The Daily

Statistics Canada

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Study: Homeownership over the life course of Canadians

1971 to 2006

Homeownership increased quickly with the age of the owners in the period before they reached the age of 40. Thereafter, homeownership continued to climb, though at a slower pace until it reached a plateau as owners neared retirement age.

The homeownership rate changed little in the early years of retirement, but started declining when people reached their late 70s. Thus, the majority of seniors continued to receive services associated with homeownership for more than 10 years after the age of 65.

This study, based on data from censuses of population conducted between 1971 and 2006, showed a strong consistency in the age profile of homeownership across generations of Canadians.

It found that the level at which homeownership plateaued has risen steadily across birth cohorts since the 1970s. The peak level of ownership increased from 73% for those born in the 1910s to 78% for those born during the Second World War.

This trend appears to be continuing as the early baby boomer group, those born in the late 1940s and early 1950s, achieved higher ownership rates before age 60 than had earlier generations.

Family income has been closely related to both the level of homeownership and the increase in homeownership since 1971. There was a substantial difference in homeownership across income quintiles throughout the period.

This difference increased over time, as a result of the fact that the homeownership rate declined for the lowest-income group but rose for higher-income groups.

Families with children were the most likely group to own a home in 1971. This trend continued into 2006. However, the difference with other groups in this respect has declined over time.

The likelihood of homeownership increased at a greater rate for couples without children and for non-family individuals over this period. The proportion of these two groups in the overall population also increased over this period. These two groups still were less likely to own a home than were couples with children. However, the increase in the ownership rates of these two groups offset the effect of the shifting composition of the overall population to the two groups with lower ownership rates.

Owned homes provide shelter and associated local amenities for both owners and non-owners in the same household. Young adults in their 20s and 30s, particular young men, tend to benefit the most from the housing services that derive from homes owned by others, in most cases, their parents. The tendency of adult children to remain living with their parents has increased over the last three decades.

Note: This study uses data from eight censuses between 1971 and 2006 to examine the extent to which Canadians of different ages, incomes, and family structures (including couples with and without children) acquire and retain homeownership, particularly after the age of 65.

This release uses the term "homeowners" rather than the formal census terminology of "household maintainers". The "household maintainer" variable was used in this study as it is the best available measure of homeownership though in some instances the owner of the dwelling may not be the household maintainer. For example, where adult children are living with their parents, it is possible that the children are the maintainers, but not the owners.

Definitions, data sources and methods: survey number 3901.

The research paper "Homeownership over the Life Course of Canadians: Evidence from Canadian Censuses of Population," part of *Analytical Studies Research Paper Series* (11F0019M2010325 free), is now available from the *Key resource* module of our website under *Publications*.

Similar studies from the Social Analysis division are available at (www.statcan.gc.ca/socialanalysis).

For more information, or to enquire about the concepts, methods or data quality of this release, contact Feng Hou (613-951-4337; feng.hou@statcan.gc.ca), Social Analysis Division.

Advertising and related services 2008

The 2008 edition of *Service Bulletin: Advertising and Related Services*, which contains industry highlights along with financial data including revenues, expenses, and operating profit margins, is now available. The publication also breaks down some of the revenue data by type of client and by geographic region.

Definitions, data sources and methods: survey number 2437.

The publication *Service Bulletin: Advertising* and *Related Services*, 2008 (63-257-X, free), is now available from the *Key resource* module of our website under *Publications*.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Client Services (toll-free 1-877-801-3282; 613-951-4612; servicesind@statcan.gc.ca), Service Industries Division.

Performing arts

2008

The 2008 edition of *Service Bulletin: Performing Arts*, which contains industry highlights along with financial data including revenues, expenses, and operating profit margins, is now available.

Definitions, data sources and methods: survey number 3108.

The publication *Service Bulletin: Performing Arts*, 2008 (87F0003X, free), is now available from the *Key resource* module of our website under *Publications*.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Client Services (toll-free 1-877-801-3282; 613-951-4612; servicesind@statcan.gc.ca), Service Industries Division.

New products and studies

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Income Research Paper Series: "Revising Statistics Canada's Low Income Measure (LIM)", no. 4
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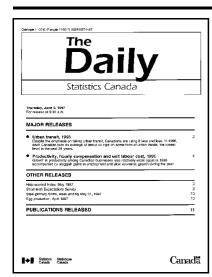
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