

The Daily

Statistics Canada

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Releases

Study: Impact of home equity on incomes of retirement-age households

2006

The equity that homeowners have built up through a lifetime of investment in their homes makes an important contribution to household finances as they enter retirement.

By retirement age, 75% of households are homeowners, and of those, 74% own their homes without a mortgage.

The economic benefit of owning a home is equivalent to the rent that does not have to be paid.

In 2006, when the value of this benefit was taken into account for households headed by individuals in the age group 60 to 69, it increased incomes by \$5,500 or 10%.

For households headed by those in the age group 70 and over, incomes rose by \$5,400 or 12%.

For households in the age group 70 and over whose household income was ranked in the bottom 20%, home ownership raised incomes, on average, by about \$4,200 or 20%. For households in the same age group whose income ranked in the top 20%, income increased by \$10,400, but, in proportional terms, by a more modest 7%.

Across all households that own their own home, the average benefit from owner-occupied housing is lowest in Newfoundland and Labrador (\$2,000) and highest in British Columbia (\$7,300). Across metropolitan areas,

Note to readers

Recently, concerns have been raised as to whether Canadians are prepared for retirement.

Using data from the 2006 Survey of Household Spending and the 2006 Census of Population, this study estimates the contribution to household finances generated by the home equity of working-age and retirement-age households.

Net income is defined as gross income less income taxes and payments made for Employment Insurance, life insurance, annuities, and public and private pension plans. The benefit of home ownership is defined as the value of housing services provided by home equity. The value of housing services is based on estimates of the financing costs of owning a home and the rents paid for housing.

this benefit is lowest in Saguenay, Quebec (\$1,900), and highest in Vancouver, British Columbia (\$8,900).

The research paper "Incomes of Retirement-age and Working-age Canadians: Accounting for Home Ownership," is now available as part of the *Economic Analysis (EA) Research Paper Series* (11F0027M2010064, free) from the *Key resource* module of our website under *Publications*.

Similar studies from the Economic Analysis Division are available on our website (www.statcan.gc.ca/economicanalysis).

For more information, or to enquire about the concepts, methods or data quality of this release, contact Mark Brown (613-951-7292), Economic Analysis Division. ■

Natural gas sales

May 2010 (preliminary)

Natural gas sales totalled 5 210 million cubic metres in May, up 5.0% compared with May 2009.

The volumes of sales to the residential and commercial sectors were down 5.5% and 0.4% respectively in May compared with May 2009, while the volume of sales to the industrial sector was up 9.1%.

Total sales in May were 11.9% lower compared with April.

Natural gas sales

	May 2009	April 2010	May 2010 ^P	April to May 2010	May 2009 to May 2010
	thousands of cubic metres			% change	
Total sales	4 963 413	5 916 687	5 209 884	-11.9	5.0
Residential ¹	961 334	1 293 229	908 218	-29.8	-5.5
Commercial ²	691 497	977 998	688 984	-29.6	-0.4
Industrial ³	3 310 582	3 645 460	3 612 682	-0.9	9.1

^P preliminary

1. Gas sold for domestic purposes, including space heating, water heating and cooking, to a residential dwelling unit.

2. Gas sold to customers engaged in wholesale or retail trade, governments, institutions, office buildings, etc.

3. Gas sold to customers engaged in a process that creates or changes raw or unfinished materials into another form or product. Includes mining and manufacturing establishments. Includes firm, interruptible and buy/sell agreements.

■

Crushing statistics

June 2010

Oilseed processors crushed 451 129 metric tonnes of canola in June. Oil production in June totalled 200 514 tonnes, while meal production amounted to 248 919 tonnes.

Available on CANSIM: table 001-0005.

Definitions, data sources and methods: survey number 3404.

The June 2010 issue of *Cereals and Oilseeds Review* (22-007-X, free) will be available in August.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Client Services (toll-free 1-800-465-1991; agriculture@statcan.gc.ca), Agriculture Division. ■

Cereals and oilseeds review

May 2010

Data from the May issue of *Cereals and Oilseeds Review* are now available. May's issue contains an overview of June's market conditions.

Definitions, data sources and methods: survey numbers, including related surveys, 3401, 3403, 3404, 3443, 3464, 3476 and 5046.

The May 2010 issue of *Cereals and Oilseeds Review*, Vol. 33, no. 5 (22-007-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 1-800-465-1991; agriculture@statcan.gc.ca), Agriculture Division. ■

Deliveries of major grains

June 2010

Data on major grain deliveries are now available for June.

Available on CANSIM: table 001-0001.

Definitions, data sources and methods: survey numbers, including related surveys, 3403, 3404, 3443, 5046 and 5153.

The June 2010 issue of *Cereals and Oilseeds Review* (22-007-X, free) will be available in August.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Client Services (toll-free 1-800-465-1991; agriculture@statcan.gc.ca), Agriculture Division. ■

Households and the Environment Survey

2009

Selected data pertaining to radon awareness and testing from the Households and the Environment Survey are now available for 2009.

Definitions, data sources and methods: survey number 3881.

To order data, to obtain more information, or to enquire about the concepts, methods or data quality of this release, contact the information officer (613-951-0297; environ@statcan.gc.ca), Environment Accounts and Statistics Division. ■

New products and studies

Study: Economic Analysis (EA) Research Paper Series: "Incomes of Retirement-age and Working-age Canadians: Accounting for Home Ownership," no. 64

Catalogue number 11F0027M2010064 (PDF, free; HTML, free)

Cereals and Oilseeds Review, May 2010, Vol. 33, no. 5

Catalogue number 22-007-X (PDF, free; HTML, free)

All prices are in Canadian dollars and exclude sales tax. Additional shipping charges apply for delivery outside Canada.

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