

2011 National Household Survey: Homeownership and shelter costs in Canada

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New data from the National Household Survey (NHS) show almost 7 out of 10 Canadian households, or 9.2 million out of a total of 13.3 million households, owned their dwellings in 2011.

The Canadian homeownership rate (69.0%) reported in the NHS was similar to that from the 2006 Census (68.4%). This follows 15 years of gains in the homeownership rate between 1991 and 2006.

Households in the Atlantic provinces had the highest homeownership rates in the country, led by Newfoundland and Labrador at 77.5%. Quebec had the lowest rate among provinces at 61.2%.

The homeownership rates in all three territories were below the national rate. Nunavut, with a homeownership rate of 21.0%, was the only territory with fewer households who owned rather than rented their dwelling.

Couple-family households had the highest rate of homeownership at 82.4%. The homeownership rate was over half (55.6%) for lone-parent households, and less than half (48.5%) for non-family households.

Age and household income are factors in homeownership

The homeownership rate increases with the age of the primary household maintainer up to the age of 75 years, after which the ownership rate starts to decrease.

Household total income was also a factor in homeownership. Across all age groups, households with higher annual total income had higher homeownership rates.

The largest differences in homeownership rates were among the three youngest groups of households. The ownership rate was 23.8% for the group aged under 25. It was almost double (44.1%) for the group aged 25 to 29 years. It further increased to 59.2% for the group aged 30 to 34.

Households maintained by a person under 35 years old were more likely to own than rent when their household total income was \$60,000 or more.

Shelter costs and affordability

In 1986, the Canada Mortgage and Housing Corporation and the provinces agreed to assess housing affordability against a threshold based on whether the household spent 30% or more of its average monthly total income on shelter costs.

In 2011, one-quarter (3.3 million) of Canadian households spent 30% or more of their total income on shelter. That group was almost equally split between owners and renters, with about 1.7 million households owning their dwelling and 1.6 million renting.

Although the overall numbers were similar, given there are more homeowners than renters, a larger proportion of tenant households exceeded the affordability threshold. In 2011, 40.1% of households that rented their dwelling paid 30% or more of their total income towards shelter costs, compared with about one-fifth (18.5%) of owner households.

The proportion of households that paid 30% or more of total income towards shelter costs also varied among census metropolitan areas (CMAs). Vancouver had the largest proportion (33.5%), while Saguenay had the smallest proportion (18.9%).



Mortgages and rent subsidies

Almost three-fifths (58.6%) of owner households had a mortgage. Their average shelter costs were three times higher than that of mortgage-free owner households, and they represented over four-fifths (83.2%) of the owner households that paid 30% or more of total income towards shelter costs.

More than half a million (557,435) tenant households lived in subsidized housing. Their average monthly shelter costs were \$552, and over one-third (36.9%) of them paid 30% or more of total income towards shelter costs.

Housing market activity of owners

More than one-quarter of the approximately 9.2 million owner households in 2011, or about 2.6 million, moved into their dwelling in the five years prior to the 2011 NHS. The majority of this group, 58.6%, moved within the same census subdivision, while the remaining 41.4% moved from another census subdivision.

The proportion of owner households that had moved between 2006 and 2011 differed across CMAs. Calgary had the largest proportion of homeowners who lived in a different dwelling five years prior to the NHS (35.8% of owner households) while Windsor had the smallest proportion (20.4% of owner households).

Condominiums

The NHS showed that 1.6 million households (12.1%) lived (either as owners or renters) in condominiums. Of these households, 1.2 million were owners while fewer than half a million (461,215) were renters.

Just over three-quarters (76.8%) of households in condominiums were concentrated in 10 CMAs, with the three largest CMAs, Toronto, Vancouver and Montréal, accounting for more than half (53.5%) of Canadian households in condominiums.

From this point on, analysis is focused on the 10 CMAs with the highest number of households in condominiums so that the comparisons reflect differences between condominium owners and other homeowners, instead of differences between areas with and without condominiums.

Condominium construction

Among the 10 CMAs with the most households in condominiums, about one in three (34.3%) occupied dwellings built between 2001 and 2011 were condominium units. For occupied dwellings built prior to 1981, fewer than 1 in 10 (9.4%) dwellings were condominium units.

This higher proportion of condominium units was counterbalanced by the smaller proportion of non-condominium rental units in newer constructions. Single-detached houses (but not condominiums) were the largest portion of the occupied housing stock in the 10 CMAs with the most condominiums and represented about 40% of all occupied dwellings.

Characteristics of condominium owners

Non-family households made up the majority (45.5%) of all households in condominium ownership compared with the proportion of non-family households in other owner-occupied dwellings (15.6%).

Couple-family households were the second largest group of condominium owners, making up 42.3% of households. In turn, 67.0% of households in other owner-occupied dwellings were couple-family households.

Condominium owners were more likely to be in the younger and older age groups, when compared with owners of dwellings that were not a condominium. The proportion of condominium owners aged under 35 years was about 1 in 5 (19.8%), compared with 1 in 10 (10.5%) for owners of other dwellings. About 1 in 4 (26.1%) condominium owners were aged 65 and over, compared with 1 in 5 (20.7%) for owners of other dwellings.

The average annual household total income of condominium owners aged under 35 years was almost \$24,000 lower than that of owners of other dwellings in the same age group (\$75,000 versus \$98,000). For condominium owners aged 65 and over, their annual household total income was \$12,000 lower compared with owners of other dwellings of the same age group (\$69,000 versus \$81,000).

Note to readers

Trends in the homeownership rate between the 2006 Census and the 2011 National Household Survey (NHS) were evaluated using other surveys that measure homeownership rates. The other survey sources confirmed the observation that the national homeownership rate in 2011 was similar to the rate in 2006. However, trends for most provinces and territories could not be validated due to high sampling variability in the other survey estimates. The homeownership rate in Alberta estimated by the NHS was higher (with a statistical significance) when compared with other sources.

The percentage of households in condominiums reported in the 2011 NHS was higher than other sources. However, NHS data hold a unique advantage over other survey data — its large sampling fraction of about one in three households. As a result, multiple households in the same condominium development were likely to be included in the NHS. Processing and validation activities used the condominium status of neighbouring dwellings to validate and edit the data. Overall, 87.5% of the condominium dwellings in the NHS had a nearby dwelling that also reported as a condominium dwelling. Furthermore, of the remaining 12.5% of condominium dwellings, over 80% were located in multi-unit structures. Thus, the Condominium status variable in the NHS is supported by a high level of consistency with neighbouring dwellings and with the Structural type of dwelling variable.

National Household Survey

This is the third and final release of data from the NHS.

The analytical document [Homeownership and Shelter Costs in Canada](#) presents the results of the NHS on housing. In addition, there is a companion analytical article in the *National Household Survey in Brief* series entitled "[Condominium dwellings in Canada](#)."

A second analytical document, [Income Composition in Canada](#), also released today, analyses findings from the NHS on Canada's income composition. There are also two companion articles in the *National Household Survey in Brief* series for this topic entitled "[Education and occupation of high-income Canadians](#)" and "[Persons living in low-income neighbourhoods](#)."

Data and highlights on key topics found in these analytical products are also available for various standard levels of geography in the [National Household Survey Focus on Geography Series](#).

Various data and reference products are also available from the [2011 National Household Survey \(NHS\) website](#). A wide range of data on income, earnings, housing and shelter costs are available for standard geographic areas in the [National Household Survey Profile](#) and [National Household Survey Data Tables](#).

Information on the quality of NHS data on housing as well as explanations of concepts, classifications, questions and comparability with other data sources can be found in the [Housing Reference Guide](#).

Other reference materials include the [National Household Survey Dictionary](#), which provides definitions of NHS concepts, universes and variables. As well, users can refer to the [National Household Survey User Guide](#) (released on May 8, 2013), which provides information on the methodology, collection, processing, evaluation and data quality of the NHS.

A brief portrait of housing in Canada is presented on [video](#).

Users are also invited to [Chat with an expert](#) on September 13, from 12:30 to 1:30 p.m., Eastern Daylight Time.

Definitions, data sources and methods: survey number 5178.

The report [Homeownership and Shelter Costs in Canada](#) (99-014-X2011002) is now available from the *Browse by key resource* module of our website under *Publications*.

Additional analysis is also available in the *National Household Survey in Brief Series* article (99-014-X2011003): "[Condominium dwellings in Canada](#)."

For more information, contact Media Relations (613-951-4636; mediahotline@statcan.gc.ca).