



2006 Census of Canada

Changing Patterns in Canadian Homeownership and Shelter Costs

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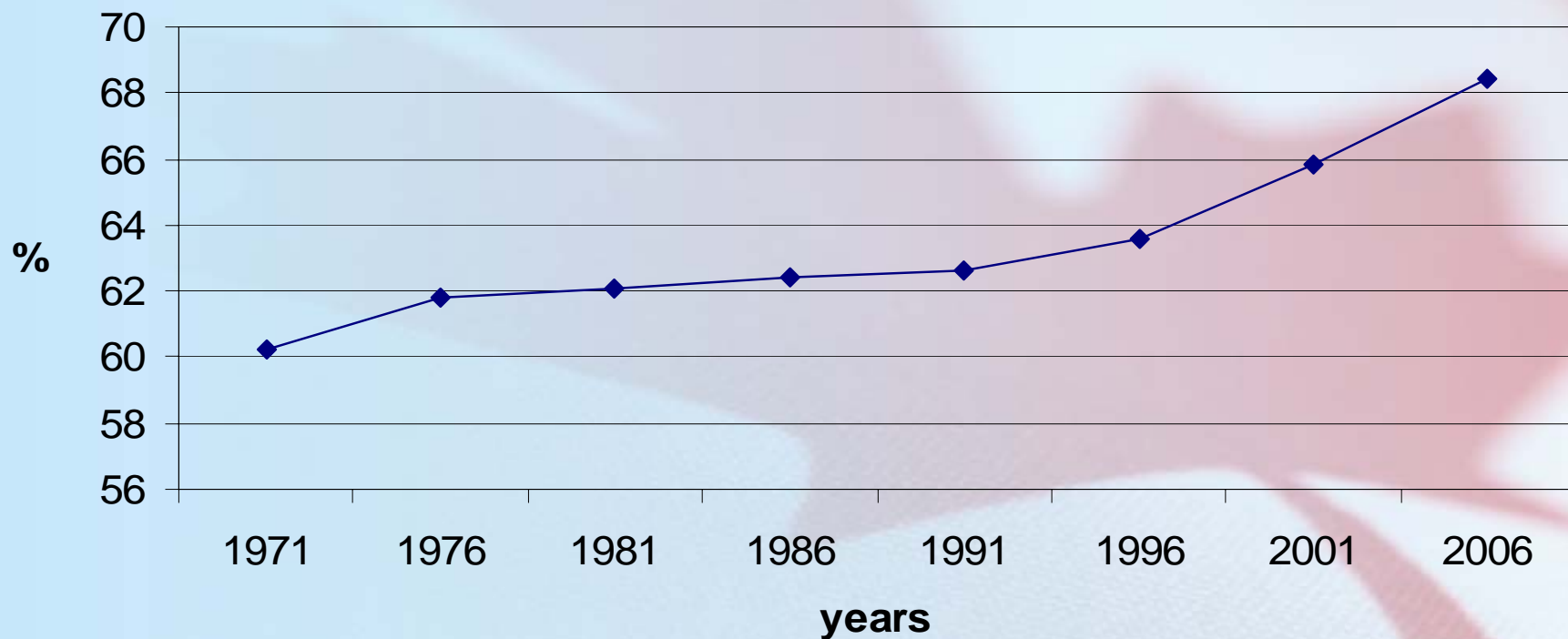
Table of contents

1. Homeownership
2. Mortgages
3. Condominiums
4. Shelter costs
5. Comparing shelter costs to income
6. The territories



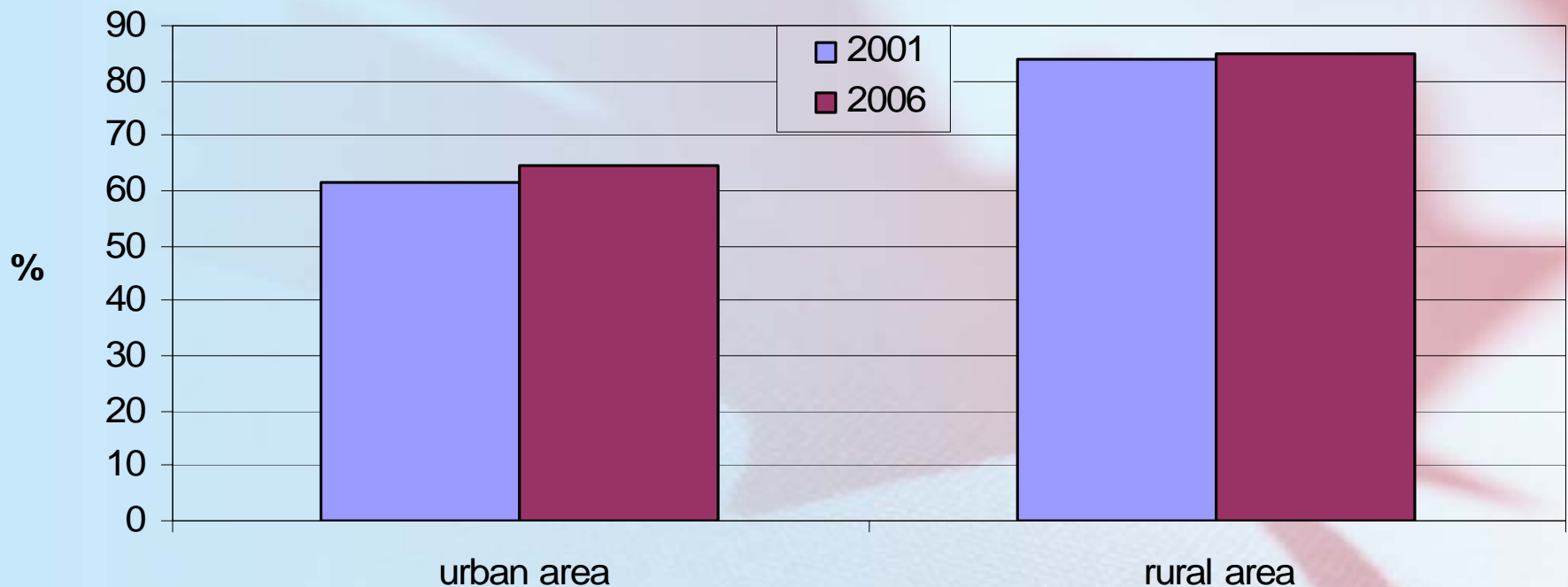
In 2006, homeownership rate continued its climb to reach 68.4% of Canadian households

Percentage of owner households, 1971 to 2006



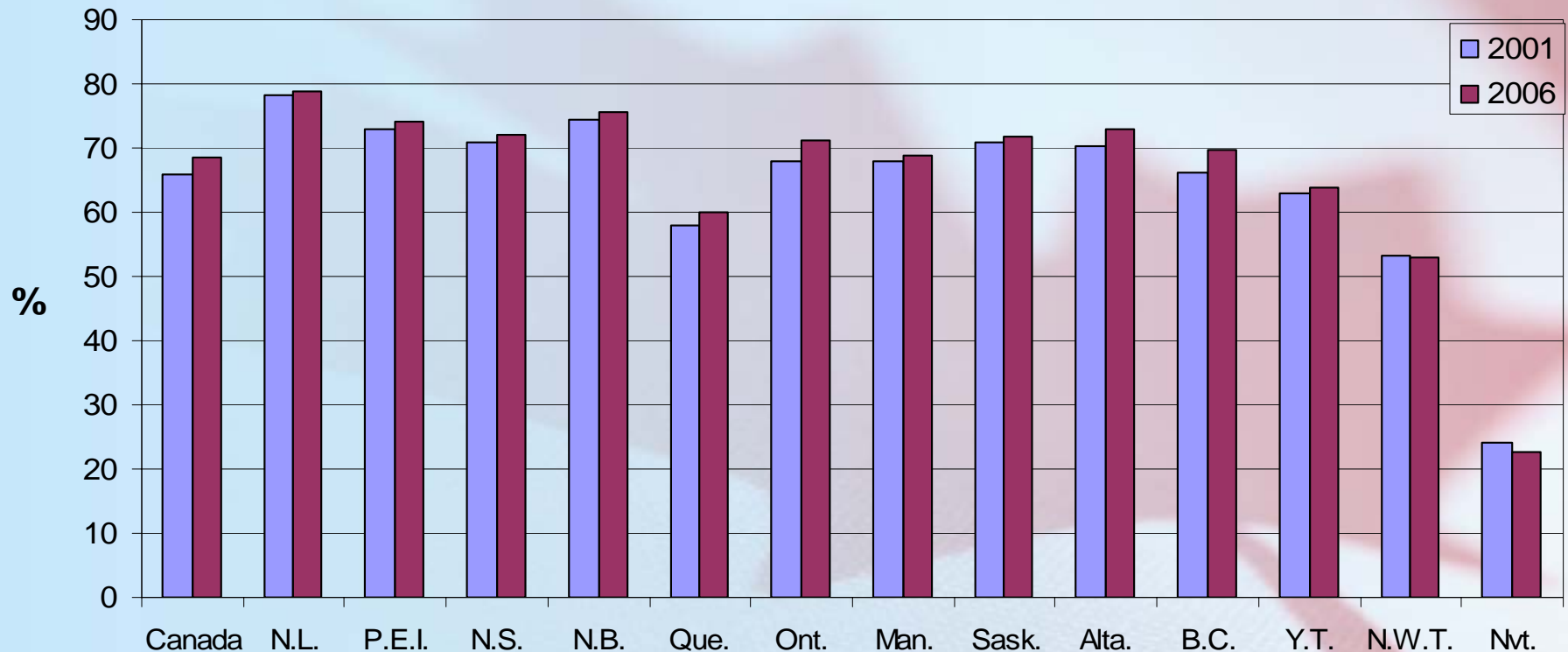
Homeownership rates are higher in rural areas

Percentage of owner households for urban and rural areas, 2001 and 2006



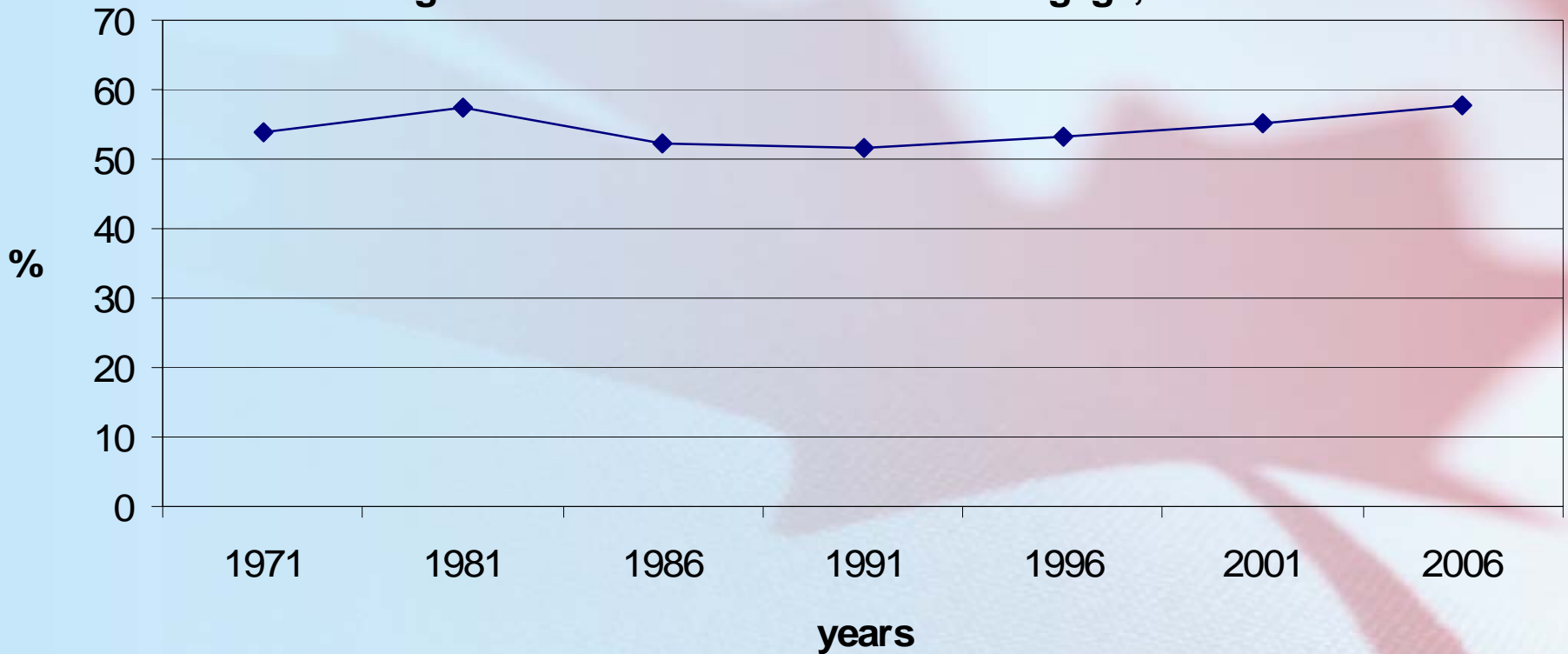
Homeownership rate increased in every province between 2001 and 2006, especially British Columbia, Ontario and Alberta. The highest ownership rates are in Atlantic Canada

Percentage of owner households by province and territory, 2001 and 2006

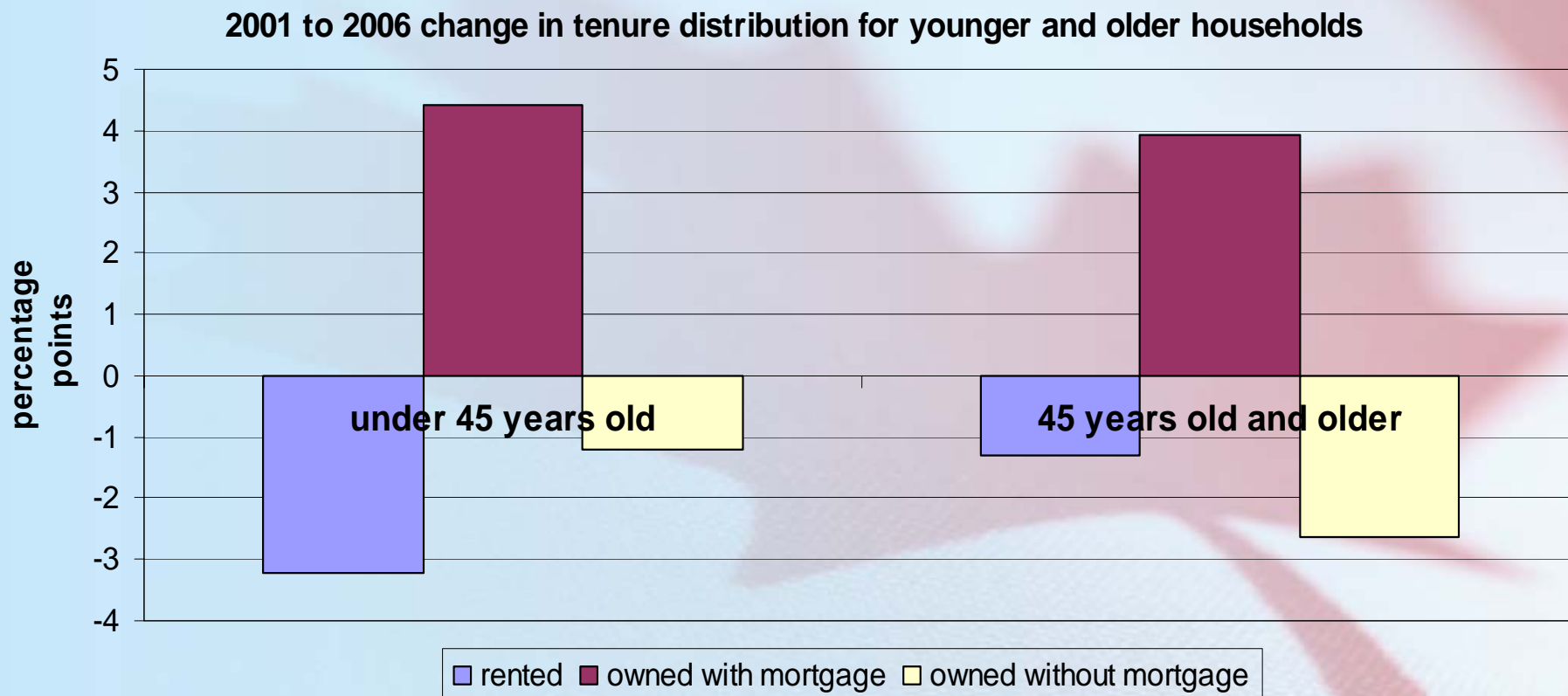


Almost 58% of owner households have a mortgage, up from 55% in 2001, and slightly higher than in 1981 when baby boomers were leaving home

Percentage of owner households with a mortgage, 1971 to 2006

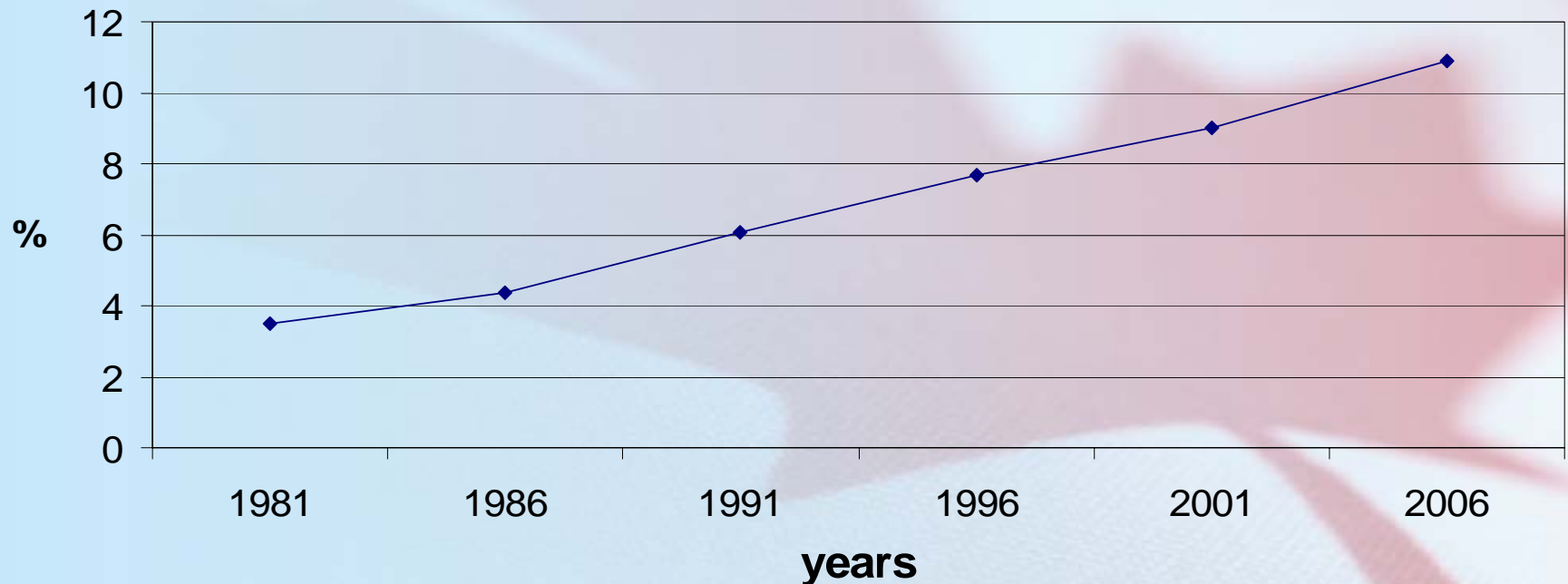


For younger households, the increase in the share that owned with a mortgage was driven by renters moving into homeownership. For older households, the increase was driven by mortgage extensions



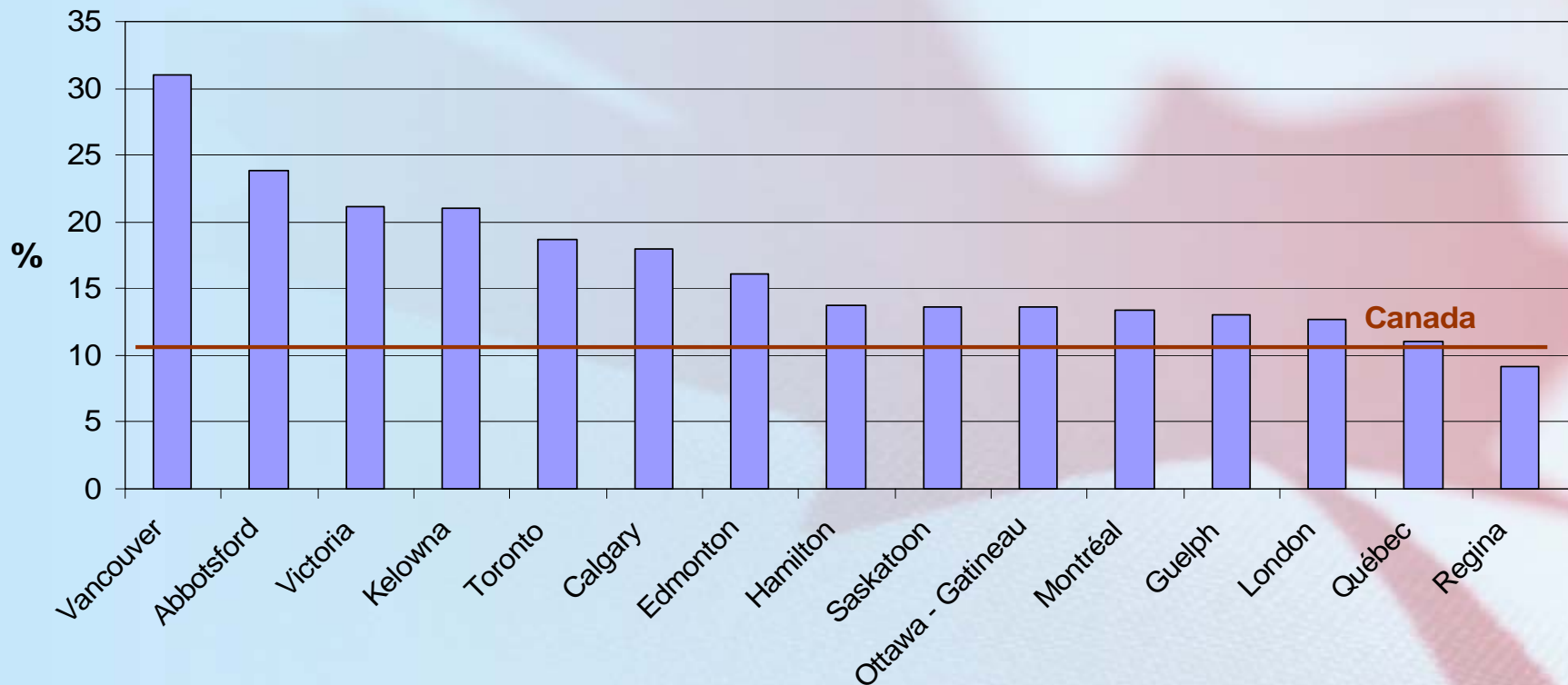
In 1981, less than 4% of owner households were condo owners. By 2001, this proportion had more than doubled to 9%, and by 2006 it had reached 10.9%

**Percentage of owner households in condominiums,
1981 to 2006**



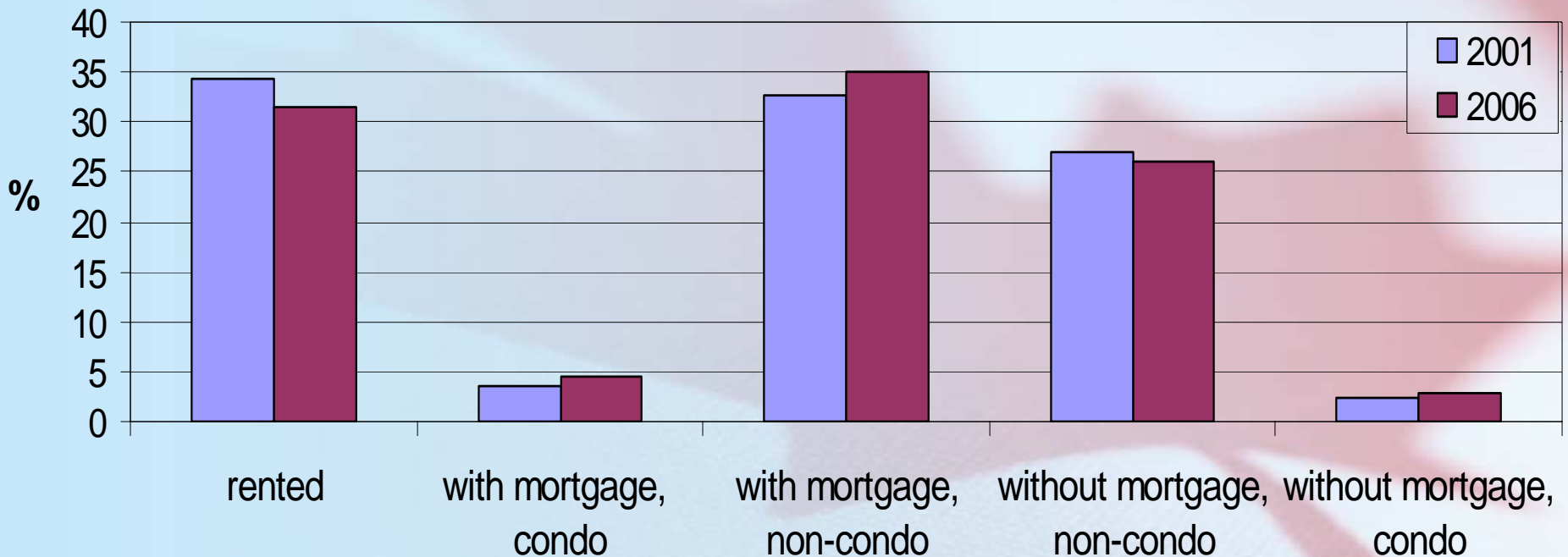
The census metropolitan areas with the four highest shares are in British Columbia. Over 30% of Vancouver's owner households are in condominiums

Percentage of owner households in condominiums, top 15 census metropolitan areas, 2006



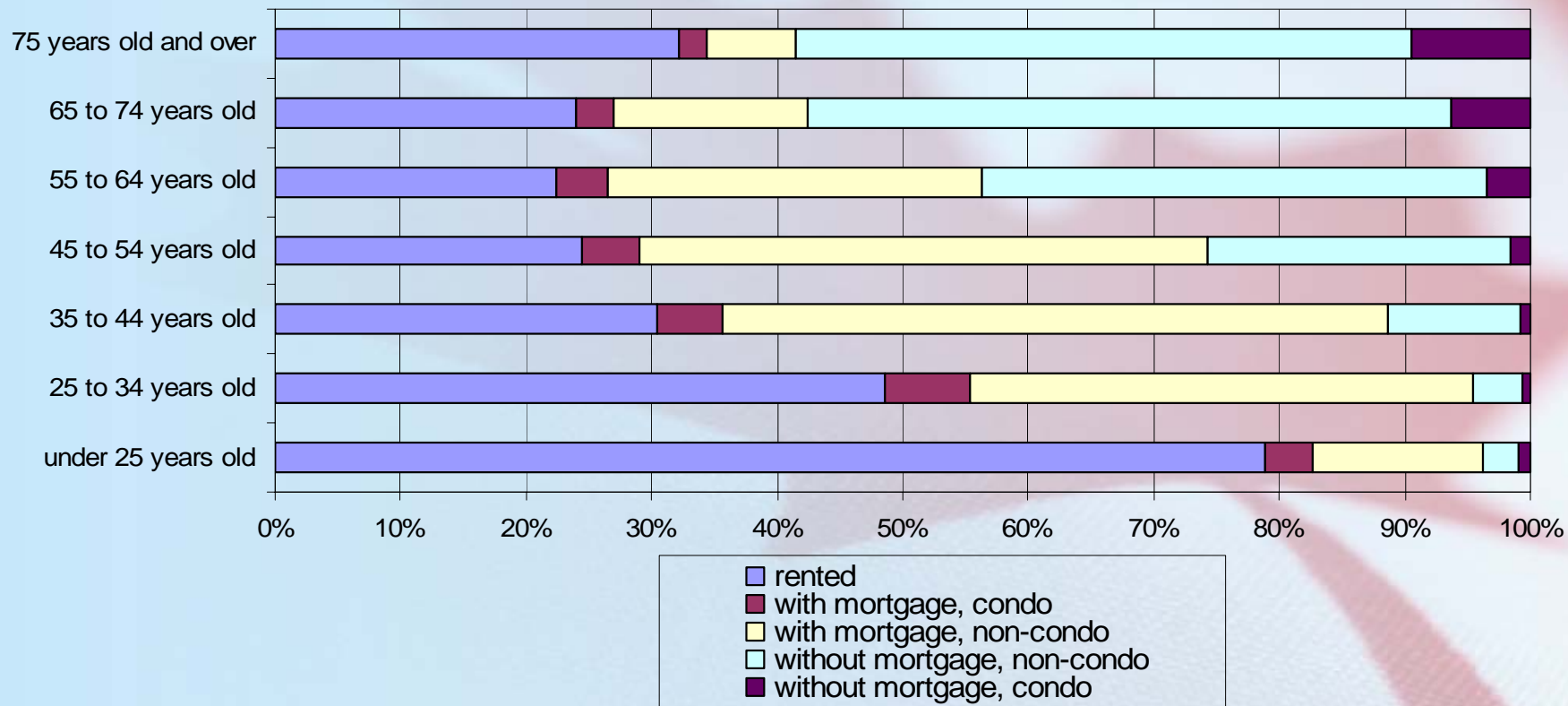
In 2006, non-condo owners with a mortgage comprised the largest proportion of Canadian households at 35.1%. In 2001, renters had the largest share at 34.4%

Distribution of households by tenure, 2001 and 2006



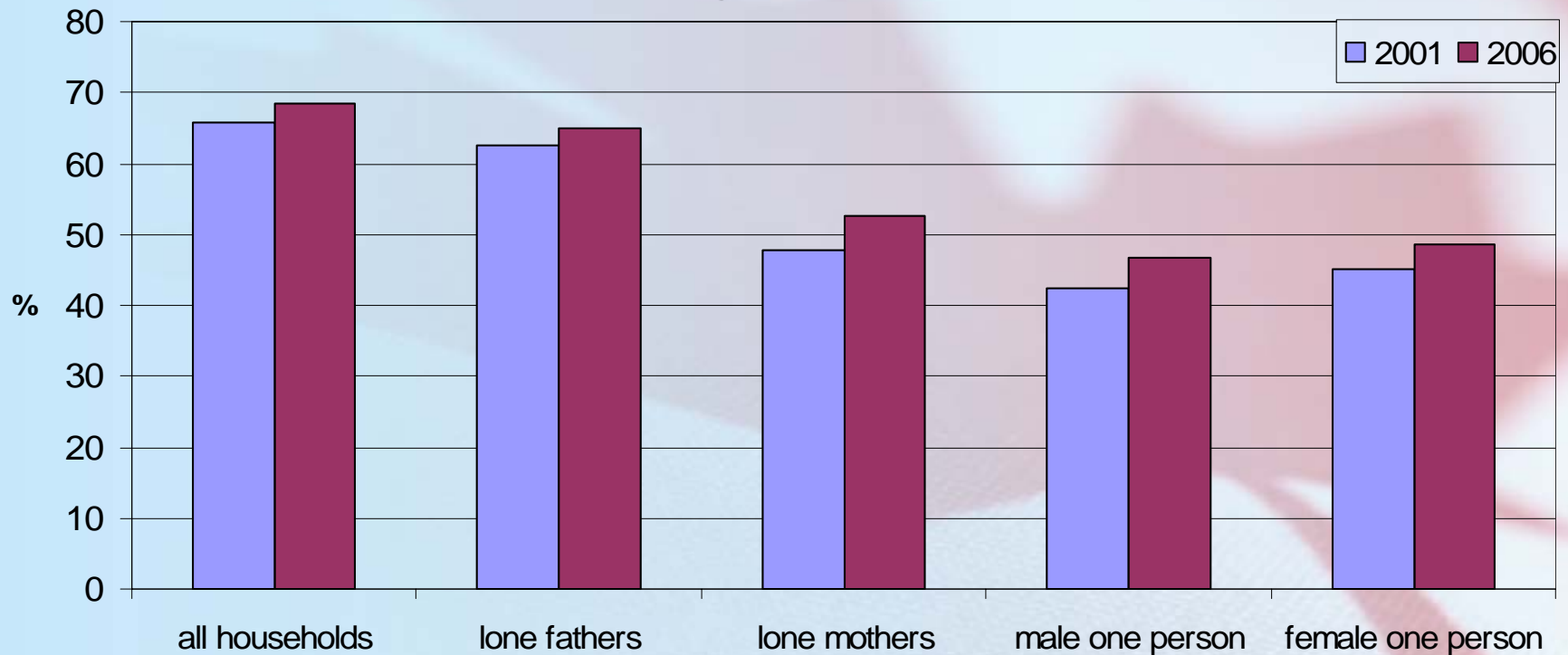
Renting and owning with a mortgage dominate the younger age groups while owning mortgage-free dominates the older groups. Condominiums have become an important tenure choice for all age groups

Distribution of households by tenure and age of primary household maintainer, 2006



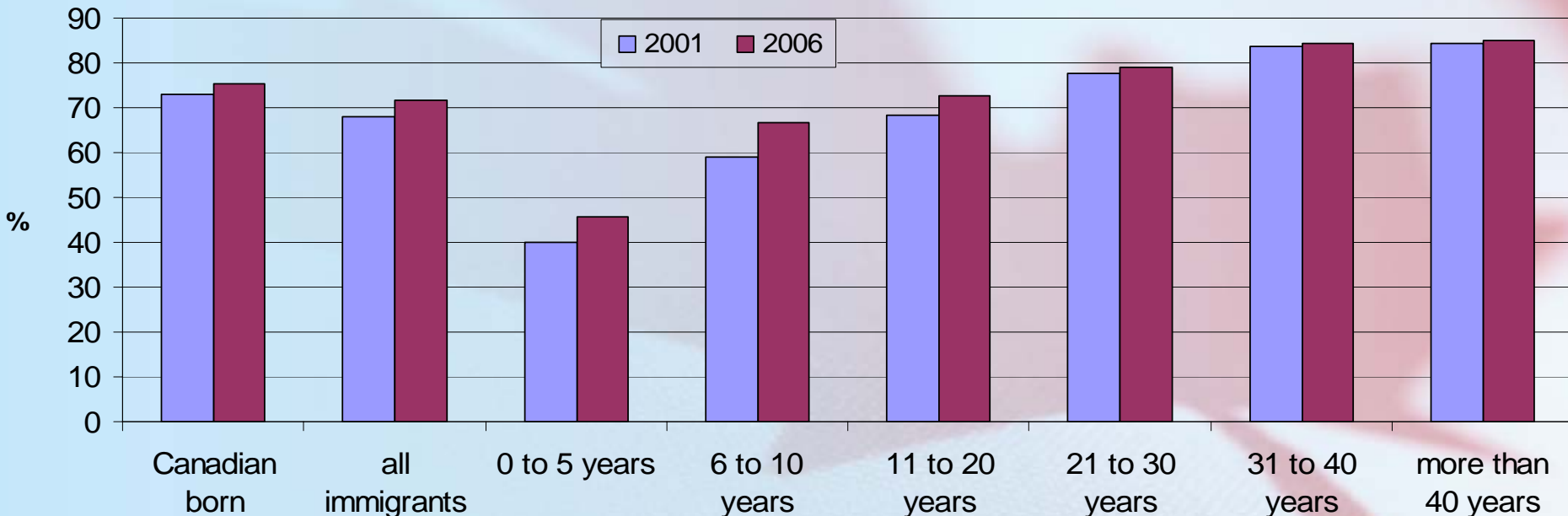
Homeownership increased between 2001 and 2006 for lone-parent households, especially lone mothers, and for persons living alone

Percentage of owner households for lone-parent households and persons living alone, 2001 and 2006



The biggest increases in immigrant homeownership between 2001 and 2006 were for the two most recent periods of immigration

Percentage of persons in dwellings owned by a member of the household by immigrant status and period of immigration, 2001 and 2006



Shelter cost components

Renters

- Rental payments
- Electricity/fuels/water

Owners

- Mortgage payments
- Property taxes
- Condo fees
- Electricity/fuels/water



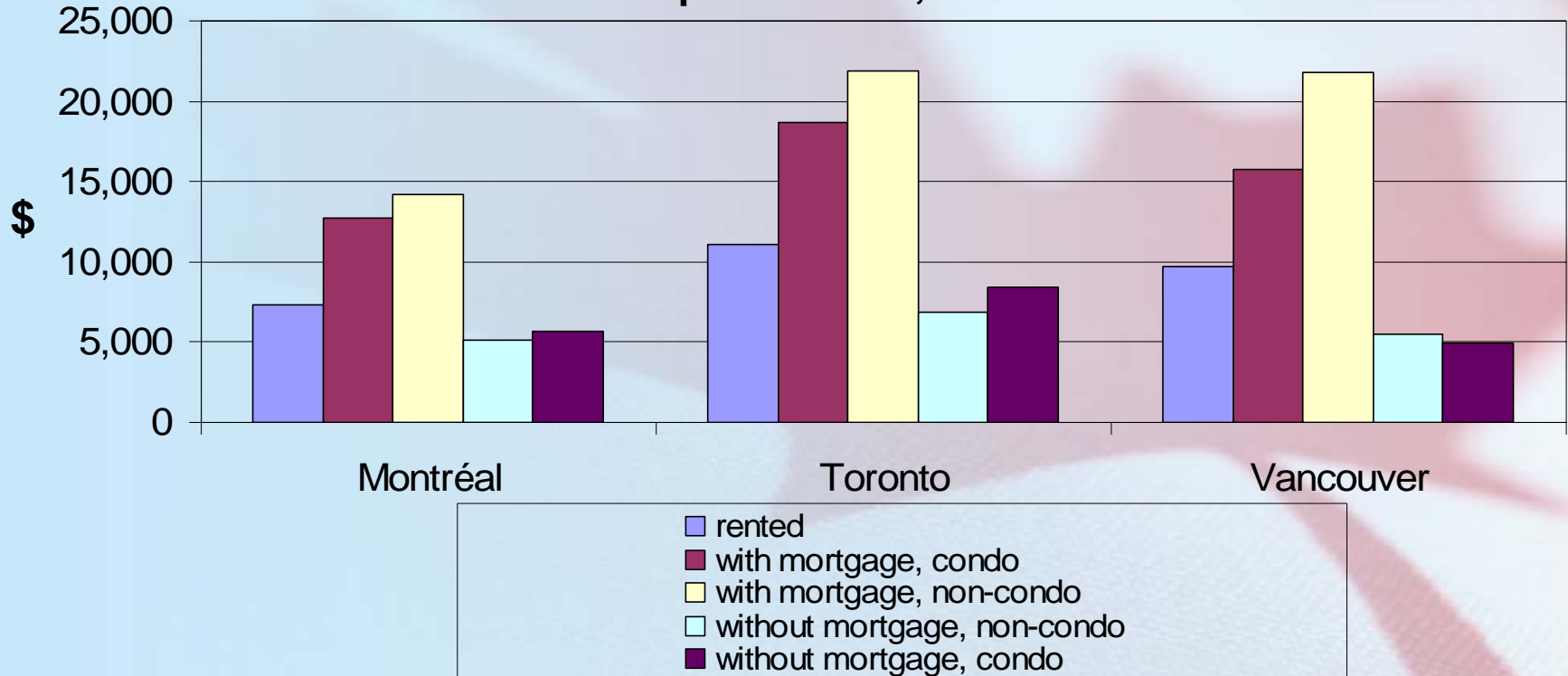
Median annual shelter costs for renters in 2006 were \$8,057, up 12.8% from 2001. Non-condo owners with mortgages reported the highest shelter costs at \$15,297, up 16.7% from 2001. (The Consumer Price Index increased by 11.3% over this period.)

Median annual shelter costs by tenure, 2001 and 2006



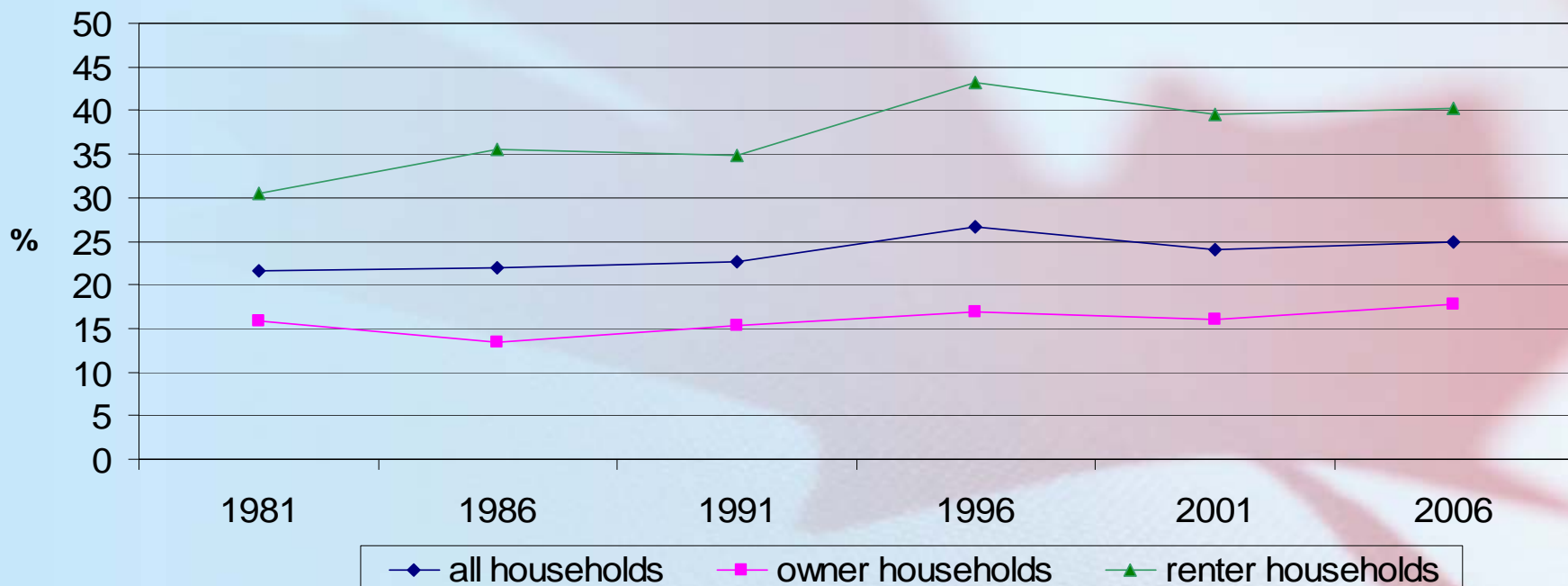
In 2006, shelter costs in Toronto and Vancouver were higher than the national average

Median annual shelter costs by tenure for the three largest census metropolitan areas, 2006



In 2006, 24.9% of households spent 30% or more of their income on shelter. This was up marginally from 24.1% in 2001

Percentage of households spending 30% or more of their income on shelter, 1981 to 2006

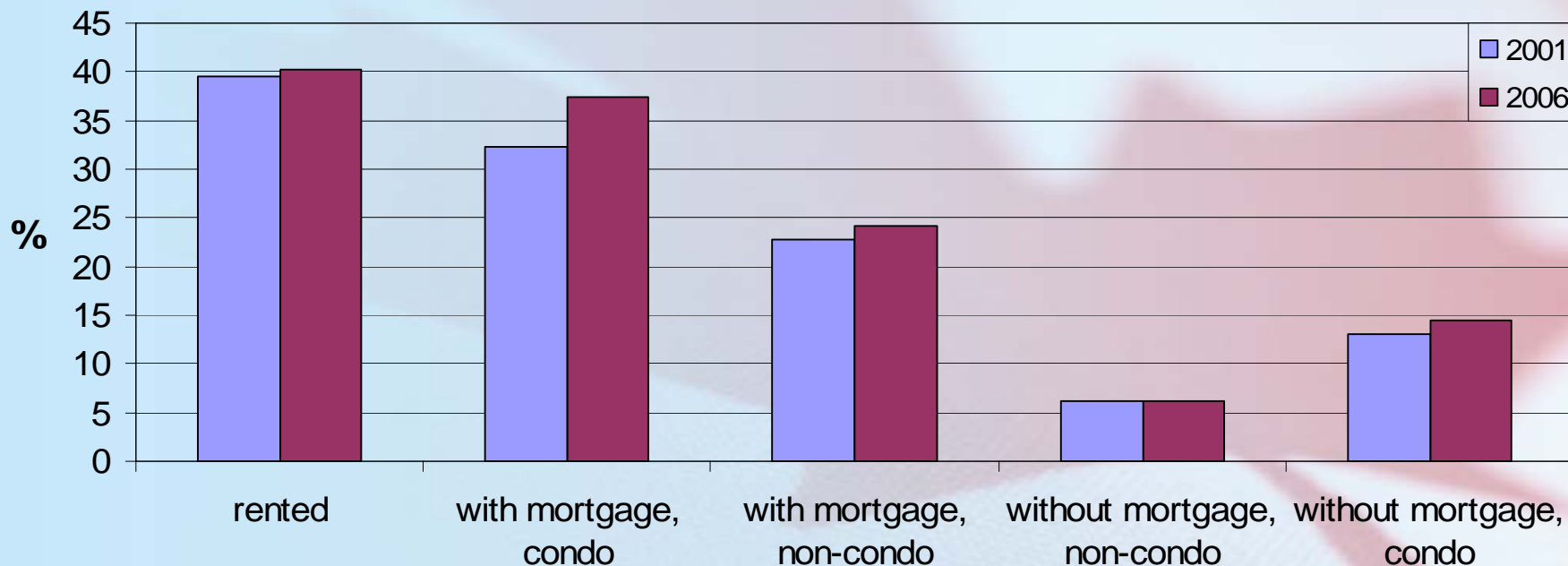


Note: Those spending 30% or more of their household income on shelter may do so by choice, or they may be at risk of experiencing problems related to housing affordability as defined by Canada Mortgage and Housing Corporation.



In 2006, renters had the largest share (40%) of households spending 30% or more of their income on shelter. But it was owners with a mortgage that saw the largest increases, especially condo owners

Percentage of households spending 30% or more of their income on shelter by tenure, 2001 and 2006



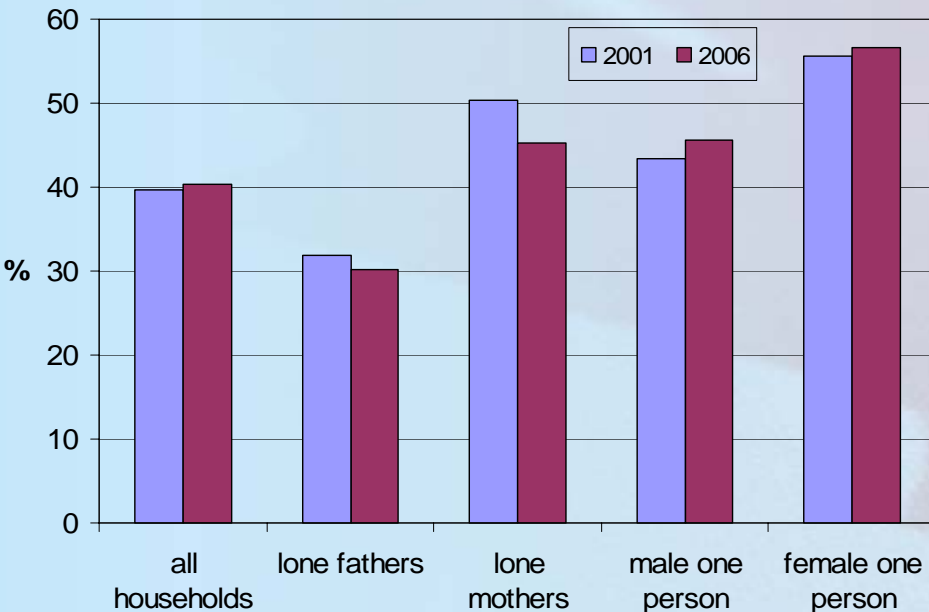
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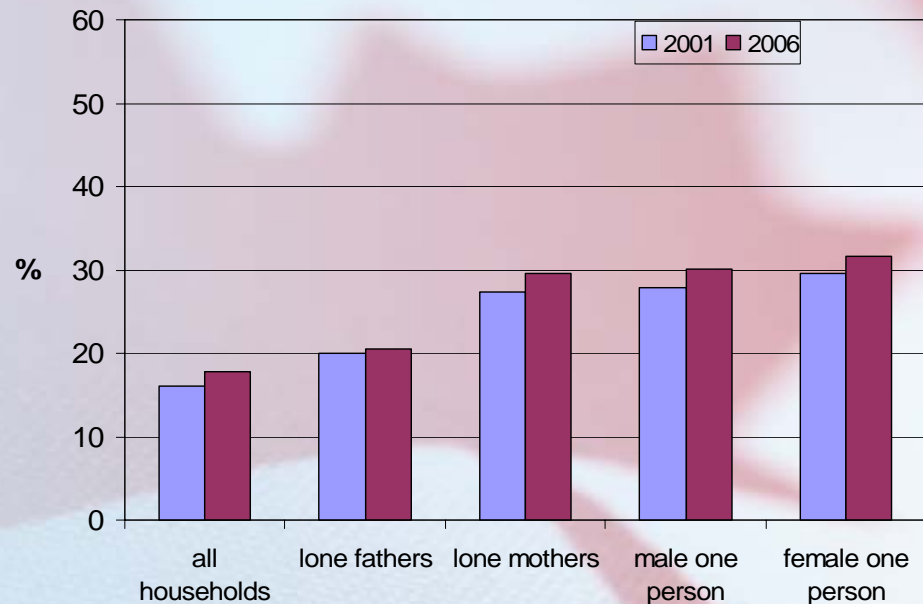
The percentage of lone mother renter households spending 30% or more of their income on shelter declined from 50% to 45% between 2001 and 2006. Those living alone saw increases whether they owned or rented

Percentage of households spending 30% or more of their income on shelter for lone-parent households and persons living alone, 2001 and 2006

Renter households



Owner households

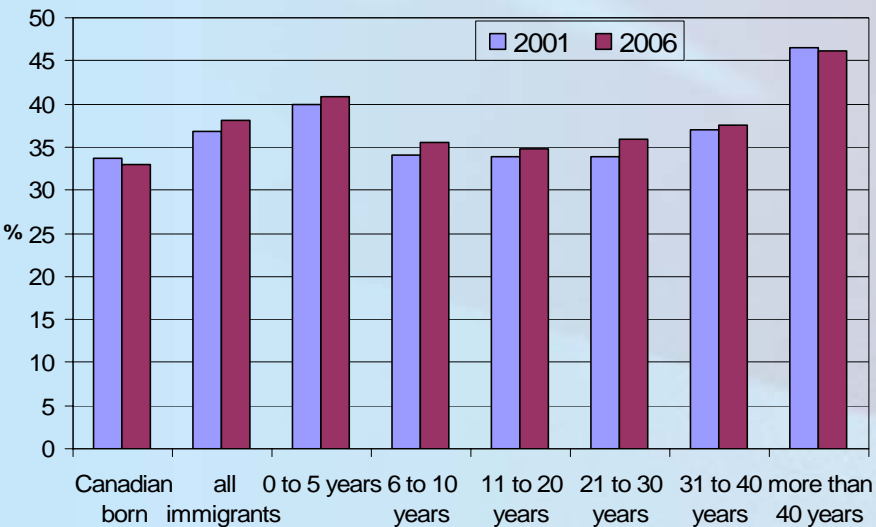


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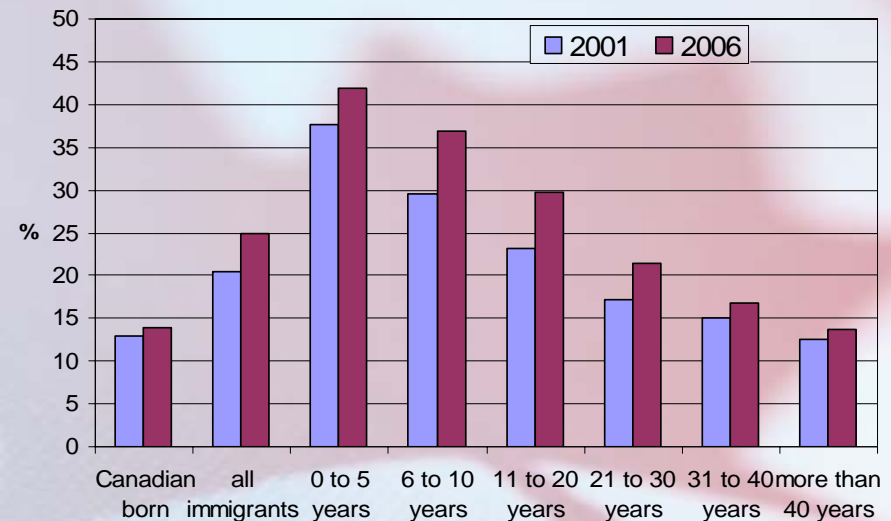
The percentage of immigrants in dwellings rented by a household member who spent 30% or more of their income on shelter increased slightly between 2001 and 2006. Immigrants in owner households saw much larger increases

Percentage of persons living in households that spent 30% or more of their income on shelter by immigrant status and period of immigration, 2001 and 2006

Renters



Owners

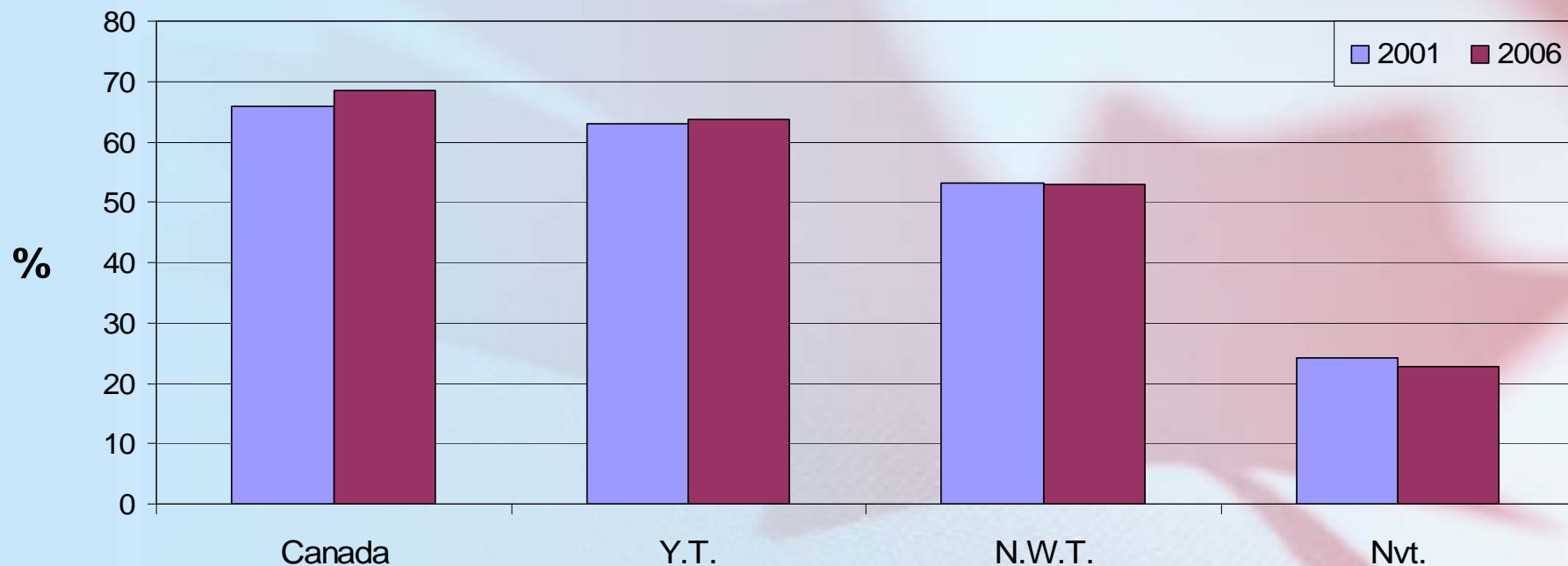


Notes: 0 to 5 years excludes immigrants arriving in the year of the census and the year before the census. Those spending 30% or more of their household income on shelter may do so by choice, or they may be at risk of experiencing problems related to housing affordability as defined by Canada Mortgage and Housing Corporation.



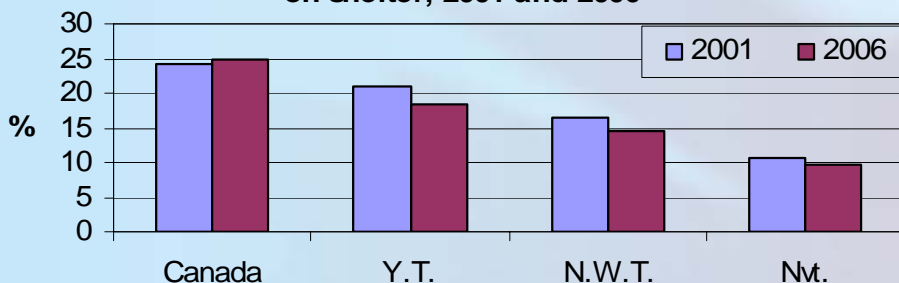
The percentage of owner households is lower in the territories - especially Nunavut

Percentage of owner households by territories, 2001 and 2006

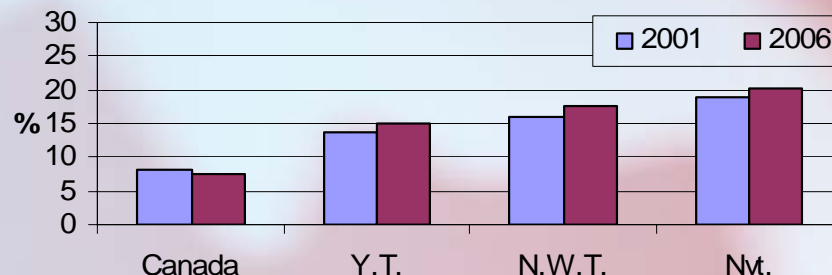


The percentage of households in the territories spending 30% or more on shelter is lower than the national average, but the percentage of households whose dwellings needing major repairs and experiencing overcrowding is higher

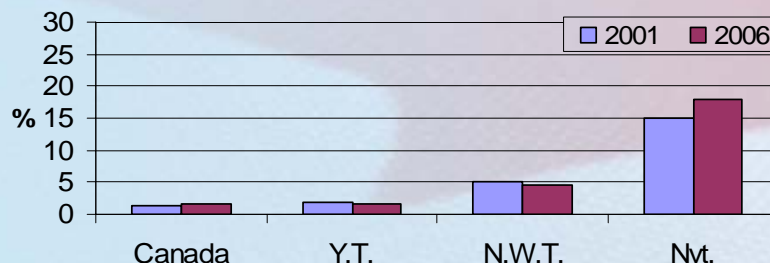
Percentage of households spending 30% or more on shelter, 2001 and 2006



Percentage of households living in dwellings needing major repairs, 2001 and 2006



Percentage of households in dwellings with more than one person per room, 2001 and 2006



Note: Those spending 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 Canada Mortgage and Housing Corporation.



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Other 2006 Census analytical release

June 26, 2008: Mobility and migration analysis in *Report on the Demographic Situation in Canada*

