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# Changing Patterns in Canadian Homeownership and Shelter Costs, 2006 Census



Census year 2006

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# Changing Patterns in Canadian Homeownership and Shelter Costs, 2006 Census

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## Highlights

### Homeownership increasing

More than two-thirds of Canadian households (68.4%) owned their dwelling in 2006, the highest rate of homeownership since 1971. Of the 12.4 million households in Canada, more than 8.5 million owned their home.

The increase during the past five years continues the long-term trend in rising homeownership that began in 1991, after a period of low growth during the 1980s.

Households in the Atlantic provinces continued to have the highest homeownership rates in the country in 2006 with Newfoundland and Labrador ranking first at 78.7%. Households in Quebec had the lowest provincial rate, at 60.1%. This continues patterns in effect since 1971.

### Mortgage holding also up

Nearly six out of every 10 households that owned their home had a mortgage in 2006. This was the highest level since 1981 when baby boomers were entering the housing market and an increase since 2001 (57.9% versus 55.2%).

Provincially, Alberta had the highest proportion of households with a mortgage (62.1%) and Newfoundland and Labrador had the lowest proportion (44.8%).

### Condominium ownership rising quickly

The increase in condominium owners between 2001 and 2006 accounted for more than one-quarter of the increase in the number of Canadian households that own their dwelling.

In 1981, less than 4.0% of owner households were condominium owners. By 2001, this proportion had more than doubled to 9.0%, and by 2006, it had reached a record high of 10.9%.

The census enumerated 913,000 households who owned a condominium in 2006, up 36.5% from five years earlier.

### Shelter costs increase at faster pace for owners

Shelter costs reported by Canadian households (including both owners and renters) increased faster than consumer prices, as measured by the Consumer Price Index (CPI), between 2001 and 2006 (11.3%). They rose faster for owner households than for renters.

For renter households, median annual shelter costs rose by 12.8% between 2001 and 2006, only slightly faster than consumer prices. For owner households, spending on shelter increased 21.6%, almost twice as much as the increase in the CPI.

In 2006, the median annual shelter cost for renter households was \$8,057. For owner households, it was \$10,056. For owners without a mortgage, it was lower, at \$5,054 and for owners with a mortgage, it was higher, at \$15,263.

## Percentage of households spending 30% or more of their income on shelter up marginally

In 2006, an estimated 3.0 million households spent 30% or more of their income on shelter. This represented 24.9% of all households, up marginally from 2001 (24.1%). Homeowners with mortgages accounted for most of this increase.

In 2006, just over half of the households that spent 30% or more of their income on shelter were renters, a decline from 2001. Households that owned a home with a mortgage accounted for 41.0%. The remaining 8.1% were households that owned a home without a mortgage.

Those who spend 30% or more of their household income on shelter may do so by choice, or they may be at risk of experiencing problems related to housing affordability as defined by the Canada Mortgage and Housing Corporation (CMHC). This report looks at the characteristics of those who spend 30% or more on shelter but has no information about whether they do so by choice.

## Introduction

This report presents an analysis of housing, homeownership and shelter costs information from the 2006 Census. The data were released as part of the following 2006 Census releases: Dwelling characteristics on September 12, 2007 and Shelter costs on May 1, 2008.

The report begins by looking at homeownership in Canada, including the extent to which owners have mortgages and the rise in condominium ownership as a form of tenure. Also included is a discussion of the various tenure changes households may typically make as they age (the housing 'life cycle'). This shows how condominium ownership has become an important stage in housing for some households.

Second, the report examines household shelter costs and compares them to household income.

Finally, detailed information from the census allows an examination of housing from the perspective of recent immigrants, as well as geographical differences among provinces and territories and selected census metropolitan areas.

Data are presented for households in private occupied dwellings. Farms and households in Indian reserves are excluded from analysis related to mortgages, condominiums and shelter costs since the data are not collected for these households. The section comparing household shelter costs to income excludes households with negative or zero incomes. Nationally, these exclusions represent 1.8% of households.

Due to the nature of random rounding, counts may vary slightly between different census products, such as analytical documents, Highlight tables and topic-based tabulations.

Between 2001 and 2006, some census metropolitan areas (CMAs) and their municipalities were restructured. For analytical purposes, the 2006 geographical boundaries of the CMAs and their municipalities were used for the 2001 Census data.

To obtain a copy of the maps released, refer to the following link:

<http://www12.statcan.ca/english/census06/analysis/shelter/tables.cfm#maps>.



## Housing tenure

This section looks at households in private occupied dwellings, referred to below simply as 'households.' There is a one-to-one relationship between private occupied dwellings and households. Households are defined as a person or a group of persons (other than foreign residents) who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada. Those living in collective dwellings, such as rooming houses, seniors' residences, nursing homes or jails, are not included. In 2006, there were 12,437,470 households in Canada.

### Homeownership rate continues to rise

More than two-thirds of Canadian households owned their dwelling in 2006, the highest rate of homeownership since 1971, the earliest year for which such information was readily available.

Of the 12,437,470 households in Canada, more than 8.5 million, or 68.4%, owned their home, up from 65.8% in 2001.

The increase between 2001 and 2006 continues the long-term trend in rising homeownership that began in 1991 after a period of low growth during the 1980s.

At the same time, the proportion of Canadian households that rented their home declined slightly, from 33.8% in 2001 to 31.2% in 2006, representing about 3.9 million households.

Roughly 0.4% of households in both census years lived in band housing. Band housing represents housing found mostly on Indian reserves<sup>1</sup> that, for historical and statutory reasons, does not lend itself to the usual classification of 'owned' or 'rented.' The number of households living in band housing increased from 45,415 in 2001 to 49,180 in 2006. Only the following provinces and territory have more than 1% of households living in band housing: Manitoba (2.6%), Saskatchewan (2.6%) and the Yukon Territory (5.7%).

Households in the Atlantic provinces continued to have the highest homeownership rates in the country in 2006, with Newfoundland and Labrador ranking first, at 78.7%. Households in Quebec had the lowest, at 60.1%.

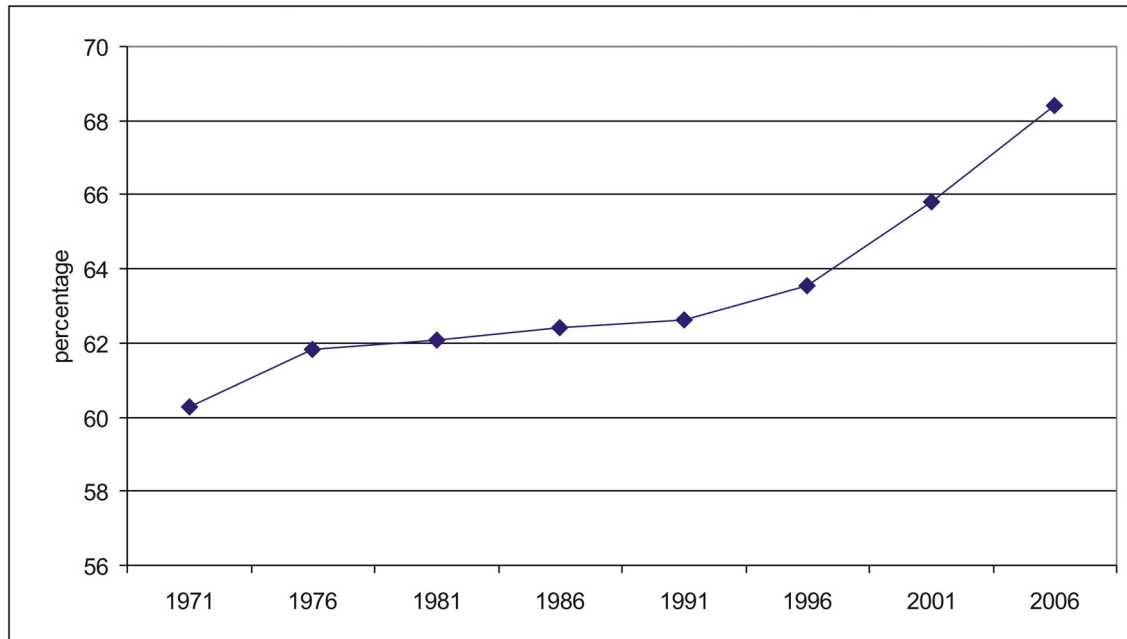
Homeownership rates are traditionally higher in Canada's countryside. About 85.1% of households who lived in rural areas owned their home, as opposed to 64.5% who lived in urban areas.

Census data also showed that the median selling price Canadian homeowners (excluding farms and Indian reserves) would expect to receive for their dwellings rose from \$134,240 in 2001 to \$200,474 in 2006, a 49.3% increase. (The median is the point at which half is above, and half below.) These dollar values are expressed in current dollars. Over the same period, the Consumer Price Index increased by 11.3%.

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1. Band housing includes the following census subdivision (CSD) types: Indian reserve / *Réserve indienne* (IRI), Indian settlement / *Établissement indien* (S-É), Indian Government District (IGD), *Terres réservées aux Cris* (TC), *Terres réservées aux Naskapis* (TK), Nisga'a village (NVL), Nisga'a land (NL) and Teslin land (TL).

**Figure 1 Homeownership rates for all households, Canada, 1971 to 2006**



Sources: Statistics Canada, censuses of population, 1971 to 2006.

## Homeownership increases at all levels of income

For the purpose of this analysis, households were divided into five groups based on their ranked income levels, each group representing one-fifth, or 20%, of the total. Between 2001 and 2006, homeownership rates rose for all income groups, even among the households with the lowest incomes.

The census collects data on income for the calendar year preceding the census. In the case of the 2006 Census, income data refer to 2005, even though housing and demographic information relate to the census year. Household income refers to the sum of the incomes of all household members aged 15 and over. It includes government transfers, but does not subtract income taxes.

The proportion of households that owned their home increased in all segments of the income distribution. However, the increase was larger for households in the higher income groups.

About 38.4% of households in the lowest 20% of the income distribution owned their home in 2006, up slightly from 37.1% in 2001. On the other hand, the vast majority (92.7%) of households in the highest 20% owned their home, up from 89.6%.

Renting was still the most common form of tenure for households in the lowest 20% of the income distribution. Just over 60% of all households in this group rented their accommodation in 2006.

**Table 1 Homeownership rates by household income quintile, Canada, 2001 and 2006**

Household income quintile	2001	2006	Difference
	percentage		percentage points
All households	65.8	68.4	2.6
Lowest 20%	37.1	38.4	1.3
Second 20%	55.2	57.1	1.9
Middle 20%	67.4	70.6	3.2
Fourth 20%	79.9	83.3	3.4
Highest 20%	89.6	92.7	3.1

Sources: Statistics Canada, censuses of population, 2001 and 2006.

## Homeownership rate for people living alone increasing

More people were living alone in 2006, according to census data. During the past five years, the number of one-person households increased 11.8%, to 3.3 million. This growth continued the trend found by previous censuses.

In 2006, one-person households accounted for 26.8% of all households, up from 25.7% five years earlier. Seniors aged 65 and over represented 33.9% of people who lived alone.

Just over half of those who lived alone in 2006 rented their accommodation – 52.0% of one-person households were renting and 47.8% owned.

The homeownership rate was well below the national average for people who lived alone in 2006. However, the rate for these individuals increased at a faster than average pace during the previous five years. The rate for those living alone increased by almost 4 percentage points between 2001 and 2006, compared to 2.6 percentage points for all households.

Women who lived alone continued to have a higher homeownership rate than their male counterparts. About 48.7% of women living alone owned their home, compared to 46.7% of men living alone. Women homeowners living alone are likely to be older. Approximately half were aged 65 and over. They were also more likely to be widowed – 47.3%, compared to 16.0% for men. Due to the higher life expectancy of women, there tends to be proportionally more women than men in the older cohorts. In 2006, 44.8% of all women living alone were aged 65 and over. This compares with 20.4% for men living alone.

**Table 2 Homeownership rates for one-person households, Canada, 2001 and 2006**

One-person households	2001	2006	Difference
	percentage		percentage points
All households	65.8	68.4	2.6
One-person households	43.9	47.8	3.9
Men living alone	42.4	46.7	4.3
Women living alone	45.1	48.7	3.6

Sources: Statistics Canada, censuses of population, 2001 and 2006.

## For the first time, more than half of lone-mother households owned their home

For the first time, more than one-half of lone-parent households headed by women owned their home in 2006, according to the census. Over 80% of lone-parent households are headed by women.

In 2001, about 47.8% of lone-mother households owned their home; by 2006, this had increased to 52.5%. This increase was double the overall increase.

The homeownership rate for lone fathers increased, but at a slower pace. Nearly two-thirds (64.9%) of these households owned their home, well above the proportion for lone-mother households.

During the five-year period, the incomes of lone-mother households increased at a faster pace than those of lone-father households, but still remained behind their male counterparts. Lone-mother households reported a median income of \$38,347 in 2005, up 19.3% from 2000. In comparison, the median household income of lone-father households increased 16.9%, to \$54,431.<sup>2</sup>

**Table 3 Homeownership rates for lone-parent households, Canada, 2001 and 2006**

Lone-parent households	2001	2006	Difference
	percentage		percentage points
All households	65.8	68.4	2.6
Lone-parent households	50.5	54.9	4.4
Lone-father households	62.5	64.9	2.4
Lone-mother households	47.8	52.5	4.7

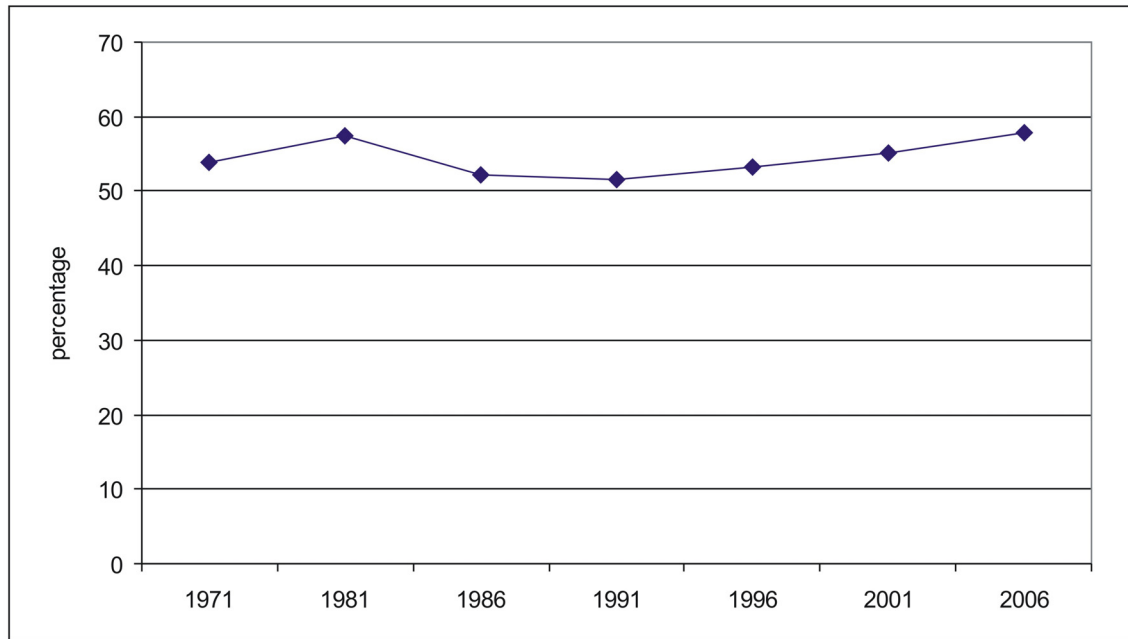
**Sources:** Statistics Canada, censuses of population, 2001 and 2006.

2. These dollar values are expressed in current dollars. Between 2001 and 2006, the Consumer Price Index increased by 11.3%.

## Presence of a mortgage

Information concerning mortgages, condominium status and shelter costs is not available on the census for farms and Indian reserves. Consequently, the following section provides information for the 98.4% of households from the previous section that remain after farms, band housing and reserves are excluded.

**Figure 2 Percentage of owner households with a mortgage, Canada, 1971 and 1981 to 2006<sup>1</sup>**



**Note:**

1. The question on presence of mortgage was not asked in 1976.

**Sources:** Statistics Canada, censuses of population, 1971 and 1981 to 2006.

## Six in 10 owner households had a mortgage

Nearly six out of every 10 households that owned their home had a mortgage. Of the 8.4 million households that owned their home, 4.9 million, or 57.9%, had a mortgage, the highest level since 1981. This was an increase from 55.2% in 2001. Correspondingly, the proportion without a mortgage fell from 44.8% to 42.1%.

Provincially, there was a wide variation in the percentage of households with a mortgage, from a high of 62.1% in Alberta to a low of 44.8% in Newfoundland and Labrador.

## Share of mortgage-free owner households declines

As stated above, the share of owner households with mortgages has not been at such a high level in Canada since 1981. This was when baby boomers were entering the housing market. With the aging of the population and with baby boomers entering their 60s, when mortgages traditionally are paid off, the percentage of households with mortgages could be expected to decline and the percentage that are mortgage-free could be expected to rise. Instead, the reverse occurred between 2001 and 2006.

Most of the increase in the proportion of households with a mortgage was due to renters moving into homeownership, but some can only be accounted for by homeowners taking on new mortgages or adding to existing ones, possibly to finance renovations or other large purchases.<sup>3</sup> Between 2001 and 2006, spending on renovations increased 63%, according to Statistics Canada's *Flows and Stocks of Fixed Residential Capital* (CANSIM table 026-0013).

Another possible explanation is that couples that break up may need to purchase a second dwelling or two smaller or less expensive ones. It is not known how many situations like this there are. Between 2001 and 2006, the share of the population aged 15 and over that was divorced rose from 7.7% to 8.1%. Also during this period, the size of households continued to decline, while the share of one-person households increased.

## Age a factor in the shift to mortgage holding

Grouping households by the age of their primary maintainer is a common way of studying the impact of age on housing tenure. The primary household maintainer is the person responsible for paying the rent, mortgage, taxes, electricity, and so on, for the dwelling.

The percentage of households with mortgages increased between 2001 and 2006 for all age groups. Age 45 marks the transition between this increase being led primarily by a decline in the share of renters to the increase being led by a decline in the share of mortgage-free homeowners.

Among older households with a primary maintainer aged 45 and over, two-thirds of the increase in the share of mortgage holders came from a decline in the percentage of households with no mortgage.

This seems to indicate that the increase in mortgage holding for these primary maintainer age groups may have been primarily because of delays in paying off mortgages, perhaps to pay for renovations or other large expenses or because of the need to pay for two dwellings in the event of marital break-up.

For younger households, those with a primary maintainer aged 44 and under, almost three-quarters of the percentage increase in mortgage holding came from a decline in the percentage of renter households. In other words, the increase in mortgage holding for these primary maintainer age groups may be primarily because households moved from renting into homeownership via a mortgage.

Taking out a mortgage to buy a home is becoming increasingly popular among the two youngest primary maintainer age groups, in particular, those 24 and under, and those 25 to 34.

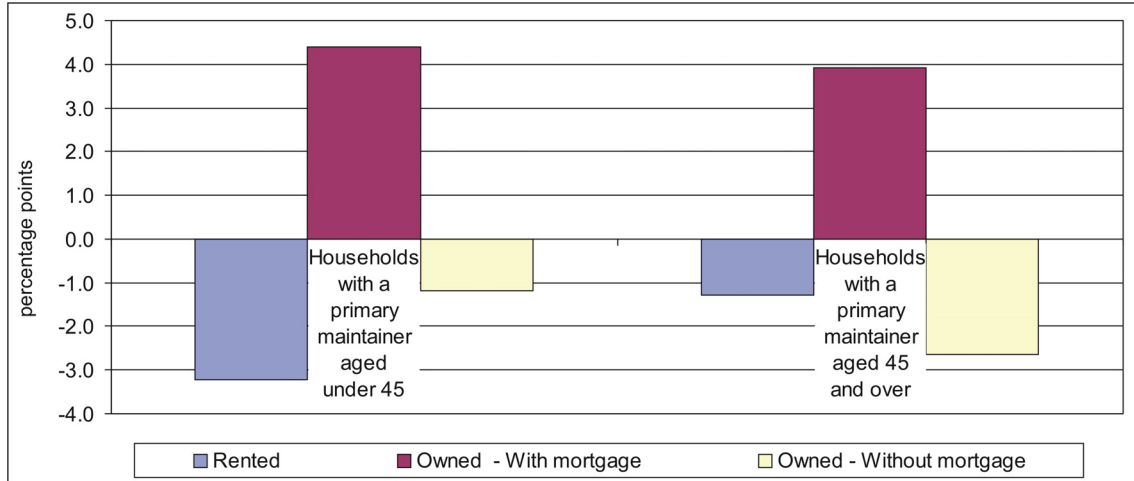
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3. The census does not follow individual households over time to see how their housing tenure changes. This analysis looks at changes in the shares of households that rented, owned with a mortgage or owned mortgage-free.

## Changing Patterns in Canadian Homeownership and Shelter Costs, 2006 Census

For owner households with a primary maintainer aged 24 and under, the share with mortgages rose from 80.7% in 2001 to 82.0% in 2006. For owner households with a primary maintainer aged 25 to 34, the share rose from 89.8% to 91.2%.

**Figure 3 Change in the distribution of housing tenure between 2001 and 2006 for younger and older households, Canada, 2006**



Sources: Statistics Canada, censuses of population, 2001 and 2006.

## Condominium status

'Condominium' refers to a type of homeownership where individuals own specific property units, such as apartments or row houses, but common parts of the property, such as hallways, heating system, elevators and exterior areas, are owned jointly.

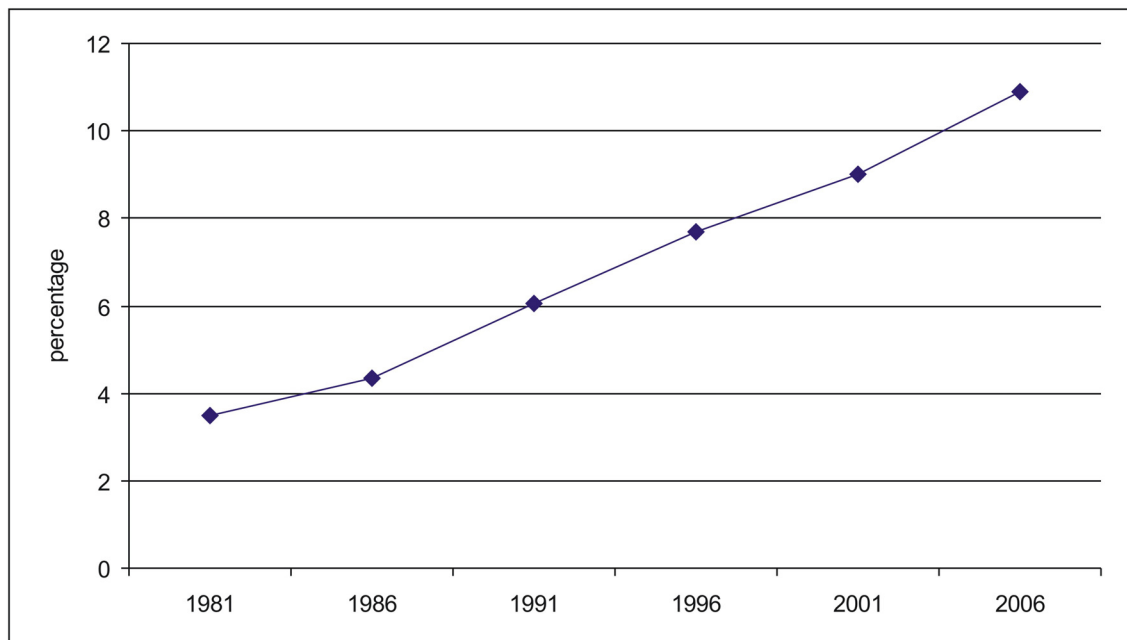
As in the previous section, this section also looks at private occupied households, excluding farms and Indian reserves.

### Condominium ownership continues to climb

The census enumerated 913,000 households who owned a condominium in 2006, up 36.5% from five years earlier. These households accounted for more than one-quarter of the increase in the number of households that owned between 2001 and 2006. Considering that condominium ownership accounts for a much smaller share of the housing market than standard (non-condominium) homeownership, this is an important finding.

In 1981, less than 4.0% of owner households were condominium owners. By 2001, this proportion had more than doubled to 9.0%, and by 2006, it had reached a high of 10.9%.

**Figure 4 Percentage of owner households living in a condominium, Canada, 1981 to 2006**



Sources: Statistics Canada, censuses of population, 1981 to 2006.

Of the 913,000 condominium owners in 2006, just over 60.0% had taken out a mortgage, compared with 58.5% five years earlier.

These condominium owners with mortgages accounted for 11.4% of all mortgage holders in 2006, up from 9.5% in 2001. Similarly, the proportion of condominium owners who did not have a mortgage rose from 8.4% in 2001 to 10.1% in 2006.



## Condominium households with mortgages dominated by younger households

Condominium households with a mortgage were dominated by younger households. Between 2001 and 2006, the two youngest household maintainer age groups increased their share of condominium households with mortgages at a faster pace than any other age group.

These two age groups accounted for almost one-quarter (24.7%) of all condominium owner households with mortgages in 2006, up from 21.8% in 2001.

For households with a primary maintainer aged 24 and under, the proportion of owner households that owned a condominium with a mortgage rose from 11.6% in 2001 to 18.0% in 2006.

Similarly, for households with a primary maintainer aged 25 to 34, the proportion of owner households that owned a condominium with a mortgage increased from 9.4% in 2001 to 13.2% in 2006.

Conversely, for the 39.2% of condominium owner households without mortgages in 2006, it was in the oldest age group of the primary maintainer where the share increased the most. For households with a primary maintainer aged 75 and over, the proportion of owner households living mortgage-free in a condominium rose from 12.7% in 2001 to 14.0% in 2006.

## Rates of condominium ownership highest in British Columbia census metropolitan areas

Almost all condominiums (90.4%) are located in census metropolitan areas. Rates of condominium ownership were highest in the four British Columbia census metropolitan areas. Condominium owners accounted for about 31.0% of owned households in Vancouver in 2006, 23.8%, in Abbotsford, 21.2%, in Victoria, and 21.1%, in Kelowna. However, the proportion of condominium owners increased at the fastest pace in Calgary.

**Table 4 Percentage of owner households in condominiums, ranked by 2006 percentage, selected census metropolitan areas, 2001 and 2006**

Selected census metropolitan areas	Province	Owner households in condominiums			
		2001	2006	Difference	
		percentage		percentage points	
Vancouver	B.C.	27.7	31.0	3.3	
Abbotsford	B.C.	23.7	23.8	0.1	
Victoria	B.C.	19.1	21.2	2.1	
Kelowna	B.C.	19.1	21.1	2.0	
Toronto	Ont.	16.1	18.6	2.5	
Calgary	Alta.	13.6	18.0	4.4	
Edmonton	Alta.	12.7	16.1	3.4	
Hamilton	Ont.	11.3	13.8	2.5	
Saskatoon	Sask.	9.9	13.6	3.7	
Ottawa - Gatineau	Ont.	12.5	13.6	1.1	
Montréal	Que.	10.0	13.3	3.3	

Sources: Statistics Canada, censuses of population, 2001 and 2006.

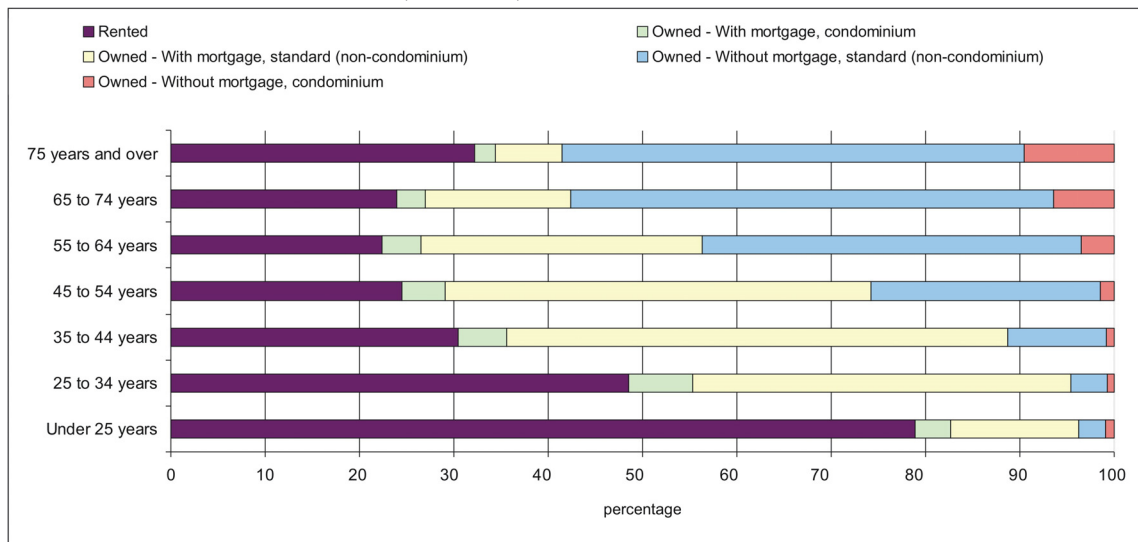
## Housing life cycle

The notion of a housing life cycle or housing career has been used by many to describe the various housing tenures (owning and renting) that people may experience as they grow older.

This section looks at the distribution of renters and four categories of owners. These owner categories, in order of their predominance by age, are mortgage holders in condominiums, mortgage holders in standard (non-condominium) tenure, mortgage-free owners in standard (non-condominium) tenure and mortgage-free owners in condominiums.

For the purpose of the analysis, this section excludes farms and Indian reserves.

**Figure 5 Proportion of households by housing tenure and age group of primary household maintainer, Canada, 2006**



Source: Statistics Canada, Census of Population, 2006.

## Younger households: Renting is the most common tenure

Data from the 2006 Census confirm patterns observed in the past. Younger households are likely to be renters, while older households are typically owners – first with a mortgage and then mortgage-free.

Of the youngest households, those with a primary maintainer aged 24 and under, over three-quarters (78.9%) were renting their accommodation in 2006.

However, among households with a primary maintainer aged 25 to 34, the proportion of those renting accommodation fell to 48.5%. On the other hand, 46.9% were homeowners with mortgages. Of these homeowners with mortgages, 14.5% lived in condominiums in 2006, up from 10.4% five years earlier.

Among households with a primary maintainer aged 35 to 44, about 58.2% were homeowners with mortgages. Just under 9.0% of these people lived in a condominium in 2006, up slightly from 7.5% in 2001.

Among households with a primary maintainer aged 45 to 54, just under one-half (49.8%) were homeowners with mortgages. Again, about 9.0% lived in a condominium, compared with 8.7% in 2001.

### **Starting at age 55, mortgage-free homeownership is the most common tenure**

For primary household maintainer age groups 55 and over, mortgage-free homeownership was the most common tenure. Of all households with a primary maintainer aged 55 to 64, about 43.6% were mortgage-free owners, 34.0% were owners with mortgages and 22.3% were renters. The proportion of mortgage-free owners rose to 57.6% for households with a primary maintainer aged 65 to 74, and was slightly higher for those with a primary maintainer aged 75 and over.

Similarly, the percentage of mortgage-free households living in condominiums increased with the age of the primary household maintainer. Among the primary household maintainers aged 55 to 64, about 8.1% lived in condominiums mortgage-free. This increased to 11.0% for households with a primary maintainer aged 65 to 74 and to 16.2% for the 75 and over age group.

Census data showed that the share of mortgage-free households in condominiums has grown during the past five years, especially for the oldest households.

In addition to owning mortgage-free, senior households may also be renters. In 2006, 32.2% of households with a primary maintainer aged 75 and over were renting. This was down from 34.0% in 2001.

## Shelter costs

This section examines annual shelter costs for households in private occupied dwellings, excluding farms and Indian reserves.

For households that owned on Census Day, shelter costs include mortgage payments, property taxes, condominium fees and utilities. Utilities include electricity; fuels such as gas, oil or wood; and water and other municipal services. Mortgage payments include both principal and interest. Principal payments are considered to be a contribution to household equity or wealth.

For households that rented on Census Day, shelter costs include rental payments and utilities. Utilities include electricity; fuels such as gas, oil or wood; and water and other municipal services.

This report presents only total annual shelter costs. Components are not presented separately since certain payments may be combined with others so that it is impossible to separate them. For example, mortgage payments may include property taxes, and rental payments may include heating fuel.

Shelter payments are here expressed in current dollars. That is, they have not been adjusted for changes in consumer prices.

### Shelter costs increase at faster pace for owners

Shelter costs reported by Canadian households increased faster than consumer prices, as measured by the Consumer Price Index (CPI) between 2001 and 2006. In addition, they rose faster for owner households than for renter households.

Median shelter cost for Canadian households increased 18.5%, to \$8,966. During this period, the CPI increased by 11.3%.

For renters, the increase was slower. Shelter costs for renter households rose 12.8%, to \$8,057. For owner households, spending increased 21.6%, to \$10,056.

### Mortgage-free owners had the lowest median shelter costs

Not unexpectedly, owner households that were mortgage-free had lower median shelter costs than owner households with mortgages. In 2006, the median shelter costs for owners without mortgages were \$5,054, one-third of the median shelter costs of \$15,263 for owners with mortgages.

Owners without mortgages also had lower shelter costs than renters. In 2006, the median shelter costs for renter households were \$8,057, roughly \$3,000 more than the median for mortgage-free owners.

However, mortgage-free owners experienced above-average increases in their shelter costs between 2001 and 2006. Since they do not have mortgages to pay, price increases in the other components of their shelter costs, such as property taxes and fuels, have a larger effect on their overall payment.

**Table 5 Median annual household shelter costs for renter and owner households, Canada, 2001 and 2006**

	Median annual household shelter costs		
	2001	2006	Increase between 2001 and 2006
	current dollars		percentage
<b>Renter and owner households</b>			
All households	7,565	8,966	18.5
Renter households	7,141	8,057	12.8
Owner households	8,271	10,056	21.6
With mortgage	13,106	15,263	16.5
Without mortgage	4,204	5,054	20.2

**Sources:** Statistics Canada, censuses of population, 2001 and 2006.

## Comparing shelter costs to income

This section compares out-of-pocket shelter costs to a household's ability to meet those costs. The share of household income spent on shelter costs is known as the shelter-cost-to-income ratio (STIR) and a threshold of 30% for this ratio is accepted as the upper limit for defining affordable housing: in 1986, the Canada Mortgage and Housing Corporation (CMHC) and the provinces agreed to use the 30% threshold to measure affordability for the purposes of defining need for social housing. This agreement was reached during the development of the Federal/Provincial social housing programs.

Those who spend 30% or more of their household income may do so by choice, or they may be at risk of experiencing problems related to housing affordability as defined by CMHC. This report looks at the characteristics of those who spend 30% or more on shelter but has no information about whether they do so by choice. CMHC produces an indicator (core housing need) that classifies as being in housing need only those who could not afford suitable and adequate housing in their community.

The census collects data on income for the preceding calendar year. In the case of the 2006 Census, income data refer to 2005, even though housing and demographic information relates to the census year. Household income refers to the sum of the income of all household members aged 15 and over. It includes government transfers, but does not subtract the amount paid in income taxes. Shelter costs and income definitions are those stipulated for use in Canada Mortgage and Housing Corporation's calculation of core housing need.

This section focuses on households in private occupied dwellings, excluding farms and Indian reserves. Also excluded are households with negative or zero incomes. A small number of households report such incomes as a result of losses from investments or self-employment. Within the context of the shelter cost-to-income ratio, it is difficult to interpret information for these households.

### Percentage of households spending 30% or more of their income on shelter up marginally

In 2006, an estimated 3 million households, or 24.9% of the total, spent 30% or more of their income on shelter. This was up marginally from 24.1% in 2001, but lower than the height of 26.6% in 1996, at the end of the economic downturn experienced in the early 1990s.

Households that rented comprised just over half of these households (50.9%), while 41.0% were households that owned a home with a mortgage. The remaining 8.1% were households that owned a home without a mortgage.

The median annual shelter costs for households spending 30% or more of their income on shelter in 2006 were \$17,497 for owners with mortgages, \$6,027 for mortgage-free owners and \$8,481 for renters.

## Renters represented just over half of households spending 30% or more of their income on shelter in 2006

Between 2001 and 2006, the share of renter households spending 30% or more of their income on shelter declined from 56.3% to 50.9%. There was a corresponding increase in the share of homeowners with mortgages. The share for homeowners without mortgages stayed the same.

In 2006, 1.5 million renters, or 40.3% of all renters, spent 30% or more of their household income on shelter. This proportion was a marginal increase from 39.6% five years earlier.

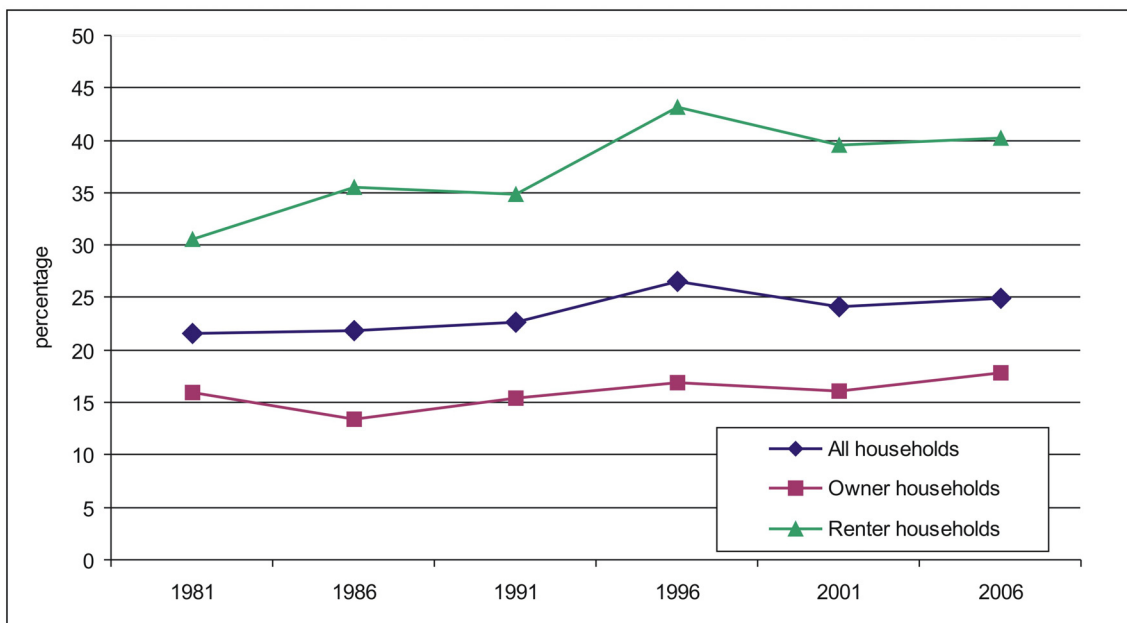
In 2006, an estimated 1.5 million homeowners spent 30% or more of their household income on shelter. These households represented 17.8% of all homeowners, up from 16.0% five years earlier, a much faster pace of growth than among renters, but still a much smaller proportion.

The increase in the number of homeowners with mortgages spending 30% or more of their income on shelter accounted for almost 90% of the total rise in the number of households spending above this threshold during the past five years.

Note that the median household income of owners with mortgages was more than twice as high as that of renters in 2006. Also, their shelter payments include mortgage principal as well as mortgage interest. The principal portion of a mortgage payment helps to build equity in the home and, therefore, contributes to household wealth.

This report does not examine the potential vulnerability of owners with mortgages to possible future declines in housing prices. The census does not collect the required information about the size of the mortgage, or the amount of equity the household has built up in their home.

**Figure 6 Percentage of owner and renter households spending 30% or more of their income on shelter, Canada, 1981 to 2006**



Sources: Statistics Canada, censuses of population, 1981 to 2006.

## Condominium owners with mortgages saw the largest increase in the proportion spending 30% or more of their income on shelter

The census enumerated an estimated 554,000 condominium owners who had a mortgage in 2006. Of this group, more than one-third (37.5%) spent 30% or more of their household income on shelter, a substantial increase from 32.3% five years earlier. Almost one-quarter of these households had a primary maintainer aged less than 35.

The median income of condominium owners with mortgages was almost \$17,000 less than that of other owners with mortgages.

**Table 6 Percentage of households spending 30% or more of their income on shelter for renter and owner households, Canada, 2001 and 2006**

Renter and owner households	Households spending 30% or more of their income on shelter		
	2001	2006	Difference
	percentage		percentage points
All households	24.1	24.9	0.8
Renter households	39.6	40.3	0.7
Owner households	16.0	17.8	1.8
With mortgage	23.6	25.7	2.1
Condominium	32.3	37.5	5.2
Standard (non-condominium)	22.7	24.2	1.5
Without mortgage	6.7	6.9	0.2
Condominium	13.1	14.4	1.3
Standard (non-condominium)	6.1	6.1	0.0

Sources: Statistics Canada, censuses of population, 2001 and 2006.

## Lone-parent households renting: Decline in the proportion spending 30% or more of their income on shelter

Census data showed a decline from five years earlier in the proportion of lone-parent households that rented their accommodation and spent 30% or more of their income on shelter. This was the case for both single fathers and single mothers, although the decline was faster among women.

In 2006, about 45.3% of lone-mother households that rented their accommodation spent 30% or more of their income on shelter, down from 50.4% five years earlier. Among lone-father households that rented, the proportion declined from 31.9% to 30.2%.

Lone mothers who rented their accommodation experienced an increase in income between 2001 and 2006 that was faster than the increase in the cost of shelter. The median income for lone mothers rose from \$22,756 to \$27,641, while the median income for lone fathers increased from \$36,169 to \$40,811.<sup>4</sup>

4. These dollar values are expressed in current dollars. Between 2001 and 2006, inflation as measured by the Consumer Price Index increased by 11.3%.



In contrast, the proportion of lone-parent households, headed by both men and women, that owned their accommodation and spent 30% or more of their income on shelter, increased during the past five years. In this case, the rise was faster among lone-mother households.

About 29.5% of lone mothers who owned their accommodation spent 30% or more of their income on shelter, up from 27.4% five years earlier. As stated earlier in this report, between 2001 and 2006, the homeownership rate for lone-mother households increased from 47.8% to 52.5%.

Lone-parent households that owned their accommodation experienced larger increases in their shelter costs than in their income. Lone-mother households, in particular, experienced smaller income gains than lone-father households, as well as faster increases in shelter costs.

The median income of lone-mother households that owned went from \$43,975 in 2001 to \$50,509 in 2006. The median income for lone-father owner households rose from \$53,207 to \$62,752.

**Table 7 Percentage of lone-parent owner and renter households spending 30% or more of their income on shelter, Canada, 2001 and 2006**

Lone-parent households spending 30% or more of their income on shelter	Owner households			Renter households		
	2001	2006	Difference	2001	2006	Difference
	percentage		percentage points	percentage		percentage points
All households	16.0	17.8	1.8	39.6	40.3	0.7
Lone-parent households	25.8	27.5	1.7	47.8	43.0	-4.8
Lone-father households	20.0	20.6	0.6	31.9	30.2	-1.7
Lone-mother households	27.4	29.5	2.1	50.4	45.3	-5.1

Sources: Statistics Canada, censuses of population, 2001 and 2006.

## Half of renters living alone spent 30% or more of their income on shelter

In 2006, just over one-half (51.6%) of one-person households who rented their accommodation spent 30% or more of their income on shelter, up slightly from 50.1% five years earlier.

In contrast, among people living alone who owned their accommodation, only 31.0% spent 30% or more of their income on shelter, up from 28.9%.

Women living alone who rented had the highest percentage spending 30% or more of their income on shelter, but male renters had the largest percentage point increase during the five years between censuses.

Among people living alone who owned their accommodation, there was little difference between men and women. The percentage point increases between 2001 and 2006 were similar.

**Table 8 Percentage of one-person owner and renter households spending 30% or more of their income on shelter, Canada, 2001 and 2006**

One-person households spending 30% or more of their income on shelter	Owner households			Renter households		
	2001	2006	Difference	2001	2006	Difference
	percentage		percentage points	percentage		percentage points
All households	16.0	17.8	1.8	39.6	40.3	0.7
One-person households	28.9	31.0	2.1	50.1	51.6	1.5
Men living alone	27.9	30.1	2.2	43.4	45.6	2.2
Women living alone	29.6	31.6	2.0	55.6	56.6	1.0

Sources: Statistics Canada, censuses of population, 2001 and 2006.

## Immigrants

This section presents information about housing and shelter costs for the immigrant population living in private occupied households in Canada. In this section only, household characteristics are attached to each person and the analysis is performed at the person level. This allows for easier classification of the immigrant and Canadian-born populations and avoids having to define an immigrant household.<sup>5</sup> Because of this, the percentages are somewhat different from those in the rest of the report. For example, as reported above, the percentage of owner households in 2006 was 68.4%. The percentage of persons in owner households in Canada in 2006 was 74.2%. (On average, households living in owned accommodation are larger than those in rented accommodation.)

The immigrant population is defined, in the 2006 Census, as persons who are, or who have been, landed immigrants in Canada. In this analysis, the foreign-born population does not include non-permanent residents, who are persons in Canada on employment or student authorizations, or are refugee claimants. The foreign-born population also excludes persons born outside Canada who are Canadian citizens by birth. The latter are considered part of the Canadian-born or non-immigrant population.

The term 'recent immigrant' refers to landed immigrants who came to Canada within five years of a given census year.

## Narrowing homeownership rate gap between immigrants and Canadian-born

The 2006 Census enumerated 6,166,770 immigrants living in private occupied dwellings in Canada. Of these individuals, 71.6%, or roughly 4,418,155, lived in a dwelling owned by a household member. This proportion was up from 68.2% in 2001.

The gap in the homeownership rate between immigrants and the Canadian-born population has narrowed between 2001 and 2006. The percentage of the Canadian-born population living in a dwelling owned by a household member in 2006 was 75.3%, up from 73.1% in 2001.

The homeownership rate increased for all immigrants between 2001 and 2006, no matter how long they had been in Canada. However, this rate was highest among immigrants who had been in Canada the longest.

Less than half (45.7%) of immigrants who arrived in Canada between 2001 and 2006 lived in accommodation owned by a household member. However, among those who had been in Canada for more than 40 years, the proportion was 85.0%, which was higher than the rate for the Canadian-born. Even when this comparison was made for individual age groups, immigrants who had been in Canada for more than 40 years still showed higher ownership rates.

The homeownership rate increased the fastest among immigrants who had been in Canada for six to 10 years. In 2001, 58.9% of this group owned their own home; by 2006, this proportion had jumped to two-thirds (66.7%) for immigrants who had been in Canada for the same length of time. This was an increase of almost 8 percentage points. In comparison, the previous intercensal increase (1996 to 2001) was 4.5 percentage points.

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5. To define an immigrant household, it would be necessary to determine whether the presence of at least one immigrant was enough or whether all household members should be immigrants.

**Table 9 Percentage of persons in private occupied dwellings owned by a household member by number of years since immigration, Canada, 2001 and 2006**

Number of years since immigration	2001	2006	Difference
	percentage		percentage points
Canadian-born population	73.1	75.3	2.2
Total immigrants	68.2	71.6	3.4
5 years or less	39.9	45.7	5.8
6 to 10 years	58.9	66.7	7.8
11 to 20 years	68.2	72.7	4.5
21 to 30 years	77.8	78.9	1.1
31 to 40 years	83.8	84.2	0.4
More than 40 years	84.4	85.0	0.6

Sources: Statistics Canada, censuses of population, 2001 and 2006.

## Immigrants twice as likely as Canadian-born to live in a condominium

Of the 4,418,155 immigrants who lived in a dwelling owned by a household member in 2006, 14.4% lived in a condominium. This was more than twice the rate of 6.2% for the Canadian-born population who owned their home.

About two-thirds of immigrants lived in the three largest census metropolitan areas – Montréal, Toronto and Vancouver – in 2006.

In Vancouver, 23.6% of all immigrants who owned their accommodation lived in a condominium, compared with 20.6% of the Canadian-born who owned their home. In Montréal, 11.4% of all immigrants who owned their accommodation lived in a condominium, compared with 8.4% of the Canadian-born who owned their home. Similarly, in Toronto, 17.6% of all immigrants who owned their accommodation lived in a condominium, compared with 10.5% of the Canadian-born who owned their home.

## Increases in shelter costs higher for immigrants than for the Canadian-born population

Between 2001 and 2006, immigrants experienced slower increases in income than the Canadian-born population, but faster increases in shelter costs.

Between 2001 and 2006, median household income for immigrants rose by 10.8% and their shelter costs increased 19.8%. For the Canadian-born population, household income increased 16.5% while shelter costs increased 17.9%. The Consumer Price Index went up by 11.3% over the same period.

During this five-year period, median shelter costs for immigrants who lived in a dwelling owned by a household member rose by 29.3%, while their median household income increased 10.1%. Previous studies have shown that shelter costs are higher for immigrants because they have a tendency to live in the largest, most expensive census metropolitan areas.<sup>6</sup>

**Table 10 Median annual household income and shelter costs and percentage of persons spending 30% or more of their household income on shelter, for persons in non-farm, non-reserve private occupied dwellings by number of years since immigration, Canada, 2001 and 2006**

Number of years since immigration	Median annual household income		Median annual household shelter costs		Persons in private occupied dwellings spending 30% or more of their household income on shelter <sup>1</sup>	
	2000	2005	2001	2006	2001	2006
	current dollars				percentage	
Canadian-born population	58,259	67,844	8,653	10,200	18.5	18.6
Total immigrants <sup>2</sup>	56,173	62,244	9,577	11,470	25.4	28.5
5 years or less <sup>2</sup>	43,968	48,681	10,760	12,449	38.9	41.4
6 to 10 years	52,780	60,180	10,969	14,463	31.4	36.4
11 to 20 years	61,166	66,581	11,330	13,888	26.6	31.0
21 to 30 years	69,192	74,675	10,323	12,069	21.0	24.4
31 to 40 years	63,815	74,225	7,814	9,900	18.6	20.1
More than 40 years	45,412	53,149	5,867	7,204	17.9	18.7

**Notes:**

1. Includes only persons in households with incomes greater than zero.
2. Excludes immigrants arriving in the year of the census and the year before the census.

**Sources:** Statistics Canada, censuses of population, 2001 and 2006.

## Immigrants more likely than Canadian-born to spend 30% or more of their income on shelter

Immigrants were more likely than the Canadian-born to spend 30% or more of their income on shelter in 2006.

About 28.5% of immigrants lived in households that spent 30% or more of their income on shelter in 2006, up from 25.4% in 2001. This compares with 18.6% of the Canadian-born population, which changed very little from 2001. For immigrants, the median household income is lower and shelter costs higher than that of the Canadian-born population. In 2006, over half of immigrants lived in Toronto or Vancouver, where shelter costs are well above the national median.

For immigrants living in a dwelling owned by a household member, the proportion of households where 30% or more of income went to shelter increased from 20.5% in 2001 to 25.0% in 2006. For immigrants who rented, this proportion increased from 36.8% in 2001 to 38.0% in 2006.

The proportion of immigrants spending 30% or more of their income on shelter was higher for the most recent immigrants and declined with the amount of time spent in Canada. Only those immigrants who had spent more than 40 years in Canada had comparable proportions to the Canadian-born population.

6. Rea, Willa, Jennifer Yuen, John Engeland and Roberto Figueroa. January 2008. 'The Dynamics of Housing Affordability' *Perspectives on Labour and Income*. Vol. 9, no. 1. Statistics Canada. Catalogue no. 75-001-X.

For immigrants who arrived within five years of the census, 41.4% spent 30% or more of their income on shelter. For those who arrived six to 10 years before the census, the percentage was 36.4%.

About 38.0% of immigrants who rented their dwelling spent 30% or more of their income on shelter in 2006; this was the case for close to one-quarter (25.0%) of immigrants who owned their accommodation.

## Geographical differences

This section presents results for households in the provinces, territories and selected census metropolitan areas.

Information about tenure (owned, rented and band housing), period of construction, condition of dwelling, number of persons per room and household income is presented for all households in private occupied dwellings.

Information about presence of mortgage, condominium status, shelter costs and value of dwelling excludes farms and Indian reserves. When discussing the percentage of households spending 30% or more of their income on shelter, households with negative or zero incomes are excluded from the analysis.

At the national level, and for most provinces and territories, 98% or more of private occupied dwellings are included in all analyses. However, Manitoba, Saskatchewan, Alberta, British Columbia and the Yukon Territory have higher proportions of farms and/or Indian reserves. This affects the number of households available for analysis.

Dollar values in this section are in current dollars. That is, they have not been adjusted for inflation as measured by the Consumer Price Index.

### Atlantic Canada

Atlantic Canada continues to have the highest rates of homeownership in the country, according to the census.

Of the 197,185 households in Newfoundland and Labrador, 78.7% owned their dwelling, the highest proportion in Canada. In New Brunswick, three-quarters (75.5%) of the 295,960 households owned their home, as did 74.1% of the 53,135 households in Prince Edward Island.

Nova Scotia ranked fifth, behind Alberta. About 72.0% of Nova Scotia's 376,845 households owned their home.

These rates increased moderately in each of the four Atlantic provinces between 2001 and 2006, though gains were below the national average.

One big factor is that more than 40% of households in the Atlantic provinces are in rural areas, compared with less than 20% for Canada as a whole. Rural households are more likely to own their home than their urban counterparts. Overall, homeownership rates were high in Prince Edward Island, Nova Scotia and New Brunswick, even though they had relatively low urban homeownership rates, compared to the other provinces.

For example, 88.8% of rural households in Prince Edward Island owned their home, compared with only 58.0% of urban households. However, less than one-half of all households in the province are located in an urban area.

The proportion of owner households that had a mortgage rose substantially in the Atlantic provinces, except in New Brunswick, where the increase was below the national average. In Newfoundland and Labrador, 44.8% of households had a mortgage in 2006, compared with 40.3% five years earlier. This was the fastest proportional increase.

The median price homeowners in Atlantic Canada expected to receive for selling their home was well below the national median of \$200,474. In Newfoundland and Labrador, the median value was \$89,870 in 2006, and in the three other Atlantic provinces, median values ranged from \$100,000 to \$130,000.

Between 2001 and 2006, consumer prices in the Atlantic provinces, as measured by the Consumer Price Index, rose faster than the national average, with Prince Edward Island increasing the most, at 15.5%.

The proportion of households spending 30% or more of their income on shelter was below the national average of 24.9% in all four provinces. This proportion ranged between 18.9% in Newfoundland and Labrador and 22.6% in Nova Scotia. Between 2001 and 2006, it rose only in Prince Edward Island.

Median shelter costs in Prince Edward Island increased 23.3% during this period, compared with a gain of only 15.6% in median household income. This was the biggest difference between the growth in shelter costs and income in the country.

In 2006, fewer than 7% of Atlantic provinces households lived in a dwelling that was less than five years old. The one exception was Prince Edward Island, where 8.3% of households lived in a new dwelling, virtually on par with the national average.

### Quebec

Quebec has traditionally had the lowest rate of homeownership among the provinces. The 2006 Census showed that this continues to be the case. Of the 3,189,345 households in Quebec, only 60.1% owned their dwelling, compared with 57.9% in 2001.

About 58.2% of Quebec homeowners had a mortgage in 2006, the third highest rate among the provinces. This was up from 56.2% five years earlier.

The proportion of Quebec households spending 30% or more of their income on shelter was below the national average of 24.9%. Between 2001 and 2006, this proportion edged down from 23.3% to 22.5%.

The proportion of Quebec households spending 30% or more of their income on shelter declined among both renters and owners. In 2006, 13.9% of Quebec owners spent 30% or more of their income on shelter, well below the national average of 17.8%. Over one-third (35.6%) of renters spent above the 30% threshold, the second lowest percentage among all the provinces.

The median price Quebec homeowners expected to receive for selling their home was \$150,181 in 2006, below the national median of \$200,474.

Homeownership rates varied widely among the province's census metropolitan areas. Rates were highest in the Quebec portion of Ottawa - Gatineau (67.5%) and Saguenay (63.3%).

They were lowest in the census metropolitan areas of Montréal (53.4%) and Sherbrooke (53.5%). Over one-third (34.4%) of households owned their dwelling in the city of Montréal.

Roughly one-fifth (19.9%) of households in the census metropolitan area of Québec spent 30% or more of their income on shelter. The percentage was higher in Montréal (26.4%).

## **Ontario**

The census counted 4,555,025 households in Ontario in 2006, of which 71.0% owned the dwelling they lived in. This was an increase from 67.8% five years earlier, the second largest proportional jump among the provinces.

The proportion of owner households that had a mortgage rose substantially in Ontario. In 2006, 59.1% of owner households in Ontario had a mortgage, up from 56.0% five years earlier. The national average was 57.9%.

The median price Ontario homeowners expected to receive for selling their home was \$250,410 in 2006, well above the national median of \$200,474.

The proportion of households spending 30% or more of their income on shelter was well above the national average of 24.9%. In 2006, about 27.7% of households spent 30% or more of their income on shelter, up from 25.3% five years earlier, the fastest proportional increase in the country.

Ontario also had the highest shelter costs of all provinces, for both owners and renters. Households that rented their accommodation spent a median of \$9,644 a year on shelter, while the median for owners was \$12,545. For owners with a mortgage, the median was \$17,952.

About 9.2% of Ontario households were living in a dwelling constructed since 2001, the second highest rate among the provinces. Ontario also had the lowest percentage of households who felt that their dwelling was in need of major repair (6.6%).

The census counted 1,801,255 households in the census metropolitan area of Toronto. Of these, two-thirds (67.6%) owned their accommodation and 32.4% rented it.

One-third (33.4%) of households in Toronto spent 30% or more of their income on shelter. This was the highest proportion among all census metropolitan areas. Among the households that owned their accommodation, 27.1% spent 30% or more of their income on shelter, also the highest proportion, as did 46.4% of renters.

## **Manitoba**

The census counted 448,780 households in Manitoba in 2006, of which 68.9% owned the dwelling they lived in. This was a slight increase from 67.8% five years earlier.

The proportion of owner households that had a mortgage rose in Manitoba. In 2006, 54.6% of owner households in Manitoba had a mortgage, up from 52.1% five years earlier. The national average was 57.9%.

The median price Manitoba homeowners would expect to receive for selling their home was \$139,497 in 2006, well below the national median of \$200,474.

The proportion of households spending 30% or more of their income on shelter was the lowest among the provinces. In 2006, about 18.6% of households spent 30% or more of their income on shelter, down from 19.4% five years earlier.

Despite an overall decline in the percentage of households spending 30% or more of their income on shelter, owner households showed an increase, from 11.3% to 11.5%. For renter households, this percentage declined, from 37.1% to 35.5%.



About 2.6% of households in Manitoba lived in band housing in 2006, up from 2.4% in 2001.

A relatively high percentage of households in Manitoba – just over 10% – reported that their dwelling was in need of major repairs. In the province's band housing, the need for major repairs was much higher, representing about 55% of the dwellings.

The census counted 281,760 households in the census metropolitan area of Winnipeg. Of these, two-thirds (67.2%) owned their accommodation and 32.8% rented it.

One-fifth (20.0%) of households in Winnipeg spent 30% or more of their income on shelter. Among the households that owned their accommodation, only 11.6% spent 30% or more of their income on shelter, as did 37.3% of renters.

### Saskatchewan

The census counted 387,145 households in Saskatchewan in 2006, of which 71.8% owned the dwelling they lived in. This was a slight increase from 70.8% five years earlier.

Among the provinces and territories, Saskatchewan continues to have the second lowest proportion of owner households that have a mortgage – 49.2% in 2006, up from 47.7% five years earlier. The national average in 2006 was 57.9%.

The median price Saskatchewan homeowners expected to receive for selling their home was \$119,875 in 2006, well below the national median of \$200,474.

The proportion of households spending 30% or more of their income on shelter was well below the national average of 24.9%. In 2006, about 20.4% of households spent 30% or more of their income on shelter, up from 19.6% five years earlier.

The proportion of owner households spending 30% or more of their income on shelter rose from 11.5% to 13.1%. For renters, it increased, from 38.6% to 39.8%.

About 2.6% of households in Saskatchewan lived in band housing in 2006, up from 2.4% in 2001.

As in Manitoba, a relatively high percentage of households in Saskatchewan – just over 10% – reported that their dwelling was in need of major repairs. In the province's band housing, the need for major repairs was much higher, representing about 55% of the dwellings.

The census counted 80,320 households in the census metropolitan area of Regina. Of these, 70.1% owned their accommodation and 29.9% rented it.

One-fifth (20.4%) of households in Regina spent 30% or more of their income on shelter. Among households that owned their accommodation, only 11.9% spent 30% or more of their income on shelter, as did 40.6% of renters.

### Alberta

The census counted 1,256,200 households in Alberta in 2006, a 13.8% increase from 2001. This gain was more than twice the national average increase of 7.6% and was largely the result of a strong net inflow of migrants from other provinces into Alberta.

Of these households, 73.1% owned the dwelling they lived in. This was an increase from 70.4% five years earlier, the third fastest proportional increase among the provinces.

The proportion of owner households that had a mortgage rose in Alberta. In 2006, 62.1% of owner households in the province had a mortgage, the highest percentage among the provinces and well above the national average of 57.9%. The proportion in 2006 was up from 59.8% five years earlier.

The respondent-estimated value of dwellings increased substantially in Alberta during the five-year period. The median price Alberta homeowners expected to receive from selling their home rose from \$145,115 in 2001 to \$250,473 in 2006. This was well above the national median of \$200,474.

Between 2001 and 2006, consumer prices in Alberta, as measured by the Consumer Price Index, rose by 13.1%.

After Ontario, Alberta had the second highest median shelter costs among the provinces in 2006. For owners, it was \$12,190 annually, up 23.1%, and for renters, it was \$9,033, a 17.5% increase.

The proportion of households spending 30% or more of their income on shelter was below the national average of 24.9%. In 2006, about 22.2% of households spent 30% or more of their income on shelter, up slightly from 21.6% five years earlier.

The proportion increased for both owners and renters. The proportion of renter households spending 30% or more of their income on shelter went from 36.0% to 37.2%, while the proportion of owners who did so rose from 15.5% to 16.6%.

On Census Day, 14.3% of Alberta's households lived in a dwelling that had been constructed since 2001. For owners, this proportion was even higher, with 17.0% of households living in a new dwelling. Nationally, 8.5% of all households and 10.3% of owner households reported that their dwelling had been constructed since 2001.

## British Columbia

The census counted 1,643,150 households in British Columbia in 2006, of which 69.7% owned the dwelling they lived in. This was up from 66.3% five years earlier.

The proportion of owner households that had a mortgage rose in British Columbia. In 2006, 57.6% of owner households in British Columbia had a mortgage, up from 55.5% five years earlier. The national average was 57.9%.

If they had sold their home in 2006, the median price that British Columbia homeowners expected to receive was \$349,353, far above the national median of \$200,474. This median increased 75.0% between 2001 and 2006, compared with the national average increase of 49.3%.

Between 2001 and 2006, consumer prices in British Columbia, as measured by the Consumer Price Index, rose by 10.8%.

The proportion of households spending 30% or more of their income on shelter was well above the national average of 24.9%. In 2006, about 29.1% of households spent 30% or more of their income on shelter, up from 28.6% five years earlier.

The increasing percentage of households spending above the threshold was concentrated among owner households. For them, the percentage spending 30% or more of their income on shelter rose from 20.7% to 22.8%. For renters, this percentage declined from 44.1% to 43.7%.

The census counted 817,225 households in the census metropolitan area of Vancouver. Of these, close to two-thirds (65.1%) owned their accommodation and 34.9% rented it.

Nearly one-third (32.9%) of households in Vancouver spent 30% or more of their income on shelter. After Toronto, this was the second highest proportion among all census metropolitan areas. In 2006, 27.1% of homeowners spent 30% or more of their income on shelter, as did 43.8% of renters.

### The territories

Census results continue to highlight differences between the territories and the provinces in terms of estimates for homeownership, condition of dwelling, crowding, and the percentage of households spending 30% or more of their income on shelter.

The census counted 34,710 households in the territories in 2006, of which 12,615 were in the Yukon Territory, 14,235 in the Northwest Territories and 7,855 in Nunavut.

In the Yukon Territory, 63.8% of the households owned the dwelling they lived in. For the Northwest Territories, the homeownership rate was 52.9% and for Nunavut, 22.7%. This is much lower than the national rate of 68.4%.

Residents of the territories reported their homes as being in a greater need of major repairs than residents in the provinces. In 2006, 14.9% of the Yukon Territory's households reported that their homes needed major repairs. The share was even higher in the Northwest Territories (17.6%) and Nunavut (20.2%). Nationally, 7.5% of households reported that their dwelling required major repairs.

In 2006, 18.0% of households in Nunavut reported having less than one room per person. In the Northwest Territories, this proportion was lower, at 4.6%. In the Yukon Territory, the proportion was similar to that of the provinces, at 1.5%.

The territories all had above-average proportions of households living in dwellings constructed in the five years before the census. In 2006, 9.3% of households in the Yukon Territory, 11.2% of households in the Northwest Territories and 10.8% of households in Nunavut reported that their dwellings had been constructed since 2001. This compares to the national average of 8.5%.

The proportion of households in the territories spending 30% or more of their income on shelter in 2006 was well below the national average of 24.9%. In the Yukon Territory, this share was 18.3% and in the Northwest Territories, it was 14.6%. In Nunavut, 9.6% of households spent 30% or more of their income on shelter.

Nunavut's median household shelter costs in 2006 were \$6,065. This compares to the national average of \$8,966. Nunavut's lower shelter costs are due to a high rate of government subsidization. According to the Survey of Household Spending, 57% of households in Nunavut reported living in a dwelling subsidized by the government. The Nunavut Ten-year Inuit Housing Action Plan states that the creation of new housing is heavily dependent on public sector involvement due to factors such as harsh climate, small population base, lack of road or rail access, and the high costs of labour and materials.

**Table 11 Number and percentage of households available for analysis, Canada, provinces and territories, 2006**

Regions	All households <sup>1</sup>	Households in non-farm, non-reserve private occupied dwellings <sup>2</sup>	Households in non-farm, non-reserve private occupied dwellings, with household income greater than zero <sup>3</sup>
	number	percentage	
Canada	12,437,470	98.4	98.2
Newfoundland and Labrador	197,185	99.7	99.6
Prince Edward Island	53,135	98.4	98.2
Nova Scotia	376,845	98.9	98.7
New Brunswick	295,960	98.8	98.6
Quebec	3,189,345	99.3	99.1
Ontario	4,555,025	99.1	98.8
Manitoba	448,780	94.9	94.7
Saskatchewan	387,145	92.3	92.1
Alberta	1,256,200	97.4	97.2
British Columbia	1,643,150	97.8	97.4
Yukon Territory	12,615	93.3	93.1
Northwest Territories	14,235	98.5	98.5
Nunavut	7,855	99.9	99.9

**Notes:**

1. Universe used for analysing housing tenure (owned, rented, band housing), period of construction, condition of dwelling, number of persons per room and household income.
2. Universe used for analysing presence of mortgage, condominium status, shelter costs and value of dwelling.
3. Universe used for analysing the percentage of households spending 30% or more of their income on shelter.

**Source:** Statistics Canada, Census of Population, 2006.

**Table 12 Homeownership rates for households, Canada, provinces and territories, 2001 and 2006**

Regions	2001	2006	Difference
	percentage		percentage points
Canada	65.8	68.4	2.6
Newfoundland and Labrador	78.2	78.7	0.5
Prince Edward Island	73.1	74.1	1.0
Nova Scotia	70.8	72.0	1.2
New Brunswick	74.5	75.5	1.0
Quebec	57.9	60.1	2.2
Ontario	67.8	71.0	3.2
Manitoba	67.8	68.9	1.1
Saskatchewan	70.8	71.8	1.0
Alberta	70.4	73.1	2.7
British Columbia	66.3	69.7	3.4
Yukon Territory	63.0	63.8	0.8
Northwest Territories	53.2	52.9	-0.3
Nunavut	24.2	22.7	-1.5

**Sources:** Statistics Canada, censuses of population, 2001 and 2006.

**Table 13 Homeownership rates for urban and rural households and share of households in urban areas, Canada, provinces and territories, 2006**

Regions	Homeownership rates			Share of households in urban areas
	All households	Urban households	Rural households	
	percentage			
Canada	68.4	64.5	85.1	81.1
Newfoundland and Labrador	78.7	71.2	89.3	58.5
Prince Edward Island	74.1	58.0	88.8	47.7
Nova Scotia	72.0	60.2	87.8	57.4
New Brunswick	75.5	64.6	87.6	52.8
Quebec	60.1	54.7	83.8	81.3
Ontario	71.0	68.1	88.3	85.6
Manitoba	68.9	66.0	77.7	75.2
Saskatchewan	71.8	67.7	80.2	67.5
Alberta	73.1	70.9	84.2	83.9
British Columbia	69.7	67.4	83.3	85.5
Yukon Territory	63.8	66.0	60.9	58.4
Northwest Territories	52.9	50.9	55.7	60.5
Nunavut	22.7	25.2	20.1	48.5

Source: Statistics Canada, Census of Population, 2006.

**Table 14 Percentage of owner households with mortgage, Canada, provinces and territories, 2001 and 2006**

Regions	Owner households with mortgage		
	2001	2006	Difference
	percentage		percentage points
Canada	55.2	57.9	2.7
Newfoundland and Labrador	40.3	44.8	4.5
Prince Edward Island	51.0	54.2	3.2
Nova Scotia	49.3	52.5	3.2
New Brunswick	49.8	52.3	2.5
Quebec	56.2	58.2	2.0
Ontario	56.0	59.1	3.1
Manitoba	52.1	54.6	2.5
Saskatchewan	47.7	49.2	1.5
Alberta	59.8	62.1	2.3
British Columbia	55.5	57.6	2.1
Yukon Territory	58.4	58.7	0.3
Northwest Territories	62.5	62.9	0.4
Nunavut	69.5	66.3	-3.2

Sources: Statistics Canada, censuses of population, 2001 and 2006.

**Table 15 Median annual household income and shelter costs, Canada, provinces and territories, 2001 and 2006**

Regions	Median annual household income			Median annual household shelter costs		
	2001	2006	percentage change	2001	2006	percentage change
	current dollars			current dollars		
Canada	46,914	53,870	14.8	7,565	8,966	18.5
Newfoundland and Labrador	37,612	44,151	17.4	5,001	6,092	21.8
Prince Edward Island	40,304	46,604	15.6	6,179	7,617	23.3
Nova Scotia	40,015	46,817	17.0	6,426	7,588	18.1
New Brunswick	40,055	45,415	13.4	5,686	6,648	16.9
Quebec	40,439	46,417	14.8	6,339	7,353	16.0
Ontario	53,703	60,601	12.8	9,195	10,878	18.3
Manitoba	42,419	48,876	15.2	6,310	7,304	15.8
Saskatchewan	40,705	47,831	17.5	5,968	7,100	19.0
Alberta	52,917	64,455	21.8	8,617	10,583	22.8
British Columbia	47,053	53,111	12.9	8,477	9,632	13.6
Yukon Territory	54,025	62,384	15.5	8,494	8,994	5.9
Northwest Territories	64,700	80,503	24.4	10,188	12,622	23.9
Nunavut	45,440	60,248	32.6	5,228	6,065	16.0

Sources: Statistics Canada, censuses of population, 2001 and 2006.

**Table 16 Percentage of owner and renter households spending 30% or more of their income on shelter, Canada, provinces and territories, 2001 and 2006**

Regions	Households spending 30% or more of their income on shelter								
	All households			Owner households			Renter households		
	2001	2006	Difference	2001	2006	Difference	2001	2006	Difference
	percentage		percentage points	percentage		percentage points	percentage		percentage points
Canada	24.1	24.9	0.8	16.0	17.8	1.8	39.6	40.3	0.7
Newfoundland and Labrador	19.5	18.9	-0.6	12.7	12.4	-0.3	44.2	42.8	-1.4
Prince Edward Island	19.9	21.3	1.4	12.0	14.1	2.1	41.0	41.7	0.7
Nova Scotia	22.9	22.6	-0.3	13.6	13.9	0.3	45.5	45.1	-0.4
New Brunswick	19.5	19.0	-0.5	12.9	12.6	-0.3	39.1	39.2	0.1
Quebec	23.3	22.5	-0.8	14.1	13.9	-0.2	35.9	35.6	-0.3
Ontario	25.3	27.7	2.4	17.3	20.8	3.5	42.2	44.6	2.4
Manitoba	19.4	18.6	-0.8	11.3	11.5	0.2	37.1	35.5	-1.6
Saskatchewan	19.6	20.4	0.8	11.5	13.1	1.6	38.6	39.8	1.2
Alberta	21.6	22.2	0.6	15.5	16.6	1.1	36.0	37.2	1.2
British Columbia	28.6	29.1	0.5	20.7	22.8	2.1	44.1	43.7	-0.4
Yukon Territory	21.0	18.3	-2.7	14.6	13.3	-1.3	33.8	28.8	-5.0
Northwest Territories	16.4	14.6	-1.8	13.6	9.9	-3.7	19.6	20.0	0.4
Nunavut	10.6	9.6	-1.0	14.1	12.6	-1.5	9.5	8.7	-0.8

Sources: Statistics Canada, censuses of population, 2001 and 2006.

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