

RESEARCH HIGHLIGHT

Long-term Household Growth Projections 2015 Update

March 2016

Socio-economic Series

INTRODUCTION

This Research Highlight presents the latest update to our long-term projections¹ of household growth for Canada, provinces and territories.²

Household formation influences new dwelling construction

The trend in household formation is closely linked to that for new housing construction (see Figure 1). Over time, the housing stock must grow in order to accommodate increasing numbers of households. Household formation is the main component of the demand for new housing construction.³ New construction in the future can therefore be expected to generally follow the trend in household formation.

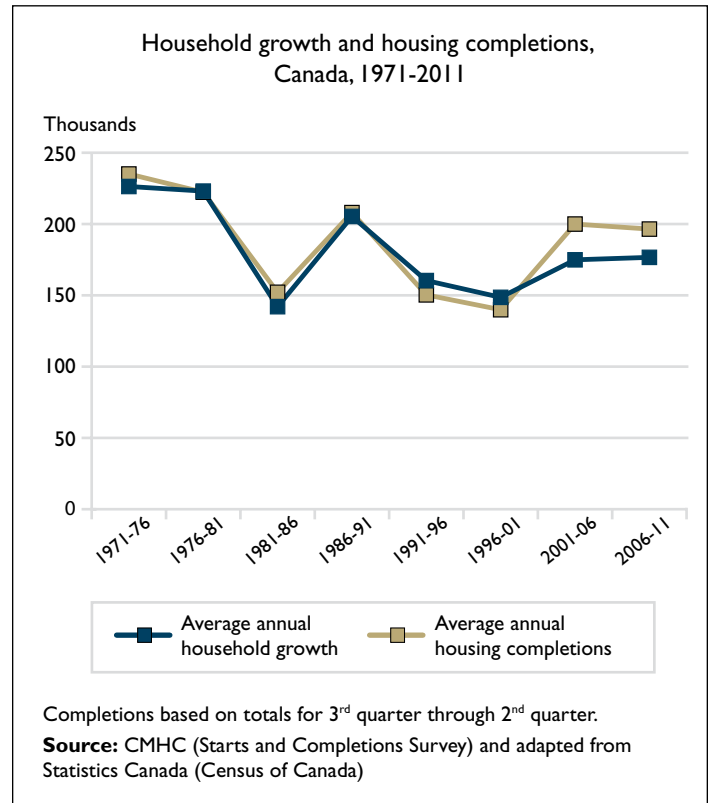


Figure 1 Housing completions follow the trend of household formation

¹ The current projections may be found at https://www.cmhc-schl.gc.ca/en/inpr/rehi/rehi_029.cfm. For previous projections, see Canada Mortgage and Housing Corporation, *Long-term Household Growth Projections—2013 Update*, Research Highlight, Socio-economic series 13-006 (Ottawa: CMHC, 2013) and Canada Mortgage and Housing Corporation, *Canadian Housing Observer 2013* (Ottawa: CMHC, 2013), pp.5-1 to 5-24.

² To generate the historical estimates of households discussed in this Research Highlight, census-based headship rates are multiplied by population estimates that have been adjusted for census undercount, resulting in adjusted household estimates, which are higher than the household counts reported in the censuses. The household projections are likewise derived from similarly adjusted population projections, and are thereby generally higher than those that would be obtained from using unadjusted population projections.

³ Other factors affecting demand for new housing construction include replacement demand due to intentional and unintentional housing unit losses (such as demolitions and destruction from natural disasters), conversions and demand for secondary dwellings.

METHODOLOGY

The projections span five-year periods from 2016 to 2036. Population by age group and age-specific headship rates by household type (see Glossary in the Annex) are the two key drivers of projected household growth (see Figure 2). We project households by applying projected headship rates to population projections.

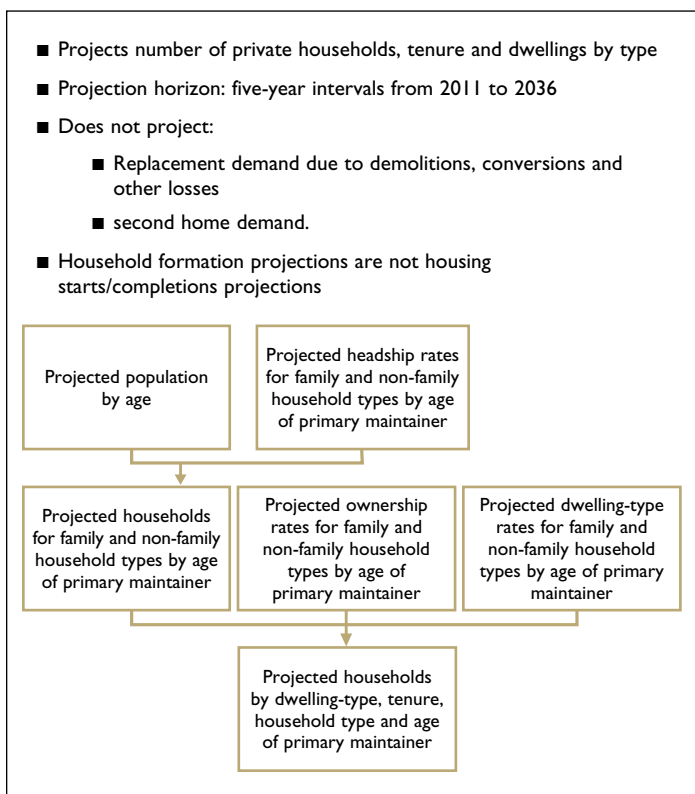


Figure 2 Household projection framework

This update reflects the most recent population projections published by Statistics Canada,⁴ and our revised low, medium, and high headship rates projections that reflect the most recent housing data from the 2011 National Household Survey.

Statistics Canada published seven population projection scenarios (1 High, 5 Medium scenarios, and 1 Low) for each province and territory, and three scenarios for Canada (High, Medium,⁵ Low) (see Table 1)—the five medium provincial scenarios, which differ only in terms of their interprovincial migration assumptions, are virtually identical in aggregate for Canada.

⁴ See *Population Projections for Canada (2013 to 2063), Provinces and territories (2013 to 2038)*, Statistics Canada, 91-520-X, <http://www.statcan.gc.ca/pub/91-520-x/91-520-x2014001-eng.htm>.

⁵ The medium population scenario for Canada is termed 'M1'.

Table 1 Statistics Canada 2014 population projection scenario assumptions

	Scenario							
	Low growth	Medium growth					High growth	
	L	M1	M2	M3	M4	M5	H	
Fertility (period total fertility rate) ¹	Low	Medium					High	
Immigration (rate per thousand) ²	Low	Medium					High	
Life expectancy at birth ³	Low	Medium					High	
Inter-provincial migration ⁴ (reference period)		1991/92 to 2010/11	1991/92 to 2010/11	1991/92 to 2010/11	1999/00 to 2002/03	2004/05 to 2007/08	2009/10 to 2010/11	1991/92 to 2010/11
Non-permanent residents ⁵ (annual number)	Low	Medium					High	
Emigration ⁶ (rate per thousand)	Low	Medium					High	

¹ The High, Medium, and Low scenarios of fertility rate are 1.88, 1.67 and 1.53 children per woman, respectively.
² The High, Medium and Low immigration scenarios assume yearly immigration levels corresponding to 9, 7.5 and 5 immigrants per 1000 population, respectively.
³ The High, Medium and Low life expectancy assumptions pertain to the projected gains in life expectancy over the projection period.
⁴ The interprovincial migration assumptions are based on the migration trends observed over the years indicated.
⁵ The High, Medium and Low non-permanent residents assumptions are 1,244,000; 865,000 and 734,000, respectively.
⁶ The High, Medium and Low emigration assumptions are 2.5, 2.2 and 1.9 emigrants per thousand population, respectively.
Source: Statistics Canada, Population Projections for Canada, Provinces and Territories (91-520-X).

We have made three detailed headship rate projection scenarios: Low, Medium and High, for Canada, provinces and territories. Each headship rate scenario has headship rates which we projected by household type and age group of the primary household maintainer. Each of the three headship rate scenarios was paired with each of the

population projection scenarios, resulting in 21 household growth scenarios (3 x 7) for each province and territory, and 9 household growth scenarios (3 x 3) for Canada.

For projecting the number of owner households, the projected numbers of age-specific family and non-family households are multiplied by age-specific ownership rates for family and non-family households. These ownership rates were kept constant at their 2011 levels (see Figure 3). The numbers of rental households in each scenario are the difference between the total numbers of households and the numbers of owner households.

For projecting dwelling types, the projected numbers of age-specific, family and non-family, owner and renter households are multiplied by age-specific dwelling type rates for each of family and non-family, owner and renter households, respectively. These dwelling type rates were kept constant at their 2011 levels (see Figure 4a and 4b).

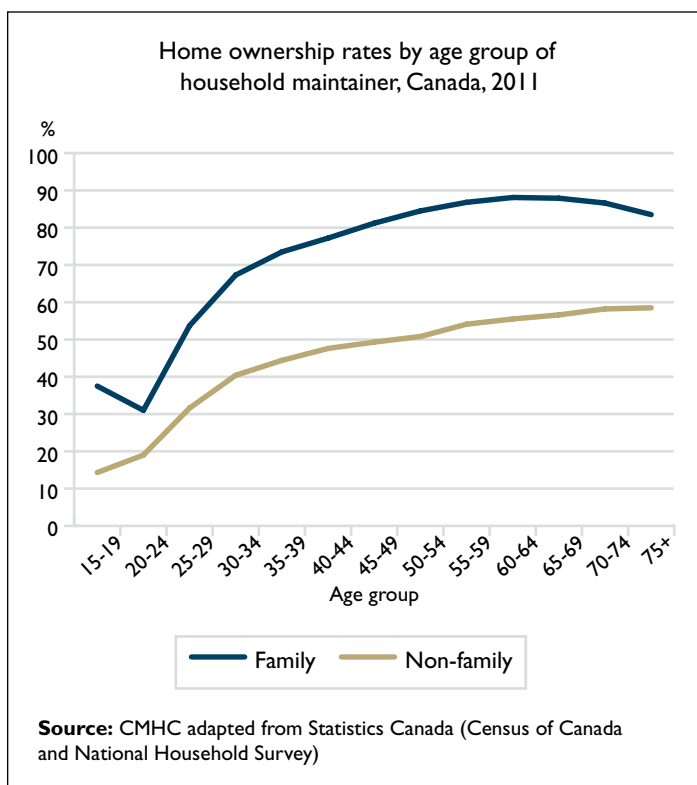


Figure 3 Homeownership rates generally increased with age but family homeownership rates dropped gradually after age 69 in 2011

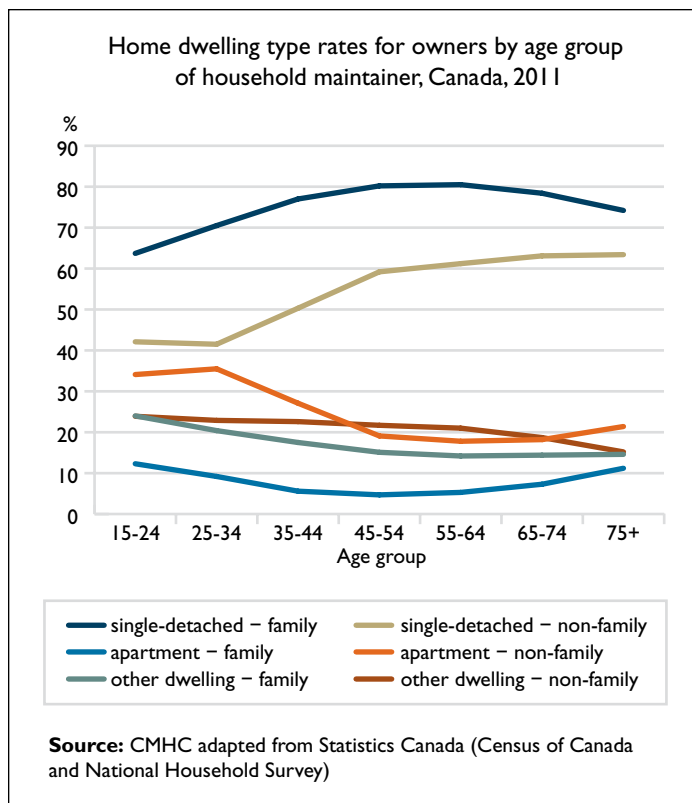


Figure 4a Family owner households live predominately in single-detached houses

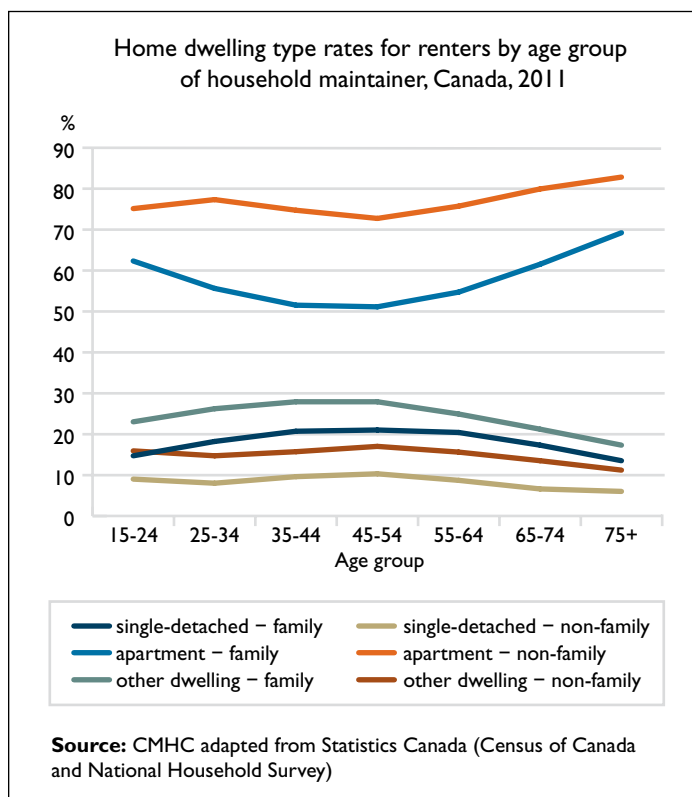


Figure 4b Non-family renter households live predominately in apartments

TERMINOLOGY

The household projections are identified below using labels of the form X/Y, where X is Statistics Canada’s population scenario and Y is our headship rate scenario. For example, household formation scenario M1/M is derived from Statistics Canada’s M1 population scenario and our Medium headship rate scenario.

FINDINGS

Canada

By 2036, between 2.3 million and 6.1 million new households are projected to be formed in Canada. The number of households in Canada is projected to increase continually to between 15.9 million (lowest growth scenario) and 19.7 million (highest growth scenario) in 2036, compared to 13.6 million in 2011 (see Figure 5).

In these projections, the bottom of the range projected for the number of households in 2036 (15.9 million) is about 3% lower than that in our previous (2013) set of projections.

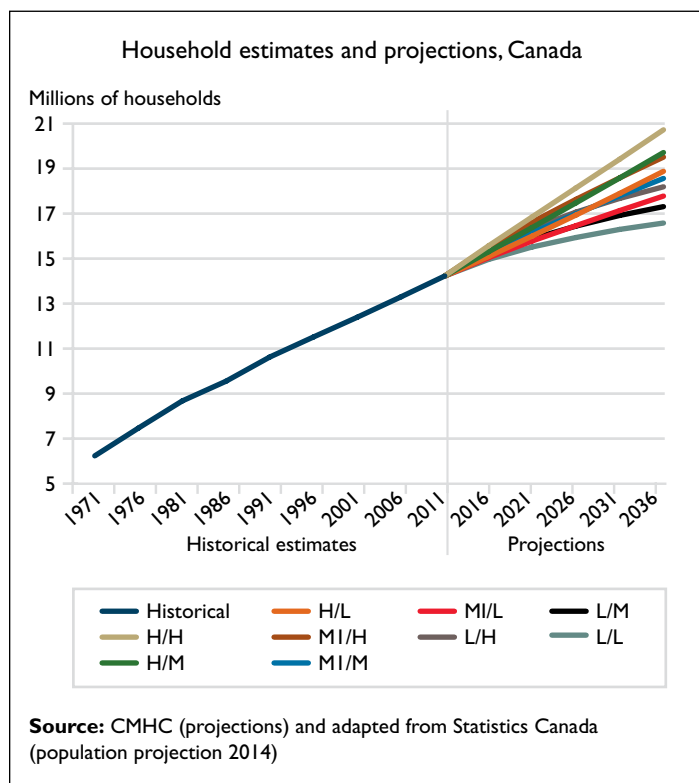


Figure 5 The number of households is projected to grow continually to between 15.9 million and 19.7 million in 2036

In the medium growth scenario (M1/M), the projected number of households is lower throughout the projection period (by about 7,400 fewer households per year) than in the corresponding 2013 scenario (see Figure 6).

In the medium growth scenario (M1/M), the number of households in 2036 is projected to be 17.7 million, about 1% lower than our previous (2013) medium scenario projection. The reason for the lower household projection is mainly the lowering by Statistics Canada of its population projection. This can be seen as follows: The number of projected households would be higher (at 18.0 million) based on the previous population projections and the updated headship rate projections (M1 [2013]/M [2015] in Figure 7), but would be lower (at 17.6 million) based on the updated population projections and the headship rates used in the 2013 update (M1 [2015]/M [2013] in Figure 7).

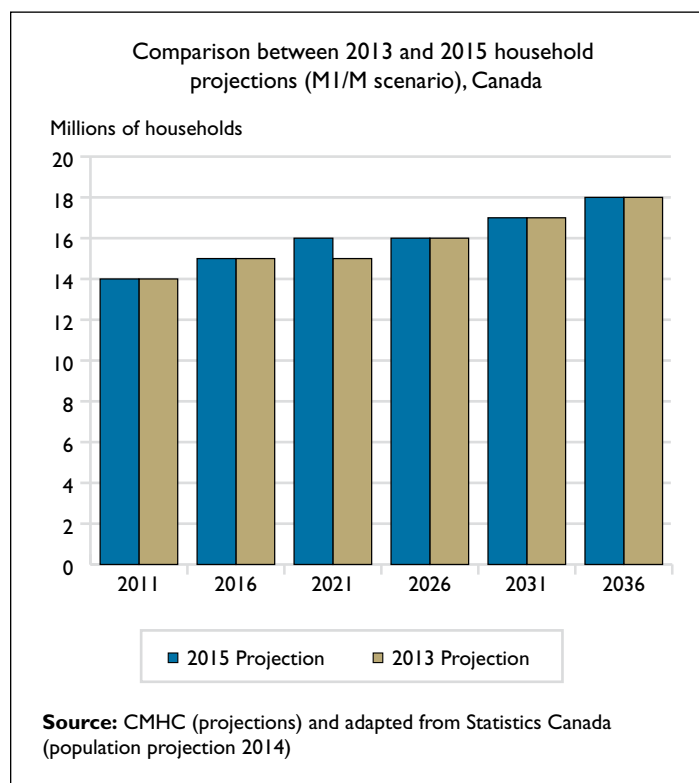


Figure 6 Fewer households are projected in the medium growth scenario compared to our previous (2013) projections

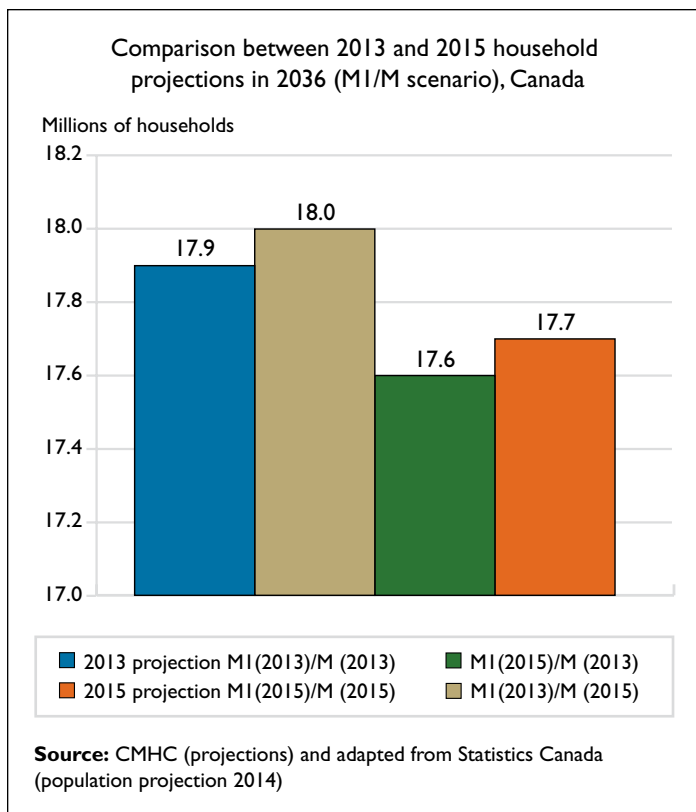


Figure 7 Population growth is the main driver of household growth

The average annual household growth in Canada, which has generally trended downward since 1971, is projected to increase in the high population growth scenarios (i.e., for all headship rate growth scenarios) in 2011 to 2016 and then continue to drop, mainly as a result of the progressively higher mortality associated with an aging population and low birth rates (see Figure 8). In the medium and low population scenarios, the downward trend in average annual household growth is projected to continue generally without interruption.

The echo generation, aged 23 to 43 in 2015 and Canada's largest generation, is expected to continue to be the largest source of household formation until 2021 (see Figure 9). The echo generation will continue to be the main new source of both homeowners and renters during this period. As the baby boomers age, mortality and moves into collective housing (institutional and nursing homes) will reduce the number of private households maintained by this generation (see Figure 10).

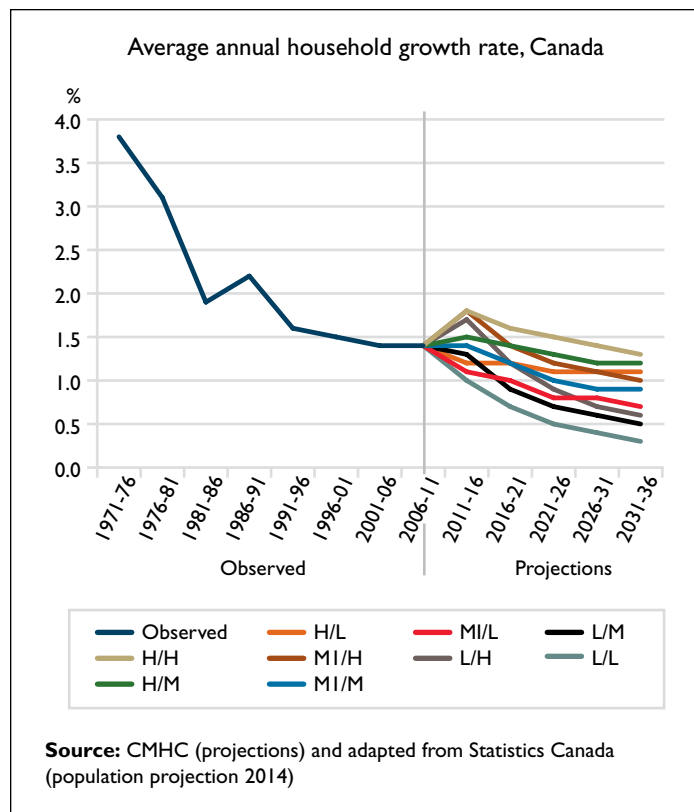


Figure 8 Average annual household growth is projected to continue to trend downward in most scenarios

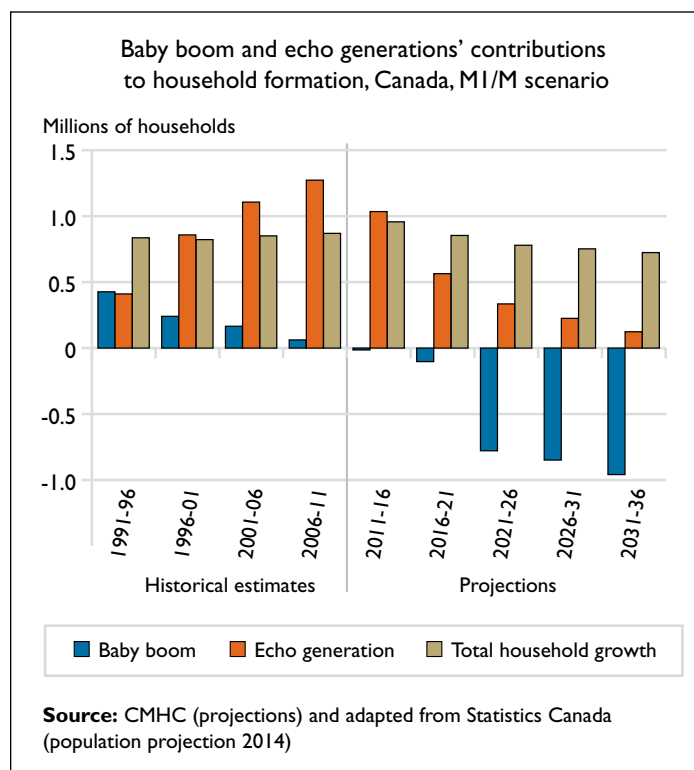


Figure 9 Echo generation expected to continue to lead household formation to 2021

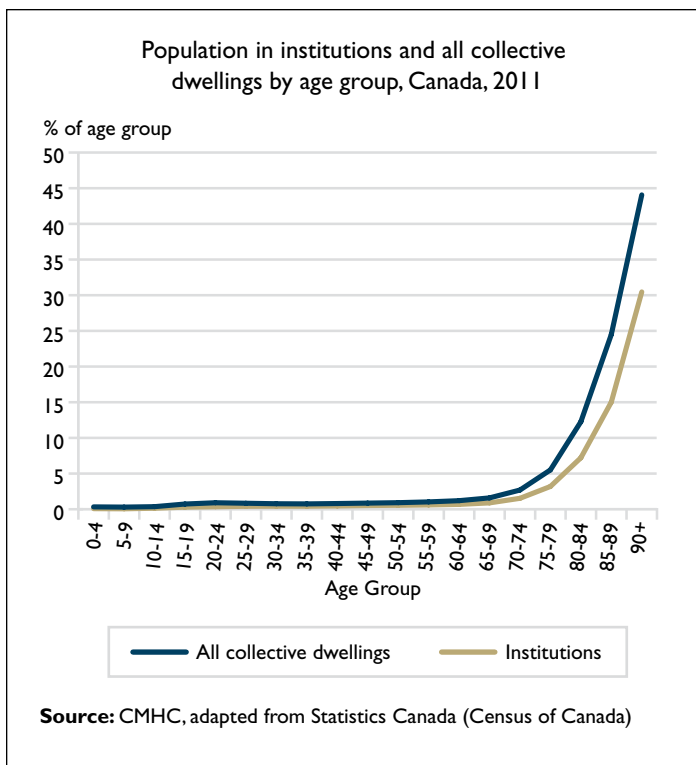


Figure 10 The percentage of people living in institutions and all collective dwellings increases with age

The estimated median age of household maintainers is projected to continue to increase with the ongoing aging of the baby boom generation (see Figure 11).

In all scenarios, senior (65+) households are projected to increase as a percentage of all households and over one-third of households will be senior-led in 2036. The number of senior households is projected to be between 5.6 million (lowest growth scenario) and 6.7 million (highest growth scenario) in 2036. In the M1/M scenario, senior households are projected to account for 38% of the projected household growth (see Figure 12 for the M1/M scenario). This will mean increased demand for housing renovations to accommodate age-related reductions in mobility and agility.

The number of older senior households (aged 75+) is projected to increase between 120% (lowest growth scenario) and 170% (highest growth scenario) from 2011 to 2036, and grow at the highest annual growth rate of any age group. Among senior-led households, more than half of the household maintainers will be aged 75 or older in 2036 (see Figure 13). This will mean increased demand for services to facilitate seniors staying in their own homes.

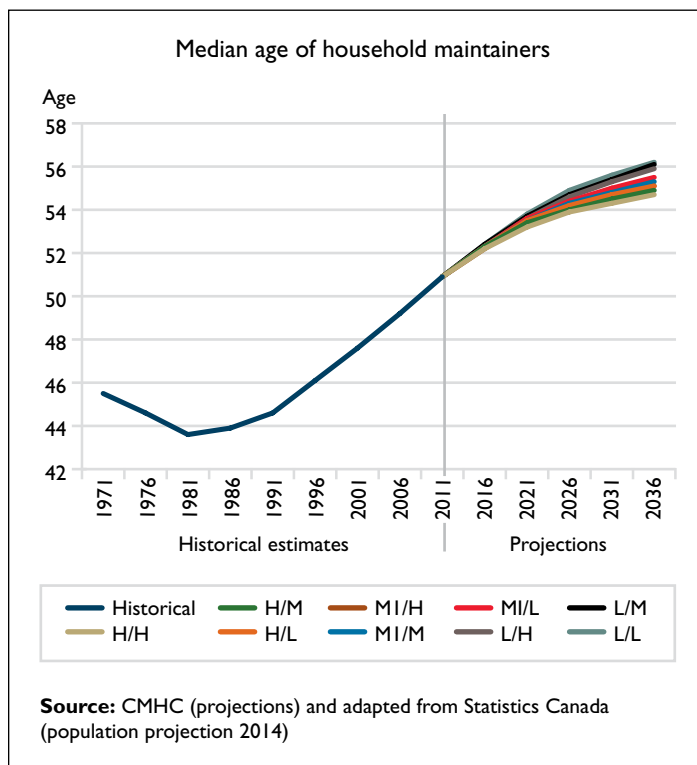


Figure 11 The median age of household maintainers is projected to continue to increase, from 50.9 in 2011 to between 54.7 and 56.2 by 2036

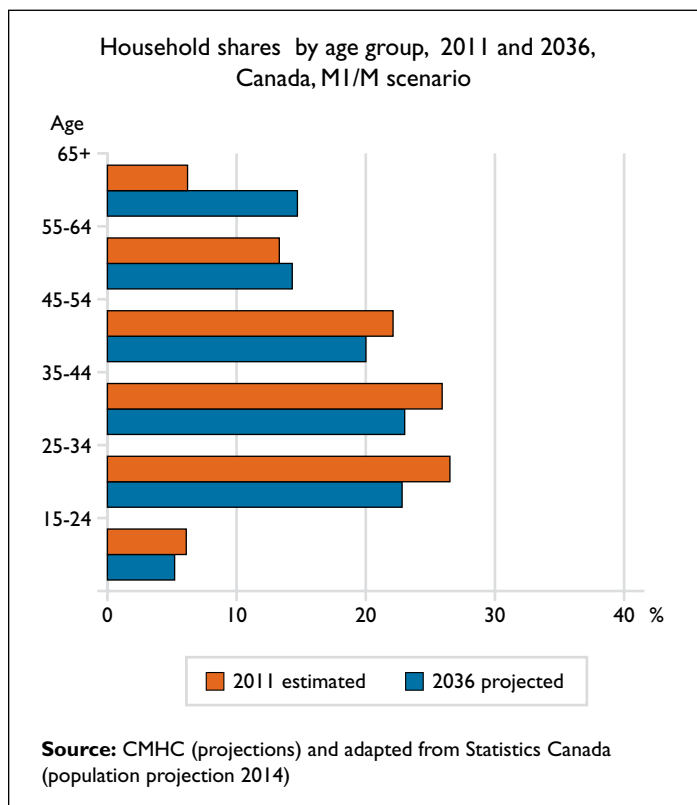


Figure 12 The share of senior households is projected to grow to over one-third by 2036

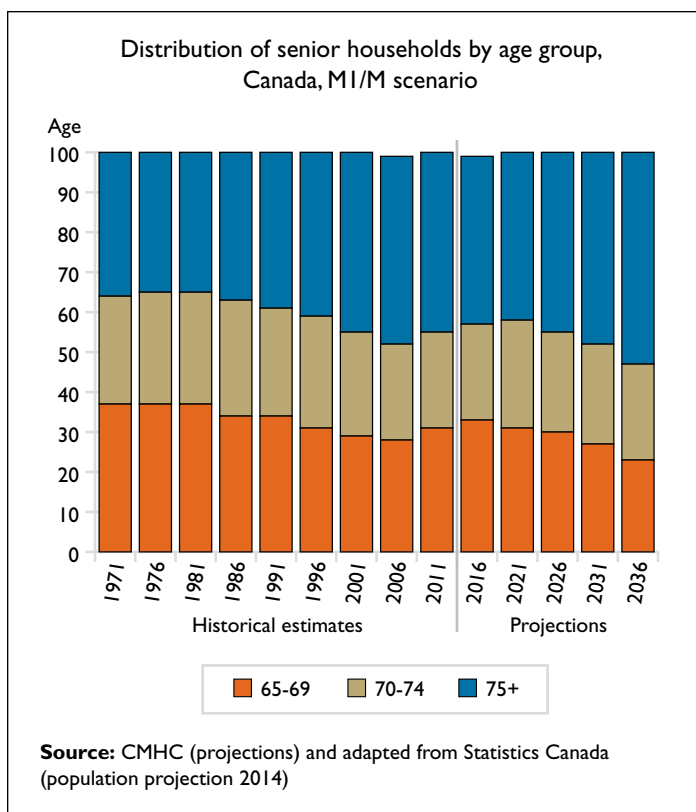


Figure 13 More than half of senior household maintainers are projected to be over 75 years old in 2036

One-person households and couples without children will replace couples with children as the most common types of households in all scenarios (see Figure 14). Growth in couples without children and one-person households is to some extent a product of aging—children growing up and moving out of their parents’ homes, and partners dying and leaving widows/widowers behind, respectively. Growth of these household types could mean increasing demand for ownership of smaller dwellings in locations convenient to transit, services and jobs. It could also mean increased demand for rental units, such as basement apartments, in the secondary rental market.

About 70% of all households are projected to own their dwellings in 2036 in all scenarios. The average annual increase in the number of owner households is projected to be between 67,000 (lowest growth scenario) and 168,000 (highest growth scenario) (see Figure 15).

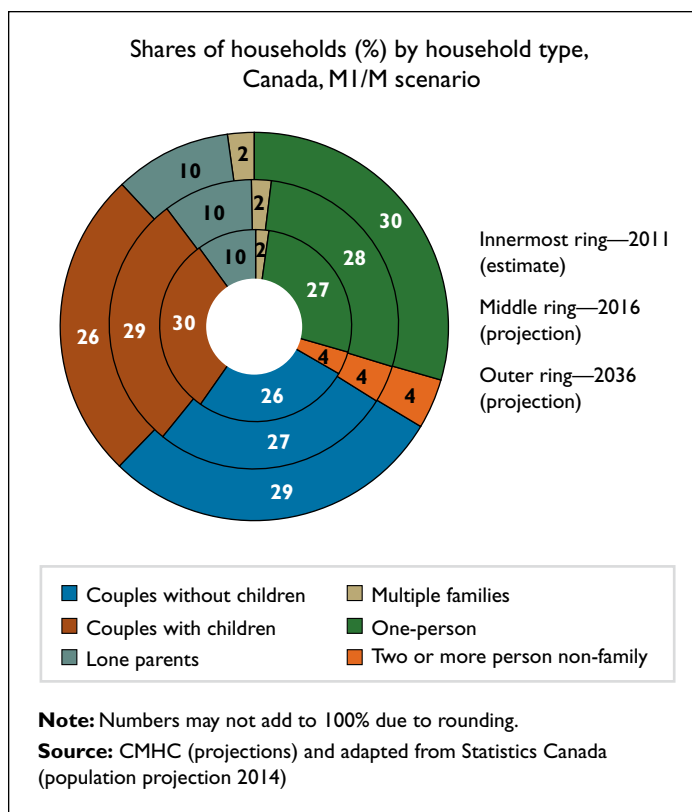


Figure 14 One-person households and couples without children will become the most common types of households by 2036

The average annual increase in the number of renter households is projected to be between 21,000 (lowest growth scenario) and 76,000 (highest growth scenario) (see Figure 15).

Single-detached houses are projected to continue to be the most common dwelling type in Canada. More than half of all households will live in single-detached houses in 2036, about the same proportion as in 2011 (see Figures 16 and 17). In the M1/M scenario, single-detached houses account for about 55%, and apartments for 30%, of growth in the number of households.

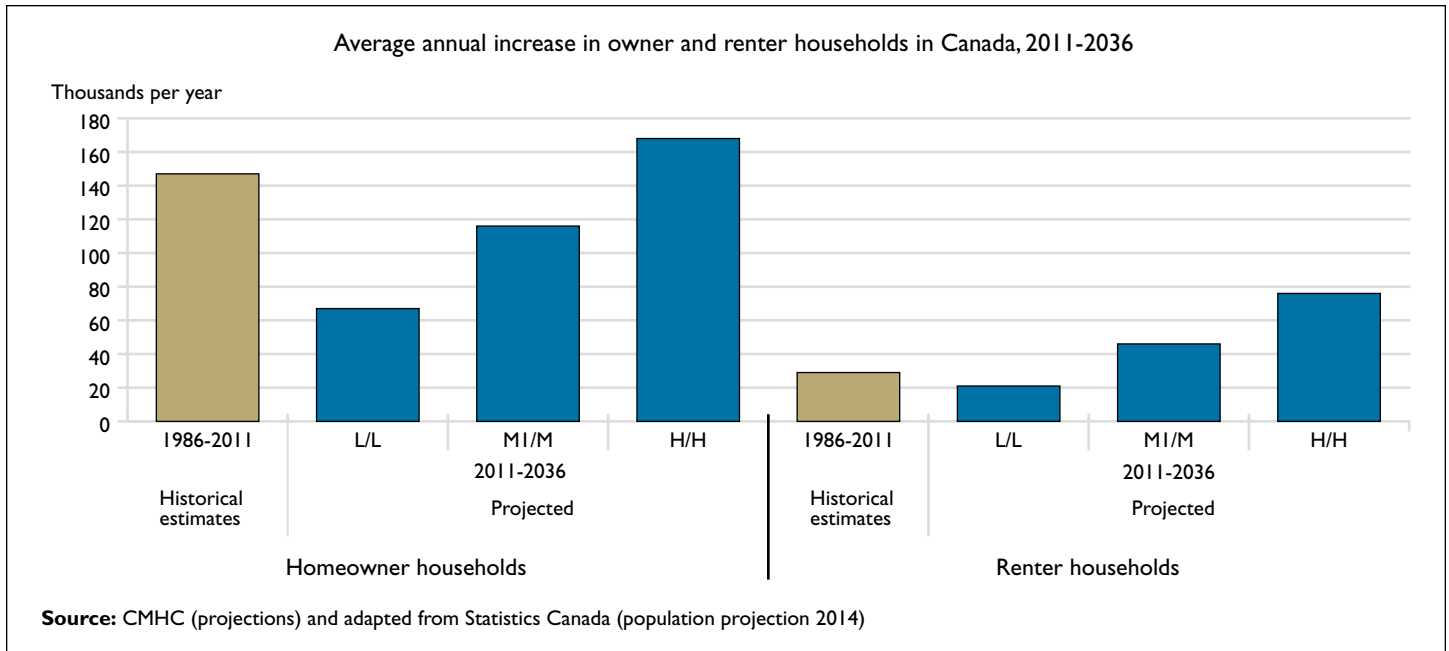


Figure 15 Although the numbers of both owners and renters are projected to increase, the average annual growth for owner households is projected to be some five times that for renter households

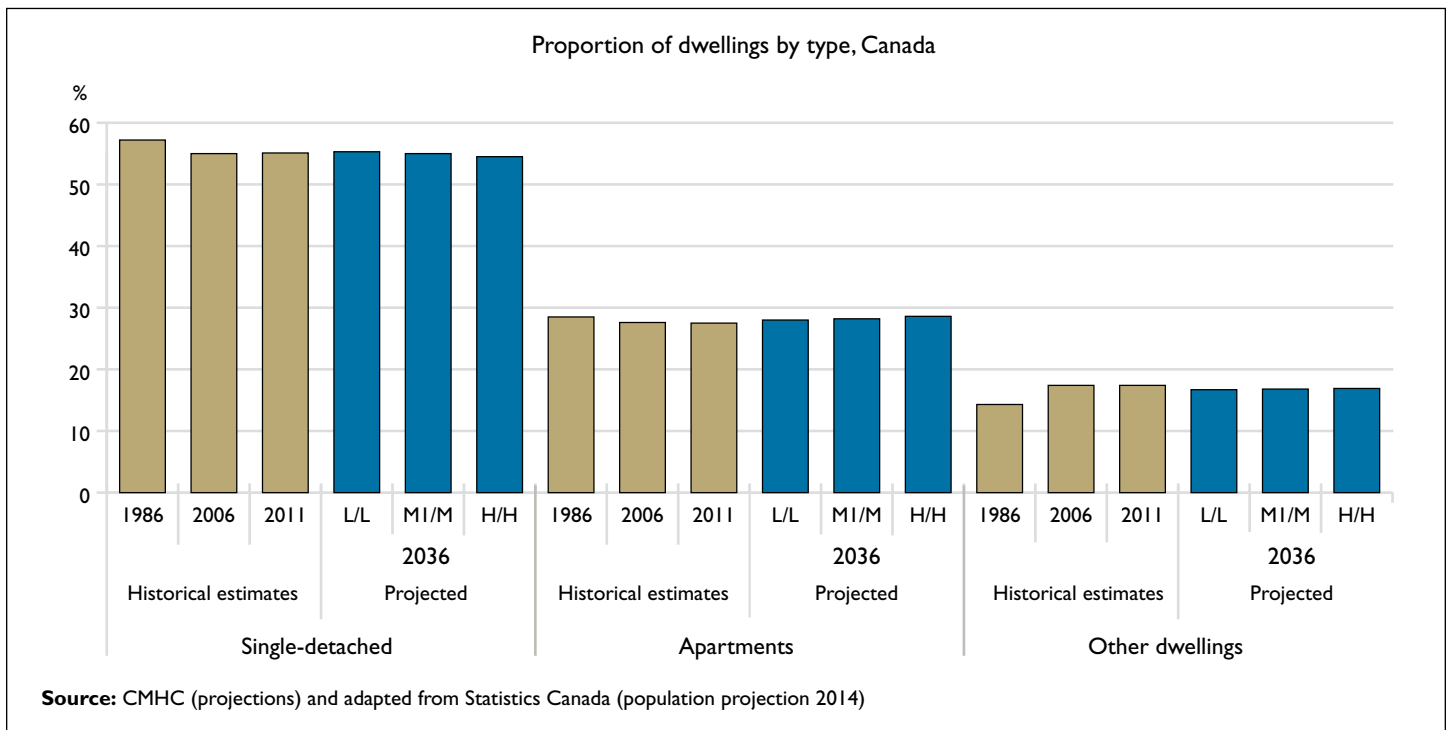


Figure 16 Single-detached houses continue to be the most common dwelling type

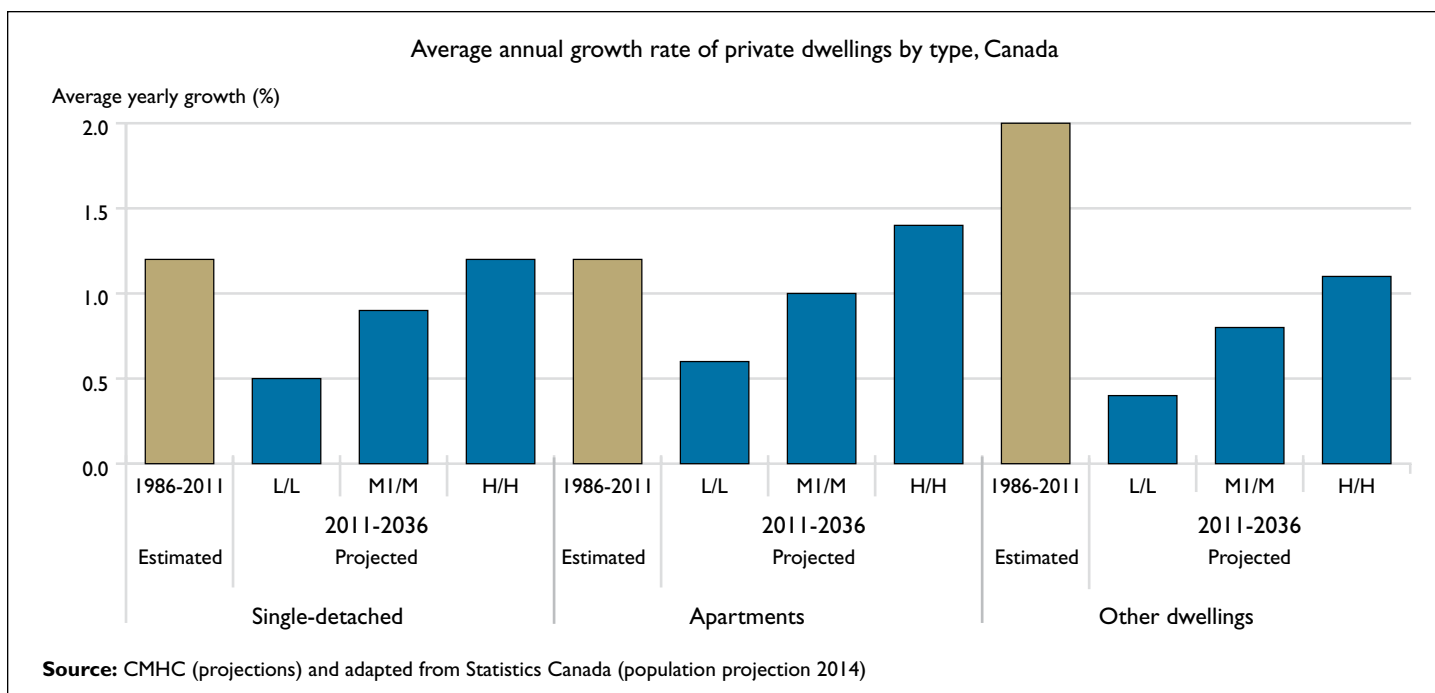


Figure 17 Apartment dwellings are projected to grow at a higher average annual rate than single-detached and other dwellings

Provinces and territories

The number of households is projected to increase in most provinces and territories. Under some scenarios, numbers would decrease in some Atlantic provinces and in the Northwest Territories. In the medium (M1/M) scenario, the number of households is projected to increase in all provinces and territories, except Newfoundland and Labrador (see Figures 18 - 21).

Average annual household growth rates are expected to vary across Canada. They are projected to be lower than those observed between 1986-2011 in the Atlantic and Central Canadian provinces, except for in the highest scenario for Prince Edward Island (see Figure 22). Newfoundland and Labrador is projected to have negative household growth in the lowest and M1/M scenarios, due mainly to the aging population eventually resulting in deaths exceeding births in some parts of Canada and net interprovincial out-migration. Nova Scotia and New Brunswick are expected to have negative household growth in the lowest scenario, again a result of negative natural population growth and weak net interprovincial in-migration.

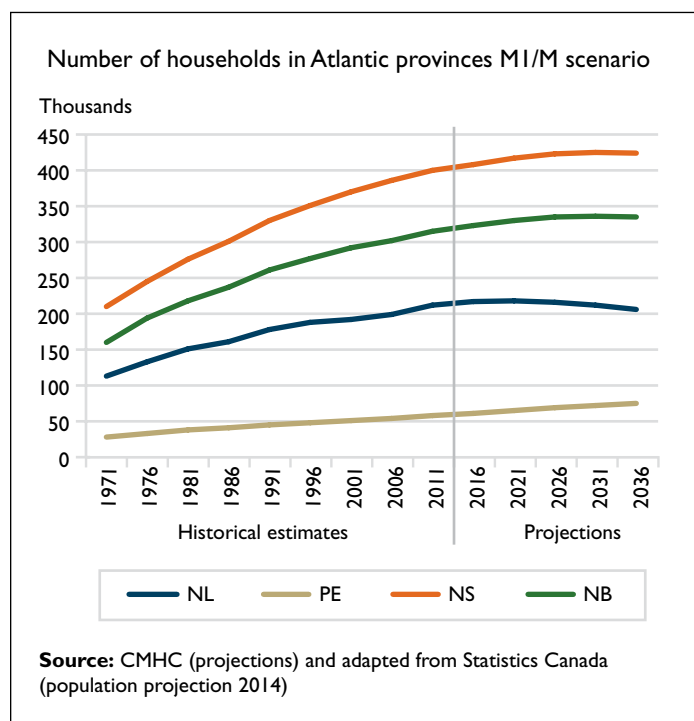


Figure 18 The number of households is projected to increase in the medium scenario in the Atlantic Provinces, except Newfoundland and Labrador

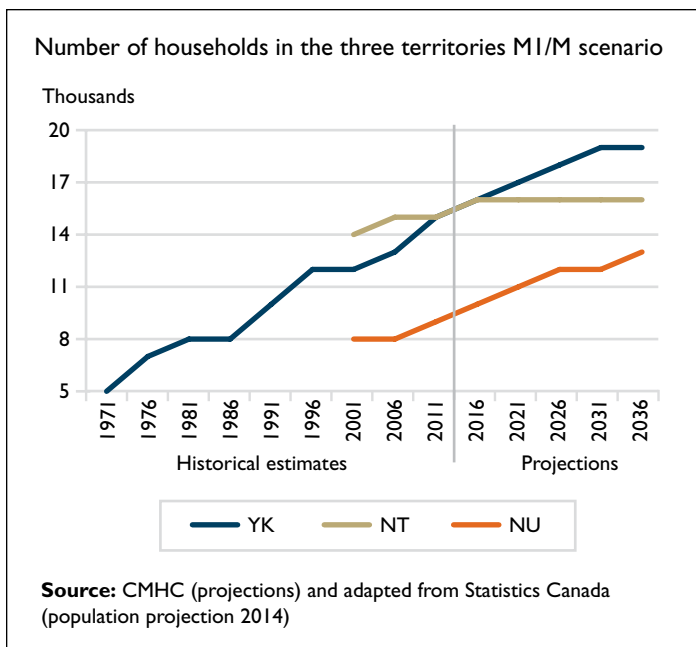


Figure 19 The number of households is projected to increase in the three territories in the medium scenario

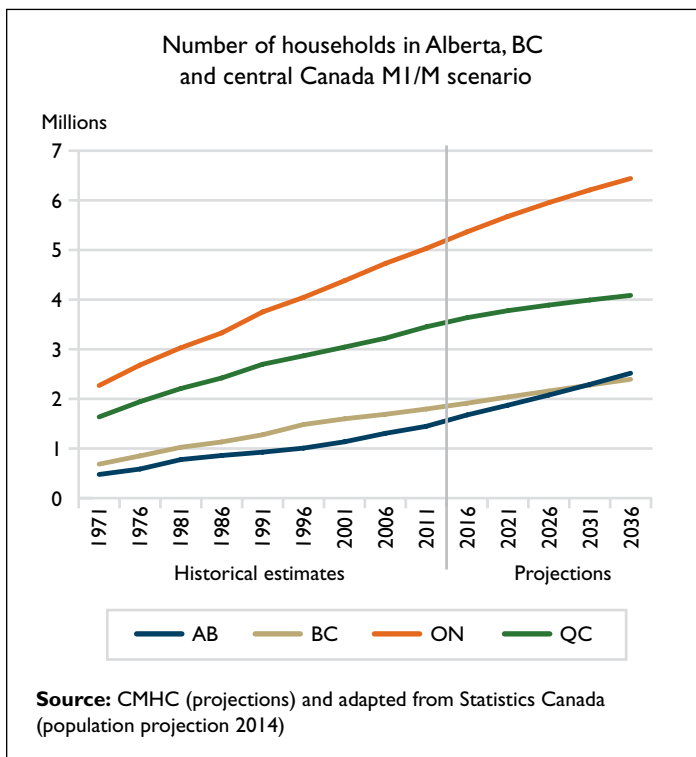


Figure 20 The number of households is projected to increase in Alberta, B.C. and Central Canada in the medium scenario

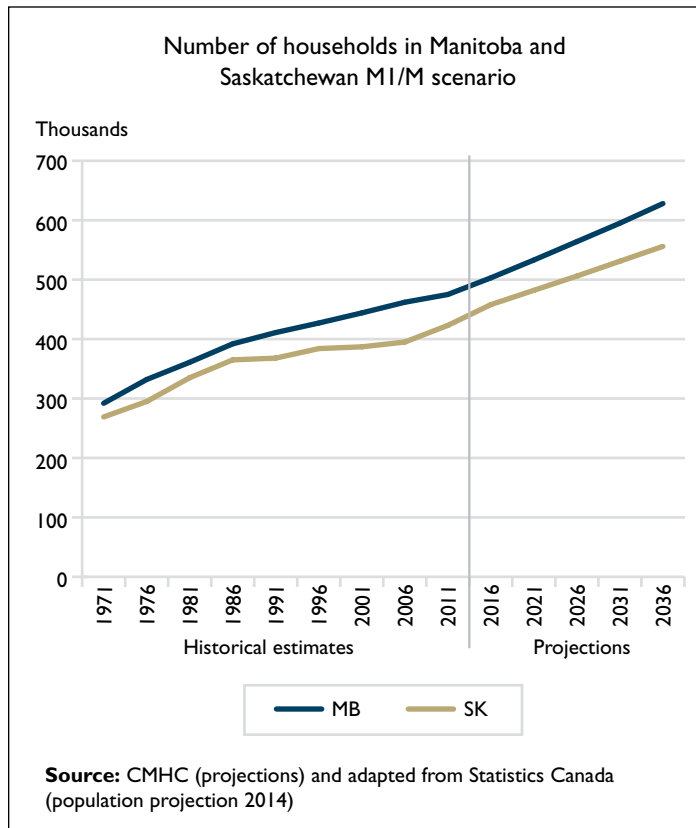


Figure 21 The number of households is projected to increase in Manitoba and Saskatchewan in the medium scenario

Alberta is projected to have the strongest annual growth in all scenarios, as a result of high natural growth and strong net interprovincial migration (see Figure 23).⁶ Household growth in the Northwest Territories depends mainly on projected net migration, which is expected to continue to be negative. Saskatchewan and Nunavut are projected to have positive annual household growth rates in all scenarios.

⁶ The Statistics Canada population projections on which these household formation projections are based were made before the large reduction in oil prices. It remains to be seen what will be the extent and timing of oil price recovery and what impact the reduction and recovery will have over the period to 2036 on the size of populations in oil-producing provinces populations.

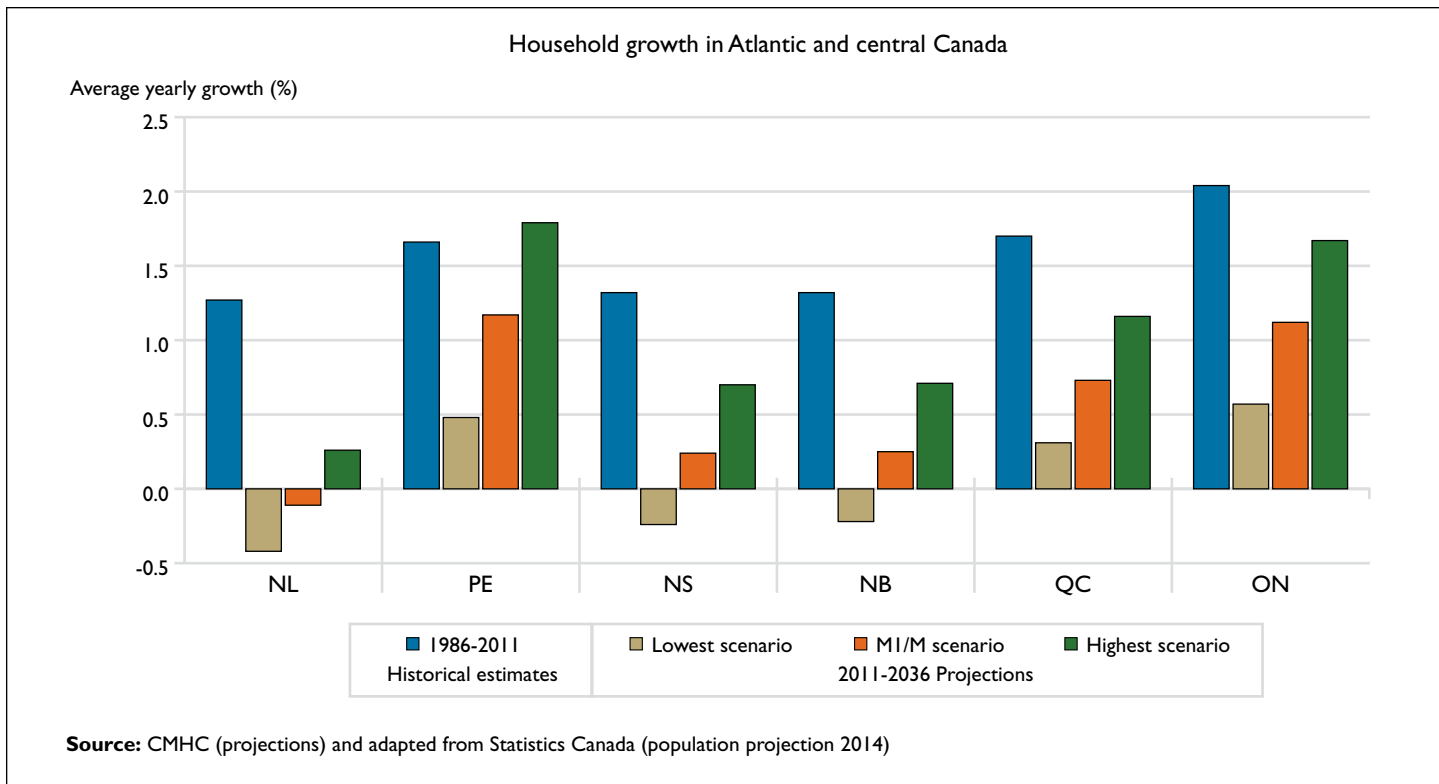


Figure 22 More moderate household growth in Atlantic and Central Canada than observed historically

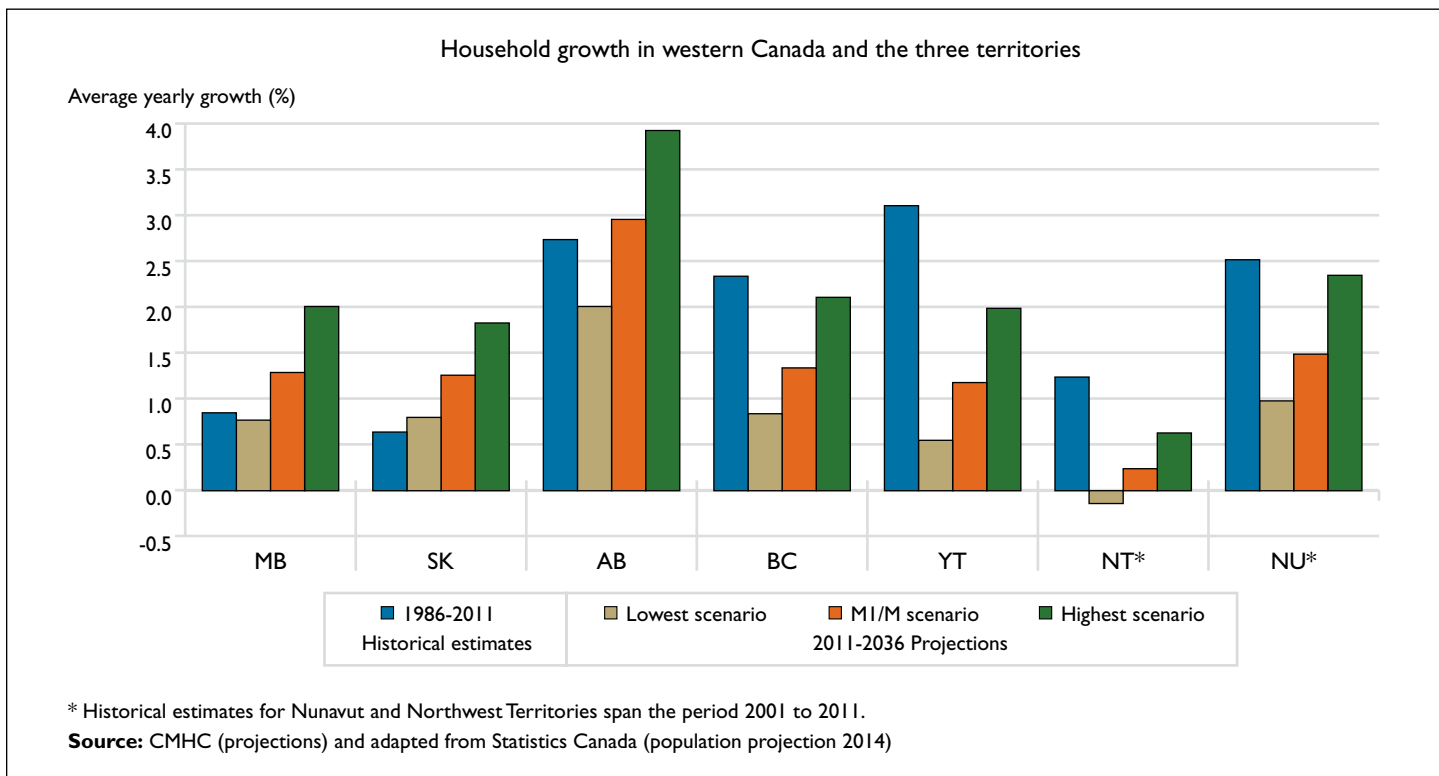


Figure 23 Generally strong household growth in the Prairies; more moderate household growth in B.C., Nunavut, Yukon and generally in the Northwest Territories than observed historically

ANNEX**Glossary**

The terminology used in the discussion of household growth and composition is derived from census concepts.⁷

Collective dwellings

Refers to a dwelling of a commercial, institutional or communal nature. Included are lodging or rooming houses, hotels, motels, tourist homes, nursing homes, hospitals, staff residences, communal quarters (military bases), work camps, jails, group homes, and so on. Collective dwellings may be occupied by usual residents or solely by foreign residents and/or by temporarily present persons.

Household

One or more people who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.⁸ A private dwelling is one that was built or adapted for the purpose of human habitation, and which has a private (i.e., non-shared) entrance as well as a separate set of living quarters.

Household types

Households fall into two main groups: family households and non-family households.

Family household

Family households comprise couples with children, couples without children, lone parents, and multiple-family households.

- **Couple with children** – a household containing a married or common-law couple with at least one child. A couple may be of the opposite or same sex. Non-family members may also be present.

- **Couple without children** – a household containing a married or common-law couple without children. A couple may be of the opposite or same sex. Includes empty nesters whose children have moved out. Non-family members may also be present.
- **Lone-parent household** – a lone parent living with one or more children. Non-family members may also be present.
- **Multiple-family household** – a household containing two or more families (couples with or without children or lone-parent families). Non-family members may also be present.

Non-family household

Non-family households comprise one-person and two or more person non-family households

- **One-person household** – a person living alone.
- **Two or more person non-family household** – two or more people who share a dwelling and who do not constitute a family.

Primary household maintainer

The primary household maintainer is the person or one of the persons in the household responsible for major household payments such as the rent or mortgage. In households with more than one maintainer, the primary maintainer is the first person listed on the census questionnaire as a maintainer. In this Research Highlight, age, when applied to households of any type, refers to the age of the primary household maintainer.

⁷ Complete documentation of census concepts, including structure types and other housing content, is available in Statistics Canada's dictionaries. See the 2011 *Census Dictionary* at <http://www12.statcan.gc.ca/census-recensement/2011/ref/dict/index-eng.cfm>, and the 2011 *National Household Survey* dictionary at <https://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/index-eng.cfm>.

⁸ Foreign residents visiting Canada, members of the Armed Forces of another country stationed in Canada and family members living with them, and government representatives of another country and family members are not included in census counts. Non-permanent residents—people from another country who had a work or study permit, or who were refugee claimants, and family members living with them—are counted by the census.

ANNEX (CONTINUED)

Glossary (continued)

Headship rate

An age-specific headship rate is the rate at which people in a given age group form households, and is calculated as the number of primary household maintainers in that age bracket divided by the total number of people in the same age bracket.

Institutional resident

Person who lives in an institutional collective dwelling, such as a hospital, a nursing home or a jail. This includes residents under care or custody and employee residents and family members living with them, if any.

Net household formation

Net household formation, also referred to as household formation and household growth in this Research Highlight, is the change in the number of households between two years.

Major demographic groups

Using administrative data on births, Statistics Canada has delineated and estimated the sizes of the major generations in Canada.⁹ The term “generation” is similar to that of a birth cohort in that it refers to a group of people born around the same time who advance through the life course as a group. In advancing through the various stages of life together, those who form a generation also experience particular social, economic and political events at particular points in their lives; such experiences can shape the group’s economic behaviour.

- **Baby boom generation** – To demarcate the baby boom generation, Statistics Canada starts with a notion of the baby boom, which it defines as a sudden and sustained yearly rise in the number of births, followed by a sudden slump. It estimates that Canada’s baby boom started around 1946 and ended around 1965, thus spanning 20 years and including 8.2 million newborns. The group’s size has been augmented over the years by immigration: the 2006 Census counted 9.5 million people in the 41 to 60 age range that brackets the baby boomers; the 2011 Census counted 9.6 million.
- **Parents of the baby boomers** – Having demarcated the baby boom, Statistics Canada used birth records to identify the years of birth of the women that had most of their children during the period of the boom. It estimates that the generation that parented the baby boomers are those persons born over the 22 years spanning 1919 to 1940. In 1971, the members of this generation (including immigrants) were aged 31 to 52 and the census counted 5.5 million members. By 2014, they were aged 74 to 95, but mortality (and, to a lesser extent, emigration) had reduced their numbers to 2.6 million people.
- **Echo generation—the children of the baby boomers** – Based on a method similar to that used to estimate the size and age brackets of the baby boomers’ parents, Statistics Canada estimates that the children of the baby boomers, or echo generation, are those persons born during the 21 years spanning 1972 to 1992. Population estimates¹⁰ for 2014 indicate that the echo generation has surpassed its parents in size, its numbers reaching about 10.7 million, compared to 9.6 million for the baby boomers.

⁹ See *Generations in Canada: Age and Sex, 2011 Census* (Ottawa: Statistics Canada, 2012), no. 98-311-X2011003.

¹⁰ Statistics Canada’s population estimates are based on census data but have been adjusted to reflect the fact that the census is generally unable to count all Canadians.

ACKNOWLEDGEMENTS

CMHC provides funding for housing content on the Census of Canada and on Statistics Canada surveys. Statistics Canada information is used with the permission of Statistics Canada. Users are forbidden to copy and disseminate data for commercial purposes, either in an original or modified form, without the express permission of Canada Mortgage and Housing Corporation and, where applicable, Statistics Canada. More information on Statistics Canada data can be obtained from its regional offices, at <http://www.statcan.ca>, or at 1-800-263-1136.

Author: Marilyn Lin, Housing Indicators and Analytics Division, Canada Mortgage and Housing Corporation.

Housing Research at CMHC

Under Part IX of the *National Housing Act*, the Government of Canada provides funds to CMHC to conduct research into the social, economic and technical aspects of housing and related fields, and to undertake the publishing and distribution of the results of this research.

This Research Highlight is one of a series intended to inform you of the nature and scope of CMHC's research.

To find more *Research Highlights* plus a wide variety of information products, visit our website at

www.cmhc.ca

or contact:

Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario
K1A 0P7

Phone: 1-800-668-2642

Fax: 1-800-245-9274



68532

©2016, Canada Mortgage and Housing Corporation
Printed in Canada
Produced by CMHC

10-03-16

Although this information product reflects housing experts' current knowledge, it is provided for general information purposes only. Any reliance or action taken based on the information, materials and techniques described are the responsibility of the user. Readers are advised to consult appropriate professional resources to determine what is safe and suitable in their particular case. Canada Mortgage and Housing Corporation assumes no responsibility for any consequence arising from use of the information, materials and techniques described.

Alternative text and data for figures

Figure 1 Household growth and housing completions, Canada, 1971-2011

	Average annual household growth	Average annual housing completions
1971-76	226,318	235,087
1976-81	223,088	222,329
1981-86	142,027	152,120
1986-91	205,319	208,010
1991-96	160,357	150,318
1996-01	148,585	139,904
2001-06	174,899	199,979
2006-11	176,628	196,458

Completions based on totals for 3rd quarter through 2nd quarter.

Source: CMHC (Starts and Completions Survey) and adapted from Statistics Canada

Figure 3 Home ownership rates by age group of household maintainer, Canada, 2011

Home ownership rates	Age group (%)												
	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Family	37.5	31.0	53.7	67.3	73.5	77.2	81.2	84.5	86.8	88.1	87.9	86.6	83.5
Non-family	14.3	19.0	31.6	40.4	44.4	47.6	49.3	50.8	54.1	55.5	56.6	58.2	58.5

Source: CMHC adapted from Statistics Canada (Census of Canada and National Household Survey)

Figure 4a Home dwelling type rates for owners by age group of household maintainer, Canada, 2011

Home dwelling type rates	Age group (%)						
	15-24	25-34	35-44	45-54	55-64	65-74	75+
Single detached – family	63.7	70.5	77.0	80.2	80.5	78.4	74.2
Single detached – non-family	42.1	41.5	50.3	59.2	61.2	63.1	63.4
Apartment – family	12.3	9.2	5.6	4.7	5.3	7.3	11.2
Apartment – non-family	34.1	35.5	27.1	19.1	17.8	18.2	21.4
Other dwelling – family	24.0	20.4	17.5	15.1	14.2	14.4	14.6
Other dwelling – non-family	23.9	22.9	22.6	21.7	21.0	18.7	15.2

Source: CMHC adapted from Statistics Canada (Census of Canada and National Household Survey)

Research Highlight

Long-term Household Growth Projections 2015 Update

Figure 4b Home dwelling type rates for renters by age group of household maintainer, Canada, 2011

Home dwelling type rates	Age group (%)						
	15-24	25-34	35-44	45-54	55-64	65-74	75+
Single detached – family	14.7	18.2	20.7	21.0	20.4	17.3	13.5
Single detached – non-family	9.0	8.0	9.6	10.3	8.7	6.6	6.0
Apartment – family	62.3	55.6	51.5	51.1	54.7	61.5	69.2
Apartment – non-family	75.1	77.3	74.7	72.7	75.7	79.9	82.8
Other dwelling – family	23.0	26.2	27.9	27.9	24.9	21.2	17.3
Other dwelling – non-family	15.9	14.7	15.7	17.0	15.6	13.5	11.2

Source: CMHC adapted from Statistics Canada (Census of Canada and National Household Survey)

Figure 5 Household estimates and projections, Canada

	Historical (Millions of households)	Projections (Millions of households)								
		H/H	H/M	H/L	M1/H	M1/M	M1/L	L/H	L/M	L/L
1971	6,151	–	–	–	–	–	–	–	–	–
1976	7,311	–	–	–	–	–	–	–	–	–
1981	8,440	–	–	–	–	–	–	–	–	–
1986	9,261	–	–	–	–	–	–	–	–	–
1991	10,269	–	–	–	–	–	–	–	–	–
1996	11,105	–	–	–	–	–	–	–	–	–
2001	11,927	–	–	–	–	–	–	–	–	–
2006	12,777	–	–	–	–	–	–	–	–	–
2011	13,646	–	–	–	–	–	–	–	–	–
2016	–	14,901	14,652	14,456	14,852	14,603	14,409	14,776	14,529	14,335
2021	–	16,110	15,666	15,308	15,894	15,457	15,105	15,631	15,201	14,856
2026	–	17,315	16,693	16,184	16,839	16,236	15,742	16,307	15,725	15,249
2031	–	18,513	17,731	17,086	17,735	16,988	16,372	16,879	16,170	15,587
2036	–	19,737	18,791	18,007	18,600	17,712	16,976	17,362	16,536	15,852

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Figure 6 Comparison between 2013 and 2015 household projections (M1/M scenario), Canada

	Millions of households					
	2011	2016	2021	2026	2031	2036
2013 Projection	14	15	16	16	17	18
2015 Projection	14	15	15	16	17	18

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Figure 7 Comparison between 2013 and 2015 household projections in 2036 (M1/M scenario), Canada

	Millions of households
2013 Projection M1(2013)/ M (2013)	17.9
M1(2013)/ M (2015)	18.0
M1(2015)/ M (2013)	17.6
2015 Projection M1(2015)/ M (2015)	17.7

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Figure 8 Average annual household growth rate, Canada

	Observed (%)	Projections (%)								
		H/H	H/M	H/L	MI/H	MI/M	MI/L	L/H	L/M	L/L
1971-76	3.8	–	–	–	–	–	–	–	–	–
1976-81	3.1	–	–	–	–	–	–	–	–	–
1981-86	1.9	–	–	–	–	–	–	–	–	–
1986-91	2.2	–	–	–	–	–	–	–	–	–
1991-96	1.6	–	–	–	–	–	–	–	–	–
1996-01	1.5	–	–	–	–	–	–	–	–	–
2001-06	1.4	–	–	–	–	–	–	–	–	–
2006-11	1.4									
2011-16	–	1.8	1.5	1.2	1.8	1.4	1.1	1.7	1.3	1.0
2016-21	–	1.6	1.4	1.2	1.4	1.2	1.0	1.2	0.9	0.7
2021-26	–	1.5	1.3	1.1	1.2	1.0	0.8	0.9	0.7	0.5
2026-31	–	1.4	1.2	1.1	1.1	0.9	0.8	0.7	0.6	0.4
2031-36	–	1.3	1.2	1.1	1.0	0.9	0.7	0.6	0.5	0.3

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Figure 9 Baby boom and echo generations' contributions to household formation, Canada, MI/M scenario

	Historical estimates (Millions of households)				Projections (Millions of households)					
	1991-96	1996-01	2001-06	2006-11	2011-16	2016-21	2021-26	2026-31	2031-36	
Echo generation	410,378	857,606	1,106,243	1,272,632	1,034,390	563,805	334,695	225,185	123,703	
Baby boom	426,486	240,488	165,405	61,688	-14,302	-102,545	-778,435	-848,640	-958,757	
Total household growth	835,790	822,074	850,406	869,445	956,576	853,464	779,253	752,065	723,703	

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Research Highlight

Long-term Household Growth Projections 2015 Update

Figure 10 Population in institutions and all collective dwellings by age group, Canada, 2011

Age group	All collective dwellings (%)	Institutions (%)
0-4	0.33	0.08
5-9	0.30	0.06
10-14	0.36	0.14
15-19	0.73	0.29
20-24	0.91	0.35
25-29	0.84	0.41
30-34	0.77	0.42
35-39	0.75	0.42
40-44	0.80	0.46
45-49	0.86	0.52
50-54	0.92	0.55
55-59	1.03	0.60
60-64	1.20	0.68
65-69	1.59	0.89
70-74	2.69	1.53
75-79	5.51	3.19
80-84	12.26	7.21
85-89	24.50	15.02
90+	44.06	30.46

Source: CMHC, adapted from Statistics Canada (Census of Canada)

Figure 11 Median age of household maintainer, Canada

	Historical estimates (Age)	Projections (Age)								
		H/H	H/M	H/L	M1/H	M1/M	M1/L	L/H	L/M	L/L
1971	45.5	–	–	–	–	–	–	–	–	–
1976	44.6	–	–	–	–	–	–	–	–	–
1981	43.6	–	–	–	–	–	–	–	–	–
1986	43.9	–	–	–	–	–	–	–	–	–
1991	44.6	–	–	–	–	–	–	–	–	–
1996	46.1	–	–	–	–	–	–	–	–	–
2001	47.6	–	–	–	–	–	–	–	–	–
2006	49.2	–	–	–	–	–	–	–	–	–
2011	50.9	–	–	–	–	–	–	–	–	–
2016	–	52.2	52.3	52.3	52.2	52.3	52.3	52.3	52.4	52.4
2021	–	53.2	53.4	53.5	53.4	53.5	53.6	53.6	53.7	53.8
2026	–	53.9	54.0	54.2	54.1	54.3	54.4	54.6	54.7	54.9
2031	–	54.3	54.5	54.7	54.6	54.8	55.0	55.3	55.4	55.6
2036	–	54.7	54.9	55.1	55.1	55.3	55.5	55.9	56.1	56.2

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Figure 12 Household shares by age group, 2011 and 2036, Canada, MI/M scenario

Age group	2011 estimated	2036 projected
15-24	6.1	5.2
25-34	26.5	22.8
35-44	25.9	23.0
45-54	22.1	20.0
55-64	13.3	14.3
65+	6.2	14.7

Source: CMHC (Starts and Completions Survey) and adapted from Statistics Canada

Figure 13 Distribution of senior households by age group, Canada, MI/M scenario

Age	Historical estimates (Millions of households)									Projections (Millions of households)				
	1971	1976	1981	1986	1991	1996	2001	2006	2011	2016	2021	2026	2031	2036
65-69	37	37	37	34	34	31	29	28	31	33	31	30	27	23
70-74	27	28	28	29	27	28	26	24	24	24	27	25	25	24
75+	36	35	35	37	39	41	45	47	45	42	42	45	48	53

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Figure 14 Shares of households (%) by household type, Canada, MI/M scenario

	2011	2016	2036
Couples without children	26.5	27.4	28.5
Couples with children	29.8	28.6	25.9
Lone parents	10.2	9.9	9.7
Multiple families	1.9	1.9	1.9
One-person	27.4	28.0	30.2
Two or more person non-family	4.2	4.2	3.9

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Figure 15 Average annual increase in owner and renter households in Canada, 2011-2036

	Homeowner households		Renter households	
	Historical estimate (Thousands per year)	Projected 2011-2036 (Thousands per year)	Historical estimate (Thousands per year)	Projected 2011-2036 (Thousands per year)
1986-2011	147	–	29	–
L/L	–	67	–	21
MI/M	–	116	–	46
H/H	–	168	–	76

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Research Highlight

Long-term Household Growth Projections 2015 Update

Figure 16 Proportion of dwellings by type, Canada

Single-detached (%)						Apartments (%)						Other dwellings (%)					
Historical estimates			Projected 2036			Historical estimates			Projected 2036			Historical estimates			Projected 2036		
1986	2006	2011	L/L	M1/M	H/H	1986	2006	2011	L/L	M1/M	H/H	1986	2006	2011	L/L	M1/M	H/H
57.2	55.0	55.1	55.3	55.0	54.5	28.5	27.6	27.5	28.0	28.2	28.6	14.3	17.4	17.4	16.7	16.8	16.9

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Figure 17 Average annual growth rate of private dwellings by type, Canada

Single-detached (%)				Apartments (%)				Other dwellings (%)			
Estimated	Projected 2011-2036			Estimated	Projected 2011-2036			Estimated	Projected 2011-2036		
1986-2011	L/L	M1/M	H/H	1986-2011	L/L	M1/M	H/H	1986-2011	L/L	M1/M	H/H
1.2	0.5	0.9	1.2	1.2	0.6	1.0	1.4	2.0	0.4	0.8	1.1

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Figure 18 Number of households in Atlantic provinces M1/M scenario

	Historical estimates (Thousands)									Projections (Thousands)				
	1971	1976	1981	1986	1991	1996	2001	2006	2011	2016	2021	2026	2031	2036
NL	113	133	151	161	178	188	192	199	212	217	218	216	212	206
PE	28	33	38	41	45	48	51	54	58	61	65	69	72	75
NS	210	245	276	301	330	351	370	386	400	408	417	423	425	424
NB	160	194	218	237	261	277	292	302	315	323	330	335	336	335

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Figure 19 Number of households in the three territories M1/M scenario

	Historical estimates (Thousands)									Projections (Thousands)				
	1971	1976	1981	1986	1991	1996	2001	2006	2011	2016	2021	2026	2031	2036
YK	5	7	8	8	10	12	12	13	15	16	17	18	19	19
NT	-	-	-	-	-	-	14	15	15	16	16	16	16	16
NU	-	-	-	-	-	-	8	8	9	10	11	12	12	13

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Figure 20 Number of households in Alberta, BC and central Canada MI/M scenario

	Historical estimates (Millions)									Projections (Millions)				
	1971	1976	1981	1986	1991	1996	2001	2006	2011	2016	2021	2026	2031	2036
AB	477	586	777	859	926	1,008	1,135	1,305	1,447	1,676	1,873	2,077	2,291	2,517
BC	685	851	1,025	1,132	1,277	1,483	1,598	1,689	1,795	1,913	2,038	2,158	2,278	2,395
QC	1,636	1,943	2,209	2,421	2,697	2,868	3,043	3,222	3,451	3,636	3,778	3,890	3,992	4,085
ON	2,269	2,682	3,030	3,329	3,752	4,044	4,380	4,728	5,030	5,365	5,677	5,954	6,209	6,441

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Figure 21 Number of households in Manitoba and Saskatchewan MI/M scenario

	Historical estimates (Thousands)									Projections (Thousands)				
	1971	1976	1981	1986	1991	1996	2001	2006	2011	2016	2021	2026	2031	2036
MB	292	332	361	392	411	427	444	462	475	503	533	564	595	628
SK	269	295	335	365	368	384	387	395	423	458	482	506	531	556

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Figure 22 Household growth in Atlantic and central Canada

	Historical estimates (%)	2011-2036 Projections (%)		
	1986-2011	Lowest scenario	MI/M scenario	Highest scenario
NL	1.27	-0.42	-0.11	0.26
PE	1.66	0.48	1.17	1.79
NS	1.32	-0.24	0.24	0.70
NB	1.32	-0.22	0.25	0.71
QC	1.70	0.31	0.73	1.16
ON	2.04	0.57	1.12	1.67

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)

Figure 23 Household growth in western Canada and the three territories

	Historical estimates (%)	2011-2036 Projections (%)		
	1986-2011	Lowest scenario	MI/M scenario	Highest scenario
MB	0.85	0.77	1.29	2.01
SK	0.64	0.80	1.26	1.83
AB	2.74	2.01	2.96	3.93
BC	2.34	0.84	1.34	2.11
YT	3.11	0.55	1.18	1.99
NT*	1.24	-0.14	0.24	0.63
NU*	2.52	0.98	1.49	2.35

* Historical estimates for Nunavut and Northwest Territories span the period 2001 to 2011.

Source: CMHC (projections) and adapted from Statistics Canada (population projection 2014)