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Parents and children in the Canadian housing market: Does parental property ownership increase the likelihood of homeownership for their adult children?

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Release date: November 20, 2023



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Parents and children in the Canadian housing market: Does parental property ownership increase the likelihood of homeownership for their adult children?

by Michael Mirdamadi and Aisha Khalid

Overview

This article examines the relationship between parental residential property ownership and the likelihood of their children born in the 1990s to own residential property in 2021. This is the first in a series of articles investigating intergenerational housing outcomes in Canada.

Key findings

- People born in the 1990s whose parents were homeowners were twice as likely to own a home in 2021 than those whose parents were non-homeowners.
- The adult children of multiple-property owners were nearly three times more likely to be homeowners in 2021 than those whose parents were non-homeowners.
- The majority (52.8%) of people born in the 1990s who own multiple properties also have parents who own multiple properties, while 10% of those who own multiple properties have non-homeowner parents.
- The adult children of multiple-property owners earn higher incomes on average than those of non-homeowners and single-property owners.
- Parental property ownership is positively associated with their adult children's likelihood of homeownership when the adult children's income, age and province of residence are held constant.
- The positive effect associated with parental property ownership is highest for children with individual incomes below \$80,000.
- Among all provinces covered, the rate of homeownership for people born in the 1990s is lowest in British Columbia.

Introduction

Housing affordability has steadily worsened in Canada in recent years ([Hogue, 2023](#)). This has led to rising concerns about the accessibility of homeownership, especially among younger Canadians. According to a recent public opinion poll highlighting the public sentiment about the attainability of homeownership, most Canadians who do not own a home claim that they have given up on the aspiration of homeownership and that it is “now only for the rich” ([Ipsos, 2023](#)). Reflecting those concerns, Canada's Deputy Prime Minister and Minister of Finance Chrystia Freeland described housing as “the current economic challenge today” and stated that unattainable homeownership for younger Canadians constituted an “intergenerational injustice” ([Boynton, 2022](#)). In the context of this challenging affordability environment, the importance of parental financial support in the pursuit of homeownership has been increasingly recognized ([Alini, 2021](#); [Altstedter, 2023](#); [Gonzalez, 2022](#)).

A recent analysis by the Canadian Imperial Bank of Commerce indicated a growing trend towards reliance on parental support in Canada, especially in the larger housing markets (Tal, 2021). This study showed that between 2015 and 2021, for example, the share of first-time homebuyers who received a financial gift from family rose from 20% to 28%, and the average amount received also increased from around \$50,000 to \$80,000. This has led to a growing concern about intergenerational inequality and the rise of an “inheritance culture” ([Todd, 2021](#)). These concerns echo the findings of Thomas Piketty's seminal study of wealth inequality, *Capital in the Twenty-First Century*, which argued that a growing gulf between the inheritors of great wealth and others might generate a return to the “patrimonial capitalism” of the 19th century and earlier (Piketty, 2014).

The existing literature on intergenerational wealth transfers and homeownership shows a positive relationship between parental wealth and their children's homeownership outcomes, reproducing wealth inequality across generations. Studies have found that the adult children of homeowners experience several advantages in relation to homeownership compared with the adult children of renters. The adult children of homeowners are more likely to receive a down payment as a gift (Mulder and Smits, 2013), become homeowners (Christophers and O'Sullivan, 2019; Mulder et al., 2015; Mulder and Wagner, 1998) and transition to homeownership sooner (Barrett et al., 2015; Bayrakdar et al., 2019; Ma and Kang, 2015). Additionally, recipients of intergenerational wealth, such as those who receive a down payment as a gift, tend to purchase higher-valued homes (Barrett et al., 2015; Engelhardt and Mayer, 1998; Guiso and Jappelli, 2002; Mayer and Engelhardt, 1996).

The effect of intergenerational wealth transfers on housing-based inequality is strongest in housing markets with less affordability (Benton and Keister, 2017), weaker rent controls and less stringent mortgage lending conditions (Raviv and Hinz, 2022). Research has found that homeownership rates among young people have declined in many countries, including Canada (Barrett et al., 2015; Bell et al., 2023; Hochstenbach, 2018; Hochstenbach, 2021; Lennartz et al., 2016; Mayer and Engelhardt, 1996; Mu et al., 2022; Ronald and Lennartz, 2019; Statistics Canada, 2022).

While this issue is increasingly recognized and studied, these dynamics in the Canadian housing market have been largely unexamined. This article uses administrative data from the Canadian Housing Statistics Program (CHSP) to provide the first detailed analysis in Canada of the effect of parental homeownership on the homeownership outcomes of their children. Specifically, this study looks at the likelihood of people born in the 1990s to own a home based on the number of residential properties owned by their parents,¹ providing an estimate of the magnitude of the advantage that parental housing wealth can play in the homeownership aspirations of young Canadians.

The measurement of intergenerational housing outcomes

To evaluate homeownership outcomes for adult children born in the 1990s, this study links tax data from the [T1 Family File](#) from 1996 onward with residential property and ownership data from the CHSP for 2021.² Using this tax data allows for the creation of "fiscal families" of parents and children, where children were declared as dependants at some point between 1996 and 2020. In this sense, a fiscal family does not necessarily imply a biological relationship between members. Children and parents can be part of multiple tax families over time, for example, in cases of parental separation. People born in the 1990s are the target population for this study and are referred to in what follows as "adult children," while the tax-linked parental figures are referred to as "parents."³ The results in this study refer only to these adult children and may be different for those who were born before the 1990s. Subsequent analysis, using the same methods, will clarify whether these results also hold for those born in the 2000s.

The CHSP data used in this study comprise residential property and ownership information for the 2021 reference year for all provinces and territories, except Quebec and Saskatchewan. These data document which people born in the 1990s owned or did not own residential property, excluding vacant land ("properties" henceforth).

In this study, the proportion of people born in the 1990s who were homeowners in 2021 is called the "adult child homeownership rate," and references to this rate are used to establish the likelihood of homeownership. For further information on the data and coverage, see the Note to readers.⁴

1. This study assesses concurrent residential property ownership across generations, rather than inheritances or other direct transfers of wealth such as gifts.
2. This study is among the first to measure intergenerational housing outcomes using administrative data (Christophers and O'Sullivan, 2019; Hochstenbach, 2018; Arundel and Hochstenbach, 2020; Hochstenbach, 2021). For more information on the administrative data used, refer to the Note to readers.
3. A few considerations informed the selection of this cohort group. For more information, please refer to the Note to readers.
4. Estimates of homeownership rates are based on those who have been linked to parental figures in the tax data. Given that intergenerational linkage is higher among those who have filed taxes, and thus higher for those with higher incomes overall, there is an upward bias in the estimates of homeownership.

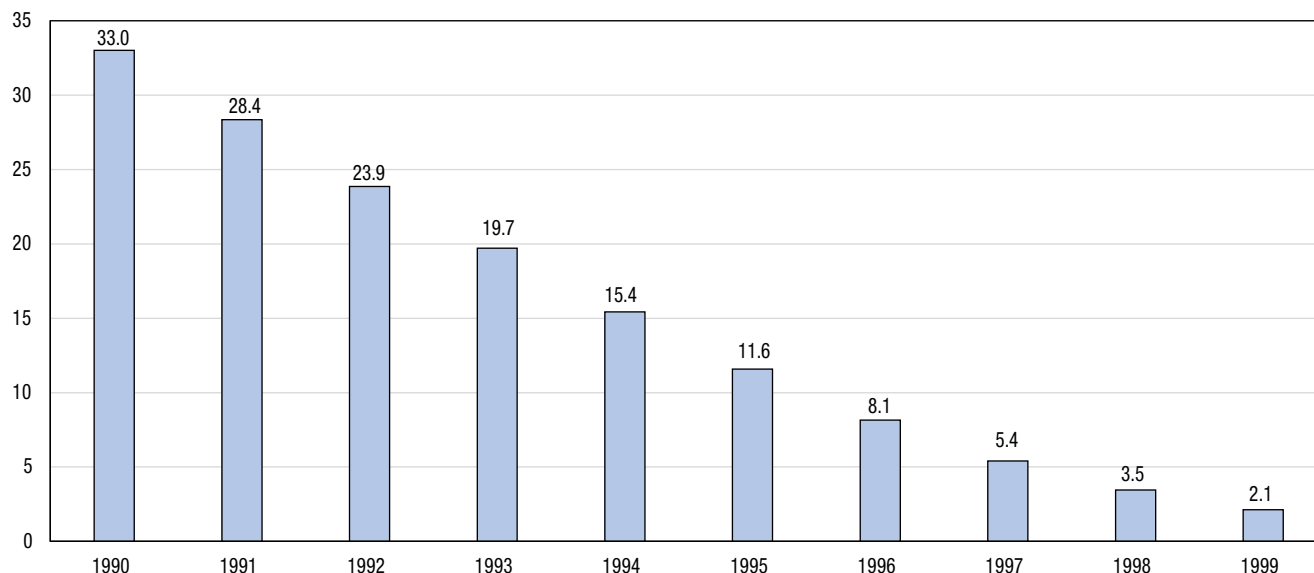
The state of homeownership among adult children born in the 1990s

This section examines intergenerational housing outcomes by first looking at the homeownership rate of adult children born in the 1990s by age and province of upbringing.⁵ The overall rate of homeownership among adult children is 15.5%, with significant variation based on age, as shown in Chart 1. The oldest cohort in the data, those born in 1990 (31 years old in 2021), owned at a rate of 33.0%, which is over twice as high (15.5%) as that for those born in 1994 (27 years old) and nearly 15 times the rate (2.1%) for those born in 1999 (21 years old).⁶ This pattern is likely because, by 2021, older children had higher average educational attainment (some in the younger cohorts were still in postsecondary education), more time in the labour market (and thus potentially higher incomes), longer periods for saving, and higher rates of family formation or cohabitation. Another possible factor is that, on average, older cohorts had access to the property market sooner, and this could reflect lower barriers to entry into property ownership based on lower purchase prices.

Adult child homeownership rates differ by province of upbringing, as shown in Chart 2. The highest homeownership rate among adult children was in New Brunswick (20.5%), 2.1 percentage points greater than the next highest province, Manitoba (18.4%). British Columbia (14.4%) had the lowest adult child homeownership rate of all the provinces in scope. Adult child homeownership rates in the territories were lower than in the provinces, particularly in Nunavut and the Northwest Territories, owing in part to the greater prevalence of [non-market housing](#).

Chart 1
Adult child homeownership rate by year of birth, 2021

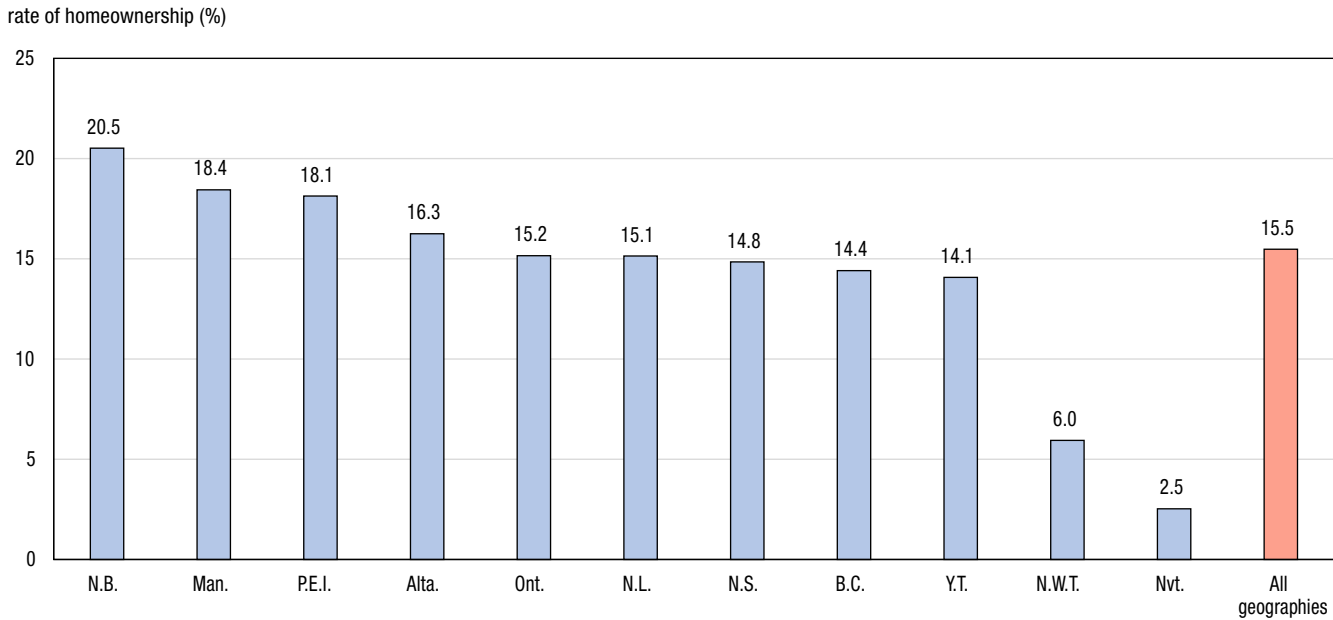
rate of homeownership (%)



Source: Statistics Canada, Canadian Housing Statistics Program (CHSP).

5. Over time, children may be observed living in different parts of the country. For simplicity, the last province where the child has dependant status in tax filings is selected as their province of upbringing for this analysis.
6. These findings differ from similar estimates from the [census](#). The census measures homeownership rates among primary household maintainers by age; this will exclude adult children who live with parents, among others. This study, by contrast, measures individual homeownership and includes all adult children, regardless of household maintainer status, and is thus broader in scope and carries more observations than such census homeownership data for comparable ages.

Chart 2
Adult child homeownership rate by province of upbringing, 2021



Source: Statistics Canada, Canadian Housing Statistics Program (CHSP).

How does parents' homeownership affect their adult children's likelihood of homeownership?

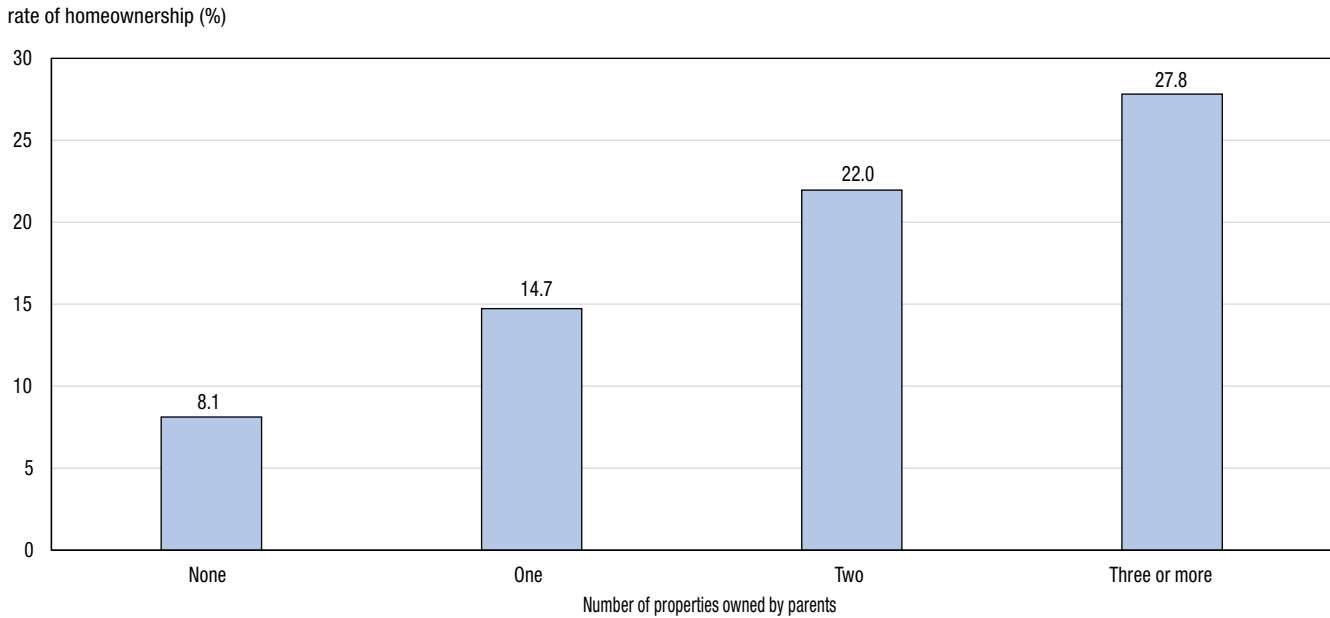
To understand the relationship between parents' property ownership and their adult children's likelihood of homeownership, Chart 3 presents adult child homeownership rates based on the number of properties their parents owned in 2021,⁷ showing a positive relationship with the number of properties owned by their parents. The adult children of parents who owned more properties had a greater likelihood of homeownership, and this higher rate increased with the number of properties their parents owned. The adult children of non-homeowners had a homeownership rate of 8.1%, while the adult children of homeowners (with any number of properties) had a homeownership rate of 17.4%, representing a difference of 115% and making them more than twice as likely to own a home. For the adult children of multiple-property owners, the homeownership rate was higher, at 23.8%. This is nearly triple the rate for the adult children of non-homeowners.

Additionally, the majority (52.8%) of adult children who owned multiple properties had parents who also owned multiple properties in 2021. Adult children of parents who owned multiple properties were less numerous among all children, comprising 23.4% of people born in the 1990s. These adult children were thus highly overrepresented among adult children who owned multiple properties. Of adult children who owned multiple properties, 10% had parents who were not homeowners in 2021. Among all adult children studied, 0.9% were multiple property owners.

This is an initial indication of the importance of parents' wealth in the homeownership outcomes of their adult children. However, it does not account for the variations in adult children's age, income and province of residence. In subsequent sections, these factors are considered to provide a more precise measure of the role of parents' housing wealth in their adult children's homeownership outcomes.

7. In the data, fiscal families are created for each unique combination of parents (those who declared a child born in the 1990s as a dependant in tax filing) and adult children. As a result, parents and adult children can be part of multiple fiscal families, and adult children can be linked to multiple parents. The number of properties owned by their parents is the sum of properties that all linked parents owned in 2021.

Chart 3
Adult child homeownership rates by parental property ownership, 2021



Source: Statistics Canada, Canadian Housing Statistics Program (CHSP).

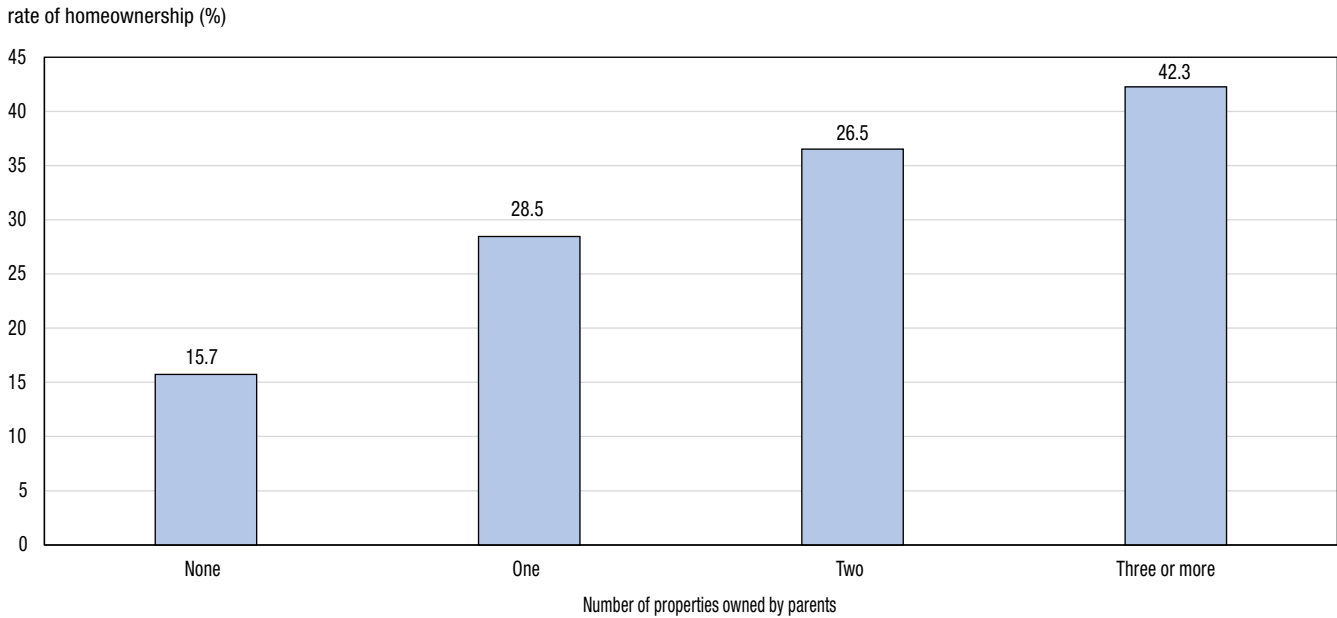
Homeownership outcomes among the oldest people born in the 1990s

Young Canadians are more likely to become homeowners as they approach their 30s ([Statistics Canada, 2022](#)). This is reflected in the findings from Chart 1, which show a steady increase in the rate of ownership for those born in the 1990s as they age. This makes those who were born from 1990 to 1992 (29 to 31 years old) particularly relevant to the question of parents' housing wealth and the homeownership outcomes of their adult children.⁸ Chart 4 reproduces the analysis from Chart 3 for this cohort only and shows a similar increasing trend of homeownership associated with parental property ownership. In this cohort, the adult children of non-homeowners owned at a rate of 15.7%, while the adult children of homeowners (with any number of properties) owned at a rate of 31.7%, a difference of 160.0%, which is slightly smaller than that for all those born in the 1990s, as shown above. Adult child homeownership rates are also higher for this cohort (28.4%) than for all adult children studied (15.5%).

8. The methods used in this study provide the basis for measuring these outcomes over time, looking at how younger cohorts' likelihood of ownership and the relationship with parental property ownership change in the future as they reach their 30s, and how that compares with those who were born earlier in the 1990s.

Chart 4

Adult child homeownership rate for children born from 1990 to 1992 by parental property ownership, 2021



Source: Statistics Canada, Canadian Housing Statistics Program (CHSP).

Homeownership outcomes for adult children when controlling for income

Up to this point, the results do not control for the effect of adult children's incomes. The income of adult children may be correlated to the income and wealth (including property ownership) of their parents, in part because of patterns of childhood socialization, existing social networks and the amounts invested in education (Corak, 2013; Putnam, 2015). As a result, to estimate the relationship between parents' property ownership and their adult children's homeownership outcomes more precisely, it is important to take adult children's income into account.⁹

Income statistics are calculated individually for adult children who have filed taxes since 2018.¹⁰ Table 1 shows the statistics for those born in the 1990s, according to their parents' property ownership and their homeownership status. There is a significant difference between the average income of adult children who are homeowners and that of adult children who are non-homeowners. The average income of non-homeowners was \$36,000 (with a median of \$31,000), compared with \$65,000 for homeowners (with a median of \$59,000).

There were also important differences in average income based on the number of properties owned by adult children's parents. Average incomes were about \$6,000 higher for the adult children of multiple-property owners than for those of non-homeowners. Among adult children who were non-homeowners, total income earned was greater when their parents owned a single property or multiple properties, compared with adult children of non-homeowners. For adult children who were homeowners, however, the average income level does not differ much for each additional property owned by their parents.

Table 2 provides the same analysis for the oldest adult children born in the 1990s. Similar conclusions are found for this older cohort, with elevated income levels and larger differences based on the number of properties their parents owned. It is notable, however, that incomes were significantly higher for this subgroup. This provides important context to the overall income gap between homeowners and non-homeowners (Table 1), given the difference in homeownership rates across age groups.

9. Indeed, homeownership rates have diverged over time on the basis of income (Statistics Canada, 2011).

10. Income statistics follow the [total income of person measure](#). Real income (2020 constant dollars) estimates are included for individual children who report non-negative income by adult child homeownership status and level of parental property ownership. For relevance, income estimates are calculated only for those who have filed taxes at least once from 2018 to 2020, selecting the most recent tax year available per person.

Table 1
Mean total income of adult children by homeownership status and the number of properties owned by their parents

	Number of properties owned by parents			
	None	One	Two	Three or more
	2020 constant dollars			
Non-owner	32,000	37,000	38,000	39,000
Homeowner	60,000	65,000	66,000	65,000

Note: Number of observations: 2,535,360.

Source: Statistics Canada, Canadian Housing Statistics Program (CHSP).

Table 2
Mean total income of adult children born from 1990 to 1992 by homeownership status and the number of properties owned by their parents

	Number of properties owned by parents			
	None	One	Two	Three or more
	2020 constant dollars			
Non-owner	39,000	47,000	49,000	49,000
Homeowner	64,000	70,000	70,000	72,000

Note: Number of observations: 772,540.

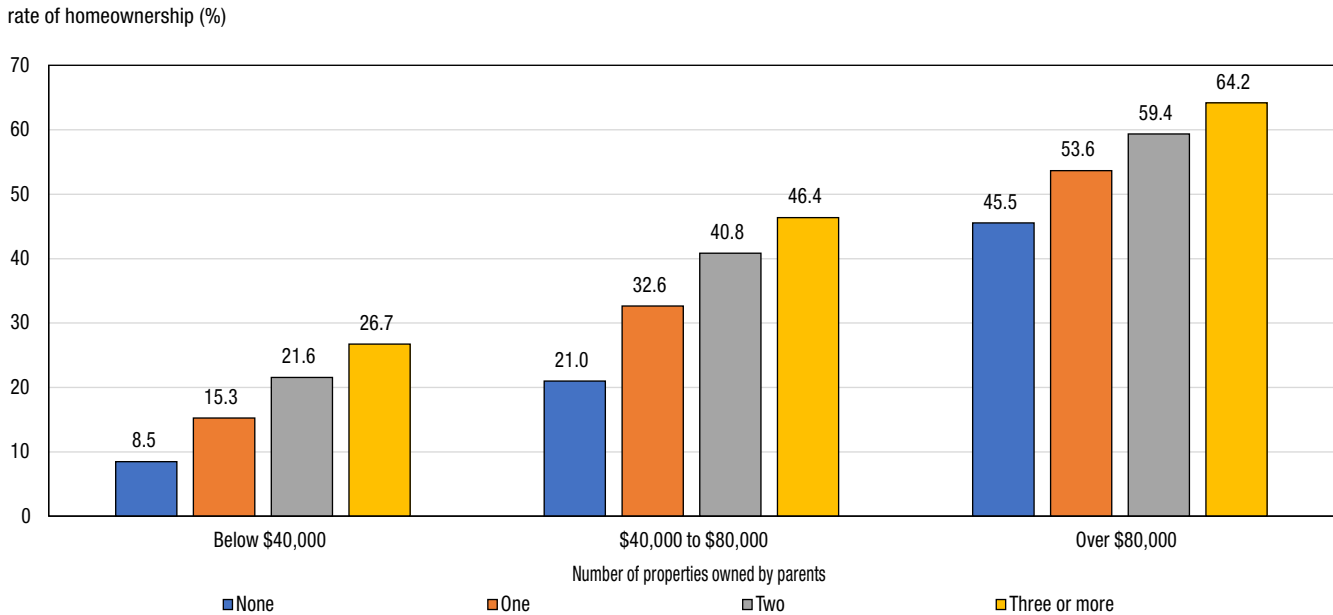
Source: Statistics Canada, Canadian Housing Statistics Program (CHSP).

Chart 5 shows the adult child homeownership rates for different income levels, conditional on the number of properties owned by their parents, for adult children aged 29 to 31 years. Two results stand out.

First, those with incomes less than \$40,000 had significantly lower chances of being homeowners than those earning \$40,000 to \$80,000 or over \$80,000. The exception to this is the adult children in the lower income group with parents who owned three or more properties. These adult children had a higher likelihood of homeownership (26.7%) than the adult children in the middle income group whose parents were not homeowners (21.0%). Higher incomes are associated with higher homeownership rates at all levels of parental property ownership, reflecting the importance of higher incomes in attaining homeownership.

Second, when looking at a specific income group in Chart 5, the number of properties owned by parents also played an important role. For instance, for those earning below \$40,000, the likelihood of homeownership rose from 8.5% for those with parents who were not property owners to 26.7% for those whose parents owned three or more properties, a more than threefold greater likelihood of homeownership. Notably, the increase in the homeownership rate from parental property ownership was greatest within the middle income group, but the increase in the homeownership rate from parental property wealth was found even within the highest income group. This indicates the relevance of parents' housing wealth on the homeownership outcomes of their adult children at all income levels.

Chart 5
Adult child homeownership rates for children born from 1990 to 1992 by income group



Source: Statistics Canada, Canadian Housing Statistics Program (CHSP).

Adult children in this age cohort were more likely to earn higher incomes if their parents were multiple property owners. Of such adult children, 21.1% earned over \$80,000 in 2021, which is a greater share than those whose parents owned a single property (17.3%) or those without homeownership parents (9.5%). This highlights the importance of controlling for income and parental property ownership.

Adult children’s homeownership outcomes by province, controlling for income and age

The relationship between parents’ homeownership and their adult children’s homeownership outcomes may also depend on location. Housing markets can vary significantly in structure, tenure distribution and price levels (Arundel and Hochstenbach, 2020; Bell et al., 2023; Helderma and Mulder, 2007; Hochstenbach, 2018; Hochstenbach, 2021; Raviv and Hinz, 2022). To control for this geographic variation, the analysis from Chart 5 is conducted for each province; Table 3 shows the homeownership rates for adult children aged 29 to 31 years by distinct income group and selected province.¹¹

Adult child homeownership rates differ considerably across the provinces in the lowest income group (under \$40,000), from 13.1% in Nova Scotia to 18.9% in New Brunswick. In this income group, there was a greater positive relationship between parents’ homeownership and that of their adult children. When comparing the adult children of non-homeowners with those of parents who owned three or more properties, homeownership rates were at least twice as high in each province for the latter group. The difference in the homeownership rate according to parental property ownership was largest in Manitoba: lower-income adult children whose parents owned three or more properties (33.2%) were over five times more likely to be homeowners than lower-income adult children with non-homeowning parents (6.5%).

In the middle income group (\$40,000 to \$80,000), adult children in New Brunswick had the highest homeownership rate (44.0%), while adult children in British Columbia had the lowest rate (29.2%). Results were similar in the highest income group, with children in New Brunswick having the highest homeownership rate (59.2%), while those in Nova Scotia had the lowest (51.2%), slightly lower than that in British Columbia (51.6%). The gain from parental property ownership in the homeownership rate in the middle income group was largest in Manitoba, as it was in the lower income group.

11. This part of the analysis is filtered by the province in which the adult child most recently filed their taxes, rather than their province of upbringing. When analyzing the results in Table 3, it is important to note that 40% of those aged 29 to 31 years had an income below \$40,000. The middle income group (\$40,000 to \$80,000) comprised the 41st to 83rd percentiles. The upper income group (over \$80,000) should therefore be considered as relatively rarer, representing 17% of the older children born from 1990 to 1992.

In the highest income group (over \$80,000), the gain from parental property ownership in the homeownership rate ranged from a 12.7 percentage point difference (Alberta) to a 21.3 percentage point difference (British Columbia). The largest differences were in the more expensive housing markets of British Columbia (21.3 percentage point difference) and Ontario (18.8 percentage point difference) (Statistics Canada, 2022). This may signal that in housing markets with higher property values, where higher incomes are necessary for ownership, parents' property ownership or wealth plays a larger role in their adult children's homeownership outcomes.

In sum, when controlling for adult children's age, income and province of residence, parents' property ownership is strongly associated with an increased likelihood of homeownership for their adult children.

Table 3
Homeownership rates for adult children born from 1990 to 1992 by income group, parental property ownership and selected province

Province	Income group	Number of properties owned by parents				Grand total	Overall (all incomes)
		None	One	Two	Three or more		
		percent					
Newfoundland and Labrador	Below \$40,000	9.9	12.7	17.5	19.5	13.2	28.6
	\$40,000 to \$80,000	23.8	33.9	35.9	38.6	32.4	
	Over \$80,000	46.4	56.5	57.5	64.8	55.8	
Nova Scotia	Below \$40,000	7.1	13.1	16.2	19.9	13.1	26.5
	\$40,000 to \$80,000	22.1	32.6	37.9	43.5	33.6	
	Over \$80,000	43.8	50.3	51.2	58.9	51.2	
New Brunswick	Below \$40,000	10.2	19.6	25.1	29.3	18.9	35.1
	\$40,000 to \$80,000	28.6	45.2	49.4	53.4	44.0	
	Over \$80,000	49.1	60.1	60.2	64.1 ¹	59.2	
Ontario	Below \$40,000	8.7	14.2	21.3	27.8	14.9	29.7
	\$40,000 to \$80,000	21.3	32.1	41.8	48.2	33.4	
	Over \$80,000	47.5	53.3	61.1	66.3	55.9	
Manitoba	Below \$40,000	6.5	21.9	28.7	33.2	18.3	33.7
	\$40,000 to \$80,000	22.5	42.7	49.3	56.3	41.4	
	Over \$80,000	52.5	62.7	64.9	70.2	62.9	
Alberta	Below \$40,000	9.6	17.7	22.2	26.2	16.9	31.0
	\$40,000 to \$80,000	21.8	32.3	38.5	42.8	32.5	
	Over \$80,000	48.4	54.9	57.1	61.1	55.3	
British Columbia	Below \$40,000	8.4	14.6	21.1	26.4	14.8	27.1
	\$40,000 to \$80,000	18.5	28.8	36.8	42.0	29.2	
	Over \$80,000	40.3	50.6	56.7	61.6	51.6	
All geographies	Below \$40,000	8.6	15.3	21.6	26.8	15.4	29.7
	\$40,000 to \$80,000	21.2	32.6	40.8	46.4	33.3	
	Over \$80,000	46.2	53.7	59.5	64.4	55.3	

1. Small sample (fewer than 250 observations).

Source: Statistics Canada, Canadian Housing Statistics Program (CHSP).

Conclusion

The positive relationship between parental property wealth and the likelihood of young Canadians becoming homeowners is supported by equivalent findings in the literature from other countries (Christophers and O'Sullivan, 2019; Lersch and Luijckx, 2015; Helderman and Mulder, 2007; Choi et al., 2018). Indeed, this reflects in part the greater wealth that homeowning parents possess to transfer to their adult children compared with those who are non-homeowners (Statistics Canada, 2020). This study is the first to document this dynamic and to quantify its intergenerational influence in Canada.

The results of this study demonstrate that inequalities in the likelihood of becoming a homeowner reflect in part the importance of familial residential property assets. Some of the variation in homeownership among adult children may be the product of the transmission of various class advantages connected to socioeconomic status in relation to earning power, such as higher investments in education or social networks. However, the analysis establishes a robust positive relationship between parents' property ownership and the likelihood of homeownership for their adult children, even when controlling for income, age and province of residence. Inequality of homeownership appears to be reproduced across generations as parents' property ownership conveys significant financial advantages to their children.

Note to readers

The data in this study are compiled from the Canadian Housing Statistics Program (CHSP) for the 2021 reference year. The geography covered in the study includes all provinces and territories, except Saskatchewan and Quebec. Homeownership data for the 2021 reference year are linked to tax data from the T1 Family File (T1FF) up to the 2020 tax year. Data in the T1FF include all individuals who filed a T1 income tax return, combined with other administrative files from the Canada Revenue Agency.

Definitions

Homeownership or property ownership refers to the possession of residential properties, excluding vacant land.

Adult children in this study are residents of Canada who were born in the 1990s. Their **parents** are those who have declared them as dependants, as reflected by the T1FF.

The **likelihood of homeownership** refers to the homeownership rate among all adult children studied.

Data description and coverage

To measure intergenerational housing outcomes, tax data from the T1FF are used to determine parent–child relationships. Specifically, the T1FF is used to capture all individuals who declared children born in the 1990s as dependants. Those who declared these children as dependants are deemed “parents” in the analysis, based on tax data from 1996 to 2020. Each member of a tax family identified is then linked to homeownership data from the CHSP for the 2021 reference year. For those who did not own a property in this reference year, no ownership linkage was made, allowing for the identification of non-homeowners. The CHSP data are used to measure individual and familial homeownership and wealth statistics and the characteristics of properties owned, including location, assessment value and property type. Because all homeownership information is captured for a single reference year, results apply only to 2021.

The geography covered includes all provinces and territories, except Quebec and Saskatchewan. Altogether, the novel dataset for the 2021 reference year contains 2.6 million adult children born in the 1990s and 3.4 million parents, totalling 6.0 million people. Among these people, about 2.9 million homeowners (about 400,000 of whom were born in the 1990s) were associated with 2.2 million unique residential properties (excluding vacant land) across Canada in the geography covered.

Analysis is conducted for adult children born in the 1990s for the following reasons. First, adult children born in the 1990s have nearly all filed taxes or been claimed as a dependant by 2020, when the most recent tax data are used. Second, because the tax data begin in 1996, the ability to link children to parents steadily decreases for children born before 1990. Because of these two factors, the coverage rate is highest for this group among working-age adults. Another consideration is that [homeownership rates increase considerably as people approach their 30s](#), indicating the relevance of this cohort group, which includes those in their late 20s and early 30s for the reference period studied (2021).¹²

Members of the target population (those born from 1990 to 1999) who immigrated to Canada independently or with their family but had not filed taxes as a dependant of their parents are excluded from the study. Additionally, children who were born in the 1990s but were never declared as dependants are also excluded from this study, even if they subsequently filed taxes as adults.

A total of 4 million adult children born in the 1990s filed taxes in Canada (excluding Quebec and Saskatchewan) from 1996 to 2020, including those who were not declared as dependants.¹³ Of these, 67.9% (2.8 million) were declared as dependants by their parents at some point in this period. After excluding adult children and parents because they emigrated, died or became resident tax filers outside the geography covered in the study, approximately 2.6 million adult children are studied in the analysis, comprising 64.6% of tax filers born in the 1990s, or about 95.0% of all adult children born in the 1990s who were declared as dependants in taxes filed from 1996 to 2020.

12. Coverage of dependants younger than 18 years of age improves with the introduction of the Canada Child Benefit in 2016 because families with children younger than 18 had a stronger incentive to declare their child as a dependant. For this study, this means that the coverage rate for children born in 1998 and 1999 is higher. It also means that future studies of intergenerational housing outcomes concerned with children born later (in the 2000s, for example) will have even greater potential coverage rates because of the improvements in data quality generated by this availability of administrative data sourced from child care benefits, including the Universal Child Care Benefit from 2006.

13. This compares with [2021 Census population estimates](#) of just under 4 million people born in the 1990s in the CHSP scope.

Income data

All income statistics presented in the article follow the measure of [total income of person](#). The most recent tax filing from 2018 to 2020 is used to calculate mean and median incomes and to determine the distribution of incomes among adult children, with the condition that the income reported is non-negative. Real incomes (2020 constant dollars) are then calculated using annual Consumer Price Index weights from 2018 to 2020.

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