

## Article

# Have patterns of living in owned versus rented dwellings changed since 1985?

by Heather Dryburgh and Michael Wendt

June, 2008





# Matter of Fact

Celebrating 20 years

# No. 2

Canada's General Social Survey has been gathering information for 20 years on key social issues in Canadian society.

The *Matter of Fact* series highlights important insights into changes in Canadian society over the past two decades, following the theme, "Without the General Social Survey, we would still be wondering . . ."

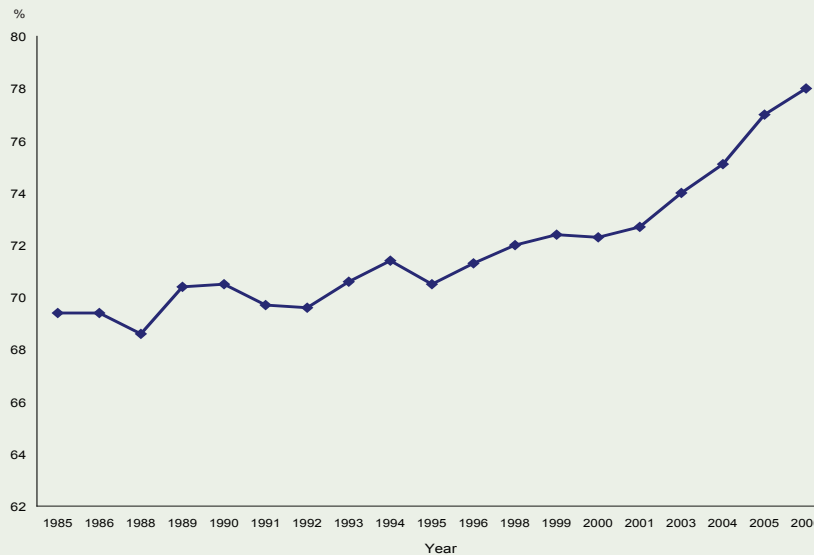
By Heather Dryburgh and Michael Wendt

Catalogue no. 89-630-X  
ISSN 978-0-662-48737-1

## Have patterns of living in owned versus rented dwellings changed since 1985?

Between 1985 and 2006, the percentage of Canadians<sup>1</sup> living in dwellings where someone in the household was the owner gradually increased from about 70% to 78% according to the General Social Survey. Among different factors that could have influenced this general increase, it is important to consider the aging of the population and trends in home-ownership patterns at particular times in life when housing changes are common. For example, are Canadians moving into owned dwellings at a younger age, or are the growing number of older Canadians continuing to live in owned dwellings, rather than moving into rented ones?

**Chart 1 – Percentage of people living in owned dwellings**



**Note:** All respondents in GSS 2002 were 45 years old or older, therefore they are excluded from this chart

**Source:** Statistics Canada, General Social Survey.

Throughout the early years of adulthood – from age 20 to age 36 – there are changes in the dwelling ownership trends of Canadians over the past 20 years. Nevertheless, in early adulthood, the overall pattern is the same whether looking at 20 year olds in 1985, 1990, or 1995. For each cohort, the majority of 20 year olds lived in dwellings where someone in the household was the owner – most likely their parents. Over the next few years, as they moved out on their own, the percentage living in owned dwellings decreased for all cohorts, then began to increase again as they established their own homes.

1. Refers to the non-institutionalized population living in the 10 provinces.

**Chart 2 – Percentage of people living in an owned dwelling, by cohort of 20 year olds in 1985, 20 year olds in 1990 and 20 year olds in 1995**



**Note:** GSS 2002 has been included in 20-year old cohorts.

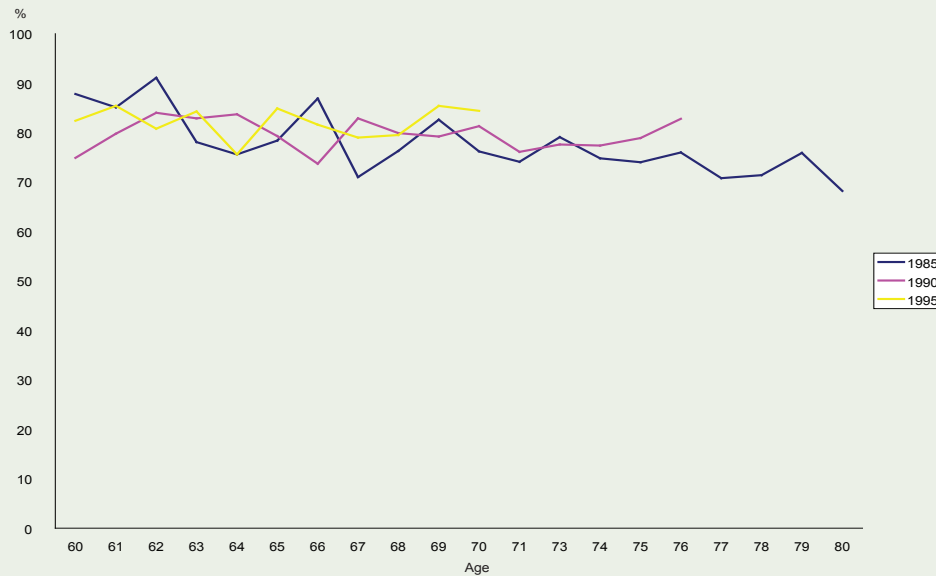
**Source:** Statistics Canada, General Social Survey.

Although the overall pattern is the same, there have been some important changes in trends over the last 20 years that may be contributing to the general increase in living in owned dwellings. First, about two thirds of 20 year olds in 1985 and 1990 lived in owned dwellings, compared with only 58% of 20 year olds in 1995. This suggests that in 1995 young adults were leaving the parental home sooner. Secondly, those who were still living in owned dwellings at age 20 took longer to move into rented dwellings in each subsequent cohort. For the 1985 cohort, the percentage living in owned dwellings had bottomed out by age 23, and then started increasing again. By comparison, those in the 1990 cohort were 25 years old before they reached the lowest percentage living in owned dwellings, and the 1995 cohort was 26 years old reaching this same point.

Another trend across these cohort groups is a smaller percentage living in rented dwellings, even through their twenties. The percentage living in owned homes dipped to 37% for the 1985 cohort, but only to 44% for the 1990 cohort and 45% for the 1995 cohort. The larger number of youth living or staying in owned dwellings may be affecting the overall upward trend seen in Chart 1. An additional explanation is the earlier transition back into owned dwellings after the dip in their 20s. By age 30, 71% of the 1995 cohort lived in owned dwellings. This increase was much quicker than for the two earlier cohorts. The 1990 cohort did not reach 71% living in owned dwellings until age 34, and the 1985 cohort only reached that level by age 36.

We also see some changing trends in the later years around retirement – from age 60 to age 76. Moving into the senior years is often thought of as a time when people sell their homes and move into rented dwellings. The vast majority of 60 year olds in all three cohorts lived in owned dwellings at age 60. By their mid-sixties, for all three cohorts, there was a drop in living in owned dwellings, as one might expect, but then the pattern changes somewhat. For the 1985 cohort of 60 year olds, after their mid-sixties there was a very gradual, yet significant, decrease in the percentage owning homes, whereas, for the 1990 and 1995 cohorts there was a subsequent increase in home ownership for seniors.

**Chart 3 – Percentage of people living in owned dwelling, by cohort of 60 years olds in 1985, 60 year olds in 1990 and 60 year olds in 1995**



Source: Statistics Canada, General Social Survey.

The data show that trends in housing decisions for youth, and for seniors, are both contributing to the overall increase in living in owned homes in Canada over the past 20 years.

**How to obtain more information**

Specific inquiries about this product and related statistics or services should be directed to: Social and Aboriginal Statistics Division, Statistics Canada, Ottawa, Ontario, K1A 0T6 by telephone: 613-951-5979 or by e-mail at [sasd-dssea@statcan.ca](mailto:sasd-dssea@statcan.ca)

**Statistics Canada National Contact Centre**

Toll-free telephone (Canada and the United States):  
Inquiries line 1-800-263-1136

**Standards of service to the public**

Statistics Canada is committed to serving its clients in a prompt, reliable and courteous manner. To this end, Statistics Canada has developed standards of service that its employees observe. To obtain a copy of these service standards, please contact Statistics Canada toll-free at 1-800-263-1136. The service standards are also published on [www.statcan.ca](http://www.statcan.ca) under "About us" > "Providing services to Canadians."

Published by authority of the Minister responsible for Statistics Canada  
© Minister of Industry, 2008

All rights reserved. The content of this electronic publication may be reproduced, in whole or in part, and by any means, without further permission from Statistics Canada, subject to the following conditions: that it be done solely for the purposes of private study, research, criticism, review or newspaper summary, and/or for non-commercial purposes; and that Statistics Canada be fully acknowledged as follows: Source (or "Adapted from", if appropriate): Statistics Canada, year of publication, name of product, catalogue number, volume and issue numbers, reference period and page(s). Otherwise, no part of this publication may be reproduced, stored in a retrieval system or transmitted in any form, by any means—electronic, mechanical or photocopy—or for any purposes without prior written permission of Licensing Services, Client Services Division, Statistics Canada, Ottawa, Ontario, Canada K1A 0T6.

**Note of appreciation**

Canada owes the success of its statistical system to a long standing partnership between Statistics Canada, the citizens of Canada, its businesses, governments and other institutions. Accurate and timely statistical information could not be produced without their continued cooperation and goodwill.

**Coming soon...**

Thursdays from June to September 2008, Canada's General Social Survey will be publishing new installments of *Matter of Fact*. Watch Statistics Canada's *The Daily* on Thursdays for information on life satisfaction, retirement, the Internet, time crunch, families, victimization and more.