Buying a house remains a major long-term investment for most Canadians. In 2006, more than 2 out of 3 households owned their residence—the highest home ownership rate since 1971. Of the 12.4 million households in Canada, more than 8.5 million owned their home.

For generations, home ownership rates have risen with age. The pace slows after age 40 and levels off near retirement age. In the early years of retirement, home ownership rates become stable, then they start declining when a person reaches their late 70s.

From 1971 to 2006, the level at which home ownership plateaued rose steadily for all birth cohorts. The peak of ownership increased from 73% for those born in the early 1910s to 78% for those born during the Second World War. In 2006, more than 75% of households owned their homes by the age of 65.

Ownership rates have declined among lowest-income earners

Home ownership rates vary with income level. Over the last 35 years, home ownership rates have declined among Canada's lowest-income group, whereas the rate has increased among higher-income groups.

The largest differences in home ownership rates associated with income are found among younger adults (aged 20 to 34). In 2006, among younger adults, more than 75% of highest-income households (average family income of \$87,970) owned their homes, compared with less than 20% of lowest-income households (average family income of \$10,340). Younger adults with high incomes had home ownership rates similar to people 10 to 20 years older with lower incomes.

The gap in home ownership rates across income levels has been widening. Among younger adults (aged 20 to 34) and adults in their prime working

years (aged 35 to 54), the gap in home ownership between the top and bottom income groups widened from 1971 to 2006, particularly after the 1980s. Among Canadians in the older age group, the widening of the gap occurred primarily during the 1970s.

Conjugal relationships and home ownership

Being in a conjugal relationship and having children are each associated with higher home ownership rates. In the period from 1971 to 2006, couples with children had the highest home ownership rates at every income level. Lone parents also had much higher home ownership rates than couples without children at every income level, except for lone parents in the lowest 20% of income earners. Younger female lone parents were concentrated mostly at the bottom income level and their overall rate of home ownership was low.

Among younger adults, the presence of children is associated with a higher level of home ownership than is a conjugal relationship alone. But in the primeworking age and pre-retirement age groups, a conjugal relationship is more important than the presence of children in influencing ownership.

Among Canadians born between 1976 and 1980, just 15% of household

To learn more about

census families, common-law unions, divorce, dual-earner couples, dwelling characteristics, families with children, family structure, family types, household equipment, household expenditure, household size, housing affordability, marital status, marital trends, marriage, owner-occupied dwellings, shelter costs, work patterns

visit www.statcan.gc.ca



maintainers aged 20 to 24 owned a home in 2006, whereas 62% of men and 56% of women in this age group lived in homes owned by others—in most cases, owned by their parents.

The tendency of adult children to remain living with their parents has risen over the last three decades. While 8% of adults aged 25 to 34 had not left their parents' homes in 1981, this rate increased continuously thereafter to reach 18% in 2006. Since men tend to form conjugal relationships later than women, they are likely to remain in their parents' home a year or two longer than women do.

Presence of children and home ownership

Younger families with children are most likely to own a home, especially younger families with the highest incomes. In 2006, 94% of couples aged 20 to 34 who were in the top income groups and who had children owned their own home. That is an increase from 1971, when 65% of such couples owned their home.

Table 14.a
Family characteristics

	1986	2006
	nu	ımber
Families with no children at home	2,201,230	3,420,850
Families with children at home	4,532,610	5,475,990
One child	1,765,710	2,429,695
Two children	1,826,430	2,132,830
Three or more children	940,470	913,465
Total children at home	8,583,555	9,733,770
Average number of children at home	1.3	1.1

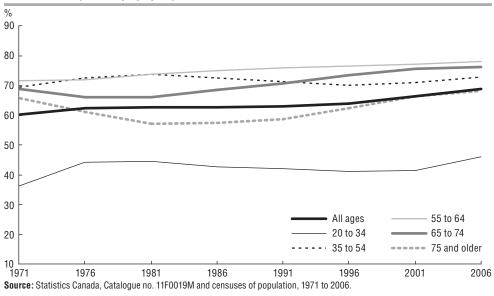
Note: Use caution with comparisons because of conceptual changes in 2001.

Source: Statistics Canada, censuses of population, 1986 and 2006.

Though it is still lower, the home ownership rate for unattached younger adults in the highest-income group rose more rapidly than the rate for families. From 1971 to 2006, it jumped more than fivefold from 13% to 60%.

High-income, unattached younger adults and adults in their prime working years each had a home ownership rate well above that of the lowest-income couples with children. In 1971, unattached individuals had a low home ownership rate regardless of their income level.

Chart 14.1 Home ownership rates by age group, all households



Education and marriage

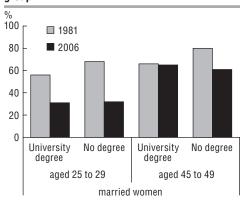
The influx of women into higher education has changed the dynamics of dating. When it comes down to education, the tendency is for like to marry like.

For every 100 women aged 25 to 49 with a university degree in 2006, 84 men had a comparable education. In 1981, the ratio was 157 men for every 100 women. The result is that women are now less likely than men to find a partner with the same level of education.

In 2006, 64% of married women with a university degree had a spouse with the same level of education, a decline from 67% in 1981. By comparison, 67% of married men with a university degree in 2006 had a spouse with the same level of education, up from 38% in 1981.

In general, university graduates today prefer to marry or form a common-law relationship with a partner who also has a

Chart 14.2 Married women, by level of education and age group



Source: Statistics Canada, Catalogue no. 11-008-X.

university degree. Since education tends to increase income, this trend has widened the earnings gap between families at the low end of the income scale and those at the high end.

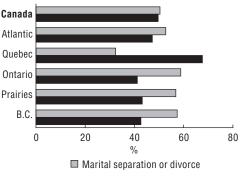
Common-law couples are more likely to break up

Of the 2 million Canadians who went through a breakup between 2001 and 2006, approximately half were ending a marriage and the other half were dissolving a common-law relationship. This was despite the fact that there were far fewer common-law couples than married couples in 2001.

Those in common-law unions had lived together for an average of 4.3 years, whereas those in marriages had been together for an average of 14.3 years.

Nearly two-thirds (65%) of those who left a common-law relationship did not make use of any formal program or service during the breakup. By contrast, 31% of married people who separated and 18% of those who divorced did not seek a formal program or service. Generally,

Chart 14.3 Divorce and separation, by region, 2001 to 2006



■ Common-law separation

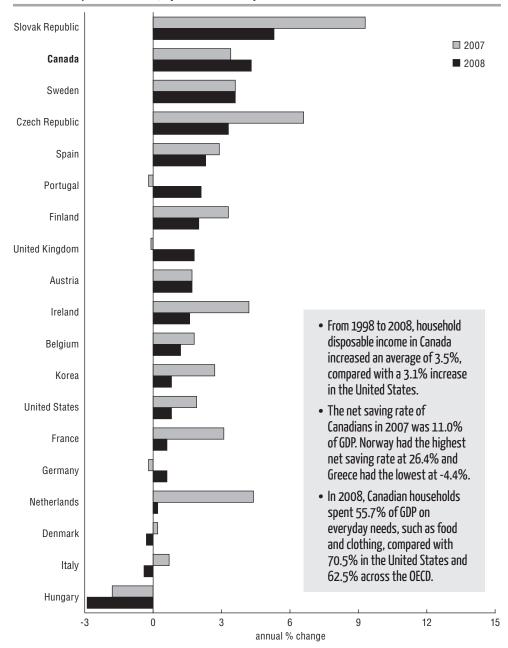
Note: Population aged 15 and older who separated or divorced. **Source:** Statistics Canada, Catalogue no. 89-625-X.

74% of people with dependent children used some type of formal service during the breakup, compared with 45% of people who separated or divorced with no dependent children.

g \checkmark

INTERNATIONAL perspective

Chart 14.4 Household disposable income, by selected country



Source: Data based on OECD (2010), OECD Factbook 2010.

Table 14.1 Population aged 15 and older, by marital status and sex, 2002 to 2007

	2002	2003	2004	2005	2006	2007
			nun	nber		
Total population	25,547,149	25,889,014	26,247,085	26,614,504	26,997,972	27,362,980
Males	12,556,096	12,725,836	12,903,401	13,086,171	13,276,804	13,457,327
Females	12,991,053	13,163,178	13,343,684	13,528,333	13,721,168	13,905,653
Never married	7,267,135	7,444,146	7,620,560	7,809,576	8,001,549	8,187,951
Males	4,017,079	4,114,948	4,212,191	4,315,795	4,420,692	4,521,885
Females	3,250,056	3,329,198	3,408,369	3,493,781	3,580,857	3,666,066
Married ¹	15,340,377	15,438,972	15,558,054	15,675,089	15,802,300	15,916,860
Males	7,659,734	7,701,393	7,752,882	7,803,419	7,860,087	7,910,554
Females	7,680,643	7,737,579	7,805,172	7,871,670	7,942,213	8,006,306
Widowed	1,520,850	1,532,940	1,544,226	1,553,488	1,563,856	1,573,455
Males	282,218	288,816	295,446	301,404	307,050	312,357
Females	1,238,632	1,244,124	1,248,780	1,252,084	1,256,806	1,261,098
Divorced	1,418,787	1,472,956	1,524,245	1,576,351	1,630,267	1,684,714
Males	597,065	620,679	642,882	665,553	688,975	712,531
Females	821,722	852,277	881,363	910,798	941,292	972,183

Note: Population estimates as of July 1.

1. Includes people who are separated and people in common-law unions.

Source: Statistics Canada, CANSIM table 051-0010.

Table 14.2 Structure of census families, 1981 to 2006

	All	families	Coup	le families	Lone-pa	arent families
	number	average number of children at home	number	average number of children at home	number	average number of children at home
1981	6,325,315	1.4	5,611,495	1.3	713,815	1.7
1986	6,733,845	1.3	5,880,550	1.2	853,295	1.6
1991	7,355,730	1.2	6,402,090	1.1	953,640	1.6
1996	7,837,865	1.2	6,700,355	1.1	1,137,505	1.6
2001	8,371,020	1.1	7,059,830	1.1	1,311,190	1.5
2006	8,896,840	1.1	7,482,775	1.0	1,414,060	1.5

Note: Use caution with comparisons because of conceptual changes in 2001.

Source: Statistics Canada, Catalogue nos. 97F0005X and 97-553-X.



Table 14.3 Family structure, 2003 to 2008

	2003	2004	2005	2006	2007	2008
			num	nber		
All families with or without children	8,770,720	8,893,300	8,942,100	9,020,650	9,107,190	9,215,530
No children	3,288,590	3,381,150	3,446,960	3,506,390	3,601,280	3,684,480
One child	2,476,770	2,500,960	2,554,820	2,540,960	2,525,940	2,545,680
Two children	2,054,350	2,062,010	2,051,520	2,078,330	2,081,870	2,086,740
Three or more children	951,010	949,180	888,790	894,980	898,090	898,640
Average family size	3.0	2.9	2.9	2.9	2.9	2.9
Average size of families with children	3.5	3.5	3.5	3.5	3.5	3.5
Couple families with or without children	7,319,570	7,449,160	7,486,160	7,629,330	7,727,870	7,832,060
No children	3,288,590	3,381,150	3,446,960	3,506,390	3,601,280	3,684,480
One child	1,629,650	1,655,180	1,677,420	1,692,300	1,685,890	1,699,810
Two children	1,637,150	1,649,720	1,639,430	1,690,680	1,696,350	1,703,280
Three or more children	764,170	763,110	722,340	739,960	744,360	744,500
Average family size	3.0	3.0	3.0	3.0	3.0	3.0
Average size of families with children	3.9	3.9	3.8	3.8	3.8	3.8
Lone-parent families	1,451,150	1,444,150	1,455,940	1,391,330	1,379,310	1,383,470
One child	847,110	845,790	877,400	848,660	840,060	845,870
Two children	417,200	412,290	412,090	387,650	385,520	383,460
Three or more children	186,840	186,070	166,450	155,020	153,730	154,150
Average size of families with children	2.6	2.6	2.6	2.5	2.5	2.5
Male lone-parent families	237,660	241,500	236,110	237,050	234,670	242,210
Female lone-parent families	1,213,490	1,202,650	1,219,840	1,154,270	1,144,640	1,141,260

Note: Families are comprised of married or common-law couples, including same-sex couples, living in the same dwelling with or without children, and lone parents living with at least one child.

Source: Statistics Canada, CANSIM table 111-0011.

رِّہ Chapter 14

Table 14.4 Family structure, by census metropolitan area, 2006

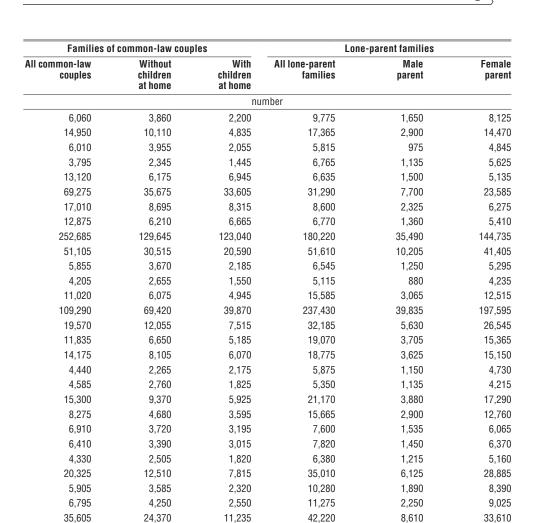
		All families		Familie	es of married co	uples
	Total	Without children at home	With children at home	All married couples	Without children at home	With children at home
			nur	nber		
St. John's	52,525	18,105	34,420	36,695	14,250	22,445
Halifax	105,200	42,445	62,755	72,885	32,335	40,550
Moncton	37,130	15,930	21,205	25,310	11,970	13,335
Saint John	35,565	13,740	21,825	25,010	11,395	13,615
Saguenay	44,540	19,065	25,470	24,780	12,890	11,890
Québec	200,960	86,955	114,000	100,390	51,280	49,110
Sherbrooke	51,405	22,345	29,055	25,795	13,650	12,140
Trois-Rivières	39,685	17,400	22,285	20,040	11,190	8,850
Montréal	994,960	366,990	627,970	562,050	237,350	324,705
Ottawa-Gatineau	314,310	115,535	198,770	211,590	85,020	126,570
Kingston	42,995	18,105	24,890	30,595	14,435	16,165
Peterborough	33,505	14,690	18,810	24,185	12,035	12,150
Oshawa	94,575	30,615	63,955	67,970	24,545	43,430
Toronto	1,405,845	418,550	987,295	1,059,125	349,135	709,990
Hamilton	195,905	70,425	125,475	144,150	58,375	85,775
St. Catharines-Niagara	112,550	45,170	67,380	81,640	38,515	43,125
Kitchener-Cambridge-Waterloo	126,205	44,365	81,840	93,250	36,255	56,995
Brantford	35,680	13,370	22,315	25,360	11,105	14,260
Guelph	35,735	13,160	22,575	25,800	10,400	15,395
London	127,795	49,055	78,740	91,330	39,685	51,650
Windsor	90,350	31,075	59,280	66,410	26,390	40,025
Barrie	50,095	17,400	32,700	35,580	13,680	21,905
Greater Sudbury/Grand Sudbury	46,340	18,625	27,715	32,115	15,235	16,880
Thunder Bay	35,055	13,580	21,475	24,345	11,070	13,275
Winnipeg	189,785	69,515	120,275	134,455	57,005	77,445
Regina	53,720	20,455	33,260	37,530	16,875	20,660
Saskatoon	63,205	24,465	38,745	45,135	20,215	24,915
Calgary	295,345	109,215	186,125	217,520	84,850	132,670
Edmonton	284,400	106,890	177,510	203,790	84,555	119,230
Kelowna	48,280	23,570	24,710	35,545	19,895	15,650
Abbotsford-Mission	44,365	16,820	27,545	33,795	14,410	19,385
Vancouver	580,120	207,650	372,470	433,180	166,040	267,140
Victoria	91,935	42,660	49,275	64,185	33,580	30,600

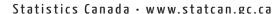
Notes: Census families in private households.

"With children at home" comprises all children regardless of age.

Source: Statistics Canada, 2006 Census of Population.

Families, households and housing \measuredangle





22,330

3.670

2.415

41,610

9,080

12,185

1,990

1,695

17,215

4,030

46,085

7.070

6,460

88,115

14,635

9,285

1.350

1,145

16,870

2,960

34,520

5.660

4.110

58,825

13,110

36,800

5,720

5,315

71,250

11,675

Table 14.5 Family structure, by province and territory, 2006

		All families		Fami	lies of married co	of married couples Without With children children at home at home		
	Total	Without children at home	With children at home	All married couples	children	children		
			nι	ımber				
Canada	8,896,840	3,420,850	5,475,990	6,105,910	2,662,135	3,443,775		
Newfoundland and Labrador	155,730	61,950	93,775	114,635	53,165	61,465		
Prince Edward Island	39,185	15,315	23,870	28,695	12,935	15,765		
Nova Scotia	267,415	112,190	155,230	187,420	91,125	96,295		
New Brunswick	217,795	91,300	126,490	151,210	73,435	77,775		
Quebec	2,121,610	853,895	1,267,720	1,156,930	555,885	601,040		
Ontario	3,422,320	1,217,845	2,204,470	2,530,560	1,008,550	1,522,015		
Manitoba	312,805	119,575	193,230	225,880	100,490	125,385		
Saskatchewan	267,455	110,835	156,620	194,160	95,415	98,750		
Alberta	904,850	351,300	553,550	658,900	278,990	379,910		
British Columbia	1,161,420	479,400	682,025	844,430	387,780	456,650		
Yukon	8,335	3,075	5,260	4,640	2,005	2,635		
Northwest Territories	10,880	3,130	7,750	5,555	1,830	3,725		
Nunavut	7,035	1,040	5,995	2,890	525	2,365		

Notes: Census families in private households.

"With children at home" comprises all children regardless of age.

Source: Statistics Canada, 2006 Census of Population.

Table 14.6 Population, by living arrangements and by province and territory, 2006

	Canada	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick
			number		
Total population in private households	31,074,405	499,060	133,330	899,755	716,870
People in family households	26,727,405	447,535	116,675	767,785	621,700
Spouses, common-law partners or lone parents	16,379,620	287,300	71,965	489,540	400,000
Children in census families	9,733,765	150,655	42,595	262,000	209,190
Non-family people living with relatives ¹	393,350	6,610	1,250	10,140	7,580
Non-family people living with non-relatives only ²	220,665	2,970	855	6,105	4,925
People in non-family households	4,347,000	51,525	16,655	131,970	95,165
Living with relatives ¹	250,670	3,540	1,025	7,125	4,955
Living with non-relatives only	769,285	8,150	2,810	24,900	18,270
Living alone	3,327,050	39,830	12,825	99,945	71,945

Note: Population in private households.

^{1.} Non-relatives may be present.

^{2.} Non-relatives must constitute a census family. **Source:** Statistics Canada, 2006 Census of Population.

Fa

ies, househo	lds and hou	sing 📈
Lone	-parent families	
All lone-parent families	Male parent	Female parent
	Lone All lone-parent	•

	e-parent families	Lone	les	common-law coup	Families of
Female parent	Male parent	All lone-parent families	With children at home	Without children at home	All common-law couples
		nber	nur		
1,132,290	281,775	1,414,060	618,150	758,715	1,376,870
19,740	4,420	24,160	8,150	8,785	16,935
5,265	1,135	6,405	1,705	2,380	4,085
37,280	8,010	45,290	13,645	21,060	34,700
29,150	6,435	35,585	13,130	17,865	31,000
274,890	77,940	352,825	313,845	298,005	611,850
441,105	99,605	540,715	141,745	209,300	351,040
42,930	10,275	53,210	14,635	19,080	33,715
35,170	9,270	44,445	13,430	15,425	28,855
102,555	27,715	130,265	43,370	72,310	115,685
139,770	35,390	175,160	50,205	91,620	141,830
1,280	445	1,725	900	1,065	1,970
1,695	635	2,330	1,690	1,300	2,990
1,445	495	1,940	1,690	515	2,205

Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Yukon	Northwest Territories	Nunavut
				number				
7,396,275	11,981,235	1,119,530	945,890	3,228,065	4,054,605	29,855	40,725	29,200
6,168,355	10,542,660	956,425	802,985	2,768,210	3,447,325	24,750	35,905	27,085
3,890,395	6,303,925	572,400	490,470	1,679,435	2,147,675	14,940	19,430	12,130
2,173,525	3,977,010	364,255	297,165	1,016,850	1,202,140	9,130	15,160	14,085
67,630	174,355	13,800	9,355	40,375	60,275	420	860	695
36,805	87,375	5,975	5,990	31,555	37,220	255	450	170
1,227,920	1,438,570	163,100	142,910	459,855	607,280	5,105	4,820	2,115
64,820	84,560	11,050	8,850	33,640	30,060	245	545	250
182,765	249,145	23,750	22,745	117,525	116,640	960	1,195	425
980,340	1,104,865	128,295	111,315	308,690	460,580	3,900	3,080	1,435

Table 14.7 Owned dwellings, by province and territory, 2004 to 2009

	2004	2005	2006	2007	2008	2009
			9/	0		
Canada	65.8	67.1	65.7	67.3	65.9	65.1
Newfoundland and Labrador	76.6	79.6	78.9	77.1	76.8	78.3
Prince Edward Island	72.7	68.5	70.5	72.3	71.0	70.4
Nova Scotia	71.1	71.2	69.2	72.3	71.4	67.1
New Brunswick	76.9	76.8	76.6	75.5	78.3	76.0
Quebec	56.6	59.2	56.8	58.7	56.8	57.6
Ontario	67.6	68.8	66.7	69.3	67.1	67.0
Manitoba	68.9	73.0	69.2	71.2	68.4	65.9
Saskatchewan	73.9	74.5	72.5	74.8	71.8	73.8
Alberta	72.2	74.0	74.1	72.9	72.5	71.4
British Columbia	66.6	65.3	66.9	67.8	68.1	63.6
Yukon		62.1		62.1		58.3
Northwest Territories		60.9		59.1		45.8
Nunavut		F		23.2		19.7

Notes: All data are as of December 31 of the reference year.

In every second year starting with 2001, statistics for Canada include Yukon, the Northwest Territories and Nunavut. For the other years, Canada-level statistics include only the 10 provinces.

Includes owned dwellings with or without a mortgage.

Source: Statistics Canada, CANSIM table 203-0019.

Table 14.8 Average number of rooms per dwelling, by household size and by province and territory, 2006

	All households	One person	Two people	Three people	Four people	Five people	Six people or more
				number			
Canada	6.4	4.8	6.3	6.9	7.7	8.1	8.2
Newfoundland and Labrador	7.2	5.8	7.0	7.6	8.2	8.5	8.9
Prince Edward Island	6.8	5.3	6.7	7.1	7.8	8.5	8.9
Nova Scotia	6.7	5.3	6.6	7.3	7.9	8.4	9.0
New Brunswick	6.7	5.4	6.6	7.1	7.8	8.4	8.8
Quebec	5.8	4.4	5.8	6.4	7.2	7.7	7.9
Ontario	6.6	5.0	6.5	7.0	7.7	8.1	8.1
Manitoba	6.3	4.8	6.3	6.9	7.6	7.8	7.7
Saskatchewan	6.8	5.3	7.0	7.5	8.1	8.4	7.9
Alberta	6.8	5.2	6.7	7.3	8.0	8.3	8.5
British Columbia	6.4	4.7	6.4	7.0	7.8	8.3	8.6
Yukon	5.9	4.5	5.9	6.6	7.4	7.7	8.0
Northwest Territories	5.6	4.3	5.3	5.9	6.6	6.6	6.6
Nunavut	5.0	3.9	4.7	5.1	5.2	5.5	5.8

Source: Statistics Canada, 2006 Census of Population and Catalogue no. 97-554-X.



Table 14.9 Household equipment, 2004 to 2009

	2004	2005	2006	2007	2008	2009
	%					
Washing machine	81.9	82.2	81.3	82.2	81.5	81.3
Clothes dryer	79.5	80.4	80.8	81.8	80.5	81.0
Dishwasher	56.0	57.2	57.7	59.4	59.8	60.4
Refrigerators	99.8	99.7	99.8	99.9	99.8	99.8
Households with 1 refrigerator	74.0	74.3	73.5	73.1	73.8	73.1
Households with 2 or more refrigerators	25.8	25.4	26.3	26.8	26.1	26.7
Freezer	55.2	56.3	53.9	53.0	54.0	54.1
Microwave oven	93.8	94.1	93.9	93.5	94.4	94.2
Air conditioning	41.7	44.2	48.1	48.4	49.8	49.2
Households with window-type air conditioning units	14.5	15.8	18.0	18.8	18.2	17.7
Households with central air conditioning	27.2	28.4	30.2	29.6	31.6	31.5
Telephone (land line or cellular)	98.9	98.9	99.2	99.1	99.1	99.3
Cellular telephone	58.9	64.2	67.7	71.4	73.2	77.2
Compact disc (CD) player	79.7	80.4	81.6	81.6	80.8	79.1
Cable television	66.3	65.4	65.2	64.9	65.3	66.1
Satellite dish	22.0	22.6	24.1	23.8	23.7	23.9
Digital video disc (DVD) player	68.3	77.1	83.0	85.3	86.4	87.5
Compact disc (CD) writer	38.3	43.5	47.9	51.8	52.5	54.8
Digital video disc (DVD) writer	16.0	24.5	31.7	39.4	42.2	46.6
Video cassette recorders	90.0	89.1	82.0	79.0	73.8	70.0
Home computer	68.7	72.0	75.4	78.4	79.4	81.7
Internet use from home	59.8	64.3	68.1	72.7	74.6	77.8
Colour televisions	99.2	99.0	99.0	98.9	98.8	98.9
Households with 1 colour television	36.3	35.4	33.4	32.4	33.9	32.6
Households with 2 colour televisions	35.6	36.1	34.8	36.3	34.6	35.8
Households with 3 or more colour televisions	27.3	27.6	30.8	30.1	30.3	30.5
Vehicle (owned or leased)	83.8	83.6	82.5	83.1	82.4	83.2
Owned vehicles (automobiles, trucks, vans)	79.1	79.0	77.3	77.6	77.3	78.9
Leased vehicles (automobiles, trucks, vans)	9.9	10.1	10.8	10.8	10.8	8.5

Notes: All data are as of December 31.

In every second year starting with 2001, statistics for Canada include Yukon, the Northwest Territories and Nunavut. For the other years, Canada-level statistics include only the 10 provinces.

Source: Statistics Canada, CANSIM table 203-0020.