



# Social Determinants of Health

## Housing Insecurity

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Quality of Care NL is proud to partner  
with **Choosing Wisely Canada**



# Who We Are



Quality of Care NL is an applied health and social systems research and evaluation program aimed at improving social and health outcomes in Newfoundland and Labrador.



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# Housing Insecurity



Housing insecurity refers to the inability to secure safe, adequate and affordable housing. It can take a number of forms: housing cost burden; residential instability; evictions and other forced moves; living with family or friends to share housing costs; overcrowding; living in substandard, poor quality housing; and homelessness.

**Housing adequacy, housing suitability, housing affordability, acceptable housing and core housing need** are key household indicators and topics of interest for governments and housing organizations.

- An indicator of housing adequacy is the condition of the dwelling.
- An indicator of housing suitability (commonly used to measure “crowding”) is whether the dwelling has enough bedrooms for the size and composition of the household. Another indicator of crowding is the number of persons per room in a dwelling.
- An indicator of housing affordability is the proportion of household total income that is spent on shelter costs.
- Acceptable housing refers to housing that is adequate in condition, suitable in size and affordable.
- Core housing need is an indicator of a household’s relative ability to afford the median market rent of a dwelling in its region that meets its needs.



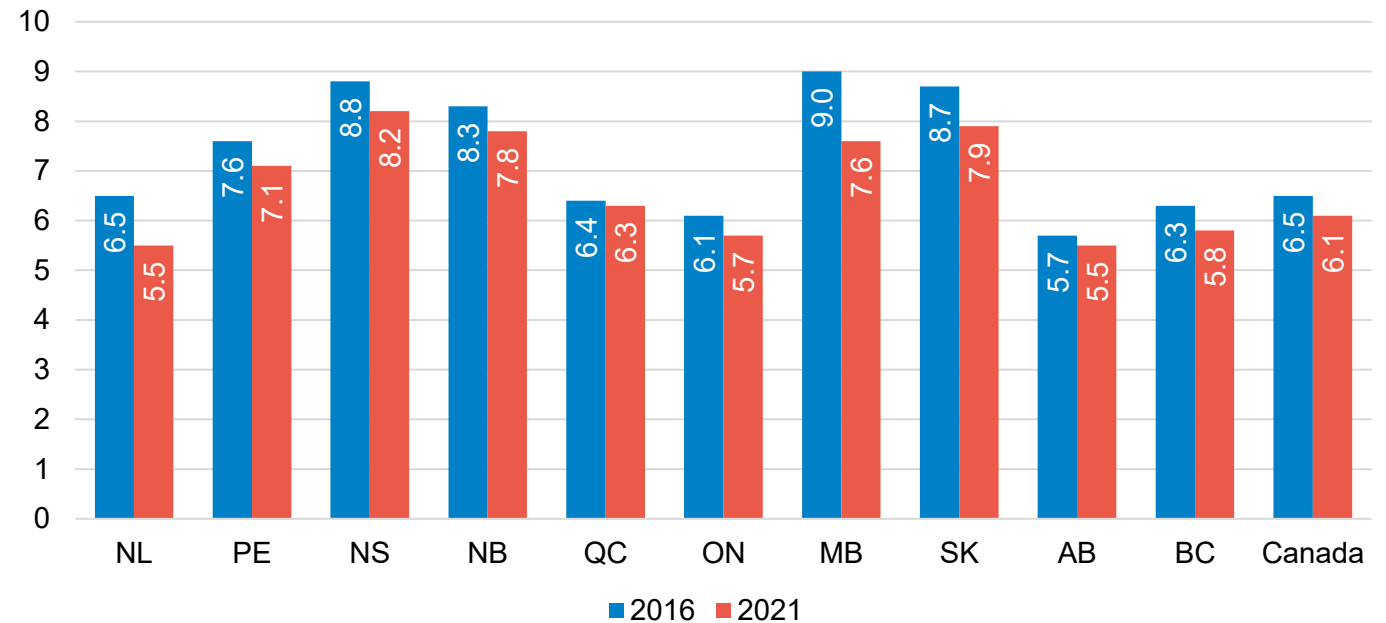
## Housing Need: Housing Adequacy

Inadequate housing conditions have been associated with numerous physical and mental health conditions. Structural features of the home (e.g., mold, water leaks, pest infestation, peeling paint, drafts and energy inefficiencies, physical crowding) directly impact health and increase the risk of injury and illness due to safety issues.

Dwelling condition (an indicator of housing adequacy) is classified into three groups: needing regular maintenance only, needing minor repairs, and needing major repairs. Major repairs refer to problems that compromise the dwelling's structure or major systems (i.e., heating, plumbing and electrical).

- The percentage of private dwellings needing major repairs decreased for all provinces from 2016 to 2021.
- In 2021, NL (and AB) had the lowest rate requiring major repairs with a 15% reduction from 2016.

Condition of Private Dwelling by Province – Major Repairs Needed (%), 2016 and 2021



Source(s):

Statistics Canada. Table 98-10-0234-01 Dwelling condition by tenure: Canada, provinces and territories, census metropolitan areas and census agglomerations; Census of Population, 2021.

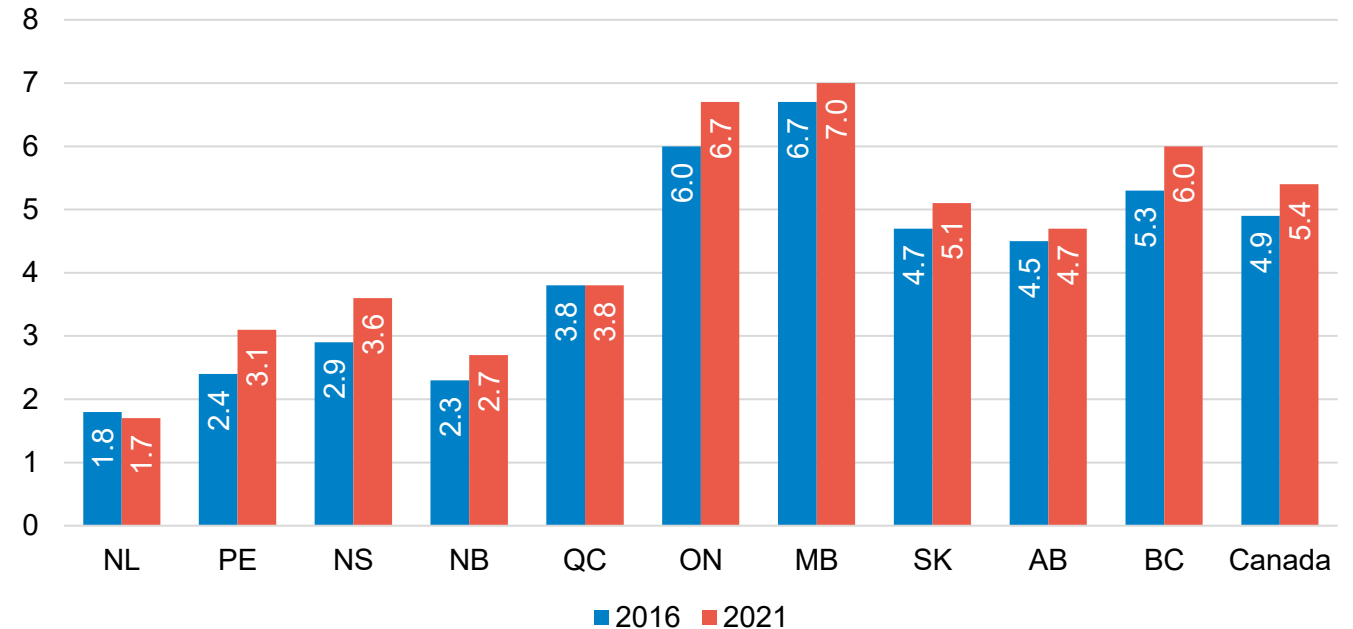
Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016221.

# Housing Need: Housing Suitability

Housing suitability (commonly used to measure “crowding”) classifies dwellings as not suitable if they do not have enough bedrooms for the size and composition of the household, as calculated by the National Occupancy Standard (NOS) developed by Canada Mortgage and Housing Corporation (CMHC).

- The percentage of private dwellings considered not suitable increased for all provinces, except for NL and QC, from 2016 to 2021.
- In both 2016 and 2021, NL ranked first regarding housing suitability (1=best and 10=worst).

Suitability of Private Dwelling by Province – Not Suitable (%), 2016 and 2021



Source(s):

Statistics Canada. Table 98-10-0273-01 Housing suitability by tenure: Canada, provinces and territories, census divisions and census subdivisions: Census of Population, 2021.

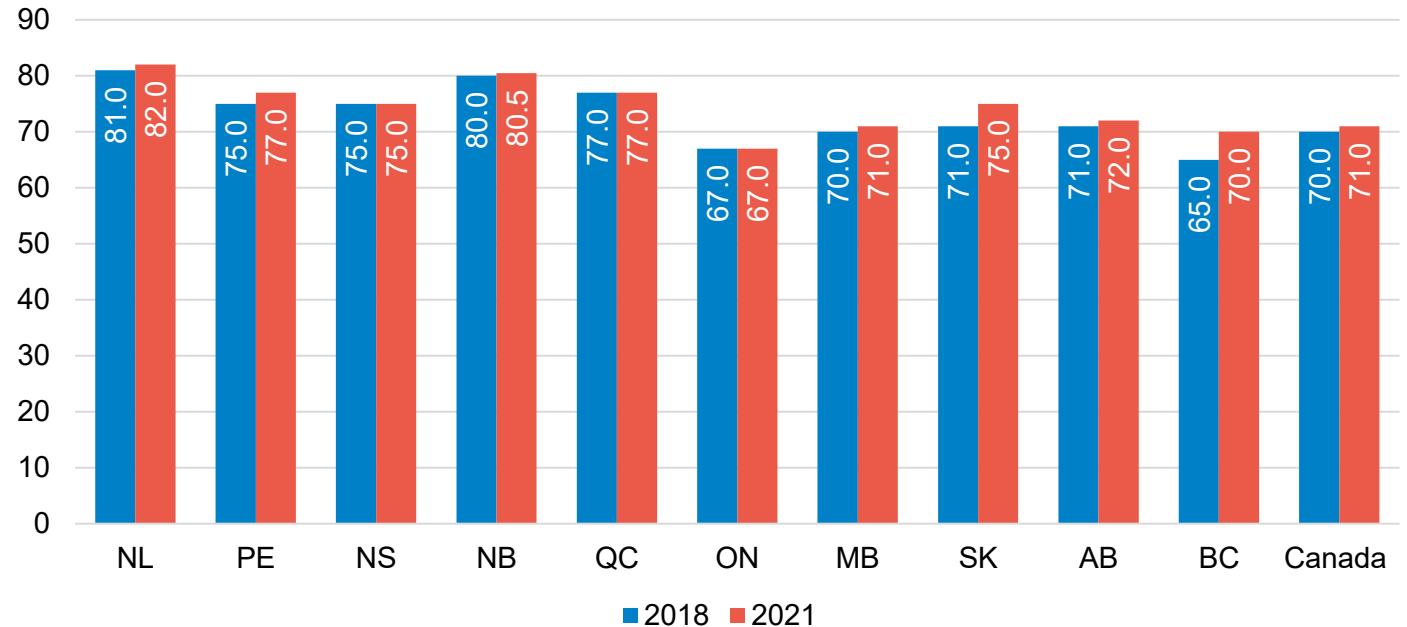
Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016224.

# Housing Need: Acceptable Housing

Acceptable housing refers to whether a household meets each of the three indicator thresholds established by the CMHC for housing adequacy, suitability and affordability.

- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing has shelter costs equal to less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the CMHC and provincial and territorial representatives.
- From 2018 to 2021, acceptable housing rates have remained fairly stable across Canada, including in NL.
- Just under 20% of persons in NL live in unacceptable housing.
- In both 2018 and 2021, NL ranked first for acceptable housing rates among the Canadian provinces (1=best and 10=worst).

Persons Living in Acceptable Housing by Province (%), 2018 and 2021



Source: Statistics Canada. Table 46-10-0071-01 Persons living in acceptable housing, by tenure including first-time homebuyer and social and affordable housing status, by province; Canadian Housing Survey (CHS), 2018 and 2021

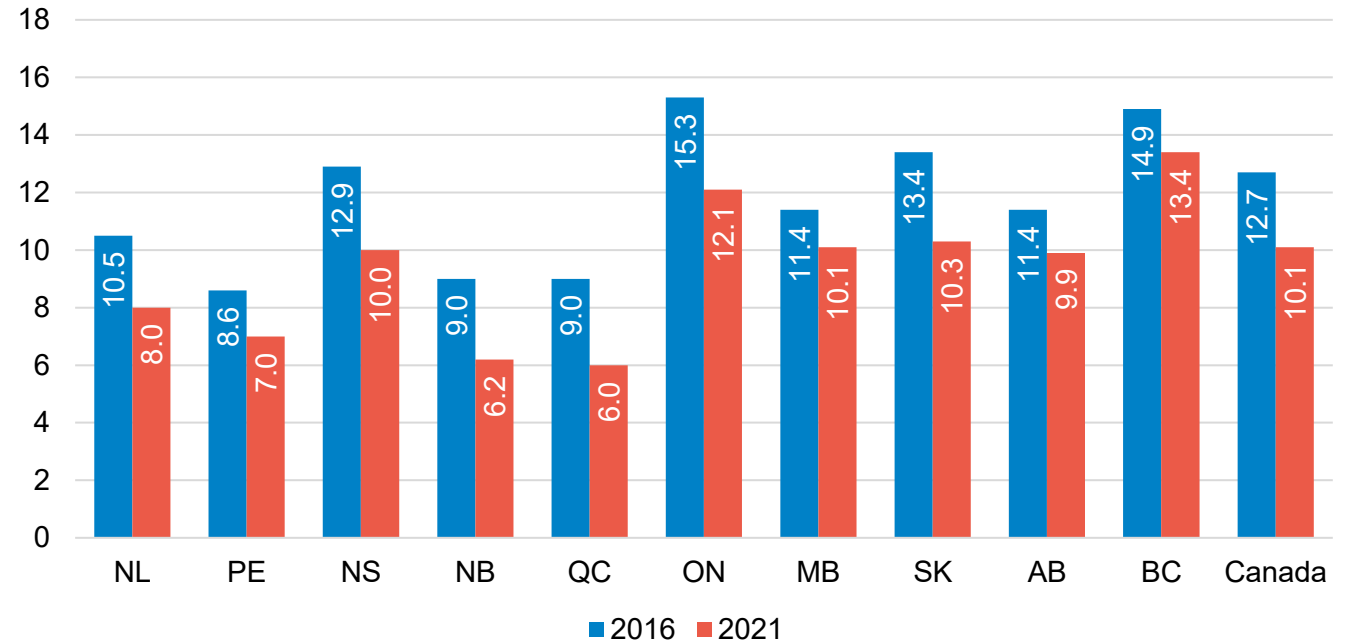
# Housing Need: Core Housing Need

Households in core housing need live in an unsuitable, inadequate or unaffordable dwelling and cannot afford alternative housing in their community.

Core housing need refers to whether a household's housing falls below at least one of the above three indicator thresholds and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- The rate of core housing need has decreased from 2016 to 2021 across Canada, including in NL.
- In NL the rate dropped from 10.5% in 2016 to 8% in 2021. Approximately 1 in 12 households were in core housing need in 2021.
- In both 2016 and 2021, NL ranked fourth among the Canadian provinces (1=best and 10=worst).

Rate of Core Housing Need by Province (%), 2016 and 2021



## Overview of Households and Clients Served in Newfoundland and Labrador, 2019-20 to 2023-24

Program	Households					Clients				
	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
NLHC Housing	5,575	5,573	5,584	5,182	5,267	11,903	11,713	11,741	11,902	12,191
Partner Managed Housing Program <sup>1</sup>	996	996	996	986	986	1,439	1,439	1,321	1,308	1,307
Emergency Shelter Program <sup>2</sup>	N/A	N/A	N/A	N/A	N/A	1,028	855	987	1,148	1,596
Transition House Program <sup>3</sup>	N/A	N/A	N/A	N/A	N/A	846	700	955	1,220	1,093
Housed by Supportive Living Program <sup>4</sup>	N/A	N/A	N/A	N/A	N/A	800	732 <sup>5</sup>	1,108 <sup>5</sup>	N/A	N/A
Individuals at Risk of or Experiencing Homelessness Assisted by the Supportive Living Program	N/A	N/A	N/A	N/A	N/A	4,300 <sup>5</sup>	5,008 <sup>5</sup>	10,615 <sup>5</sup>	N/A	N/A

N/A – Household data is not applicable as these programs serve/count individual clients.

<sup>1</sup>Provides financial and technical support to partner-managed and cooperative housing providers offering subsidized housing throughout the province.

<sup>2</sup>Operates a 24/7 emergency shelter line and engages a range of non-profit and private shelter operators to respond to required temporary shelter placement for individuals experiencing homelessness.

<sup>3</sup>Provides funding to the province's 10 transition houses to provide safe short-term accommodations, services and resources to support women and their children who are vulnerable to, at risk, or have been subjected to, intimate partner violence.

<sup>4</sup>Provides operating grants to non-profit organizations province-wide to prevent and end homelessness, foster long-term housing stability, and develop support services space to provide on-site and outreach services. This program includes a number of supportive housing options with 24/7 staffing and supports.

<sup>5</sup>Estimated minimum numbers served.

Source: NLHC Annual Reports 2019-2024

## Newfoundland & Labrador Housing Corporation (NLHC) Programs

The NLHC offers a number of programs to support individuals and families who are experiencing housing insecurity.

- Clients accessing the Emergency Shelter Program increased by 55% from 2019-20 to 2023-24.
- Clients accessing the Transition House Program increased by almost 30% from 2019-20 to 2023-24.
- Clients housed by the Supportive Living Program increased by 38% from 2019-20 to 2021-22.
- Individuals at risk of or experiencing homelessness that were assisted by the Supportive Living Program increased by more than 145% from 2019-20 to 2021-22.

# Homelessness

End Homelessness St. John's (EHSJ) exists to prevent and end homelessness in St. John's. EHSJ, along with its partners and volunteers, conducted four homeless point-in-time (PiT) counts between 2016 and 2024.

PiT counts provide a critical one-day snapshot of homelessness in a community. The PiT Count is broken up into two distinct parts: an enumeration night (which estimates the minimum number of people experiencing homelessness in unsheltered and sheltered locations) and an extended survey period (previously this was conducted over 48 hours but in 2024 it was conducted for up to one month after the enumeration night).

- The annual estimate of people experiencing homelessness in St. John's has increased by 75% from 2016 to 2024.
- Approximately three out of four people experiencing homelessness self-report having a mental health disability and more than half report addiction issues.
- More than 25% of people experiencing homelessness report being admitted to hospital in the past 12 months and more than 55% report visiting an emergency room during that same time frame.

Note: Due to changes in methodologies between PiT Count years comparisons should be done with caution.

Source: Everyone Counts: St. John's Homeless Point-in-Time Counts: 2016, 2018, 2022 and 2024. End Homelessness St. John's

## Characteristics of Those Experiencing Homelessness in St. John's, 2016 to 2024

	30 November 2016	11 April 2018	24 November 2022	18 November 2024
Total Number of People Experiencing Homelessness (On the day of the count)	166 (minimum estimate)	165 (minimum estimate)	183 (minimum estimate)	313 (minimum estimate)
Minimum Estimate of People Experiencing Homelessness in St. John's (Annually)	800	N/A	900	1,400
Staying in Emergency Shelters	81 (48.8%)	98 (59.4%)	145 (79.2%)	N/A
Staying in Sheltered Housing <sup>1</sup>	N/A	N/A	N/A	64.0%
Staying in Transitional Housing <sup>2</sup>	N/A	N/A	N/A	33.0%
Individuals Experiencing Unsheltered Homelessness <sup>1</sup>	3	4	3	6
Individuals Experiencing Chronic Homelessness <sup>3</sup>	38.3%	36.6%	32.0%	59.0%
Individuals Identifying as Youth (ages 16-24) <sup>4</sup>	22.9%	23.2%	38.0%	22.0%
Individuals Identifying as Indigenous	19.2%	25.9%	13.0%	14.0%
Individuals Identifying as 2SLGBTQIA+	21.7%	9.4%	13.0%	13.0%
Individuals Identifying as Female	38.9%	32.7%	35.0%	31.0%
Individuals Identifying as Veterans	N/A	N/A	4.0%	3.0%
Individuals Identifying they live with a Disability/Health Issue:				
Mental Health Related Issues			-	92.0%
Substance Use Challenges			74.0%	69.0%
Learning/Developmental/Cognitive Disability	N/A	N/A	56.0%	54.0%
Physical/Mobility Related Issues			47.0%	51.0%
Illness/Medical Issues			35.0%	40.0%
Vision			-	41.0%
Brain Injury			-	22.0%
-			-	12.0%
Individuals Identifying they had visited an emergency room in the last 12 Months	59.5%	61.2%	55.0%	N/A
Individuals Identifying they had been Admitted to a Hospital at least once in the last 12 Months	31.3%	32.9%	26.0%	28.0%

<sup>1</sup>Sheltered homelessness includes people sleeping in the following locations: emergency shelters, extreme weather shelters and Domestic Violence shelters, and, where applicable, also includes hotel or motel rooms provided to people experiencing homelessness in lieu of shelter beds (e.g., through a voucher or arrangement with the operator). Unsheltered homelessness (e.g., rough sleeping) includes people who are staying outside, in a place not intended for human habitation and/or in a public or private space without consent or contract. This can include sleeping in a vehicle, tent, makeshift shelter, or abandoned building.

<sup>2</sup>Transitional housing programs typically provide longer-term housing solutions with supports intended to help individuals transition from homelessness to secure housing.

<sup>3</sup>For this table, chronic homelessness refers to a period of six or more months of homelessness in the past year.

<sup>4</sup>In 2024, youth included those aged 16 to 29 years (Choice's for Youth's service definition of youth).

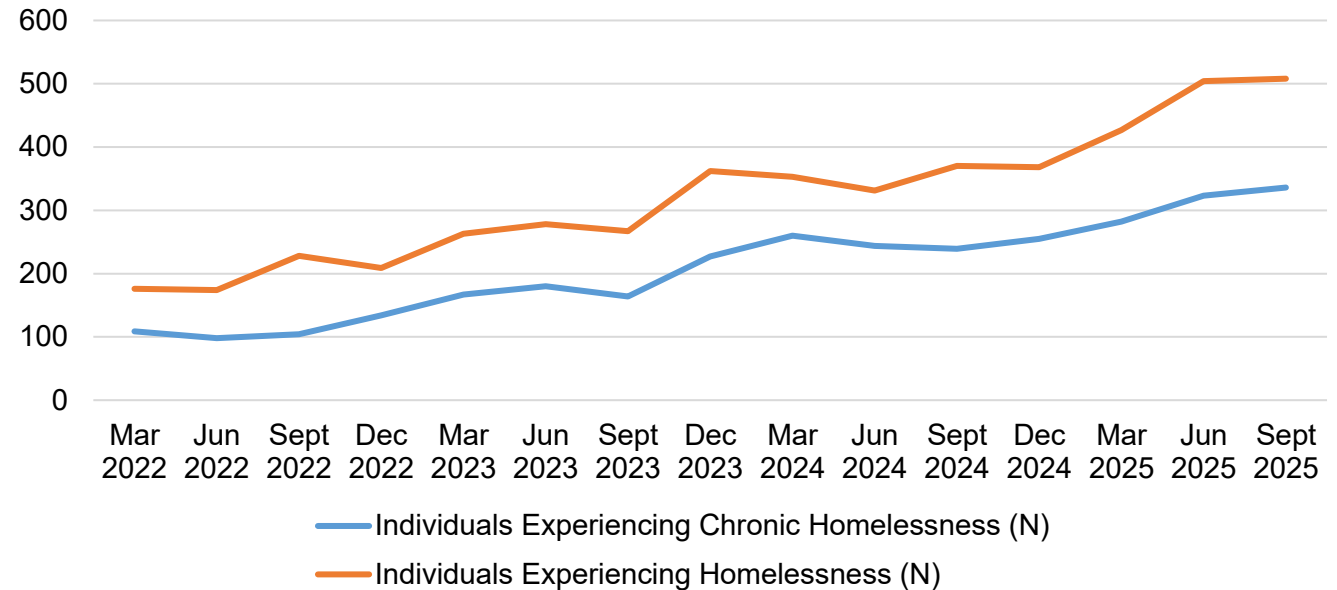
# Homelessness

Since 2022, EHSJ has used By Name Data (BND) to report on people experiencing homelessness in St. John's. The BND, is a real-time, centralized list of individuals who are known to the housing and homelessness system (Coordinated Access to Homes (CAH)) and who have given their consent to be included on the list. EHSJ created a monthly dashboard using a snapshot of the BND list as it stands on the last day of each month.

In Fall 2023, EHSJ launched HIFIS 4.0 for St. John's – a community-wide database of people experiencing homelessness shared by frontline homelessness service providers. HIFIS provides a fuller, more accurate picture of homelessness in St. John's and includes people known to CAH through BND as well as people experiencing homelessness who aren't yet connected to CAH. As of April 2025, EHSJ has used these two sources to update their dashboard.

- From March 2022 to September 2025, the number of individuals experiencing homelessness has increased by nearly 190% and the number of individuals experiencing chronic homelessness<sup>1</sup> has increased even more (208% increase)<sup>2</sup>.
- Each month, anywhere from 45%-75% of individuals experiencing homelessness are experiencing chronic homelessness.

**Number of Individuals Experiencing Homelessness in St. John's, 2022-2025**



<sup>1</sup> When someone has been homeless for six months or more of the last year, or 18 months or more of the last 3 years, they are considered chronically homeless.

<sup>2</sup> Some of the jump in numbers after March 2025 may be due to the methodology change in April 2025.



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