

To be filed
With 11-517

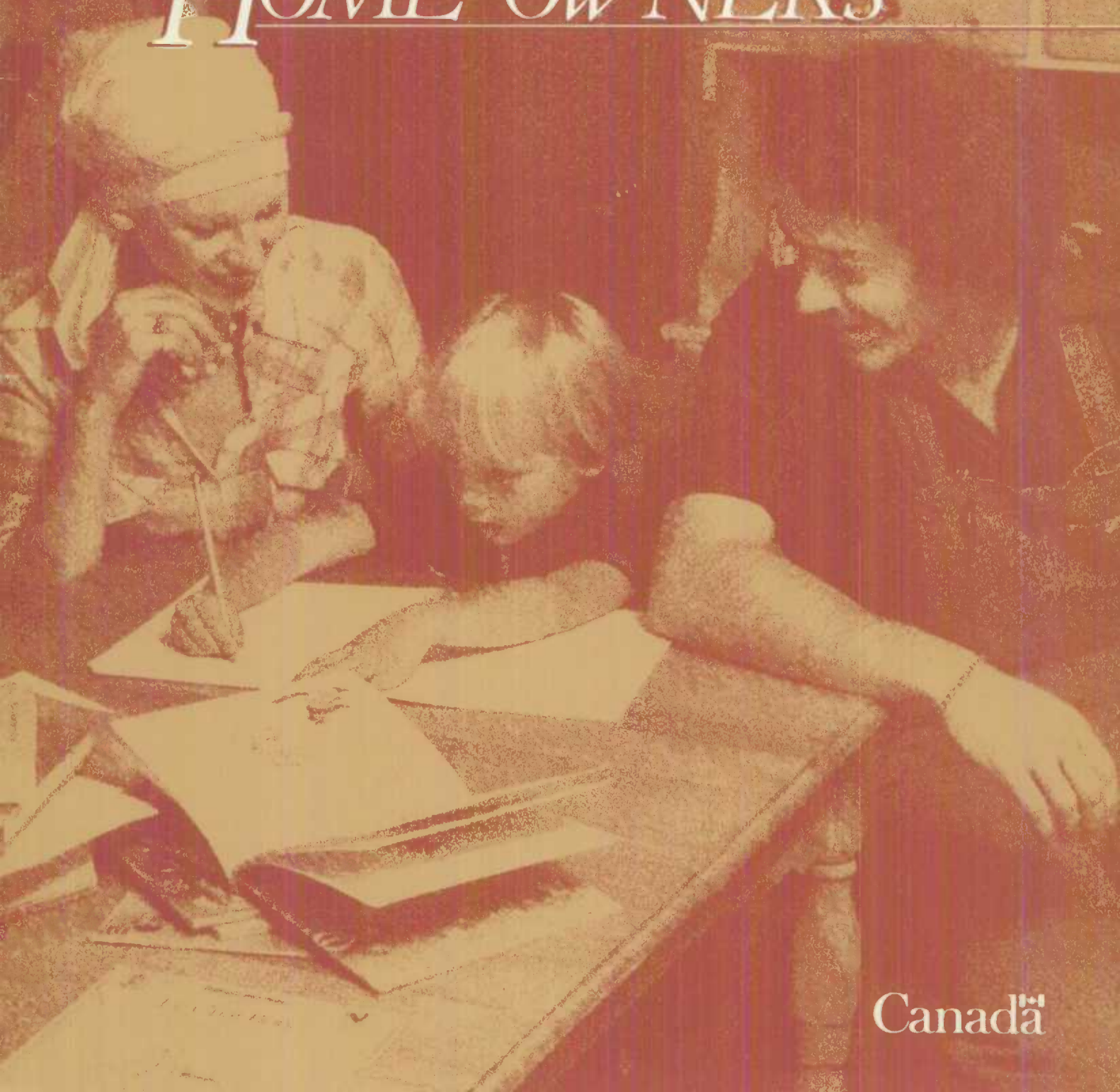
C.3



Statistics
Canada

Statistique
Canada

CANADA'S YOUNG FAMILY HOME-OWNERS



Canada

Data in many forms. . .

Statistics Canada disseminates data in a variety of forms. In addition to publications, both standard and special tabulations are offered on computer print-outs, microfiche and microfilm, and magnetic tapes. Maps and other geographic reference materials are available for some types of data. Direct access to aggregated information is possible through CANSIM, Statistics Canada's machine-readable data base and retrieval system.

How to obtain more information

Inquiries about this publication and related statistics or services should be directed to the Statistics Canada reference centre in:

St. John's	772-4073	Sturgeon Falls	753-4888
Halifax	426-5331	Winnipeg	949-4020
Montréal	283-5725	Regina	359-5405
Ottawa	992-4734	Edmonton	420-3027
Toronto	966-6586	Vancouver	666-3691

Toll-free access is provided in all provinces and territories, for users who reside outside the local dialing area of any of the regional reference centres:

Newfoundland & Labrador	Zenith 07037
Nova Scotia, New Brunswick & Prince Edward Island	1-800-565-7192
Quebec	1-800-361-2831
Ontario	1-800-268-1151
Manitoba	1-800-282-8006
Saskatchewan	1 (112)-800-667-3524
Alberta	1-800-222-6400
British Columbia (South & Central)	112-800-663-1551
Yukon & Northern B.C. (area served by NorthwTel Inc.)	Zenith 08913
Northwest Territories	Zenith 22015

How to order publications

This and other Statistics Canada publications may be purchased from local authorized agents and other community bookstores, through the local Statistics Canada offices, or by mail order to Publication Sales and Services, Statistics Canada, Ottawa, Ontario, K1A 0V7.

BmLm

1981 Census of Canada

CANADA'S YOUNG FAMILY HOME-OWNERS

Published under the authority of the Minister of
Supply and Services Canada

Statistics Canada should be credited when
reproducing or quoting any part of this document

© Minister of Supply and Services
Canada 1984

February 1984
8-5200-744

Price: Canada, \$5.50
Other Countries, \$6.60

Catalogue 99-939

ISBN 0-660-51278-5

Ottawa

INTRODUCTION

Given the choice, most Canadians would probably prefer to own their homes. Indeed, according to the 1981 Census, close to two-thirds of all households are already home-owners.

Traditionally, the family has been the prime consuming unit of non-rental housing in Canada. The motivations for owning a home are varied and many: for some it is the pride of ownership; for others it is a long-term investment; and for many families - young families in particular - it is simply a basic need for adequate shelter to "raise a family", very much in the same manner that they grew up in their parental homes.

In the 1970s, Canada experienced significant socio-economic changes. Divorces were on the increase after the liberalization of divorce laws in the late 1960s, yet new families were formed and women entered the labour force in increasing numbers.

Into this background of changes entered the post-war baby-boom generation (those born between 1946 and 1966). Now grown-up, these young Canadians left schools, colleges and their parental homes *en masse* to establish their own households. They flooded the labour market in great numbers, testing the economy's ability to create new jobs. Brought up in an era of general prosperity and growing consumerism, these young adults had great expectations. Not the least of these expectations was owning a home. For the young people who married and started to have children, the attainment of this goal was all the more important. How this generation of young families have fared in their pursuit of home ownership in a rapidly changing social milieu is the subject of this study.

Of Families and Young Families

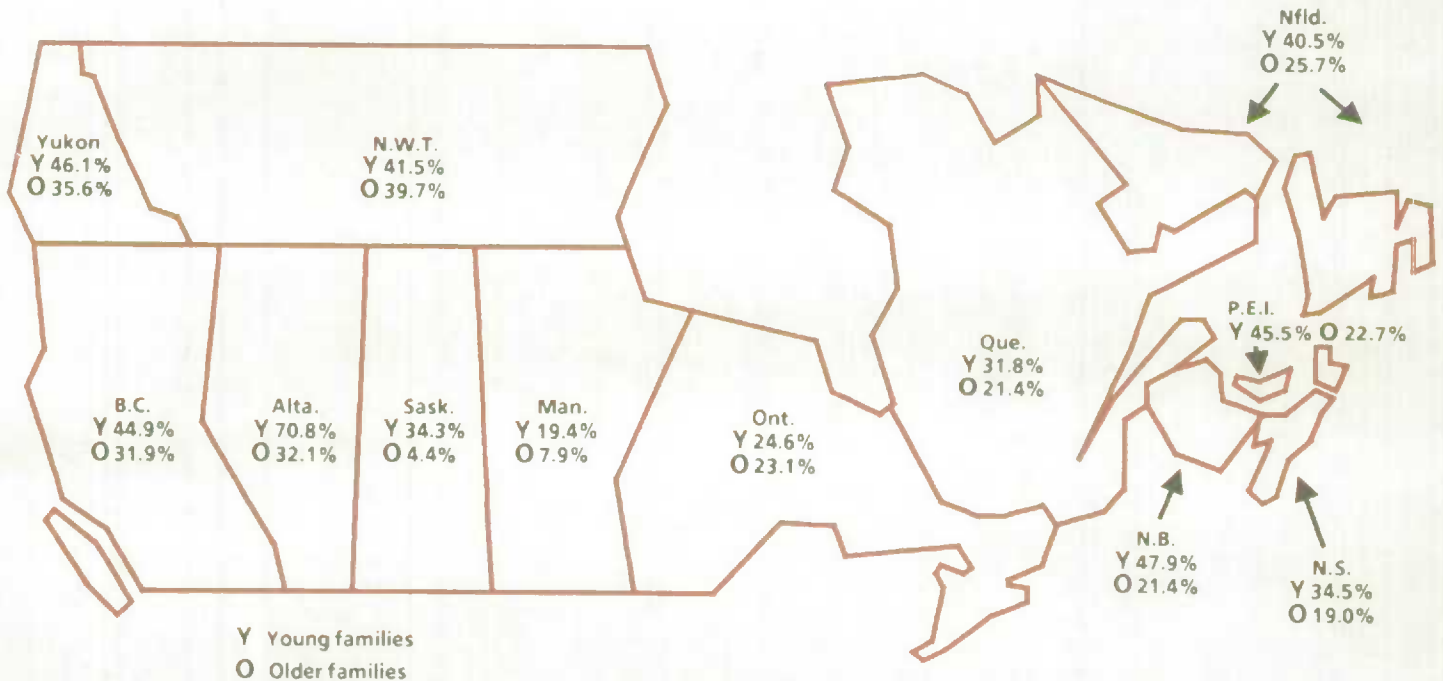
In 1971, there were 4.8 million primary families in Canada. In this study we are referring to "primary" families (see Notes section for definitions). Of these, 1.8 million (39%) were young families, and by this we mean husband-wife families in which the wife is between 15 and 35 years of age, or lone-parent families in which the parent is in the same age group. By 1981, the number of primary families increased to 6 million. Much of this increase is attributable to the formation of young families. Indeed, in the last 10 years, the number of young families has jumped by 34%. In 1981, there were 2.4 million young families, representing 40% of all families in Canada. The dramatic increase in young families as compared to older families is depicted in Chart 1.

In many ways, the increase in young families is a consequence of the post-war baby boom. Already in 1971, some of the baby-boom generation had come of age, left their parental homes and formed families of their own. Throughout the 1970s the process of family formation continued, in spite of significant changes in social values, increases in divorces, and a marked tendency for a lot of people to live alone, or at least to defer marriage till a later age.

The predominant type of family in Canada, regardless of age, has been and still is husband-wife families with children at home. (Children here refer to never-married sons and daughters, including adopted and step-children, regardless of age, living in the same dwelling as their parents.) In 1981, these families represented 58% of all families, down from 65% in 1971. But there are other kinds of families as well.

Chart 1

Percentage Increases in Young and Older Families, Canada, Provinces and Territories, 1971 - 1981



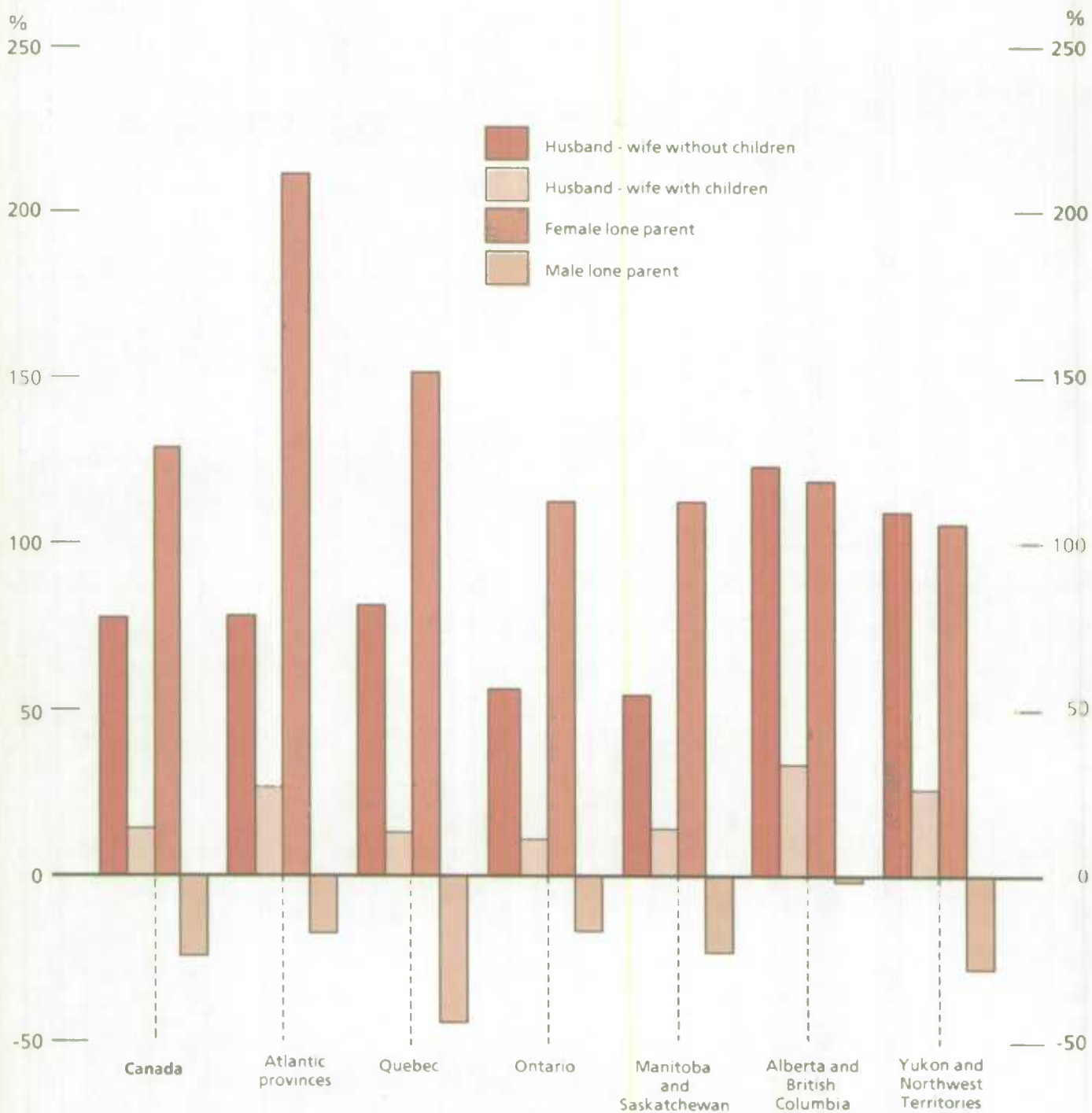
Source: 1971 Census of Canada, unpublished data.
1981 Census of Canada.

There are female lone-parent families, male lone-parent families and, of course, husband-wife families without children at home. Throughout this study we will be referring to these kinds of families when we speak of young families. For now, suffice it to note that the most significant change between 1971 and 1981 has been the 63% increase in female lone-parent families.

When it comes to young families, there has been a 125% increase in female lone-parent families. This rate of increase is double the overall rate for all female lone-parent families. Husband-wife families without children at home also increased by about 75%, a much higher rate than the 20% increase in husband-wife families with children at home. Male lone-parent families are the only type that decreased over time (see Notes section for more details). The changes for different regions in Canada are portrayed in Chart 2.

Chart 2

**Percentage Change in the Different Types of Young Families,
Canada and Regions, 1971 - 1981**



Source : 1971 Census of Canada, unpublished data.
1981 Census of Canada.

The Young Family Home-owners

Since 1971, the home ownership rate among young families has increased at a much faster rate than among "older" families. About 1.4 million young families were home-owners in 1981. This represents an ownership rate of close to 60%. A decade ago, only about 864,000 young families owned their own homes and these made up slightly less than 50% of all young families. By contrast, the ownership rate among older families increased from an already high rate of 75% in 1971 to about 80% in 1981.

The ownership rate differs from one type of young family to another and from region to region across Canada (see Chart 3). In 1971 and 1981 the highest rates were reported for husband-wife families with children at home, in contrast to relatively low rates for lone-parent families (most of whom were headed by female lone parents). While ownership rates for husband-wife families in general increased between 1971 and 1981, the rate for lone-parent families decreased, except in the Western provinces.

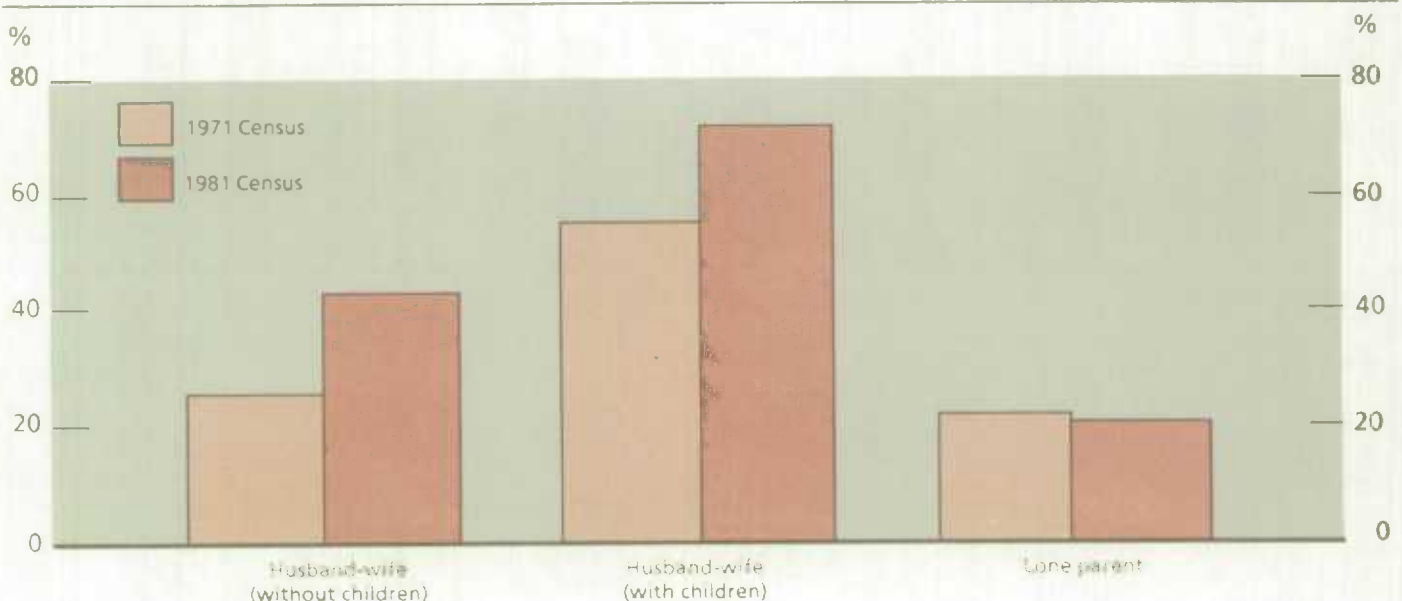
Potential Home Buyers

The ownership rate also implies the tenancy rate. Thus, a high ownership rate among husband-wife families with children at home tells us that there are relatively fewer tenant families in this group. Conversely, the low ownership rate among lone-parent families implies that many of these families were renting their dwellings.

Tenants are potential home buyers. Although the home ownership rate has increased appreciably for young families in the period between the last two decennial censuses, it is still some 20 percentage points lower than the rate observed for older families. Thus, much of the future demand for owner-occupied dwellings is likely to depend on young tenant families and their ability to afford housing on their own. This, in turn, will be influenced by social, economic and demographic factors.

Chart 3

Rates of Home Ownership Among Young Families by Family Type, Canada, 1971 and 1981



Source : 1971 Census of Canada, unpublished data.
1981 Census of Canada.

Where They Live

About three-quarters of Canada's young families live in urban areas, and about two-fifths live in large urban centres with a population of 500,000 and over (see Chart 4). Of all young families living on rural farms or in rural non-farm areas, three-quarters are husband-wife families with children. Most female lone-parent families (approximately 9 in 10) live in urban areas, a proportion higher than for other types of young families.

Across Canada, the incidence of home ownership is higher in rural areas than in urban areas. This urban-rural difference holds for young families as well. In rural farm areas, the ownership rate for young families is as high as 90%. It is likely that family farms are passed on from generation to generation, although such statistics are not available from the census.

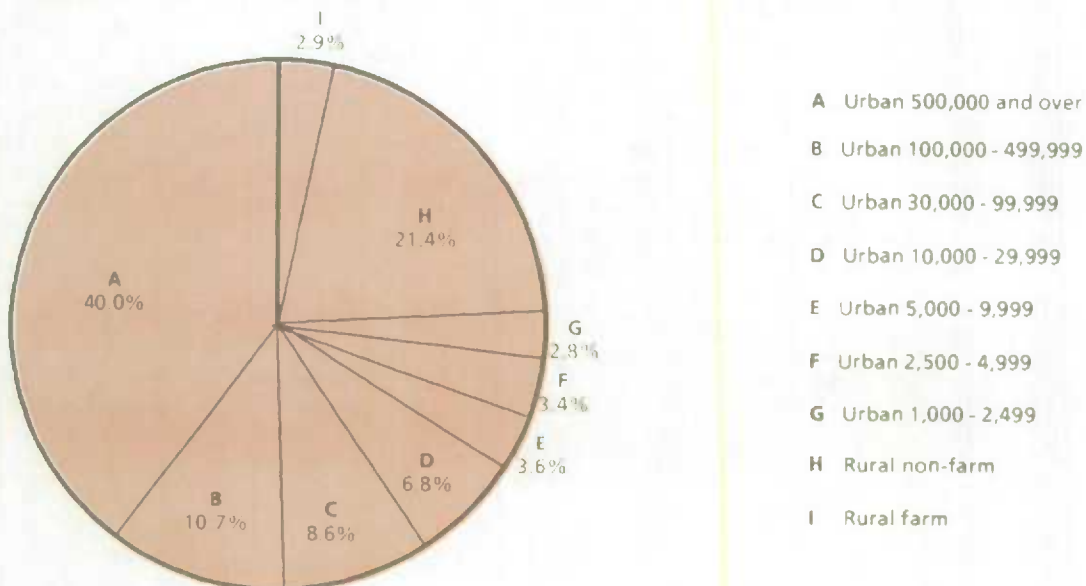
The home ownership rate decreases as the population in the area becomes larger. In urban areas with a population of 500,000 or more, only half of all young families own their homes. For female lone-parent families, the overall ownership rate is at 18%; yet, once again, almost 9 in 10 who live in rural farm areas own their homes.

Young Families Prefer Single Houses ...

The high rate of home ownership is a clear indication of the preference for owner residences. At the same time, the high incidence of single houses among young owners indicates that this type of housing is their first choice. Overall, close to four-fifths of all young owner families lived in single houses in 1981. But the proportion living in single houses is not uniform among the different types of young owner families. It was highest among husband-wife families with children at home (slightly more than four-fifths), and lowest among female lone parents (almost two-thirds)

Chart 4

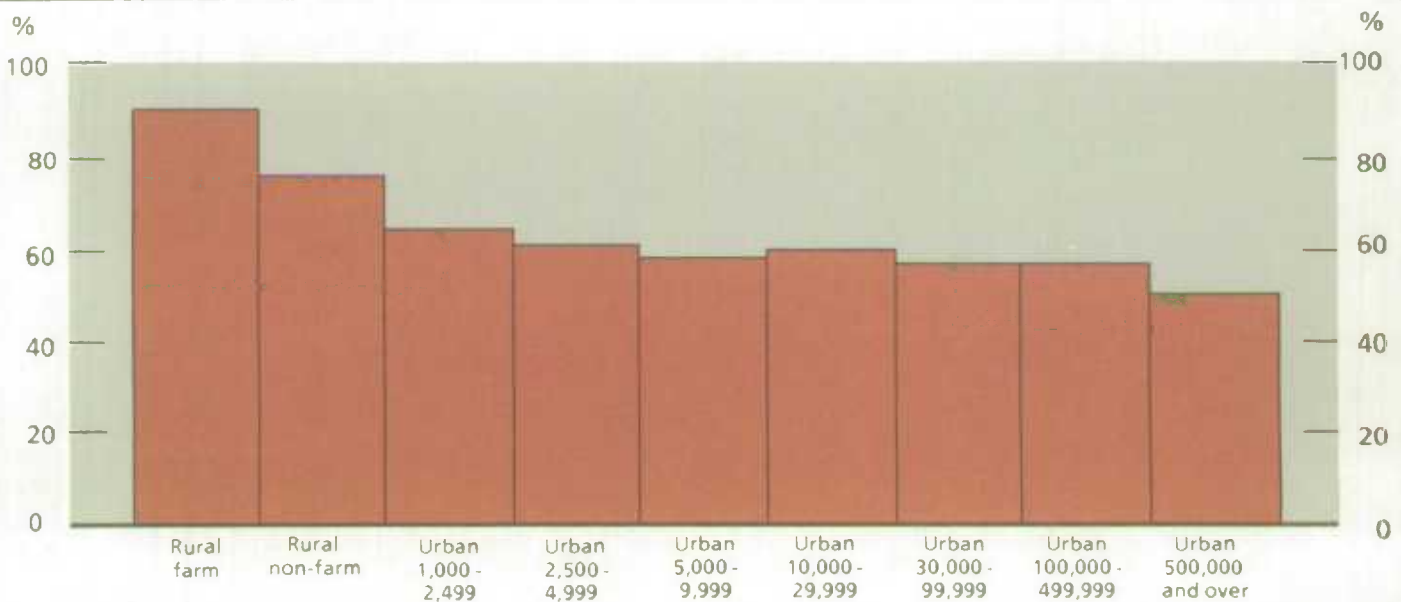
Where Young Families Live, 1981 (Percentage distribution by urban size groups, rural non-farm and rural farm of young families, Canada, 1981)



Source: 1981 Census of Canada.

Chart 5

Rates of Home Ownership Among Young Families, Urban Size Groups, Rural Non-farm and Rural Farm, Canada, 1981



Source : 1981 Census of Canada.

In the 1981 Census, more young families reported ownership of single houses than in the 1971 Census. But the percentage of young owner families living in single houses has actually declined, although slightly, from 84% in 1971 to 79% in 1981. By and large though, the pattern is similar in both censuses; that is to say, husband-wife families with children at home consistently report a higher ownership rate of single houses than do lone-parent families in general and female lone-parent families in particular.

... but Not Many Opt for Condominiums

Generally, a condominium refers to a multi-unit residential complex in which dwellings are owned individually, while land is held in joint ownership with others. As a form of home ownership, the condominium is a relative newcomer to the Canadian housing market. The 1981 Census data show that condominium owners represent about 3% of all homeowners in Canada. Among young families, the overall ownership rate of condominiums is 3%, but climbs to 11% for female lone-parent families. The proportion of husband-wife families occupying condominium dwellings is much lower (about 5% for husband-wife families without children at home and just under 3% for husband-wife families with children at home).

Many Own Newer Dwellings ...

Slightly more than half of young owner families occupy dwellings built since 1971. Husband-wife families without children at home are more likely (38%) than other types of young families (e.g., 28% for lone-parent families) to own dwellings built between 1976 and 1981.

... and are Generally Well-housed

Housing quality can be looked at in a number of ways, from the number of rooms a house contains to the kinds of repairs needed to keep it functioning. Since the majority of young owner families live in newer homes, their dwellings generally do not need major repairs. Among dwellings occupied by husband-wife families with or without children at home, less than 6% require major repairs. Among female lone-parent families the percentage is somewhat higher at 10%.

Table 1

Housing Conditions for Canada's Young Family Home-owners by Family Type, Canada, 1981

Selected characteristics	Total young family home-owners	Family type			
		Husband-wife families without children	Husband-wife families with children	Total lone-parent families	Female lone-parent families
Percentage with	%	%	%	%	%
Single house	79.4	76.6	80.6	66.4	65.0
Dwelling with					
1-3 rooms	1.4	2.6	1.0	2.6	2.5
4-5 rooms	29.4	35.0	27.8	35.6	36.8
6-9 rooms	63.3	58.2	64.8	57.2	56.5
10 or more rooms	5.9	4.1	6.4	4.6	4.3
Crowded dwelling (more than 1 person per room)	0.7	0.2	0.8	0.9	0.9
Dwelling requiring					
major repairs	5.8	5.3	5.7	9.6	10.2
minor repairs	16.2	16.4	15.9	21.5	21.3
Dwelling built in					
1961-70	13.9	11.7	14.3	14.7	15.1
1971-75	22.8	16.9	24.2	24.6	24.9
1976-81	32.9	38.5	31.6	27.9	27.7
Dwelling which is part of a condominium*	3.5	4.9	2.9	9.9	11.1
Number of young family home-owners	1,452,225	289,340	1,124,330	38,560	31,730

* Non-farm dwellings only. Strictly speaking, condominium is a form of ownership rather than a dwelling characteristic.

Source: 1981 Census of Canada.

Not only are the dwellings in good condition, they are also spacious enough for family living. Almost two-thirds of our young families live in dwellings with six to nine rooms. While few young families occupy larger dwellings with ten or more rooms (less than one in ten), fewer families live in smaller dwellings with one to three rooms (about one in a hundred).

Having "adequate" living space for the family is one thing, enjoying more "personal space" is another. One indicator of "personal space" is the crowding index, which simply put, is the number of persons per room. An index of one or less means there are at least as many rooms in the dwelling as there are

occupants - in this case family members - and there is no crowding. Conversely, an index of more than one means there are more family members than rooms under the same roof and there may not be enough personal space for each family member.

In this regard, Canada's young owner families are probably the envy of their counterparts in many other countries. Regardless of family type, and of the presence of children at home, less than 1% of our young families across the nation experience "crowding" (by our standard) under their roofs.

Table 2

What Young Family Home-owners Paid on Average for Monthly Mortgage and Shelter Expenses by Family Type, Canada, Provinces and Territories, 1981

	Total young family home-owners	Family type			
		Husband-wife families without children	Husband-wife families with children	Female lone-parent families	Male lone-parent families
	\$	\$	\$	\$	\$
Canada	505	555	494	430	493
Newfoundland	302	367	294	279	429
Prince Edward Island	362	375	358	432	299
Nova Scotia	394	433	387	342	412
New Brunswick	352	379	349	273	387
Quebec	443	468	438	373	451
Ontario	538	579	529	470	500
Manitoba	456	488	449	381	404
Saskatchewan	470	502	467	342	466
Alberta	642	703	627	508	657
British Columbia	578	634	567	466	494
Yukon	553	536	568	352	492
Northwest Territories	512	532	504	517	626

Source: 1981 Census of Canada.

All told, these statistics depict a generally favourable picture in terms of the housing conditions for the majority of Canada's young owner families.

Mortgages ...

Much has been said in recent years about high mortgage interest rates and their dampening effect on house sales and residential housing starts. The fact is that most households need a mortgage to finance the purchase of a home. Young families, many of whom are presumably relatively new home-owners, are no exception. Almost 9 in 10 of these families have an outstanding mortgage on the dwellings they owned and occupied at the time of the 1981 Census, an increase from 8 in 10 in 1971. Interestingly, the proportion of lone-parent families with a mortgage on their dwellings is slightly lower than the proportion for husband-wife families in both censuses.

Having a mortgage on the dwelling means having to service a debt. The more common form of mortgage repayment in Canada has been monthly payments on outstanding principal and interest. In some cases, the monthly payment includes property taxes. Under this type of mortgage financing, the household is not only paying interest on the mortgage every month but is also building up equity through repayment of principal. It seems safe to assume that the majority of young owner families with an outstanding mortgage would be paying principal and mortgage interest on a monthly basis.

... and Other Shelter Expenditures

There are, of course, other shelter-related expenditures. These include electricity bills, heating bills other than electricity, water and other municipal bills (if any). Together, these expenditures make up the major expenses that the majority of young home-owning families face. (Other expenses include insurance on the property and household effects, and the varying amounts that must be spent on repairs and general maintenance. However, details on this type of expenditure are not available from the 1981 Census.)

On a monthly average basis, young families spent \$505 in 1981 on the major items of shelter-related expenditures including mortgage payments which, in most cases, include the principal and the interest. At the national level, the average monthly payment was highest for husband-wife families without children at home (\$555), and lowest for female lone-parent families (\$430).

Generally, shelter expenditures were higher for young families in Alberta and British Columbia than for their counterparts elsewhere in the country. Regional differences are summarized in Table 2.

The Question of Affordability

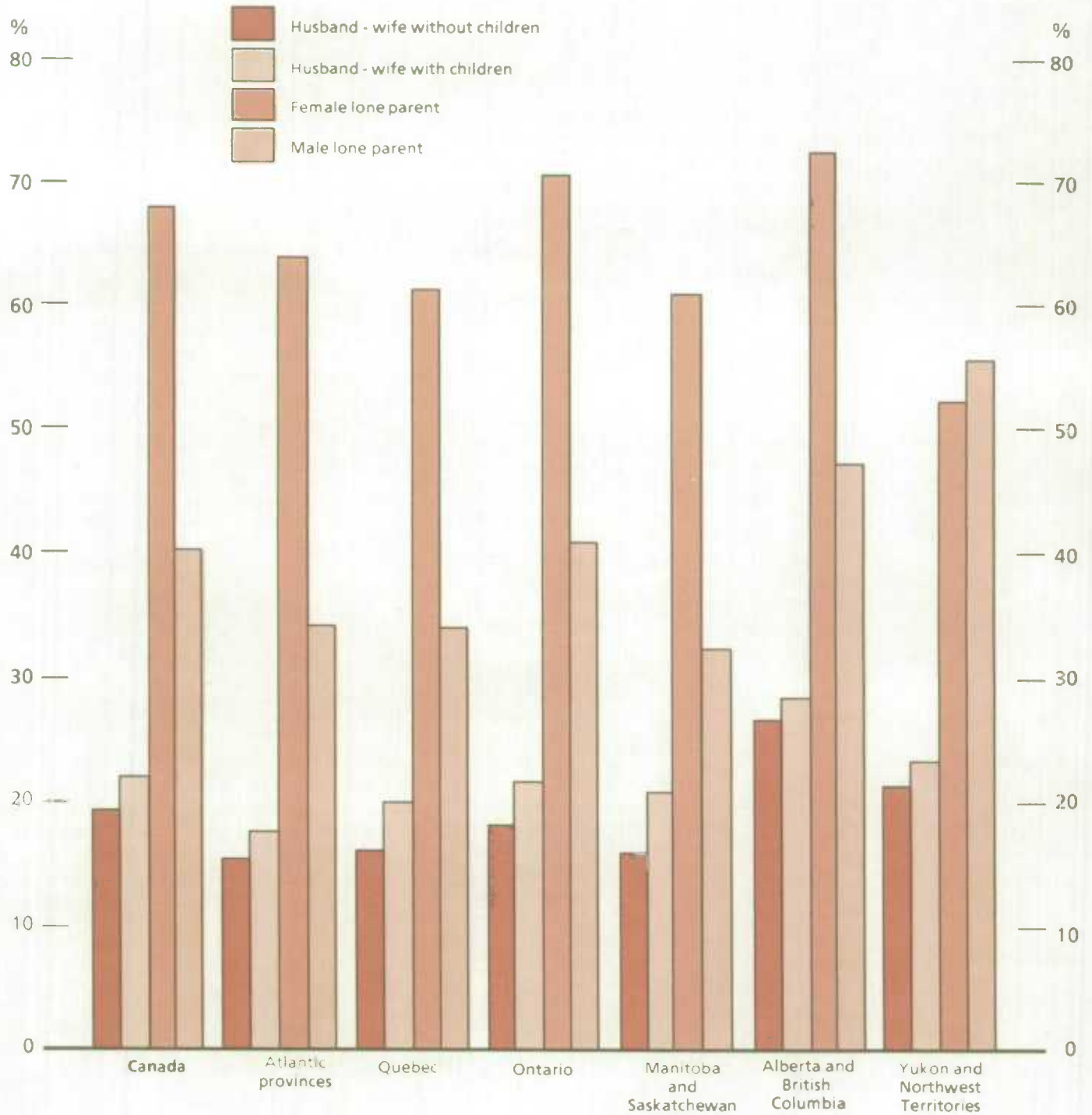
The conventional yardstick for determining affordability is the percentage of income a family has to spend on shelter expenditures, with the cut-off point set at 30%. That is to say, a family spending 30% or more of their family income (gross income before tax and other deductions) is considered to have an affordability problem.

The 1981 Census data revealed that the costs of home ownership are affordable for the majority of our young owner families. Close to two-thirds of these families spent less than 25% of their income on shelter expenditures. If the families spending between 25% to 29% of their incomes are included, then the proportion of families without affordability problems would be almost as high as 80% in Canada.

On the other hand, 2 in 10 young families may have experienced some hardship in maintaining ownership of their homes. Young families headed by female lone parents were the hardest pressed. Just over two-thirds of all female lone-parent families in Canada spent 30% or more of their income on shelter expenditures. Regional differences are depicted in Chart 6.

Chart 6

Percentage of Young Family Home-owners Likely to Have Home Affordability Problems* by Family Type, Canada and Regions, 1981



* Paying 30% or more of their income for mortgage and shelter expenditures.
 Source : 1981 Census of Canada.

Male lone-parent families generally fared better than female lone-parent families across the nation, except in the Yukon and Northwest Territories. (But note that the sample size in the Yukon and Northwest Territories is quite small.) Compared with husband-wife families, however, lone-parent families, regardless of the sex of the lone parent, were not as well-off in terms of their ability to afford home ownership.

As a group, husband-wife families without children fared best. Less than 20% of these families had an affordability problem except in Alberta and British Columbia, where one in four of these families experienced some hardship. A slightly higher percentage

of husband-wife families with children had affordability problems, ranging from just over 17% in the Atlantic provinces to about 28% in Alberta and British Columbia.

Average Family Income

As can be seen from Table 3, the incomes of young home-owning families vary according to the type of family and from province to province. Generally, husband-wife families without children had the highest annual income in 1980 (about \$32,000 at the national level), whereas female lone-parent families had the lowest (under \$12,000).

Table 3

Average Family Income in 1980 for Young Family Home-owners by Family Type, Canada, Provinces and Territories, 1981

	Total young family home-owners	Family type			
		Husband-wife families without children	Husband-wife families with children	Female lone-parent families	Male lone-parent families
	\$	\$	\$	\$	\$
Canada	28,453	32,372	27,963	11,637	21,345
Newfoundland	21,666	25,491	21,459	7,026	16,064
Prince Edward Island	20,932	21,258	21,171	9,036	24,243
Nova Scotia	22,894	26,042	22,719	9,951	17,754
New Brunswick	22,004	24,981	21,925	8,103	15,370
Quebec	27,323	30,042	26,944	11,757	21,404
Ontario	29,655	33,748	29,122	12,427	29,897
Manitoba	25,608	29,532	24,992	11,473	19,844
Saskatchewan	26,021	29,048	25,934	10,346	19,544
Alberta	32,136	35,907	31,690	13,163	23,296
British Columbia	31,337	35,550	31,014	11,196	24,081
Yukon	33,608	35,584	33,885	7,700	6,717
Northwest Territories	31,239	34,149	30,890	10,845	43,231

Source: 1981 Census of Canada

The average income for all young owner families was highest in the Yukon (just under \$34,000), followed by Alberta (about \$32,000), the Northwest Territories and British Columbia (both at around \$31,000). Ontario's young home-owners averaged about \$30,000 while their counterparts in Quebec and the Atlantic provinces averaged under that amount, ranging from about \$21,000 in Prince Edward Island to about \$27,000 in Quebec.

The average 1980 income of male lone-parent families was generally much closer to the average income of husband-wife families with children than to the average income of female lone-parent families. Perhaps it comes as no surprise that the average family income of young families with affordability problems was generally lower than that for families without the same problem. For example, husband-wife families without children who spent less than 15% of their family income on shelter expenditures averaged \$40,427 a year in income. In contrast, female lone-parent families whose shelter expenditures amounted to 50% or more of their income averaged only \$6,036 a year.

The Home Ownership Dream ... Concluding Remarks

About 60% of Canada's young families are home-owners. Wherever they live, in town or in the country, these young home-owners generally enjoy a high standard of housing. Equally important, the costs associated with owning a home are within the affordable range to the majority of these young families. But there are some less-privileged home-owners, in particular families headed by female lone parents, for whom the costs of home ownership do impose a certain degree of financial hardship.

And then there are the young families who are renting their dwellings. They comprised 40% of all young families in Canada in 1981. Collectively, they form a pool of potential home buyers. As long as the family remains the prime consuming unit in the housing market, these young families' decision to purchase homes of their own would be a boost to the housing industry in Canada.

NOTES

1. A CENSUS FAMILY refers to a husband and a wife (with or without children who have never married, regardless of age), or a lone parent of any marital status, with one or more children who have never married, regardless of age, living in the same dwelling. Persons living in a common-law type of arrangement are included in the counts of husband-wife families in this study.
2. All family counts in this study refer to PRIMARY CENSUS FAMILIES in ONE-FAMILY PRIVATE HOUSEHOLDS only. This selection criterion renders it possible to maintain equivalent counts among families, households and dwellings throughout the study. These families represent about 95% of all census families in 1981.

The census definition of PRIMARY CENSUS FAMILY has changed between 1971 and 1981. In 1971, a PRIMARY CENSUS FAMILY is the family of the household head, who is not necessarily the person responsible for household payments. In 1981, a PRIMARY CENSUS FAMILY refers to the family in which a person responsible for household payments - mortgage, or taxes, or electricity, etc. - is a member

Readers should note that this change in concept and in the derivation of PRIMARY CENSUS FAMILIES has affected the comparability of data between 1971 and 1981. Since it is not possible to identify the person responsible for household payments in the 1971 Census, it may be that some families were classified as PRIMARY CENSUS FAMILIES even though the household head was not responsible for household payments.

3. A YOUNG FAMILY is a husband-wife family (with or without children) in which the age of the wife is between 15 and 35 years, or a lone-parent family in which the lone parent, regardless of sex, is in the same age category. "Young" and "older" are imprecise adjectives and may have different connotations for different readers. The use of such terms throughout the study is a matter of convenience, and is not intended to refer to anything other than the above definition.

The age selection criterion for wives in husband-wife families and for female lone parents is predicated upon trends in childbearing. Vital statistics indicate that about 95% of children are born to women 35 years or younger. From this point of view, the delineation of young families in this study is quite representative of that generation of young mothers.

4. All figures in this study are weighted sample estimates from the 1971 and 1981 Censuses of Canada.
5. There is an apparent overestimation of MALE LONE PARENTS in the 1971 Census data. Contributing factors could have been: the change from enumeration by Census Representatives to self-enumeration, a change in reporting by respondents, certain data processing procedures, etc. The figures have not been adjusted in this study.
6. Figures concerning shelter expenditures in this study pertain to PRIMARY CENSUS FAMILIES in ONE-FAMILY PRIVATE HOUSEHOLDS OCCUPYING NON-FARM DWELLINGS only.

7. The calculation of average shelter expenditure includes those cases in which the family household incurred no cash payments, regardless of income.
8. Figures for owner's major payments as a percentage of family income exclude families who reported a loss or had no income in the calendar year immediately preceding the relevant census.
9. Family income refers to the total incomes of all members of the family (including the incomes of children 15 years and over at home, if any).

The calculation of average family income includes cases in which the family reported a loss or had no income in 1980.

10. Urban area refers to an area having a population concentration of 1,000 or more and a population density of 400 or more per square kilometre.

Rural area refers to all territory lying outside "Urban Areas".

Rural farm population includes all persons living in rural areas who are members of the households of farm operators living on their farms for any length of time during the 12-month period prior to the census.

Rural non-farm population refers to all persons living in rural areas who are not members of farm operator households living on their farms.

Canada has taken a census of population every ten years from 1851 and every five years from 1956. The last census was taken on June 3, 1981. The census data constitute the most important single source of information on the population of Canada by many geographic areas from the national and provincial levels down to smaller groups such as cities, towns and municipalities. These data include: information on the number of people who live in Canada; their characteristics such as age, sex, marital status, language, educational level and occupation; number and types of families; and types of dwellings. Census information is used for a variety of purposes by private individuals, governments at all levels, educational institutions, business people and other organizations.

As part of a program to supplement 1981 Census statistical reports, a special series of popular studies has been undertaken on selected topics of public interest. Each study is a description of major trends and patterns. The data used are from the 1981 Census and other relevant sources. This series is designed for use at the high school and community college levels. However, it could also be of interest to the general public.

CANADA'S YOUNG FAMILY HOME-OWNERS is one of the reports in this series. It brings together under one cover highlights of information about young family home-owners. Other studies in the series are being published at about the same time or within the next few months.

The initial manuscript for this study was prepared in the Social Statistics Field by Oliver Lo.

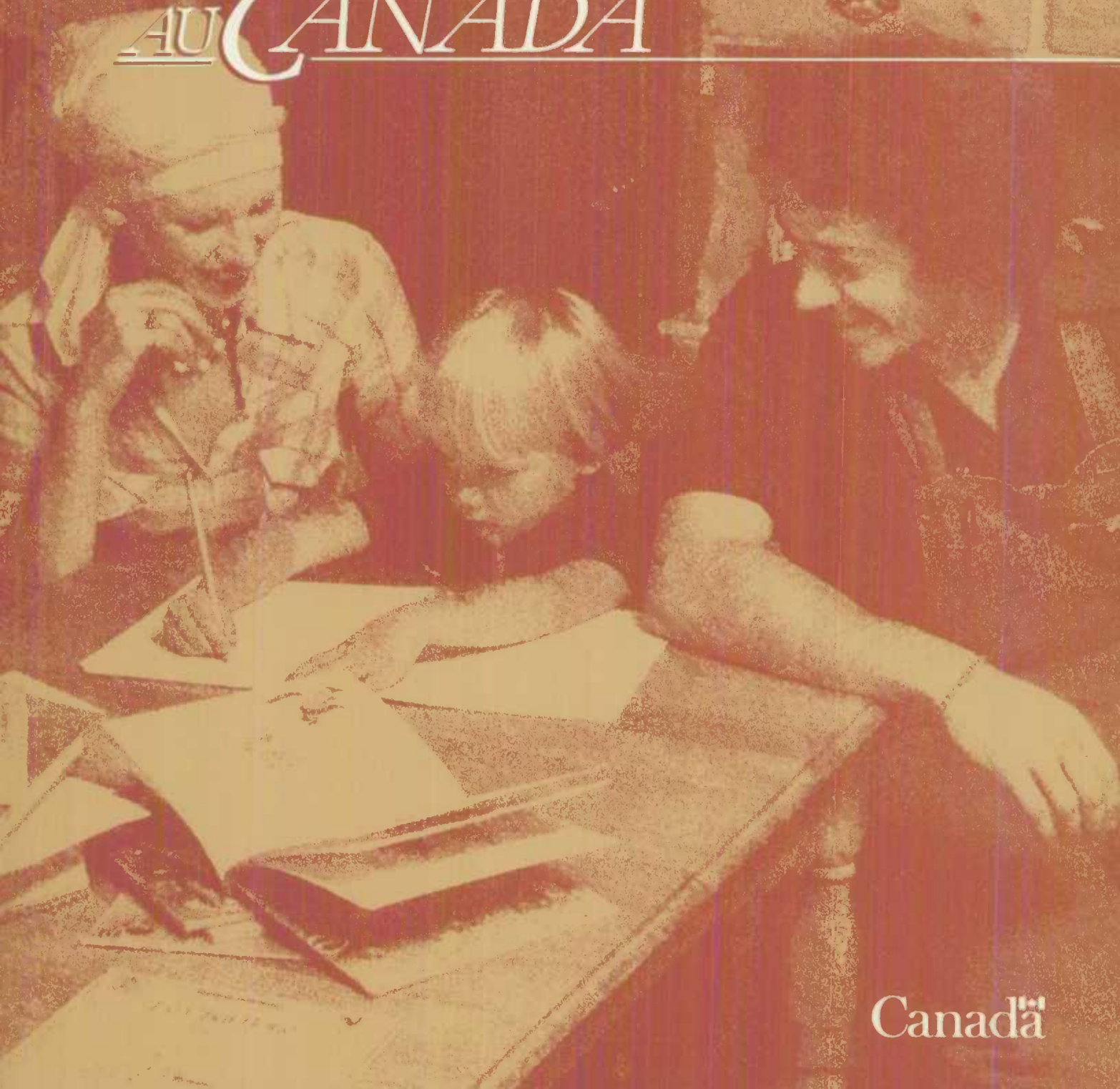
Editing services were provided by Federal and Media Relations Division. Census Operations Division, in cooperation with Production and Support Services Division, coordinated the design, composition and printing.



Statistique
Canada

Statistics
Canada

LES JEUNES FAMILLES PROPRIÉTAIRES AU CANADA



Canada

Des données sous plusieurs formes...

Statistique Canada diffuse des données sous diverses formes. Outre les publications, des totalisations habituelles et spéciales sont offertes sur imprimés d'ordinateur, sur microfiches et microfilms, et sur bandes magnétiques. Des cartes et d'autres documents de référence géographiques sont disponibles pour certaines sortes de données. L'accès direct à des données agrégées est possible par le truchement de CANSIM, la base de données ordi-nologique et le système d'extraction de Statistique Canada.

Comment obtenir d'autres renseignements

Toute demande de renseignements au sujet de cette publication ou de statistiques et services connexes doit être adressée aux centres de référence de Statistique Canada à :

St. John's	772-4073	Sturgeon Falls	753-4888
Halifax	426-5331	Winnipeg	949-4020
Montréal	283-5725	Regina	359-5405
Ottawa	992-4734	Edmonton	420-3027
Toronto	966-6586	Vancouver	666-3691

Un **service d'appel sans frais** est offert, dans toutes les provinces et dans les territoires, aux **utilisateurs qui habitent à l'extérieur des zones de communication locale** des centres de référence régionaux :

Terre-Neuve et Labrador	Zénith 07037
Nouvelle-Écosse, Nouveau-Brunswick et Île-du-Prince-Édouard	1-800-565-7192
Québec	1-800-361-2831
Ontario	1-800-268-1151
Manitoba	1-800-282-8006
Saskatchewan	1 (112)-800-667-3524
Alberta	1-800-222-6400
Colombie-Britannique (région sud et centrale)	112-800-663-1551
Yukon et le nord de la Colombie-Britannique (région desservie par NorthwesterTel Inc.)	Zénith 08913
Territoires du Nord-Ouest	Zénith 22015

Comment commander les publications

On peut se procurer cette publication et les autres publications de Statistique Canada auprès des agents autorisés et des autres librairies locales, par l'entremise des bureaux régionaux de Statistique Canada, ou en écrivant à Ventes et distribution de publications, Statistique Canada, Ottawa (Ontario) K1A 0V7.

Recensement du Canada de 1981

LES JEUNES FAMILLES
PROPRIÉTAIRES
AU CANADA

Publication autorisée par le ministre des
Approvisionnement et Services Canada

Reproduction ou citation autorisée sous réserve
d'indication de la source: Statistique Canada

© Ministre des Approvisionnements
et Services Canada 1984

Février 1984
8-5200-744

Prix: Canada, \$5.50
Autres pays, \$6.60

Catalogue 99-939

ISBN 0-660-51278-5

Ottawa

INTRODUCTION

S'ils avaient le choix, la plupart des Canadiens préféreraient probablement être propriétaires de leur maison. De fait, le recensement de 1981 révèle que les deux tiers de tous les ménages sont déjà propriétaires.

Depuis toujours, la famille est la principale unité de consommation de logements non locatifs au Canada. Les raisons incitant les familles à vouloir posséder une maison sont nombreuses et diverses: pour certaines, il s'agit de la fierté d'être propriétaires, pour d'autres, d'un investissement à long terme et, pour un grand nombre d'entre elles, en particulier les jeunes familles, il s'agit simplement d'un besoin essentiel de disposer d'un logement adéquat pour "élever une famille", d'une façon très semblable à celle dont elles ont été élevées dans la maison de leurs parents.

Le Canada a connu d'importants changements socio-économiques dans les années 70. Le nombre de divorces a augmenté après la libéralisation des lois sur le divorce à la fin des années 60; et pourtant, de nouvelles familles étaient fondées et le nombre de femmes entrant dans la population active s'est accru.

C'est dans le cadre de ces changements qu'émerge la génération de l'explosion démographique d'après-guerre, comprenant les personnes nées entre 1946 et 1966. Ces jeunes Canadiens, qui sont maintenant des adultes, ont quitté les écoles, les collèges et la maison de leurs parents en masse pour fonder leur propre ménage. Ils ont envahi en grand nombre le marché du travail, mettant l'économie au défi de créer de nouveaux emplois. Élevés dans une ère de prospérité générale et de

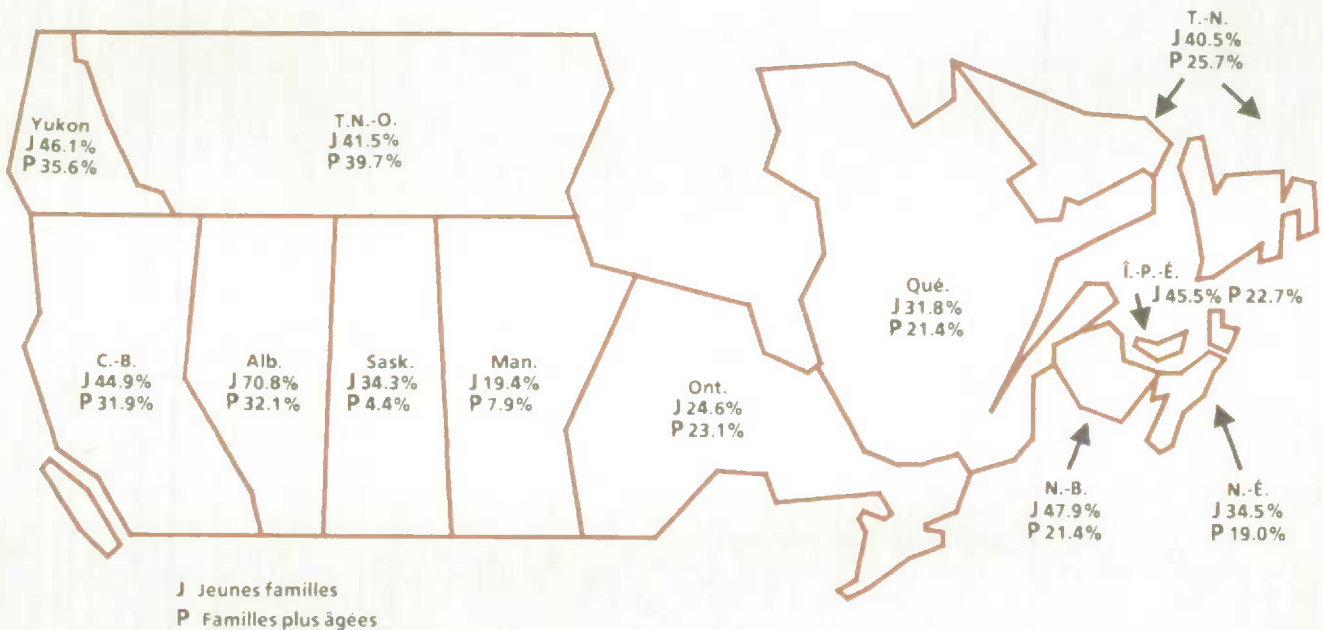
consommation croissante, ces jeunes adultes avaient de grands espoirs, dont le moindre n'était certes pas celui de posséder leur maison. Pour les jeunes qui s'étaient mariés et avaient commencé à avoir des enfants, la réalisation de cet objectif n'en était que plus importante. La présente étude vise à montrer comment cette génération de jeunes familles a réussi à atteindre ce but dans un milieu social en évolution rapide.

Familles et jeunes familles

En 1971, on comptait 4.8 millions de familles principales au Canada. La présente étude vise les familles "principales" (voir la section des "Notes" pour les définitions). Sur ce nombre, 1.8 million (soit 39 %) étaient de jeunes familles, c'est-à-dire des familles époux-épouse dans lesquelles l'épouse est âgée de 15 à 35 ans, ou des familles monoparentales dont le parent fait partie du même groupe d'âge. En 1981, le nombre de familles principales était passé à 6 millions. La plus grande partie de cette augmentation est attribuable à la formation de jeunes familles. De fait, au cours des 10 dernières années, le nombre de jeunes familles a grimpé de 34 %. En 1981, on comptait 2.4 millions de jeunes familles, représentant 40 % de toutes les familles au Canada. Le graphique 1 illustre la progression spectaculaire du nombre de jeunes familles par rapport à celui des familles plus âgées.

À de nombreux égards, l'augmentation du nombre de jeunes familles est une conséquence de l'explosion démographique d'après-guerre. Dès 1971, certains membres de la génération de l'explosion démographique avaient atteint leur majorité, quitté la maison de leurs parents et fondé leur propre famille.

Taux de croissance du nombre de jeunes familles et de familles plus âgées, Canada, provinces et territoires, 1971 - 1981



Source: Recensement du Canada de 1971, données non publiées.
Recensement du Canada de 1981.

Le processus de formation des familles s'est poursuivi pendant toutes les années 70, malgré d'importants changements dans les valeurs sociales, l'augmentation du nombre de divorces et la tendance marquée, observée auprès d'un grand nombre de personnes, à vivre seules ou, tout au moins, à retarder l'âge du mariage.

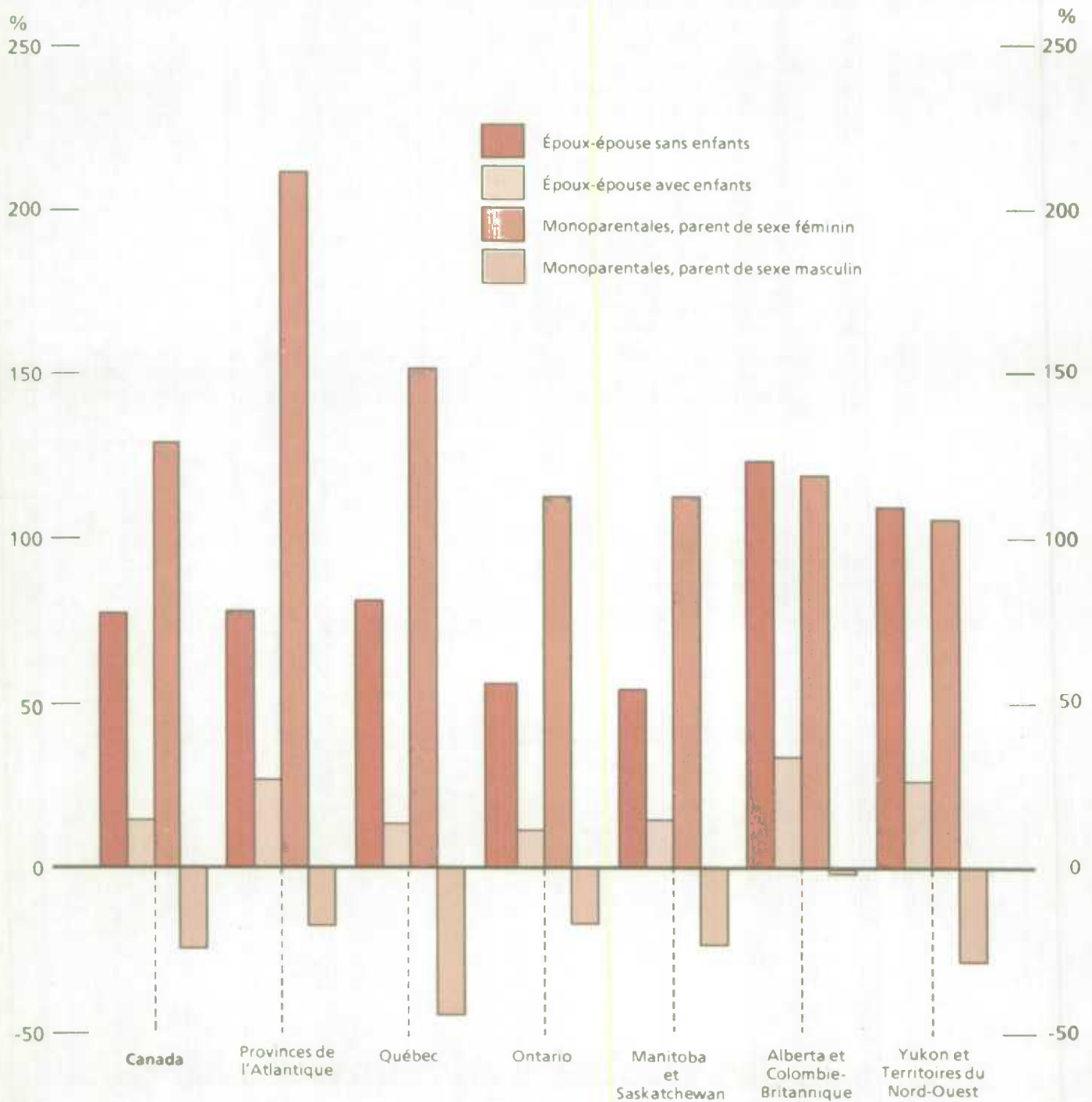
Les familles époux-épouse, peu importe leur âge, avec des enfants à la maison étaient et constituent encore le principal genre de famille au Canada. (Dans la présente étude, les enfants sont les fils et filles, y compris les enfants adoptés et les enfants d'un autre lit, qui n'ont jamais été mariés, peu importe leur âge, et qui vivent dans le même logement que leurs parents.) En 1981, ces familles représentaient 58 % du total des familles, une baisse par rapport à 1971 (65 %). Par ailleurs, il existe d'autres genres de familles, comme les familles monoparentales dont le parent est de sexe féminin, les familles monoparentales dont le parent est de sexe masculin et, évidemment, les familles époux-épouse sans enfants à la maison. Tout au long de cette étude, on

se référera à ces genres de familles quand on parlera des jeunes familles. Pour l'instant, il suffit de signaler que le changement le plus important qui soit intervenu entre 1971 et 1981 a été l'augmentation de 63 % du nombre de familles monoparentales dont le parent est de sexe féminin.

En ce qui concerne les jeunes familles, on observe un accroissement de 125 % du nombre de familles monoparentales dont le parent est une femme. Ce taux d'augmentation représente le double du taux général pour toutes les familles monoparentales avec parent de sexe féminin. Le nombre de familles époux-épouse sans enfants à la maison a également grimpé d'environ 75 %, ce qui est bien supérieur aux 20 % enregistrés pour les familles époux-épouse avec des enfants à la maison. Les familles monoparentales avec parent de sexe masculin constituent le seul genre de famille pour lequel on observe une baisse pendant cette période (voir la section des "Notes" pour obtenir des renseignements complémentaires). Le graphique 2 indique les variations observées d'une région à l'autre au Canada.

Graphique 2

Taux de variation des divers genres de jeunes familles,
Canada et régions, 1971 - 1981



Source : Recensement du Canada de 1971, données non publiées.
Recensement du Canada de 1981.

Les jeunes familles propriétaires

Depuis 1971, le taux d'accèsion à la propriété s'est accru à un rythme bien plus rapide chez les jeunes familles que parmi les familles plus âgées. En 1981, environ 1.4 million de jeunes familles étaient propriétaires, ce qui représente un taux d'accèsion de près de 60 %. Dix ans plus tôt, quelque 864,000 jeunes familles seulement possédaient leur propre maison, ce qui représentait un peu moins de 50 % de toutes les jeunes familles. Par contre, chez les familles plus âgées, le taux d'accèsion est passé d'une proportion déjà élevée de 75 % en 1971 à environ 80 % en 1981.

Le taux d'accèsion diffère selon le genre de jeune famille et varie d'une région à l'autre au Canada (voir le graphique 3). En 1971 et 1981, les taux les plus élevés ont été enregistrés pour les familles époux-épouse avec des enfants à la maison, comparativement à des taux relativement bas pour les familles monoparentales (dont la plupart avaient comme parent une femme). Alors que les taux d'accèsion ont en général augmenté pour les familles époux-épouse entre 1971 et 1981, ils ont diminué pour les familles monoparentales, sauf dans les provinces de l'Ouest.

Acheteurs éventuels de maisons

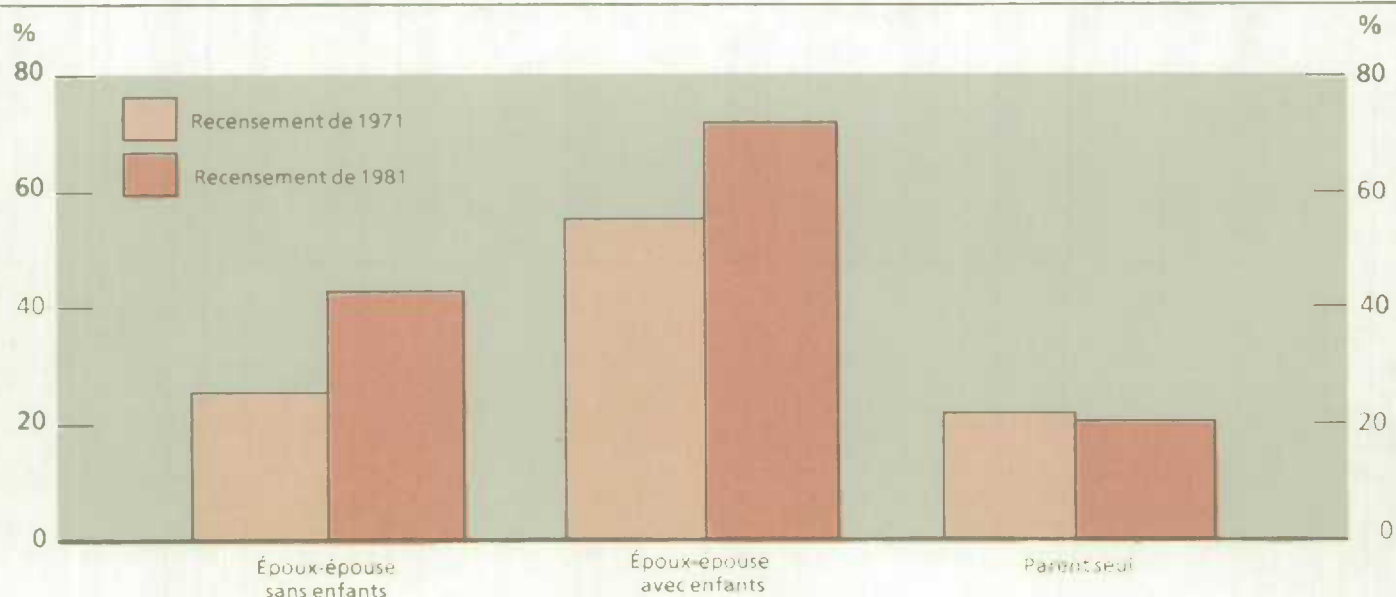
Le taux d'accèsion influence également le taux de location. Ainsi, un taux d'accèsion élevé chez les familles époux-épouse avec enfants à la maison indique qu'il existe relativement peu de familles locataires dans ce groupe.

Réciproquement, le faible taux d'accèsion enregistré pour les familles monoparentales implique qu'un grand nombre de ces familles louaient leur logement.

Les locataires constituent des acheteurs éventuels de maisons. Bien que le taux d'accèsion à la propriété ait augmenté de façon appréciable chez les jeunes familles pendant la période comprise entre les deux derniers recensements, il reste toujours inférieur de quelque 20 points au taux observé pour les familles plus âgées. C'est pourquoi une grande partie de la demande future de logements occupés par leur propriétaire dépendra probablement des jeunes familles locataires et de leur capacité d'acheter leur propre logement. Cette possibilité sera, à son tour, influencée par des facteurs sociaux, économiques et démographiques.

Graphique 3

Taux d'accèsion à la propriété des jeunes familles selon le genre de famille, Canada, 1971 et 1981



Source : Recensement du Canada de 1971, données non publiées.
Recensement du Canada de 1981.

Lieu de résidence des jeunes familles

Environ les trois quarts des jeunes familles au Canada vivent dans des régions urbaines, et environ deux cinquièmes d'entre elles résident dans de grands centres urbains de 500,000 habitants ou plus (voir le graphique 4). Les trois quarts de toutes les jeunes familles vivant dans des régions rurales agricoles ou rurales non agricoles sont des familles époux-épouse avec enfants. La plupart des familles monoparentales avec parent de sexe féminin (environ 9 sur 10) habitent dans des régions urbaines, pourcentage supérieur à celui de tous les autres genres de jeunes familles.

Dans tout le Canada, le taux d'accèsion à la propriété est plus élevé dans les régions rurales que dans les régions urbaines. Cette différence urbaine-rurale s'applique également aux jeunes familles. Dans les régions rurales agricoles, le taux d'accèsion atteint jusqu'à 90 % dans le cas des jeunes familles. Il est probable que les fermes familiales soient transmises d'une génération à l'autre, mais le recensement ne fournit pas ces statistiques.

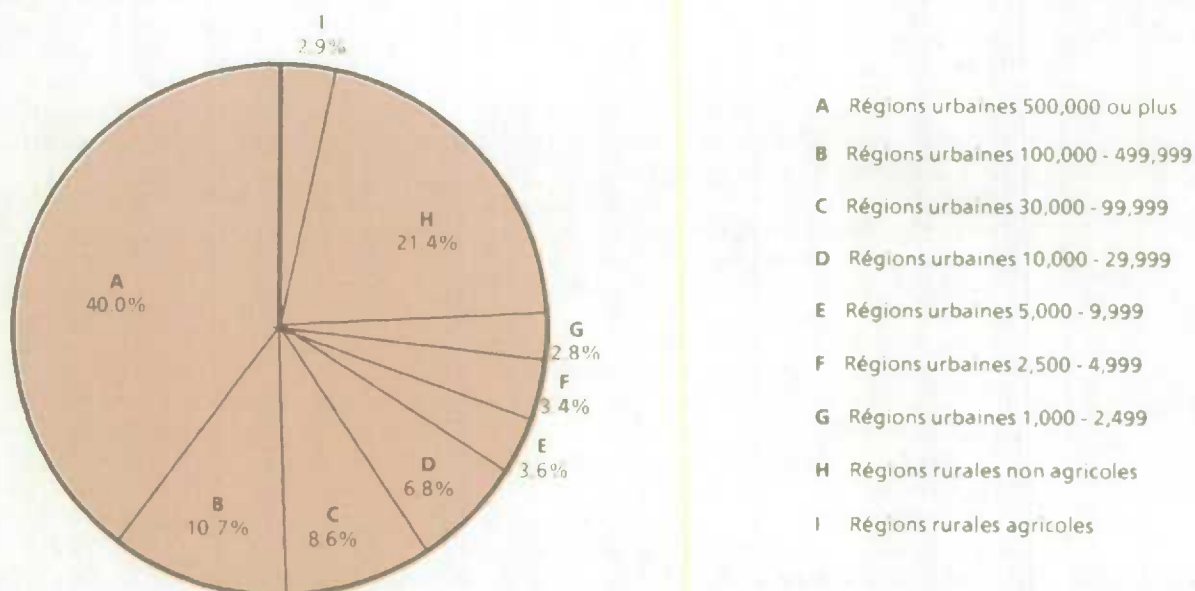
Le taux d'accèsion à la propriété diminue à mesure que s'accroît la population de la région. Dans les régions urbaines de 500,000 habitants ou plus, la moitié seulement de toutes les jeunes familles possèdent leur propre maison. Pour les familles monoparentales dont le parent est une femme, le taux global d'accèsion se chiffre à 18 %; pourtant, ici encore, près de 9 sur 10 de ces familles qui vivent dans des régions rurales agricoles sont propriétaires de leur maison.

Préférence des jeunes familles pour les maisons individuelles

Le taux élevé d'accèsion à la propriété indique clairement la préférence pour les résidences occupées par leur propriétaire. En même temps, le taux considérable d'occupation de maisons individuelles par les jeunes familles révèle que ce genre de logement constitue leur premier choix. Dans l'ensemble, près des quatre cinquièmes de toutes les jeunes familles propriétaires vivaient dans des maisons individuelles en 1981. Toutefois, la proportion de familles habitant dans des maisons individuelles n'est pas uniformément répartie entre les divers genres de jeunes familles propriétaires.

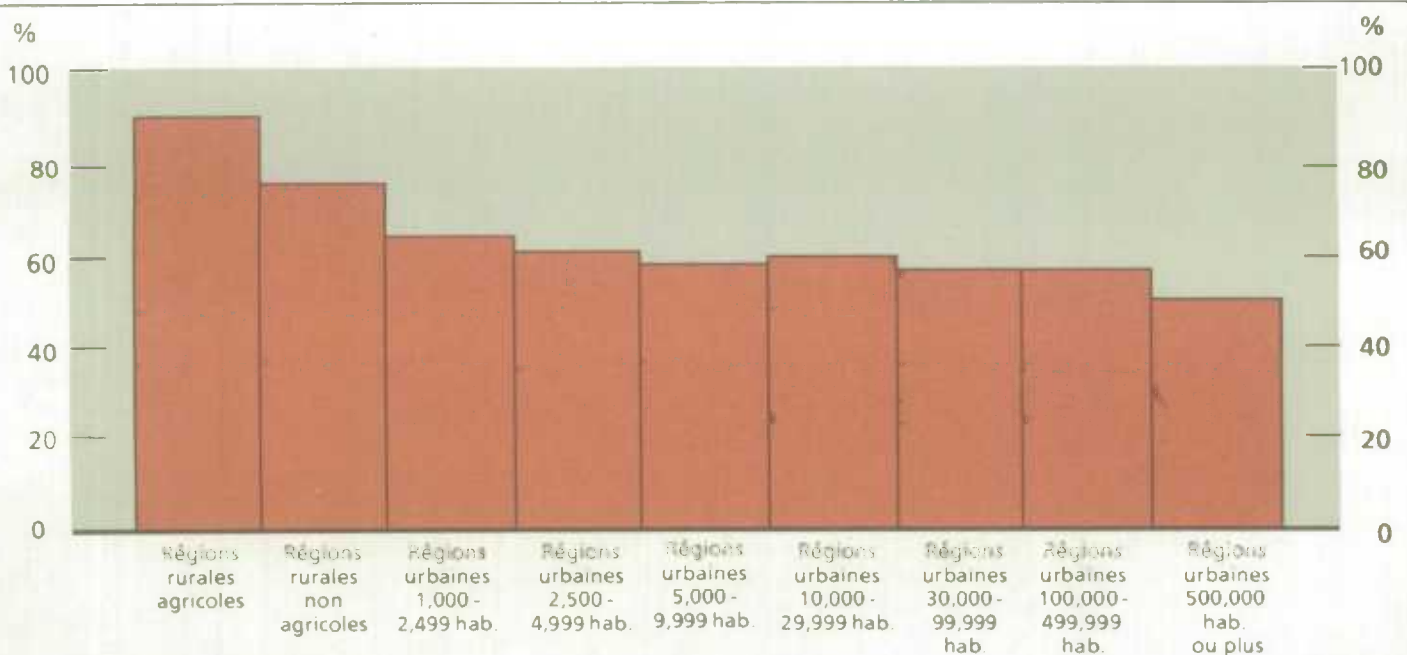
Graphique 4

Lieu de résidence des jeunes familles, 1981 (Répartition en pourcentage des jeunes familles, régions urbaines par groupe de taille, régions rurales non agricoles et rurales agricoles, Canada, 1981)



Source : Recensement du Canada de 1981.

Taux d'accèsion à la propriété chez les jeunes familles, régions urbaines par groupe de taille, régions rurales non agricoles et rurales agricoles, Canada, 1981



Source : Recensement du Canada de 1981.

Cette proportion était la plus élevée pour les familles époux-épouse avec des enfants à la maison (un peu plus des quatre cinquièmes) et la plus basse pour les familles monoparentales dont le parent est une femme (près des deux tiers).

Au recensement de 1981, plus de jeunes familles ont déclaré être propriétaires de maisons individuelles qu'à celui de 1971. Toutefois, le pourcentage de jeunes familles propriétaires vivant dans des maisons individuelles a en fait diminué, bien que légèrement, passant de 84 % en 1971 à 79 % en 1981. Malgré tout, la tendance générale est semblable dans les deux recensements, c'est-à-dire que les familles époux-épouse avec des enfants à la maison déclarent de façon uniforme un taux plus élevé d'accèsion à une maison individuelle que les familles monoparentales en général et les familles monoparentales avec parent de sexe féminin en particulier.

Condominium: choix d'un petit nombre de familles seulement

En général, un condominium est un immeuble à logements multiples dans lequel chaque logement est détenu en propriété individuelle alors que le terrain est détenu en propriété indivise. En tant que forme de propriété, le condominium est jusqu'à un certain point un nouveau venu sur le marché canadien du logement. Les données du recensement de 1981 indiquent que les propriétaires dans un condominium représentent environ 3 % de tous les propriétaires du Canada. Chez les jeunes familles, le taux global d'accèsion dans un condominium se chiffre à 3 %, mais grimpe à 11 % pour les familles monoparentales dont le parent est une femme. La proportion de familles époux-épouse occupant un logement dans un condominium est bien plus basse (environ 5 % pour les familles époux-épouse sans enfants à la maison et juste en dessous de 3 % pour les familles époux-épouse avec des enfants à la maison).

Préférence pour les logements récents ...

Un peu plus de la moitié des jeunes familles propriétaires occupent des logements construits après 1971. Les familles époux-épouse sans enfants à la maison ont plus tendance (38 %) que d'autres genres de jeunes familles (par ex., 28 % pour les familles mono-parentales) à posséder des logements construits entre 1976 et 1981.

... et, en général, de bonne qualité

On peut envisager la qualité du logement de nombreux points de vue, en partant du nombre de pièces qu'il contient jusqu'au genre de réparations nécessaires pour le maintenir en bon état. Comme la plupart des jeunes familles propriétaires vivent dans des maisons récentes, leurs logements n'ont, en général, pas besoin de réparations majeures. Moins de 6 % des logements occupés par des familles époux-épouse avec ou sans enfants à la maison ont besoin de réparations majeures. Le pourcentage est légèrement plus élevé

Tableau 1

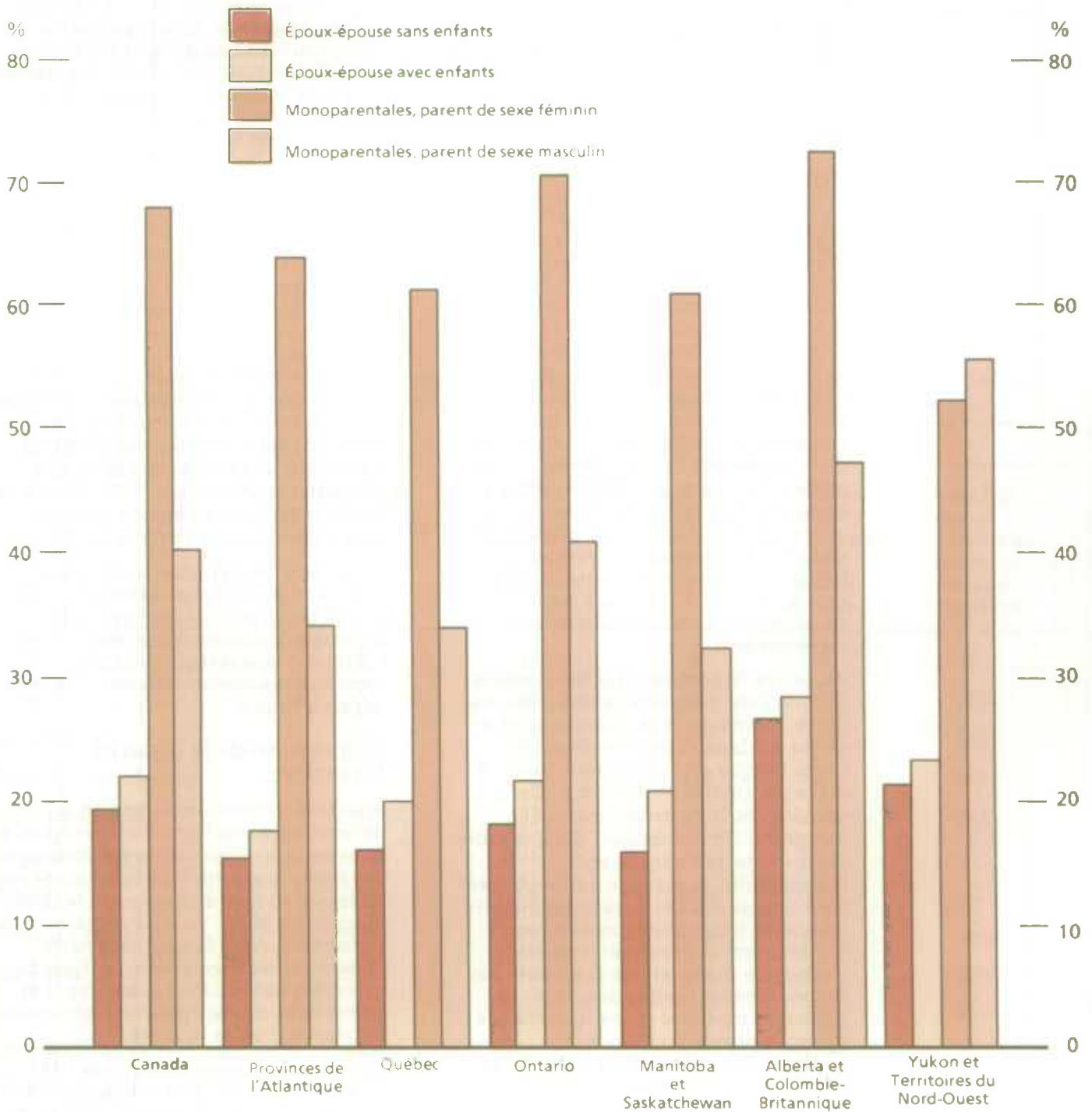
Conditions de logement des jeunes familles propriétaires selon le genre de famille, Canada, 1981

Certaines caractéristiques	Total des jeunes familles propriétaires	Genre de famille			
		Familles époux-épouse sans enfants	Familles époux-épouse avec enfants	Total des familles mono-parentales	Familles mono-parentales, parent de sexe féminin
Pourcentage possédant:	%	%	%	%	%
Maison individuelle	79.4	76.6	80.6	66.4	65.0
Logement de					
1-3 pièces	1.4	2.6	1.0	2.6	2.5
4-5 pièces	29.4	35.0	27.8	35.6	36.8
6-9 pièces	63.3	58.2	64.8	57.2	56.5
10 pièces ou plus	5.9	4.1	6.4	4.6	4.3
Logement surpeuplé (plus d'une personne par pièce)	0.7	0.2	0.8	0.9	0.9
Logement nécessitant des réparations majeures	5.8	5.3	5.7	9.6	10.2
réparations mineures	16.2	16.4	15.9	21.5	21.3
Logement construit en					
1961-70	13.9	11.7	14.3	14.7	15.1
1971-75	22.8	16.9	24.2	24.6	24.9
1976-81	32.9	38.5	31.6	27.9	27.7
Logement faisant partie d'un condominium *	3.5	4.9	2.9	9.9	11.1
Nombre de jeunes familles propriétaires	1,452,225	289,340	1,124,330	38,560	31,730

* Logements non agricoles seulement. Au sens strict, un condominium est une forme de propriété plutôt qu'une caractéristique du logement.

Graphique 6

Pourcentage de jeunes familles propriétaires pouvant éprouver des difficultés financières* selon le genre de famille, Canada et régions, 1981



* Consacrant 30% ou plus de leur revenu à l'hypothèque et aux dépenses au titre du logement.
Source : Recensement du Canada de 1981.

tiers de ces familles dépensent moins de 25 % de leur revenu au titre du logement. Si l'on ajoute les familles dépensant entre 25 % et 29 % de leur revenu, le pourcentage de familles n'éprouvant pas de difficultés financières atteint presque 80 % au Canada.

Par ailleurs, il est possible que 2 jeunes familles sur 10 aient éprouvé des difficultés à conserver la possession de leur maison. Les jeunes familles monoparentales avec parent de sexe féminin étaient soumises aux pressions les plus fortes. Juste un peu plus des deux tiers de toutes les familles monoparentales de ce type dépensaient 30 % ou plus de leur revenu au titre du logement, au Canada. Le graphique 6 illustre les variations d'une région à l'autre.

Dans l'ensemble du pays, sauf au Yukon et dans les Territoires du Nord-Ouest, les familles monoparentales dont le parent est un homme se trouvaient généralement dans une situation plus favorable que celles dont le parent est une femme. (On remarquera toutefois que la taille de l'échantillon au Yukon et dans les Territoires du Nord-Ouest est très petite.) Si on les compare aux familles époux-épouse, on constate cependant que les familles monoparentales, quel que soit le sexe du parent seul, n'étaient pas dans une position aussi enviable du point de vue de leur capacité à payer une maison.

En tant que groupe, les familles époux-épouse sans enfants se trouvaient dans la meilleure situation. Moins de 20 % de ces familles faisaient face à un problème

Tableau 3

Revenu moyen en 1980 des jeunes familles propriétaires selon le genre de famille, Canada, provinces et territoires, 1981

	Genre de famille				
	Total des jeunes familles propriétaires	Familles époux-épouse sans enfants	Familles époux-épouse avec enfants	Familles monoparentales, parent de sexe féminin	Familles monoparentales, parent de sexe masculin
	\$	\$	\$	\$	\$
Canada	28,453	32,372	27,963	11,637	21,345
Terre-Neuve	21,666	25,491	21,459	7,026	16,064
Île-du-Prince-Édouard	20,932	21,258	21,171	9,036	24,243
Nouvelle-Écosse	22,894	26,042	22,719	9,951	17,754
Nouveau-Brunswick	22,004	24,981	21,925	8,103	15,370
Québec	27,323	30,042	26,944	11,757	21,404
Ontario	29,655	33,748	29,122	12,427	29,897
Manitoba	25,608	29,532	24,992	11,473	19,844
Saskatchewan	26,021	29,048	25,934	10,346	19,544
Alberta	32,136	35,907	31,690	13,163	23,296
Colombie-Britannique	31,337	35,550	31,014	11,196	24,081
Yukon	33,608	35,584	33,885	7,700	6,717
Territoires du Nord-Ouest	31,239	34,149	30,890	10,845	43,231

Source: Recensement du Canada de 1981.

financier, sauf en Alberta et en Colombie-Britannique, où une de ces familles sur quatre éprouvait certaines difficultés. Un pourcentage un peu plus élevé de familles époux-épouse avec enfants connaissaient certaines difficultés financières; ce pourcentage variait entre un peu plus de 17 % dans les provinces de l'Atlantique et environ 28 % en Alberta et en Colombie-Britannique.

Revenu moyen de la famille

Comme l'indique le tableau 3, le revenu des jeunes familles propriétaires varie selon le genre de famille et d'une province à l'autre. En général, les familles époux-épouse sans enfants jouissaient du revenu annuel le plus élevé en 1980 (soit environ \$32,000 à l'échelle nationale), tandis que les familles monoparentales avec parent de sexe féminin avaient le revenu le plus bas (moins de \$12,000).

C'est au Yukon que le revenu moyen de toutes les jeunes familles propriétaires était le plus élevé (juste un peu moins de \$34,000), l'Alberta se classait au second rang (environ \$32,000), suivie des Territoires du Nord-Ouest et de la Colombie-Britannique (approximativement \$31,000 dans les deux régions). Le revenu moyen des jeunes propriétaires de l'Ontario s'élevait à \$30,000 environ, tandis que celui des jeunes propriétaires du Québec et des provinces de l'Atlantique était inférieur à ce chiffre, allant d'environ \$21,000 dans l'Île-du-Prince-Édouard à environ \$27,000 au Québec.

En 1980, le revenu moyen des familles monoparentales dont le parent est un homme se rapprochait en général beaucoup plus de celui des familles époux-épouse avec enfants que de celui des familles monoparentales dont le parent est une femme. Il n'est sans doute pas surprenant que le revenu moyen des jeunes familles éprouvant des difficultés financières était généralement inférieur à celui des familles ne connaissant pas de problèmes de cet ordre. Par exemple, les familles époux-épouse sans enfants qui dépensaient moins de 15 % de leur revenu familial au titre du logement avaient un revenu annuel moyen de \$40,427. Par contre, les familles monoparentales avec parent de sexe féminin dont les dépenses au titre du logement figuraient pour 50 % ou plus de leur revenu, touchaient un revenu annuel moyen de \$6,036 seulement.

Le rêve de devenir propriétaire - Conclusion

Environ 60 % des jeunes familles au Canada sont propriétaires. Qu'ils vivent en ville ou à la campagne, ces jeunes propriétaires jouissent de très bonnes conditions de logement et, ce qui est aussi important, la majorité d'entre eux sont en mesure d'assumer les coûts de possession d'une maison. Il existe toutefois quelques familles propriétaires moins privilégiées, notamment celles dont le parent est une femme, pour lesquelles la possession d'une maison impose certaines contraintes financières. Quant aux jeunes familles louant leur logement, elles représentaient 40 % du total des jeunes familles vivant au Canada en 1981. Ensemble, elles constituent une source d'acheteurs éventuels de maisons. Tant que la famille restera la principale unité de consommation sur le marché du logement, la décision de ces jeunes familles d'acheter leur propre maison stimulerait l'industrie de la construction au Canada.

NOTES

1. UNE FAMILLE DE RECENSEMENT comprend l'époux et l'épouse (avec ou sans enfants jamais mariés, peu importe leur âge) ou un parent seul (peu importe son état matrimonial) avec un ou plusieurs enfants jamais mariés (quel que soit leur âge) vivant dans le même logement. Dans la présente étude, les personnes vivant en union libre sont incluses dans les totaux des familles époux-épouse.
2. Tous les totaux des familles présentés dans cette étude se rapportent aux FAMILLES PRINCIPALES DE RECENSEMENT dans les MÉNAGES PRIVÉS UNIFAMILIAUX uniquement. Ce critère de sélection permet d'assurer l'uniformité du dénombrement des familles, des ménages et des logements dans toute l'étude. En 1981, ces familles représentent environ 95 % de toutes les familles de recensement.

La définition de FAMILLE PRINCIPALE DE RECENSEMENT a été modifiée entre le recensement de 1971 et celui de 1981. En 1971, une FAMILLE PRINCIPALE DE RECENSEMENT est la famille du chef de ménage, qui n'est pas nécessairement la personne responsable des paiements du ménage. En 1981, une FAMILLE PRINCIPALE DE RECENSEMENT est la famille dont fait partie la personne responsable des paiements du ménage (de l'hypothèque, ou des impôts, ou de l'électricité, etc.).

Les lecteurs remarqueront que ce changement dans le concept et la définition des FAMILLES PRINCIPALES DE RECENSEMENT a influencé la comparabilité des données entre 1971 et 1981. Comme il est

impossible d'identifier la personne responsable des paiements du ménage dans le recensement de 1971, il se peut que certaines familles soient classées dans les FAMILLES PRINCIPALES DE RECENSEMENT même si le chef de ménage n'était pas responsable des paiements du ménage.

3. UNE JEUNE FAMILLE est une famille époux-épouse (avec ou sans enfants) dont l'épouse est âgée de 15 à 35 ans, ou une famille monoparentale où le parent seul, quel que soit son sexe, fait partie du même groupe d'âge. Les adjectifs "jeune" et "plus âgée" sont des termes imprécis qui peuvent avoir un sens différent pour divers lecteurs. Ces termes, qui sont utilisés dans toute l'étude pour plus de commodité, ne sont pas censés se rapporter à autre chose qu'à la définition précitée.

Le critère du choix de l'âge pour les épouses faisant partie des familles époux-épouse et pour les familles monoparentales avec parent de sexe féminin est fondé sur les tendances de la procréation. Les statistiques de l'état civil indiquent qu'environ 95 % des enfants naissent de femmes âgées de 35 ans ou moins. Envisagée de ce point de vue, la définition des jeunes familles utilisée dans la présente étude est très représentative de cette génération de jeunes mères.

4. Tous les chiffres présentés dans cette étude sont des estimations de l'échantillon pondéré tirées des recensements du Canada de 1971 et 1981.

5. Il existe apparemment une surestimation du nombre de familles monoparentales avec parent de sexe masculin dans les données du recensement de 1971. Cette situation est peut-être attribuable aux facteurs suivants: le passage d'un dénombrement effectué par les recenseurs à un processus d'autodénombrement, le changement dans le mode de déclaration utilisé par les répondants ainsi que dans certaines méthodes de traitement des données, etc. Les chiffres n'ont pas été ajustés dans la présente étude.
6. Dans la présente étude, les chiffres relatifs aux dépenses au titre du logement se rapportent aux FAMILLES PRINCIPALES DE RECENSEMENT dans les MÉNAGES PRIVÉS UNIFAMILIAUX OCCUPANT DES LOGEMENTS NON AGRICOLES uniquement.
7. Le calcul des dépenses moyennes au titre du logement comprend les cas où le ménage familial n'a effectué aucun paiement en espèces, quel que soit son revenu.
8. Les chiffres relatifs aux principaux paiements du propriétaire en pourcentage du revenu de la famille ne comprennent pas les familles qui ont déclaré une perte ou n'avaient pas de revenu pendant l'année civile précédant immédiatement le recensement en cause.
9. Le revenu de la famille est le revenu total de tous les membres de la famille (y compris, s'il y a lieu, le revenu des enfants de 15 ans et plus à la maison).

Le calcul du revenu moyen de la famille comprend les cas où la famille a déclaré une perte ou n'avait pas de revenu en 1980.

10. Une région urbaine est une région dont la concentration démographique est de 1,000 habitants ou plus et dont la densité de population est de 400 habitants ou plus au kilomètre carré.

Une région rurale se définit comme tout territoire situé en dehors des "régions urbaines".

La population rurale agricole comprend toutes les personnes demeurant dans des régions rurales, qui font partie de ménages d'exploitants agricoles ayant résidé dans leur ferme pendant une période quelconque au cours des douze mois précédant le recensement.

La population rurale non agricole comprend toutes les personnes qui vivent dans une région rurale mais ne sont pas membres de ménages d'exploitants agricoles résidant dans leur ferme.

Le Canada effectue un recensement de la population tous les dix ans depuis 1851 et tous les cinq ans depuis 1956. Le dernier recensement a été effectué le 3 juin 1981. Les données de recensement, qui constituent la plus importante source de renseignements sur la population du Canada, sont ventilées par régions géographiques: ensemble du pays, provinces, villes, villages et municipalités. On y trouve notamment, comme renseignements, le nombre de personnes qui vivent au Canada; leurs caractéristiques concernant l'âge, le sexe, l'état matrimonial, la langue, le niveau d'instruction et la profession; le nombre et les genres de familles; et les genres de logements. Ces données sont utilisées à diverses fins tant par les particuliers que par divers paliers de l'administration publique, les établissements d'enseignement, les hommes d'affaires et d'autres organismes.

Dans le cadre d'un programme visant à compléter les bulletins statistiques du recensement de 1981, une série spéciale d'études populaires a été entreprise sur certains sujets d'intérêt public. Chaque étude constitue une description de tendances principales. Les données utilisées se fondent principalement sur les résultats du recensement de 1981. La série est destinée aux écoles secondaires et aux collèges communautaires. Elle pourra cependant servir également au grand public.

LES JEUNES FAMILLES PROPRIÉTAIRES AU CANADA est une des publications de cette série qui regroupe sous une même couverture les principales données sur les jeunes familles qui accèdent à la propriété. D'autres études de la série sont publiées à peu près en même temps ou paraîtront dans quelques mois.

Le premier manuscrit pour cette étude a été préparé dans le Secteur de la statistique sociale par Oliver Lo.

Les services d'édition ont été assurés par la Division des relations avec les organismes fédéraux et les media. La Division des opérations du recensement, en collaboration avec la Division des services de production et de soutien, a coordonné le travail de conception graphique, de composition et d'impression.



Statistics Canada Statistique Canada

CANADA'S YOUNG FAMILY HOME-OWNERS

Catalogue 11-517E

Canada

The four kits in this series were created by the Communications Division in consultation with the Census and Demographic Statistics Branch and are available individually, at \$25.00 each, or as a package of four at \$90.00. Educational organizations such as schools, school boards, colleges, universities and public libraries are eligible for a 30% discount. Such clients should send only the net amount (\$17.50 per individual kit, \$63.00 for package of four).

Make cheques or money orders payable to the Receiver General for Canada/Publications and send to:

**Statistics Canada
Publication Sales and Service
Ottawa, Ontario
K1A 0T6.**

Introduction

In 1981, the census showed 2.4 million "young" families, representing 40% of all families in Canada. These families are defined as those in which the wife or the lone parent was between 15 and 35 years old at the time of the 1981 Census. These parents were born between 1946 and 1966, the post-war period when Canada, like other western countries, experienced the enormous increase in the birthrate known as the "baby boom." This population group is substantially larger than those that went before it and those that came after. As its members have moved through the life cycle as babies, teenagers and young adults, their sheer numbers have ensured them a great deal of attention. Governments, businesses and advertisers will continue to need information about them. In 1981, many of them were the parents of young families and the majority of these families were home-owners.

Statistics Canada conducts a census of the national population every 10 years. The data presented here are based on the findings of the census taken on June 3, 1981. A family refers to a husband and wife, with or without children of any age, or a lone parent of either sex with one or more children living in one-family households. The children must never have married.

Family Trends

Chart 1

Between 1971 and 1981, the number of both young and older families in all parts of Canada increased by large percentages. The increase in young families, however, far exceeded that of older ones in most parts of the country. Young families showed the largest increase in Alberta, where their numbers rose by 71%. In contrast, the growth in older families was 32% in the same province.

What was the percentage increase in young families in your province? Was it greater or smaller than the national average of 34%? Students should discuss what factors might have influenced provincial differences. They should take into account interprovincial migration of young families.

Chart 2

In every region of the country, the numbers of all types of family increased over the decade, except those led by a lone father. The smallest percentage increase over this 10-year period was for husband-wife families with children at home. We should remember, however, that this type of family is still the most common one in Canada and represents 58% of all families.

West of Saskatchewan and in the territories there was a slightly higher percentage increase in the numbers of young husband-wife families with no children than in families led by young lone mothers, though both groups doubled over the period. In every other part of Canada, by far the greatest percentage increase was in families led by lone mothers, the most startling in the Atlantic provinces at over 200%.

Home Ownership

Chart 3

Almost two-thirds of all families in Canada own their own home. In 1981, even for young families, the ownership rate was close to 60%. This was an increase of 10 percentage points from 1971, in spite of higher mortgage rates and higher unemployment than during the 1960s.

Of course, not all types of young families were equally likely to buy a house. This chart shows that, in both 1971 and 1981, husband-wife families with children were the most likely to own homes. The second most likely were husband-wife families without children. When it comes to lone-parent families, we see that they are considerably less likely to own a home. Only 20% of them did so in 1981 and the rate had actually declined slightly from 1971.

What reasons can students offer for the facts revealed in this chart? Information on how "real" incomes have changed will be helpful here. See "Changes in Income in Canada: 1970-1980," Catalogue 99-941.

Where They Live

Chart 4

Seventy-five per cent of all Canada's young families, and as many as 90% of young families led by lone mothers, live in urban centres. The largest proportion live in cities with populations of more than 500,000. By contrast, only 2.9% of all young families live in rural farm areas, although most of these (90%) own their own homes.

Chart 5

The likelihood of home ownership for young families decreases as the population of the area they live in increases. Perhaps the higher property values in large urban centres explains this to some extent.

Home Characteristics

Table 1

The table suggests that most young family home-owners live in dwellings built in the last 20 years, in good repair and with adequate space. All types of family, and especially those consisting of husbands and wives with children, were most likely to live in single houses.

Most lone-parent families owning homes followed the general pattern, but a smaller percentage of them lived in single houses, only 66% as compared with 79% of young family home-owners as a whole. Many lived in condominiums. Of all lone female parents who were home-owners, 11% lived in this type of accommodation. Only 3% of husband-wife families with children did so. Lone-parent families, particularly those led by lone mothers, were considerably more likely than other young families to live in accommodation requiring repair.

Shelter Expenditures

Table 2

Home-owning implies many expenses, the most obvious being mortgage payments. Almost nine out of 10 young home-owners had an outstanding mortgage on their home. Every month they faced repayment of a proportion of the capital borrowed and the interest on the debt, plus responsibility for property taxes and electricity, heating and water bills.

Alberta had the highest monthly mortgage and shelter expenses, at \$642 a month. These were more than twice as much as in Newfoundland, where such expenses were the lowest in Canada at \$302 a month.

Young families led by lone mothers had the lowest monthly shelter and mortgage expenses in all provinces except Prince Edward Island. Elsewhere,

the male lone-parent family expenses were always greater than those of the female one-parent family and sometimes substantially so.

It is particularly interesting to review these figures at the same time as those in Table 3.

Average Family Income

Table 3

This gives the average annual family income in 1980 for the various types of young family home-owners across Canada. The highest overall incomes were in Alberta and the Yukon, where the average for young home-owners was \$32,136 and \$33,608 respectively. The smallest average income for the group was in Prince Edward Island, \$20,932. Except in Prince Edward Island and the Northwest Territories, the highest incomes went to husband-wife families without children. Female lone-parent families, with the exception of those in the Yukon, had a much lower income than families of all other types.

Chart 6

In order to live within its means, a family is usually advised to spend no more than 30% of its income on shelter expenses. The 1981 Census revealed that this was possible for nearly 80% of young family home-owners. This could mean that 20% maintained home ownership only in the face of financial difficulties.

Within the segment of potential affordability problems, the smallest percentage was for husband-wife families with no children; the largest percentage, except in the Territories, was for families led by lone female parents. As many as two-thirds of lone-mother families in the country as a whole paid more than 30% of their income on shelter costs.

Young Family Home-owners

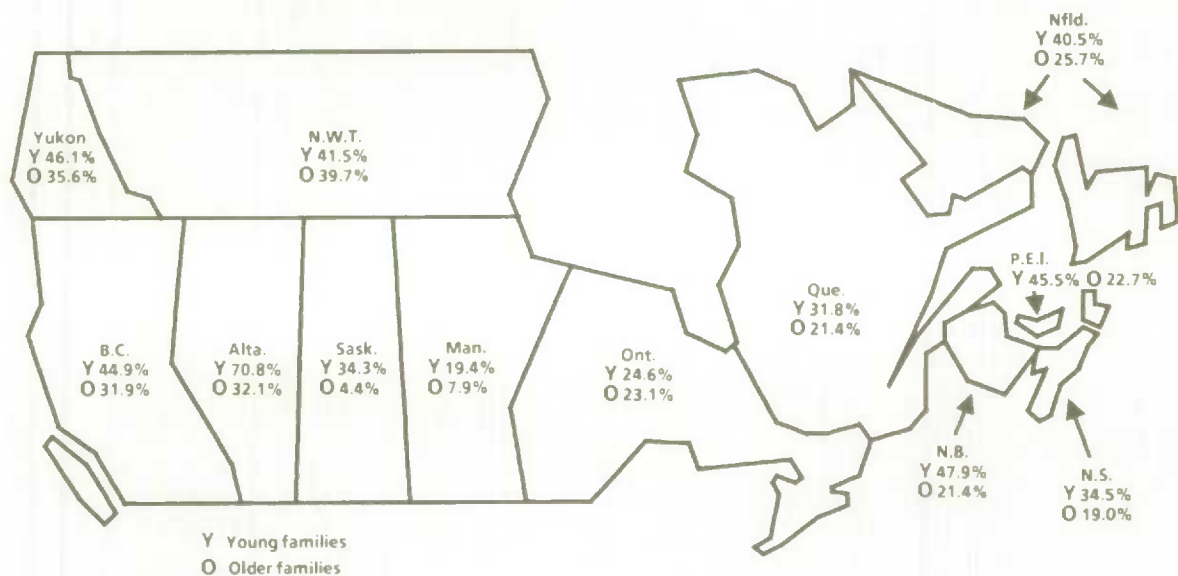
Exercises

Chart 1

1. Which province or territory had the greatest increase in young families between 1971 and 1981?
2. Which province or territory had the smallest increase in young families between 1971 and 1981?
3. How did the number of young families in your province or territory change between 1971 and 1981? How does this compare with the national increase of 34%?

Chart 1 Canada's Young Family Home-Owners

Percentage Increases in Young and Older Families,
Canada, Provinces and Territories, 1971 - 1981



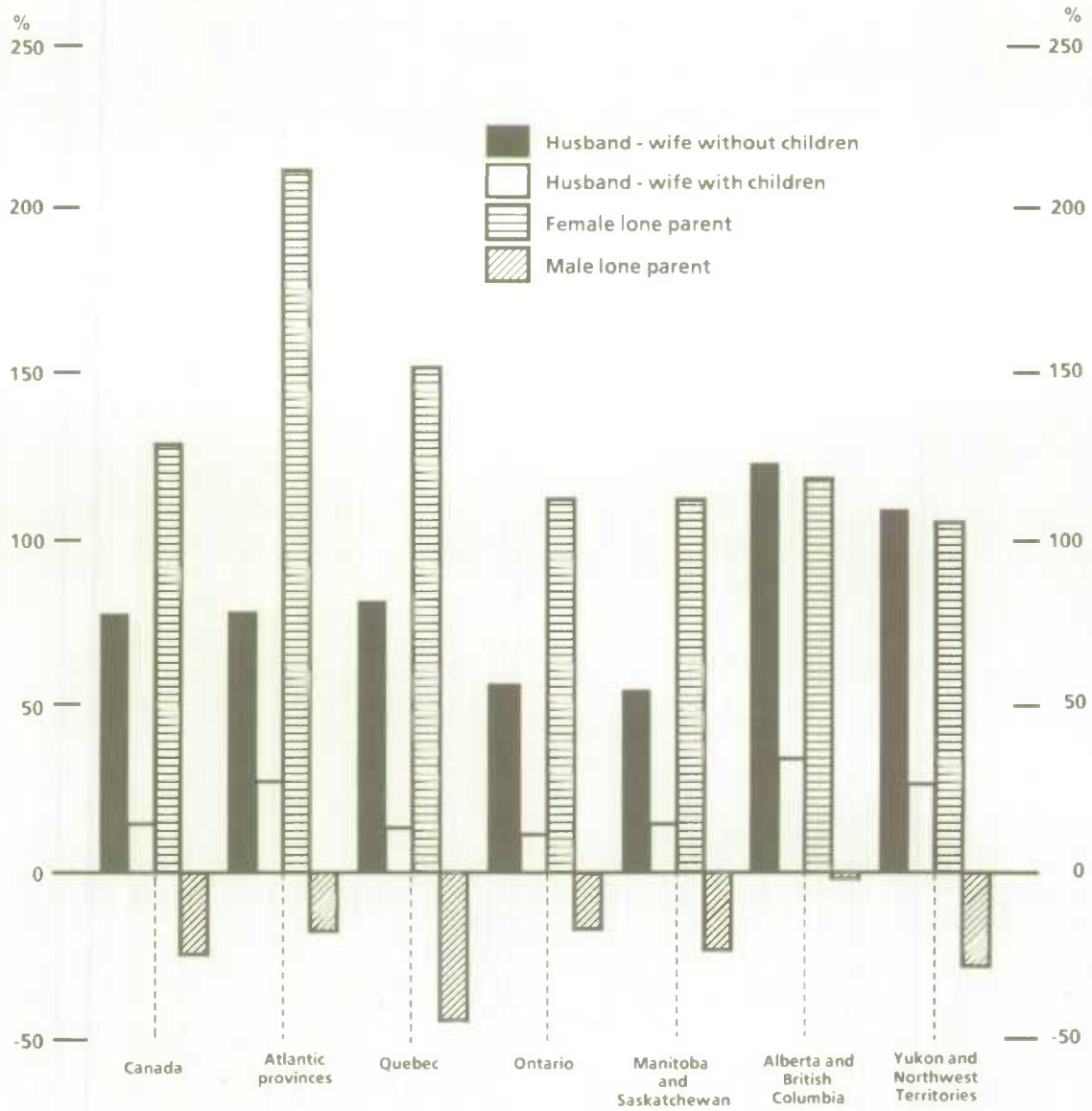
Source: 1971 Census of Canada, unpublished data.
1981 Census of Canada.

Chart 2

4. Which region of Canada showed the greatest percentage increase in young husband-wife families with children?
5. Which region of Canada showed the greatest percentage decrease in young female lone-parent families?
6. What was the percentage change for each young family type in your own region between 1971 and 1981? Do the changes follow the national pattern?
7. Can you suggest any explanations for your answers to (4), (5) and (6)?

Chart 2 Canada's Young Family Home-Owners

Percentage Change in the Different Types of Young Families,
Canada and Regions, 1971 - 1981



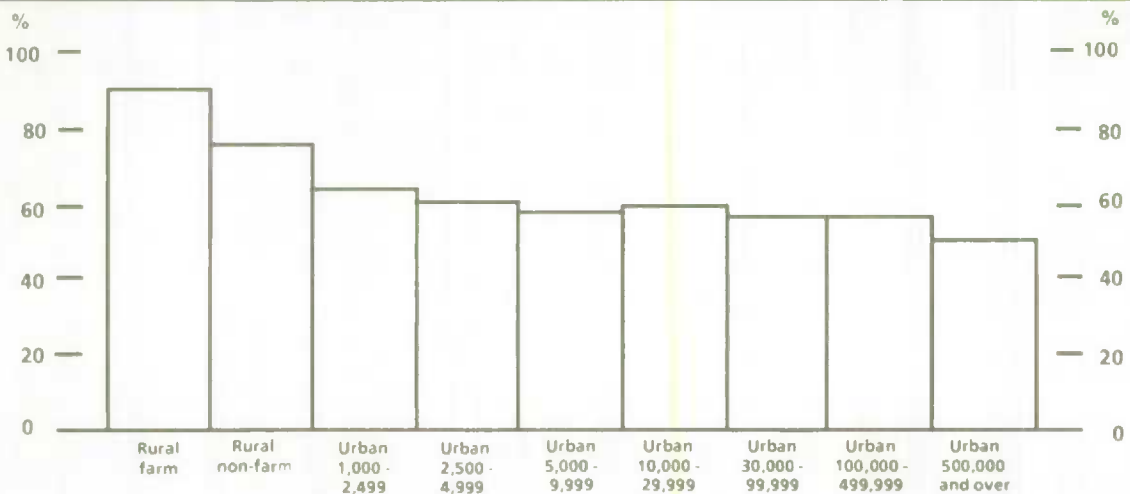
Source: 1971 Census of Canada, unpublished data.
1981 Census of Canada.

Chart 5

8. Is a young family living in a rural area more likely or less likely to own a home than a young family living in the city? Can you suggest a reason for your answer?

Chart 5 Canada's Young Family Home-Owners

Rates of Home Ownership Among Young Families, Urban Size Groups, Rural Non-farm and Rural Farm, Canada, 1981



Source: 1981 Census of Canada.

Table 1

9. What general comments can you make about the type and standard of accommodation lived in by most young family home-owners in Canada?
10. Which type of young family differs most from the average in the type and standard of accommodation? Why would this be so?

Table 1 Canada's Young Family Home-owners
**Housing Conditions for Canada's Young Family Home-owners
by Family Type, Canada, 1981**

Selected characteristics	Total young family home-owners	Family type			
		Husband-wife families without children	Husband-wife families with children	Total lone-parent families	Female lone-parent families
Percentage with	%	%	%	%	%
Single house	79.4	76.6	80.6	66.4	65.0
Dwelling with 1-3 rooms	1.4	2.6	1.0	2.6	2.5
4-5 rooms	29.4	35.0	27.8	35.6	36.8
6-9 rooms	63.3	58.2	64.8	57.2	56.5
10 or more rooms	5.9	4.1	6.4	4.6	4.3
Crowded dwelling (more than 1 person per room)	0.7	0.2	0.8	0.9	0.9
Dwelling requiring maj. repairs	5.8	5.3	5.7	9.6	10.2
min. repairs	16.2	16.4	15.9	21.5	21.3
Dwelling built in 1961-70	13.9	11.7	14.3	14.7	15.1
1971-75	22.8	16.9	24.2	24.6	24.9
1976-81	32.9	38.5	31.6	27.9	27.7
Dwelling which is part of a condominium*	3.5	4.9	2.9	9.9	11.1
Number of young family home-owners	1,452,225	289,340	1,124,330	38,560	31,730

* Non-farm dwellings only. Strictly speaking, condominium is a form of ownership rather than a dwelling characteristic. Source: 1981 Census of Canada.

Table 2

11. What expenses associated with owning a home and with shelter in general are included in the figures given here?
12. In 1981, in which province or territory were the monthly mortgage and shelter expenses of the average young family lowest?
13. In which province or territory were they highest?
14. Which type of young family has the lowest monthly mortgage and shelter expenses in nearly every part of Canada?
15. How do the expenses for the lone-father family across the country compare with those of the lone-mother family?

Table 2 Canada's Young Family Home-owners

What Young Family Home-owners Paid on Average for Monthly Mortgage and Shelter Expenses by Family Type, Canada, Provinces and Territories, 1981

	Family type				
	Total young family home-owners	Husband-wife families without children	Husband-wife families with children	Female lone-parent families	Male lone-parent families
	\$	\$	\$	\$	\$
Canada	505	555	494	430	493
Newfoundland	302	367	294	279	429
Prince Edward Island	362	375	358	432	299
Nova Scotia	394	433	387	342	412
New Brunswick	352	379	349	273	387
Quebec	443	468	438	373	451
Ontario	538	579	529	470	500
Manitoba	456	488	449	381	404
Saskatchewan	470	502	467	342	466
Alberta	642	703	627	508	657
British Columbia	578	634	567	466	494
Yukon	553	536	568	352	492
Northwest Territories	512	532	504	517	626

Source: 1981 Census of Canada.

Table 3

16. On average, in which part of Canada did young family home-owners in 1980 have the highest income?
17. On average, in which part of Canada did young family home-owners in 1980 have the lowest income?
18. In which parts of Canada do all young families have larger incomes than the national average for their family type? Can you suggest why this might be the case?
19. In your province or territory in 1980, what was the average income of the young lone-mother home-owner family? This was what percentage of that of the young lone-father home-owner family?

Table 3 Canada's Young Family Home-owners

Average Family Income in 1980 for Young Family Home-owners by Family Type, Canada, Provinces and Territories, 1981

	Family type				
	Total young family home-owners	Husband-wife families without children	Husband-wife families with children	Female lone-parent families	Male lone-parent families
	\$	\$	\$	\$	\$
Canada	28,453	32,372	27,963	11,637	21,345
Newfoundland	21,666	25,491	21,459	7,026	16,064
Prince Edward Island	20,932	21,258	21,171	9,036	24,243
Nova Scotia	22,894	26,042	22,719	9,951	17,754
New Brunswick	22,004	24,981	21,925	8,103	15,370
Quebec	27,323	30,042	26,944	11,757	21,404
Ontario	29,655	33,748	29,122	12,427	29,897
Manitoba	25,608	29,532	24,992	11,473	19,844
Saskatchewan	26,021	29,048	25,934	10,346	19,544
Alberta	32,136	35,907	31,690	13,163	23,296
British Columbia	31,337	35,550	31,014	11,196	24,081
Yukon	33,608	35,584	33,885	7,700	6,717
Northwest Territories	31,239	34,149	30,890	10,845	43,231

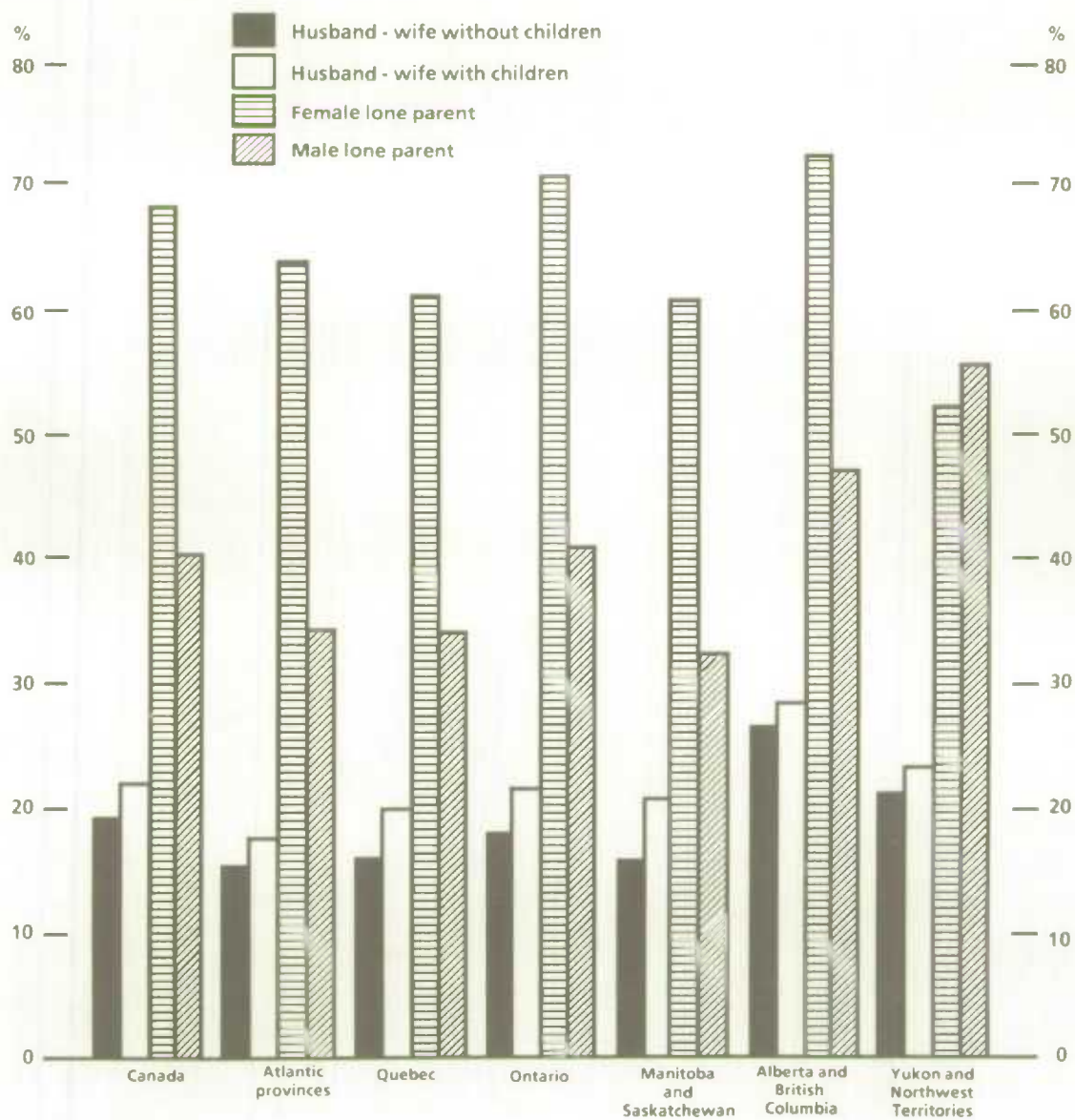
Source: 1981 Census of Canada.

Chart 6

20. In what circumstances are home-owners said to have an affordability problem?
21. Which type of family is most likely to have such a problem?
22. In which part of Canada will the largest percentage of such families be in difficulty? Can you suggest reasons for your finding?

Chart 6 Canada's Young Family Home-Owners

Percentage of Young Family Home-owners Likely to Have Home Affordability Problems* by Family Type, Canada and Regions, 1981



*Paying 30% or more of their income for mortgage and shelter expenditures.

Source: 1981 Census of Canada.

Extra Questions

1. Students can poll the class or their neighbourhood to find out the percentage of the group whose families are home-owners. Is the percentage greater or smaller than for all Canadian families? What are possible reasons for the difference?
2. Between what years did the “baby boom” fall? How old are these babies now? Are your parents young family home-owners?
3. What changes in society in recent years would you expect to affect the proportion of young families who are home-owners? (Some things to take into account might be increase in divorce, new families forming, more women entering the work force, changes in “real” income, availability of accommodation, mortgage rates, etc.)
4. Ask students to take information from Table 2, Table 3, and Chart 6 and make a presentation to the class on one of the types of young family home-owners.
5. Ask students to make a presentation to the class explaining how the information on young family home-owners might be used by one of the following: town planners, housing developers, advertisers.

Young Family Home-owners

Game Questions

1. Which family type has had the largest percentage increase in the last 10 years: **husband-wife without children; husband-wife with children; female lone-parent?**
2. What percentage of all families in Canada owned their own home in 1981: **32%; 50%, 66%?**
3. Young families most likely to own their own home live in: **rural farm areas; urban centres of between 5,000 and 9,000 inhabitants; large towns of over 500,000 people?**
4. The province in which expenses are highest for the average young family home-owner is: **Ontario; British Columbia; Alberta?**
5. In 1981, the average monthly mortgage and shelter cost for a young family home-owner totalled: **\$505; \$479; \$615?**
6. In almost every province in 1981 the highest incomes went to which young families: **husband-wife with children; husband-wife with no children; female or male lone-parent?**
7. The most common type of family in Canada is: **husband-wife with children; husband-wife with no children; female lone-parent?**
8. The largest proportion of young families live in: **large urban centres with populations over 500,000; small towns with a population between 5,000 and 10,000; rural farm areas?**
9. In 1981, the province with the lowest average income for young family home-owners was: **Newfoundland; Manitoba; Prince Edward Island?**
10. In 1981, the province with the highest average income for young family home-owners was: **Ontario; Alberta; British Columbia?**

Young Family Home-owners

Game Question Answers

- 1. Female lone parent**
- 2. 66%**
- 3. Rural farm areas (about 90% own their homes)**
- 4. Alberta (\$642 per month)**
- 5. \$505 per month**
- 6. Husband and wife with no children (av. = \$32,372)**
- 7. Husband and wife with children (58% of families)**
- 8. Large urban centres with populations over 500,000**
- 9. Prince Edward Island (\$20,932 a year)**
- 10. Alberta (\$32,136)**

