

# Nationally, renters report lower quality of life than homeowners

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According to various iterations of the Canadian Social Survey (CSS) collected in 2021 and 2022, certain populations have reported relatively lower quality of life in the last several years. Broadly, many quality of life indicators, such as high life satisfaction and high sense of meaning and purpose, declined in the fourth quarter of 2022, and then increased slightly in the second quarter of 2023.

In 2021 and 2022, people living in rental housing report lower quality of life across several dimensions of well-being compared with those living in a home owned by someone in the household, according to the CSS. When compared with homeowners, renters were over 15 percentage points more likely to report difficulty meeting financial needs and over 11 percentage points less likely to report high overall life satisfaction. Tenants were also less likely to report a strong sense of belonging to their community and were more likely to report feelings of loneliness.

**Table 1**  
**Selected quality of life indicators among tenants<sup>1</sup> and homeowners<sup>2</sup>, aged 15 and older, Canada, 2021 and 2022**

	Tenant	Homeowner
	%	
Sense of belonging to a local community (strong or very strong)	40.7	48.5
Self-reported mental health (excellent or very good)	45.4	51.5
High life satisfaction (score of 8 to 10 out of 10)	41.5	53.1
Hopeful about the future (always or often hopeful)	56.7	63.1
Loneliness (always or often feel lonely)	19.2	11.7
Difficulty meeting financial needs (very difficult or difficult)	38.3	22.5

1. Tenant includes person living in a dwelling that is rented, even if no cash rent is paid.

2. Homeowner includes a person living in a dwelling that is owned by a member of the household, even if it is still being paid for.

Source(s): Canadian Social Survey (5354).

Renters across Canada faced record-low vacancy rates (1.5%) and record-high average rent growth (+8.0%) in 2023, according to the [Canadian Mortgage and Housing Corporation \(CMHC\)](#). They also spent [a larger share of their income on shelter costs than homeowners](#), putting them under greater financial pressure when costs increase.

## Younger Canadians report lower quality of life than older Canadians

In the second quarter of 2023, Canadians aged 15 to 54 reported lower results on several quality of life indicators than those aged 55 or older. They were less likely to report high overall life satisfaction (47.2% compared with 58.2%) and excellent or very good mental health (44.8% compared with 55.1%). From 2016 to 2021/2022, [youth aged 15 to 29, in particular, were less satisfied and less hopeful about the future](#) than in previous years, and they were more likely to feel lonely than older Canadians.

Younger Canadians tend to face greater challenges than older age groups when it comes to shelter costs. According to the 2021 Census of Population, nearly two-thirds of Canadians aged 15 to 29 rented their home, and they spent more of their income on shelter costs than did Canadians in the older age groups. In 2021, Canadians aged 55 and over (74.2%) were more likely to own their home than those aged 15 to 54 (59.5%). When younger Canadians do own their home, they're much less likely to have paid off their mortgage (14.7%) than Canadians aged 55 and over (61.8%), leaving them more vulnerable to interest rate hikes that increase their mortgage payments.

## Toronto and Vancouver residents report lower quality of life than residents of their respective provinces

From 2021 to 2023, people living in Toronto and Vancouver were less likely to report a strong sense of belonging to their community when compared with those living in the rest of Ontario or British Columbia.

Residents of Toronto (46.0%) and Vancouver (45.1%) were also less likely to report high life satisfaction than elsewhere in their respective provinces. The provincial averages for residents living in Ontario (48.3%) and British Columbia (48.0%), in turn, were lower than the national average of 51.7% of Canadians reporting high overall life satisfaction.

Over the same period, residents of Toronto and the rest of Ontario were likely to report excellent or very good mental health, but respondents living in Vancouver were significantly less likely to report excellent or very good mental health than those living in the rest of British Columbia.

In terms of future outlook, the proportion of people who reported being always or often hopeful about the future was similar in Toronto (58.8%) and the rest of Ontario (59.3%), but residents of Vancouver (57.4%) were less likely than those living in the rest of British Columbia (58.9%) to report always or often being hopeful about the future.

**Table 2**  
**Selected quality of life indicators among respondents living in selected geographies, aged 15 and over, 2021, 2022 and 2023**

	Toronto <sup>1</sup>	Ontario	Vancouver <sup>1</sup>	British Columbia	Canada
	%				
Sense of belonging to a local community (strong or very strong)	44.1	45.3	45.2	47.8	46.9
Self-reported mental health (excellent or very good)	47.1	46.6	44.6	46.1	49.6
High life satisfaction (score of 8 to 10 out of 10)	46.0	48.3	45.1	48.0	51.7
Hopeful about the future (always or often hopeful)	58.8	59.3	57.4	58.9	61.9
Loneliness (always or often feel lonely)	13.0	13.6	13.9	13.4	13.6
Difficulty meeting financial needs (very difficult or difficult)	26.7	26.2	21.8	22.5	24.4

1. Based on residence in the Census Metropolitan Area of Toronto or Vancouver.

Source(s): Canadian Social Survey (5354).

## Similar to renters and youth, Toronto and Vancouver residents face particularly intense financial pressure, especially with rising shelter costs

One factor that may be associated with quality of life is financial strain. Shelter costs are the biggest share of almost every household budget, and Canadians have been spending a larger share of their income on these costs: 31.4% in 2021 compared with 29.3% in 2019. This leaves households with less money for other expenses, especially as other necessities, such as food, rise in price as well. In the second quarter of 2023, almost **27% of households reported that it was difficult or very difficult to meet their financial needs**, compared with less than 19% in late 2021.

In both Toronto and Vancouver, housing was significantly less affordable than the national average. According to the 2021 Census of Population, 20.9% of households in Canada lived in unaffordable housing, and 7.7% were spending over half their income on shelter costs. In Toronto, 30.3% of households lived in unaffordable housing and 12.6% of households spent over half their income on shelter costs. These proportions were comparable with those seen in Vancouver (29.6% spent over half their income on shelter costs and 13.3% spent over half their income). New tenants moving into turnover units faced particularly high costs in these cities; according to the CMHC, in 2023, the gap in average rents between turnover and non-turnover units was much higher than the national average (13%) in both Vancouver (27%) and Toronto (31%).

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## A multitude of other factors may influence quality of life

Statistics Canada's [Quality of Life framework](#) Canada collects data on various determinants of well-being and combines economic and social perspectives. This framework brings together data on 85 indicators focused on prosperity, health, society, the environment, good governance, life satisfaction, and meaning and purpose to measure the quality of life and well-being of Canadians. Through these data, Statistics Canada will continue to explore the factors that drive quality of life—what matters most to Canadians.

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### Note to readers

*The Quality of Life indicators used in this release are compiled from several pooled waves of the Canadian Social Survey (CSS).*

- CSS – Well-being, Activities and Perception of Time (collected from August 6 to September 18, 2021);
- CSS – Well-being, Unpaid work, and Family Time (collected from October 26 to December 7, 2021);
- CSS – Well-being and Family Relationships (collected from January 28 to March 13, 2022);
- CSS – Well-being, Shared Values, and Trust (collected from April 22 to June 5, 2022);
- CSS – Well-being and Caregiving (collected from July 15 to August 28, 2022);
- CSS – Quality of Life and Cost of Living (collected from October 21 to December 4, 2022);
- CSS – Quality of Life and Energy Use (collected from April 21 to June 4, 2023).

*Indicators based on tenancy were compiled based on pooling the two cycles where tenancy was assessed: Well-being, Activities and Perception of Time; and Quality of Life and Cost of Living.*

*The CSS aims to better understand social issues rapidly by conducting surveys on different topics every three months. Statistics Canada would like to thank all Canadians who took the time to answer the questions.*

*Results from other surveys, including the [Survey of Household Spending](#), and the Census of Population were used in this release.*

*In this release, the term "Canadians" refers to residents of Canada, regardless of citizenship status.*

### Definitions, data sources and methods: survey number [5354](#).

For more information, or to enquire about the concepts, methods or data quality of this release, contact us (toll-free 1-800-263-1136; 514-283-8300; [infostats@statcan.gc.ca](mailto:infostats@statcan.gc.ca)) or Media Relations ([statcan.mediahotline-ligneinfomedias.statcan@statcan.gc.ca](mailto:statcan.mediahotline-ligneinfomedias.statcan@statcan.gc.ca)).