Nevertheless, our findings indicate that trans and non-binary people experience discrimination and other unique vulnerabilities related to trans status and gender expression when it comes to housing.

## Table 6. Housing barriers by disability <sup>a</sup>

Housing Barriers	Disability, including mobility n = 152 %	Disability, with no mobility disability n = 1392 %	No disability, n = 395 %	P-value <sup>b</sup>
<b>Income sources, past year <sup>c</sup></b>				
Public social assistance or welfare	18.1	14.7	3.4	<0.001
Public disability support	37.0	9.9	1.3	<0.001
Did not receive from either source	50.5	77.6	95.1	<0.001
<b>Difficulty meeting monthly housing-related costs</b>				
Very or fairly difficult	34.7	27.1	15.7	<0.001
A little to not at all difficult	54.9	60.1	78.0	
Unsure/not applicable	10.5	12.8	6.3	
<b>Household food security, past year (n=2,252) <sup>d</sup></b>				
Often did not have enough	5.5	4.0	1.5	<0.001
Sometimes did not have enough	20.6	12.9	5.0	
Always had enough to eat	73.9	83.1	93.5	
<b>Ever been unable to open a bank account, cash a cheque, or get a loan because of who they are</b>				
Yes, more than once	5.7	3.0	0.0	- <sup>e</sup>
Yes, once	6.1	5.6	2.5	
No	88.2	91.4	97.5	
<b>Ever lost housing because of who they are</b>				
Yes, more than once	7.8	5.4	1.0	<0.001
Yes, once	11.0	6.2	3.2	
No	81.1	88.4	95.8	
<b>Lost housing because of who they are, past year</b>				
	3.9	4.0	0.3	0.001
<b>Ever had to move because of who they are</b>				
Yes, more than once	7.9	5.7	1.3	<0.001
Yes, once	24.8	19.5	14.3	
No	67.3	74.8	84.4	
<b>Had to move because of who they are, past year</b>				
	5.2	5.1	2.1	0.030
<b>Currently homeless</b>				
	1.9	1.4	0.8	0.485
<b>Accessed shelter living in true gender, past 5 years</b>				
	1.9	2.1	0.3	0.039
<b>Felt safe at shelter, past 5 years <sup>f</sup></b>				
	32.9	51.9	100	- <sup>e</sup>
<b>Refused access to shelter <sup>g</sup></b>				
	3.8	1.3	0.8	0.021
<b>Avoided using shelter <sup>g</sup></b>				
	18.7	10.6	3.7	<0.001
<b>Anticipated trouble getting an apartment or house</b>				
Agreed or strongly agreed	65.4	52.6	34.3	<0.001
Neutral	18.7	21.2	24.4	
Disagreed or strongly disagreed	15.9	26.1	41.3	

## Table 6. Housing barriers by disability <sup>a</sup> continued

Housing Barriers	Disability, including mobility n = 152 %	Disability, with no mobility disability n = 1392 %	No disability, n = 395 %	P-value <sup>b</sup>
<b>Anticipated denied bank account, loan, or mortgage</b>				
Agreed or strongly agreed	35.7	27.2	14.5	<0.001
Neutral	24.7	29.5	22.8	<0.001
Disagreed or strongly disagreed	39.6	43.3	62.7	<0.001

a Refer to section “Sociodemographics and Housing Inadequacy” for details on the categorization of disability.

b P-values < 0.05 indicate that differences between groups are statistically significant.

c Participants could select more than one option, so the total will be more than 100%.

d This variable has a larger sample size because it was also included in the short survey.

e P-value could not be calculated.

f If participants accessed a shelter in the past 5 years while living in their true gender.

g Because of trans status or gender expression.

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The 0.33% may be an underestimation of the trans and non-binary population, because the 2021 Census was the first to apply the two-step approach to assess both sex at birth and current gender, and some trans or non-binary people may have been uncomfortable answering the questions. Among Trans PULSE Canada participants, we estimated that 82% would have been correctly classified as trans or non-binary in the Census.

5. Statistics Canada (2022, March 23). Table 11-10-0232-01 Low income measure (LIM) thresholds by income source and household size (2019). <https://doi.org/10.25318/1110023201-eng>.  
Cut-points were based on total household income in 2019 current dollars.
6. Participants were defined as having a mobility disability if they had a diagnosis of a mobility or physical disability. As some participants reported disability self-identities that may reflect mobility disability (e.g., “crip”) without diagnosis, the prevalence of mobility disability may be underestimated and comparisons by type of disability should be interpreted cautiously.

The opinions, findings, and conclusions or recommendations expressed in this document are those of the author and do not necessarily reflect the views of the Canadian Human Rights Commission or the Federal Housing Advocate.

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