

Economic and Social Reports

The housing trajectories of Canadian-born racialized population groups



by Max Stick, Feng Hou and Christoph Schimmele

Release date: December 21, 2023



Statistics
Canada

Statistique
Canada

Canada

How to obtain more information

For information about this product or the wide range of services and data available from Statistics Canada, visit our website, www.statcan.gc.ca.

You can also contact us by

Email at infostats@statcan.gc.ca

Telephone, from Monday to Friday, 8:30 a.m. to 4:30 p.m., at the following numbers:

- Statistical Information Service 1-800-263-1136
- National telecommunications device for the hearing impaired 1-800-363-7629
- Fax line 1-514-283-9350

Standards of service to the public

Statistics Canada is committed to serving its clients in a prompt, reliable and courteous manner. To this end, Statistics Canada has developed standards of service that its employees observe. To obtain a copy of these service standards, please contact Statistics Canada toll-free at 1-800-263-1136. The service standards are also published on www.statcan.gc.ca under “Contact us” > [“Standards of service to the public.”](#)

Note of appreciation

Canada owes the success of its statistical system to a long-standing partnership between Statistics Canada, the citizens of Canada, its businesses, governments and other institutions. Accurate and timely statistical information could not be produced without their continued co-operation and goodwill.

Published by authority of the Minister responsible for Statistics Canada

© His Majesty the King in Right of Canada, as represented by the Minister of Industry, 2023

All rights reserved. Use of this publication is governed by the Statistics Canada [Open Licence Agreement](#).

An [HTML version](#) is also available.

Cette publication est aussi disponible en français.

The housing trajectories of Canadian-born racialized population groups

by Max Stick, Feng Hou and Christoph Schimmele

DOI: <https://doi.org/10.25318/36280001202301200003-eng>

Abstract

For many Canadian households, the home is the primary asset and means of wealth accumulation. This study analyzes the trajectories of homeownership and co-residence with parents among Canadian-born racialized population groups born from the early 1970s to the early 1990s, using data from the six most recent Canadian censuses. The findings indicate that disparities in homeownership among these groups persisted throughout the lifetime. Depending on the birth cohort and age group, the rate of living in an owned home was higher for South Asians and Chinese (5 to 24 percentage points) and lower for Blacks and Latin Americans (3 to 19 percentage points) when compared with White Canadians. At younger ages, these disparities were primarily due to differences in co-residence with parents and parental homeownership. Across racialized groups in their 20s, the highest rates of co-residence with parents were observed among South Asians (86% to 91%), Chinese (79% to 84%), and Filipinos (82% to 85%). Black and Latin American youth were more likely to leave their parental home earlier and were least likely to own their own homes when starting their households. The results suggest that access to parental housing resources in early adulthood has long-term implications for housing inequality.

Keywords: homeownership, housing trajectories, racialized groups, second generation

Authors

Max Stick, Feng Hou and Christoph Schimmele are with the Social Analysis and Modelling Division, Analytical Studies and Modelling Branch, at Statistics Canada.

Acknowledgments

The authors thank Rubab Arim and Jeff Randle for their advice and comments on an earlier version of this paper.

Introduction

The home is an anchor for personal, familial and social life. Housing also has social and economic implications since it structures social relationships and shapes access to resources such as public transportation, social services, school quality and green space (Deluca & Rosen, 2022; Statistics Canada, 2023a). It can impact well-being, community engagement, decisions about having children, social mobility, educational achievement and the intergenerational accumulation of wealth (Ronald & Lennartz, 2018; Zavisca & Gerber, 2016).

Given the importance of housing, a significant body of research has examined variation in homeownership. Studies show differences in homeownership rates, housing affordability and parental co-residence by sociodemographic characteristics such as ethnocultural group, geographic location and age (Choi & Ramaj, 2022; Dilmaghani & Akbari, 2022; Statistics Canada, 2022a, 2023a). Moreover, studies have considered factors that could explain these differences, such as cultural norms, regional housing markets, the propensity to form intergenerational households, the presence of social support networks, and health and economic characteristics (Boyd & Park, 2008; Haan & Perks, 2008; Worth, 2021).

Data from the Census of Population and the Canadian Housing Survey show disparities in homeownership rates across racialized groups¹ (e.g., CMHC, 2021a; Randle, Hu & Thurston, 2021a, 2021b, 2021c; Statistics Canada, 2023a). However, these analyses included immigrants who may have faced disadvantages because of integration barriers such as finding employment and language proficiency (Haan, 2005; Haan, Yu & Draghici, 2021). Less is known about the patterns of homeownership and living arrangements of Canadian-born racialized people, how these compare with those of the White population, and the extent to which these patterns change over the life course.

This study examines the housing trajectories of Canadian-born racialized population groups at different ages and points in their lives, using 1996 to 2021 Canadian census data. Racialized groups are further disaggregated by birth cohort. The results suggest an overall pattern in which homeownership and co-residence with parents in young adulthood have implications for long-term housing disparities.

1. The concept of “racialized groups” in this article is based on the visible minority variable in the Canadian census. Visible minorities refer to “persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour” (Statistics Canada, 2023b). The concept of “visible minority” is currently under review to “identify the appropriate terminology and categories to describe the population and properly address data needs in health, education, justice, and employment equity.” See Visible minority concept consultative engagement ([statcan.gc.ca](https://www.statcan.gc.ca)) for more information.

Study background

Housing needs vary over the life course. The term **housing career** describes the progression in the typical dwelling characteristics for individuals that occurs in tandem with life transitions (Coulter & van Ham, 2019; Ronald & Lennartz, 2018). Five phases distinguish housing careers: pre-child, childbearing, child rearing and launching, post-child, and later life (Haan, 2005; Haan & Perks, 2008). Coinciding with these phases, housing preferences and needs tend to shift from co-residing with parents or renting to owning a home, upsizing and reverting to renting at older ages (Haan & Perks, 2008; Hou, 2010). Housing careers and life transitions are therefore interconnected (Ronald & Lennartz, 2018). Housing careers also partly depend on individual choice—life events, family needs and financial resources collectively influence housing decisions (Haan, 2005). Regardless of the phase in one's housing career, financial resources underpin housing decisions (Haan, Yu & Draghici, 2021).

Housing careers may differ across population groups because of differences in family financial resources, access to community services and amenities, and the value placed on owning a home (Haan & Yu, 2015). The 2016 Canadian census showed that Black, Arab, Indigenous,² Latin American, West Asian, Korean and Filipino population groups were below the national homeownership average, whereas South Asian and Chinese population groups were above the national rate (CMHC, 2021a). Similarly, the 2021 Census showed that certain groups, specifically the Chinese, Southeast Asian and South Asian populations, had the highest homeownership rates. In contrast, Black, Arab and Latin American populations were the least likely to live in a dwelling owned by themselves or a co-resident (Statistics Canada, 2023a).

The relatively higher rates of living in an owned home for some population groups could result from greater intergenerational co-residence. There are large group differences in co-residence with parents among youth. The 2011 National Household Survey showed that racialized people aged 20 to 29 were more likely to live with their parents (52%) than White people (40%). Among racialized groups, West Asian (57%), Filipino (55%), Korean (55%), South Asian (54%), Chinese (53%) and Southeast Asian (52%) people were the most likely to live with their parents (Milan, 2016).

Differences in housing resources between population groups may play a significant role in co-residence with parents. Space in the parental home can be limited, and some people do not have the option of living with their parents, especially when the family does not own the home (Worth, 2021). When co-residence with parents is possible, adult children can accumulate savings to enter the housing market, and these living arrangements (free or low rent) are a form of intergenerational wealth transfer (Dilmaghani & Akbari, 2022; Mazurik, Knudson & Tanaka, 2020; Tomaszczyk & Worth, 2020; Worth, 2021). Maroto and Severson (2020) found that young adults (aged 18 to 35) in Canada are increasingly co-residing with parents rather than renting. As homeownership rates have remained relatively constant for this age group, the authors suggest that younger Canadians choose to live with their parents until they have enough savings for homeownership or another arrangement. Co-residence with parents is also a source of financial and instrumental support while attending postsecondary school or looking for work (Statistics Canada, 2017).

Disparities in living arrangements among population groups may also stem from geographic location. Generally, Atlantic Canadians are most likely to own their home (Statistics Canada, 2022a), whereas housing tends to be most unaffordable in British Columbia and Ontario, primarily driven by housing costs in the Vancouver and Toronto markets (CMHC, 2021b; Statistics Canada, 2022b). Some ethnocultural disparities in housing affordability can partly be explained by geographic location, as many Asian people,

2. The 2016 Census used the term “Aboriginal” to refer to individuals who identify as First Nations people, Métis or Inuit.

for example, live in large cities in Ontario and British Columbia, where housing is more expensive (Choi & Ramaj, 2022).

The housing careers within population groups may differ between immigrants and Canadian-born individuals. The homeownership rates of immigrant racialized people have been found to be related to their length of time in the country and disparities at arrival (Haan, 2007; Yu & Haan, 2012). When immigrants first arrive in Canada, they are likely to spend more on housing, earn lower incomes and be in severe housing need, although these difficulties tend to decrease over time (CMHC, 2021b; Haan, Yu & Draghici, 2021). Choi and Ramaj (2022) examined housing affordability by ethnocultural group and nativity using the 2016 Census. They found that most Canadian-born racialized groups were more likely to have affordable housing than their foreign-born counterparts.

With high levels of immigration in Canada, cultural norms about living arrangements in the immigrant's country of origin may also impact intergenerational co-residence patterns (Boyd & Park, 2008; Choi & Ramaj, 2022). Adult children may remain in their parental home when their cultural background is more family oriented (Britton, 2013; Dilmaghani & Akbari, 2022). There are also varying cultural perspectives on crowding (Zavisca & Gerber, 2016). Although overcrowding can negatively impact the quality of life, some ethnocultural groups may tolerate more people in a household (Deluca & Rosen, 2022). Given that the majority of racialized youth in Canada are the children of immigrant parents (Hou, Schimmele & Stick, 2023), disparities in homeownership and other housing conditions among immigrant racialized groups could influence the co-residence and homeownership patterns of their Canadian-born children.

This study aims to investigate disparities in homeownership among Canadian-born racialized groups and the White population group from young adulthood to middle age and explore how these disparities interact with differences in the prevalence of co-residence with parents. Additionally, the study examines how differences in homeownership and co-residence are associated with housing costs relative to family income for different population groups of young adults.

Data and measures

This study is based on data from the 1996, 2001, 2006, 2016 and 2021 Census of Population long-form questionnaire and the 2011 National Household Survey. The analysis focuses on Canadian-born racialized population groups and includes White people as a comparison group. Racialized groups are based on responses to a census question on the visible minority population collected for employment equity statistics. The visible minority variable in the 2001 to 2021 census microdata files identifies 10 specific groups (South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese), as well as “visible minority, not included elsewhere” and “multiple visible minorities.” In the 1996 Census file, the West Asian and Arab groups are combined because of small population size. For historical comparability, these two groups are also combined for analyses with subsequent census data files.³

The study examines the homeownership status of Canadian-born people of the 1971-to-1975, 1976-to-1980, 1981-to-1985, 1986-to-1990 and 1991-to-1995 birth cohorts from their 20s to their early 40s. Previous Canadian studies have shown that homeownership rates for Canadian adults rise quickly with age until their early 40s and then increase at a slower pace until reaching a plateau in their mid 60s (Hou,

3. In the 2021 Census, Canadian-born Arab youth had lower homeownership rates and lower rates of living in parental homes than Canadian-born West Asian youth. For instance, in the 20-to-24 age group, the homeownership rate was 62% for Arab people and 71% for West Asian people; the rate of living in the parental home was 81% for Arab people and 88% for West Asian people. However, these differences mostly disappeared once people were in their 30s.

2010). Among the selected cohorts in this study, only the first two had reached or passed their early 40s by 2021. Although the observed age range is more limited for the later cohorts, their inclusion is necessary to examine possible trends in homeownership across successive cohorts in young adulthood.

Homeownership refers to living in a dwelling owned by a household member. In the censuses, respondents were asked whether their dwelling is owned by themselves or a household member. Therefore, it is not possible to determine the specific legal owner or owners of the home among household members. Homeownership rates can be calculated at the household level (the proportion of households owning their homes) or at the individual level (the proportion of individuals living in homes owned by a household member). The individual-level rate is generally higher than the household-level rate because larger households are more likely to own their homes (CMHC, 2021a). The individual-level rate implies that both owners and non-owners in the same household benefit from the home's utilities (e.g., shelter and the associated local amenities). This study employs the individual-level rate because the analysis follows housing trajectories from young adulthood to middle age, and many young adults co-reside with their parents at some point.

Individuals are considered as co-residing with their parents if they are children in a census family, grandchildren in a census family with no parent present, or children or grandchildren of the economic family reference person in an economic family.

This study also compares shelter costs relative to family income among population groups by ownership status. The shelter-cost-to-income ratio is calculated by dividing the average monthly shelter costs by the average monthly total economic family income and then multiplying the result by 100. Shelter costs for owner households include mortgage payments, property taxes and condominium fees, as well as the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include the rent and the costs of electricity, heat, water and other municipal services.

Results

Large group differences in homeownership trajectories and living in parental homes

There was a general pattern of homeownership trajectories for all population groups: the share of those living in an owned home decreased from the 20-to-24 age group to the 25-to-29 age group, and then increased continuously up to the 40-to-44 age group (Table 1, left panel). The decrease from the 20-to-24 age group to the 25-to-29 age group reflects a sharp decline in the share of those living in the parental home from their early to late 20s (Table 1, right panel). Many people who leave their parental home start out as renters. As young adults move along the life stages, more of them purchase their own homes.

Ownership rates did not show a consistent trend across birth cohorts for all population groups. Among White people, the rate increased for the 20-to-24 age group across cohorts, possibly because of an increased proportion of individuals in this age group living with their parents. However, the ownership rate declined for White people in their 30s and early 40s across birth cohorts. More recent cohorts of Black, Filipino, Latin American and Korean people also had lower homeownership rates in their 30s. Differences across birth cohorts were generally small and showed no clear direction for South Asian, Chinese, Southeast Asian (only increasing in the 20-to-24 age group), Japanese, and Arab and West Asian people.

There was significant between-group variation in the homeownership rate at every age. South Asian and Chinese people had the highest rates from early adulthood to middle age, while Black and Latin American

people had the lowest rates. The gap between the population groups with the highest and lowest rates varied from 20 to 36 percentage points, depending on the birth cohort and age group. Additionally, South Asian and Chinese people had much higher ownership rates than White people, with the gaps ranging from 5 to 24 percentage points depending on the birth cohort and age group. In contrast, homeownership rates among Black and Latin American people ranged from 3 to 19 percentage points lower than among White people.

Group differences in ownership rates varied across life stages. In comparison with South Asian and Chinese people, White people had the largest ownership gap in their 20s, which then significantly narrowed from their late 20s to early 30s but did not change further from their early 30s to early 40s. The gaps for Black people, however, remained consistent throughout different life stages. In the age groups of 20 to 24 and 25 to 29, homeownership rates for Filipino, Southeast Asian, Arab and West Asian, Korean, and Japanese people were higher than those for White people. However, these differences became small or even reversed at ages 30 to 34 or older.

Differences in homeownership rates among population groups in their 20s were closely related to differences in rates of living in the parental home. For South Asian, Chinese and Filipino people, their very high ownership matched their very high rates of living in the parental home. From 86% to 91% of South Asian people, 79% to 84% of Chinese people and 82% to 85% of Filipino people in their early 20s lived with their parents, compared with 56% to 62% of White people. By their late 20s, a majority (50% to 71%) of people in these three racialized groups still lived with their parents.

However, living in the parental home was not the only factor affecting differences in homeownership rates among population groups. Despite having much higher rates of living in the parental home at every life stage, Black and Latin American people still had lower homeownership rates than White people. This suggests that Black and Latin American people had lower homeownership rates regardless of whether they were living with their parents. To confirm this, the next section examines homeownership rates separately for those who lived with their parents and those who did not.

Table 1
People living in owned homes and in the parental home by birth cohort and age group for selected population groups

Population group and birth cohort	Living in owned home by age group					Living in parental home by age group				
	20 to 24	25 to 29	30 to 34	35 to 39	40 to 44	20 to 24	25 to 29	30 to 34	35 to 39	40 to 44
White	percent									
1971 to 1975	59.4	54.9	70.8	78.0	79.0	56.1	20.9	9.2	6.0	4.5
1976 to 1980	60.2	58.7	70.9	74.7	77.5	57.0	22.0	9.1	5.7	4.9
1981 to 1985	64.2	60.5	67.4	73.6	..	59.3	21.6	9.3	6.6	..
1986 to 1990	65.9	57.6	65.9	..	..	60.1	23.7	11.3	..	..
1991 to 1995	65.1	56.9	..	..	..	62.3	26.4	..	..	..
Black										
1971 to 1975	49.5	45.9	54.6	59.7	61.3	68.0	46.0	27.4	18.0	11.9
1976 to 1980	53.8	52.1	57.7	57.3	59.4	72.7	48.6	30.6	18.7	14.9
1981 to 1985	55.2	50.6	49.4	54.6	..	74.5	49.7	27.9	20.7	..
1986 to 1990	55.2	45.2	47.4	..	..	75.2	48.1	31.0	..	..
1991 to 1995	51.2	44.5	..	..	..	78.6	54.9	..	..	..
Chinese										
1971 to 1975	81.4	71.6	80.4	83.1	88.6	79.0	54.5	30.1	16.7	9.9
1976 to 1980	82.8	78.6	81.5	85.4	87.7	84.0	58.2	26.4	13.7	10.3
1981 to 1985	83.7	78.5	81.0	84.3	..	84.3	55.7	26.7	14.8	..
1986 to 1990	83.3	77.0	80.6	..	..	83.5	56.6	29.6	..	..
1991 to 1995	83.7	76.4	..	..	..	83.6	56.0	..	..	..
South Asian										
1971 to 1975	82.2	71.6	80.0	83.8	86.5	85.5	57.4	35.0	20.7	11.7
1976 to 1980	83.8	80.4	81.0	84.8	85.8	86.9	62.4	35.2	18.4	13.3
1981 to 1985	86.5	80.0	79.5	82.5	..	88.7	62.9	33.0	19.1	..
1986 to 1990	83.0	80.3	78.9	..	..	88.9	66.6	38.3	..	..
1991 to 1995	84.1	79.6	..	..	..	90.9	70.9	..	..	..
Filipino										
1971 to 1975	75.4	62.4	73.3	77.4	80.3	82.3	50.1	26.9	13.0	10.1
1976 to 1980	78.6	74.7	78.2	79.3	77.7	84.4	57.3	29.7	15.0	13.4
1981 to 1985	78.4	71.4	72.4	73.2	..	82.8	55.0	26.5	16.4	..
1986 to 1990	74.0	67.0	65.3	..	..	84.0	53.9	30.0	..	..
1991 to 1995	72.1	63.9	..	..	..	84.6	59.2	..	..	..
Southeast Asian										
1971 to 1975	58.9	60.8	64.3	75.2	75.7	66.8	41.2	19.0	9.5	6.4
1976 to 1980	69.4	62.2	69.2	73.4	74.2	79.1	51.4	24.0	13.1	11.1
1981 to 1985	71.1	68.4	70.2	74.7	..	78.8	47.3	26.0	18.1	..
1986 to 1990	71.3	66.4	68.2	..	..	77.6	52.9	29.1	..	..
1991 to 1995	72.2	66.1	..	..	..	81.1	56.3	..	..	..
Arab and West Asian										
1971 to 1975	66.9	59.4	73.3	72.2	78.6	75.1	44.1	22.3	10.0	8.6
1976 to 1980	64.9	66.9	70.1	77.0	81.6	73.2	43.8	22.2	11.4	10.0
1981 to 1985	70.1	68.8	70.0	75.1	..	73.3	45.7	21.9	15.1	..
1986 to 1990	66.0	63.6	65.7	..	..	79.3	51.3	28.7	..	..
1991 to 1995	65.9	61.8	..	..	..	81.9	55.7	..	..	..
Latin American										
1971 to 1975	46.1	43.0	58.4	62.6	65.4	71.7	45.1	27.5	19.6	10.9
1976 to 1980	50.7	55.4	58.0	64.5	65.3	75.3	45.1	23.0	11.7	9.3
1981 to 1985	56.3	56.0	55.6	57.4	..	72.7	48.1	25.6	14.6	..
1986 to 1990	55.8	49.7	52.2	..	..	76.0	47.8	26.6	..	..
1991 to 1995	54.7	46.3	..	..	..	75.5	47.4	..	..	..
Korean										
1971 to 1975	68.6	55.8	72.4	75.3	80.3	81.2	52.6	26.7	16.9	9.3
1976 to 1980	69.8	69.4	67.6	73.4	78.0	82.3	59.1	27.5	11.9	11.4
1981 to 1985	68.7	64.1	65.9	71.0	..	84.5	53.0	22.2	16.9	..
1986 to 1990	68.8	59.1	60.5	..	..	76.7	52.0	26.3	..	..
1991 to 1995	67.6	60.4	..	..	..	75.7	55.2	..	..	..
Japanese										
1971 to 1975	73.7	62.2	67.3	76.3	79.8	72.5	39.2	19.1	7.7	6.8
1976 to 1980	73.4	63.7	66.1	72.6	74.2	71.5	34.8	14.4	7.7	7.4
1981 to 1985	73.2	61.2	64.9	76.1	..	72.4	33.7	14.7	11.7	..
1986 to 1990	75.1	58.6	61.6	..	..	75.5	34.4	16.3	..	..
1991 to 1995	74.1	58.2	..	..	..	74.7	36.9	..	..	..

.. not available for a specific reference period

Sources: Statistics Canada, Census of Population, 1996, 2001, 2006, 2016 and 2021; National Household Survey, 2011.

Large differences in owned parental home among population groups

As one would expect, living in the parental home largely determines the likelihood of living in an owned home for young adults in their 20s (Table 2). In other words, young adults who do not co-reside with their parents are more likely to be renters. This holds for all population groups to a varying degree. For instance, compared with not living in the parental home, living in the parental home was associated with 56 to 63 percentage point higher ownership rates among White people aged 20 to 24. The corresponding differences in ownership rates between living and not living in the parental home ranged from 41 to 51 percentage points for Black people, 52 to 67 points for Chinese people and 49 to 61 points for South Asian people, depending on the birth cohort.

Among individuals living in the parental home, Black and Latin American people still experienced significant disadvantages in homeownership (Table 2, left panel). Among Black and Latin American youth in their 20s who lived with their parents, 58% to 68% lived in owned homes. In contrast, Chinese and South Asian youth in the same living arrangement had homeownership rates of 89% to 95%. For White, Filipino, Southeast Asian, Arab and West Asian, Korean, and Japanese youth in their 20s, homeownership rates for those living with their parents ranged from 73% to 97%, depending on the birth cohort.

Among individuals who were not living in the parental home, Black and Latin American people also had the lowest rates of homeownership, particularly in their 30s and early 40s (Table 2, right panel). Black and Latin American people started with lower homeownership rates in young adulthood, and their growth in ownership was slower as they moved through life stages. Consequently, the gaps in homeownership between groups with the highest and lowest rates increased with age. For example, for the 1981-to-1985 birth cohort, the gap in homeownership between Black and South Asian people increased from 25 percentage points at ages 20 to 24 to 31 points at ages 35 to 39. Across these age groups, the gap between Black and Chinese people increased from 15 to 33 percentage points, and the gap between Black and White people increased from 10 to 24 percentage points.

Table 2
People living in owned homes by birth cohort, age group and living in parental home for selected population groups

Population group and birth cohort	Percentage living in owned homes among individuals living in parental home					Percentage living in owned homes among individuals not living in parental home				
	20 to 24	25 to 29	30 to 34	35 to 39	40 to 44	20 to 24	25 to 29	30 to 34	35 to 39	40 to 44
White	percent									
1971 to 1975	86.5	87.2	86.1	83.5	83.1	24.9	46.3	69.2	77.6	78.8
1976 to 1980	87.4	87.7	84.5	83.3	82.4	24.2	50.5	69.5	74.2	77.2
1981 to 1985	88.7	87.5	84.1	82.6	..	28.6	53.0	65.7	72.9	..
1986 to 1990	88.3	86.8	82.9	..	..	32.1	48.5	63.7	..	..
1991 to 1995	87.3	84.9	..	..	..	28.6	46.8	..	..	..
Black										
1971 to 1975	64.7	71.2	78.9	73.6	80.1	17.3	24.4	45.4	56.6	58.8
1976 to 1980	67.6	75.8	76.5	76.1	73.6	17.1	29.6	49.4	53.0	56.9
1981 to 1985	67.8	72.5	72.7	74.3	..	18.4	29.0	40.4	49.4	..
1986 to 1990	66.4	66.1	68.1	..	..	21.3	25.8	38.2	..	..
1991 to 1995	59.9	60.2	..	..	..	19.1	25.5	..	..	..
Chinese										
1971 to 1975	95.3	95.2	95.9	93.2	96.6	28.9	43.4	73.8	81.1	87.7
1976 to 1980	93.4	94.7	94.3	94.1	93.3	26.9	56.2	76.9	84.0	87.0
1981 to 1985	93.0	94.1	94.8	94.0	..	33.6	58.9	76.0	82.6	..
1986 to 1990	91.8	94.2	94.1	..	..	40.0	54.7	75.0	..	..
1991 to 1995	92.5	93.3	..	..	..	38.4	54.8	..	..	..
South Asian										
1971 to 1975	91.1	92.4	93.5	91.5	92.9	30.2	43.7	72.7	81.7	85.7
1976 to 1980	90.9	93.1	92.0	92.9	92.5	37.0	59.3	74.9	82.9	84.8
1981 to 1985	92.1	90.9	92.6	92.1	..	42.9	61.4	73.0	80.2	..
1986 to 1990	88.5	92.1	90.3	..	..	39.3	56.7	71.8	..	..
1991 to 1995	89.0	89.7	..	..	..	35.0	54.9	..	..	..
Filipino										
1971 to 1975	87.1	88.2	88.1	83.2	82.2	20.5	36.6	67.9	76.6	80.1
1976 to 1980	88.6	90.4	90.8	88.7	82.8	24.5	53.5	72.9	77.6	77.0
1981 to 1985	87.0	86.5	88.1	86.4	..	37.0	53.0	66.7	70.6	..
1986 to 1990	80.3	84.2	79.9	..	..	40.9	47.0	59.0	..	..
1991 to 1995	80.3	80.3	..	..	..	27.1	39.9	..	..	..
Southeast Asian										
1971 to 1975	87.5	94.4	82.4	99.0	80.1	13.2	37.3	60.0	72.7	75.4
1976 to 1980	80.7	81.8	82.8	76.8	76.7	26.3	41.5	65.0	72.9	73.9
1981 to 1985	81.6	83	84.1	87.4	..	32.0	55.4	65.4	71.9	..
1986 to 1990	81.4	82.6	82.7	..	..	36.3	48.2	62.3	..	..
1991 to 1995	81.0	82.4	..	..	..	34.4	45.2	..	..	..
Arab and West Asian										
1971 to 1975	86.4	82.7	87.3	89.8	85.6	20.2	43.8	69.3	70.2	77.9
1976 to 1980	79.4	83.2	82.0	87.0	85.6	29.2	54.1	66.7	75.7	81.1
1981 to 1985	82.5	82.1	82.5	87.3	..	36.0	57.6	66.6	72.9	..
1986 to 1990	75.4	79.7	79.5	..	..	30.0	46.5	60.1	..	..
1991 to 1995	74.3	76.3	..	..	..	27.4	43.5	..	..	..
Latin American										
1971 to 1975	x	83.7	72.1	64.5	74.1	18.8	30.9	53.2	62.1	64.3
1976 to 1980	57.9	75.9	67.4	74.9	69.7	16.3	38.6	55.1	63.2	64.9
1981 to 1985	67.8	71.9	72.5	70.7	..	25.6	41.3	49.8	55.1	..
1986 to 1990	65.3	67.2	66.7	..	..	25.6	33.7	46.9	..	..
1991 to 1995	64.1	66.5	..	..	..	25.8	28.1	..	..	..
Korean										
1971 to 1975	93.1	83.4	86.3	89.6	82.0	13.6	26.7	67.3	72.4	80.1
1976 to 1980	82.0	88.0	83.4	81.0	81.1	11.1	42.4	61.7	72.4	77.5
1981 to 1985	77.4	84.8	84.6	84.4	..	21.4	40.7	60.6	68.2	..
1986 to 1990	81.2	78.1	73.6	..	..	28.1	38.4	55.7	..	..
1991 to 1995	81.0	80.8	..	..	..	25.9	35.3	..	..	..
Japanese										
1971 to 1975	72.5	99.3	88.5	91.4	92.9	22.7	42.4	62.3	75.1	78.9
1976 to 1980	97.3	95.1	93.9	92.5	92.1	23.0	47.0	61.4	70.9	72.8
1981 to 1985	91.3	89.7	81.9	95.6	..	25.5	46.7	62.0	73.5	..
1986 to 1990	89.7	88.3	89.4	..	..	30.1	43.1	56.2	..	..
1991 to 1995	90.0	87.9	..	..	..	27.3	40.7	..	..	..

x suppressed to meet the confidentiality requirements of the *Statistics Act*

.. not available for a specific reference period

Sources: Statistics Canada, Census of Population, 1996, 2001, 2006, 2016 and 2021; National Household Survey, 2011.

Some of the observed differences in ownership rates may be attributable to variation in sociodemographic characteristics, geographic location and family income. Multivariate analyses were conducted to assess the degree to which group differences in these factors account for the disparities in ownership rates. The analysis was simplified by merging the same five-year age groups from various census years, and separate models were run for each age group and for those who lived in or did not live in their parental home. The covariates included sex, marital status, education, province of residence, city size and family income. Three models were constructed for each age group. The first model used White people as the reference group, and the statistical significance of differences in ownership rates between each racialized group and White people was determined. Model 2 added sex, marital status, education, province of residence and city size. Model 3 additionally incorporated the logarithmic transformation of adult-equivalent adjusted family income.⁴ The changes in the coefficients of population groups from Model 1 to the subsequent models demonstrate how much the observed group differences in ownership rates can be attributed to differences in the included covariates. The results of multivariate models are presented in Table 3.

For individuals who lived in the parental home, the included covariates, with family income being the primary factor, accounted for 18% to 28% of the gap in homeownership between Black and White people and 24% to 34% of the gap between Latin American and White people for ages 20 to 24 through 35 to 39. After the covariates were controlled for, significant gaps in ownership rates persisted for Black and Latin American people. The covariates accounted for roughly 53% to 58% of the gap in ownership rates between Arab and West Asian people and White people in their 20s and early 30s, and they explained the entire gap between Southeast Asian and White people in their 20s and early 30s.

The included covariates played a more substantial role in accounting for group differences in homeownership among individuals who were not living in their parental home. Differences in the covariates explained over 50% of the ownership gap experienced by Black and Latin American people relative to White people. The impact of the covariates was particularly significant in the 20-to-24 age group. Assuming uniformity of these covariates across groups, South Asian and Chinese people would have notably higher homeownership rates than the rates observed, particularly in their 20s. This is mostly due to the high concentration of South Asian and Chinese people in large metropolitan areas, where homeownership rates tended to be lower than in small urban and rural areas.

4. While the geographic location and family income are important factors for obtaining a mortgage and purchasing a home, they are likely endogenous to homeownership (CMHC, 2021).

Table 3
Observed and adjusted differences with White people in homeownership rates by population group and age group

	Living in parental home			Not living in parental home		
	Observed	Adjusted for sociodemographic characteristics and place of residence	Adjusted further for family income	Observed	Adjusted for sociodemographic characteristics and place of residence	Adjusted further for family income
	percentage points					
Ages 20 to 24						
Black	-24.7 ***	-22.4 ***	-17.8 ***	-8.8 ***	-2.7 ***	-1.5 ***
Chinese	5.4 ***	4.9 ***	8.4 ***	8.7 ***	14.7 ***	16.7 ***
South Asian	1.7 ***	1.6 ***	5.5 ***	9.8 ***	14.1 ***	15.3 ***
Filipino	-5.2 ***	-5.2 ***	-2.7 ***	1.5	3.7 ***	4.8 ***
Southeast Asian	-6.1 ***	-4.9 ***	0.2	4.3 ***	9.0 ***	10.3 ***
Arab and West Asian	-12.4 ***	-11.1 ***	-5.2 ***	1.3	7.3 ***	9.6 ***
Latin American	-23.6 ***	-20.6 ***	-15.7 ***	-5.1 ***	-0.6	0.2
Korean	-8.7 ***	-9.2 ***	-4.3 ***	-3.7 *	3.4	6.4 ***
Japanese	2.2 ***	1.9 ***	2.5 ***	-2.6 *	0.4	1.5
Ages 25 to 29						
Black	-20.1 ***	-18.2 ***	-15.4 ***	-22.4 ***	-10.3 ***	-8.0 ***
Chinese	7.1 ***	4.3 ***	6.7 ***	5.2 ***	14.7 ***	14.8 ***
South Asian	4.3 ***	2.4 ***	4.6 ***	6.9 ***	13.2 ***	13.6 ***
Filipino	-2.4 ***	-3.8 ***	-2.5 ***	-3.5 ***	0.8	1.4 *
Southeast Asian	-4.3 ***	-3.4 ***	0.0	-1.7 *	7.1 ***	7.6 ***
Arab and West Asian	-8.3 ***	-7.7 ***	-3.9 ***	-2.4 **	4.6 ***	6.8 ***
Latin American	-18.8 ***	-15.9 ***	-12.7 ***	-16.8 ***	-7.9 ***	-6.0 ***
Korean	-4.4 ***	-7.6 ***	-3.5 ***	-11.3 ***	-0.5	1.0
Japanese	3.6 ***	1.5	2.4 **	-6.3 ***	-0.1	0.1
Ages 30 to 34						
Black	-11.8 ***	-11.1 ***	-9.7 ***	-25.0 ***	-12.1 ***	-10.0 ***
Chinese	9.8 ***	6.7 ***	8.0 ***	8.2 ***	13.7 ***	12.9 ***
South Asian	7.0 ***	4.0 ***	4.9 ***	6.0 ***	9.4 ***	9.5 ***
Filipino	1.5	-0.7	-0.6	-1.8 **	1.0	1.5 *
Southeast Asian	-1.4	-0.4	1.4	-3.7 ***	3.9 ***	4.4 ***
Arab and West Asian	-3.2 **	-3.4 ***	-1.0	-3.0 ***	0.8	2.7 ***
Latin American	-15.6 ***	-13.9 ***	-11.8 ***	-17.1 ***	-7.8 ***	-6.0 ***
Korean	-3.1	-6.9 ***	-3.9 *	-6.5 ***	0.3	0.8
Japanese	3.6 *	2.0	3.0	-6.3 ***	-2.1 *	-2.0 *
Ages 35 to 39						
Black	-8.0 ***	-7.3 ***	-6.5 ***	-22.0 ***	-11.1 ***	-9.5 ***
Chinese	10.1 ***	7.7 ***	8.5 ***	7.9 ***	9.9 ***	9.5 ***
South Asian	8.3 ***	5.5 ***	5.9 ***	6.3 ***	7.3 ***	7.5 ***
Filipino	3.8 **	1.2	0.8	-0.2	1.2 *	1.7 **
Southeast Asian	1.7	3.1	4.5 **	-2.5 **	1.9 *	2.4 **
Arab and West Asian	4.2 *	3.1	5.6 **	-1.5	-0.5	1.8 *
Latin American	-11.4 ***	-10.2 ***	-8.8 ***	-15.5 ***	-7.6 ***	-6.0 ***
Korean	0.8	-2.9	-0.2	-4.1 ***	-0.8	-0.3
Japanese	8.8 ***	6.5 *	7.0 **	-1.5	1.0	1.2
Ages 40 to 44						
Black	-6.6 ***	-6.8 ***	-6.2 ***	-20.3 ***	-11.6 ***	-9.9 ***
Chinese	12.0 ***	9.4 ***	9.7 ***	9.2 ***	8.7 ***	8.6 ***
South Asian	9.8 ***	6.6 ***	6.7 ***	7.0 ***	5.9 ***	6.3 ***
Filipino	0.2	-2.7	-3.2	0.2	-0.3	0.5
Southeast Asian	-4.8	-3.5	-2.9	-3.2 *	-0.5	-0.1
Arab and West Asian	4.4	4.6	6.8 *	2.2 *	2.5 **	4.4 ***
Latin American	-10.6 ***	-10.3 ***	-8.9 **	-13.5 ***	-8.4 ***	-6.6 ***
Korean	-2.1	-6.4	-2.4	0.9	-0.6	0.0
Japanese	9.5 **	6.8	6.2	-2.2 *	-0.5	0.0

* significantly different from reference category (p < 0.05)

** significantly different from reference category (p < 0.01)

*** significantly different from reference category (p < 0.001)

Sources: Statistics Canada, Census of Population, 1996, 2001, 2006, 2016 and 2021; National Household Survey, 2011.

Youth living in rented non-parental homes spent more of their income on housing

The combination of whether youth lived in the parental home and whether the home is owned by the family had significant financial implications for individuals in their 20s. In the 20-to-24 age group, those living in rented non-parental homes spent the highest proportion of their family income on housing, while those living in owned parental homes spent the lowest proportion.

As shown in Table 4, depending on the birth cohort, White people in their early 20s spent 44% to 48% of their family income on housing if they did not live in the parental home and rented, compared with 34% to 39% if they owned their non-parental home, 22% to 26% if they lived in a rented parental home and 13% to 15% if they lived in an owned parental home. Similar patterns were observed among racialized people, although they tended to spend a higher proportion of their family income on housing than their White counterparts, regardless of whether they lived in their parental home and whether the home was owned by their family. As a result, groups with a high proportion of youth living in rented non-parental homes, such as Black and Latin American people, faced a significant disadvantage in terms of shelter costs. Conversely, groups with a high proportion of youth living in owned parental homes, such as Chinese and South Asian people, were in an advantageous position to spend less on shelter costs and save for purchasing a house later in life.

Disparities in housing costs also existed among youth living in owned parental homes. White, Japanese and Chinese individuals spent the lowest proportion of their family income on shelter costs. This is partly because mortgage payments constituted a smaller portion of their shelter costs, particularly for Chinese individuals (table not presented). On average, among Chinese youth living in owned parental homes, mortgage payments accounted for less than 30% of their shelter costs. In contrast, for Black and Latin American individuals, mortgage payments accounted for 56% to 63% of their shelter costs in the 20-to-24 age group and 52% to 59% in the 25-to-29 age group. Additionally, White and Japanese families had higher family incomes relative to other groups (data not shown). Korean families tended to have the highest proportion of their family income spent on shelter costs, followed by Black, Latin American, and Arab and West Asian families. As a result, youth in these groups would benefit less from living in their owned parental homes because their family spent a larger proportion of their family income on shelter costs compared with their counterparts in White, Japanese and Chinese families.

Table 4
Shelter cost as a percent of family income among young adults by population group, living in parental home and ownership status

Population group and birth cohort	Living in parental home				Not living in parental home			
	Owned		Rented		Owned		Rented	
	20 to 24	25 to 29	20 to 24	25 to 29	20 to 24	25 to 29	20 to 24	25 to 29
White	percent							
1971 to 1975	14.4	12.7	25.5	22.1	35.5	24.8	47.9	30.9
1976 to 1980	13.5	13.2	22.9	20.8	35.1	25.4	44.0	31.9
1981 to 1985	13.8	14.2	22.1	22.5	35.4	26.9	44.6	34.5
1986 to 1990	15.0	12.6	23.2	22.1	38.8	23.9	47.7	33.6
1991 to 1995	13.3	11.6	22.6	19.4	33.5	22.4	45.2	30.0
Black								
1971 to 1975	25.4	19.7	33.2	29.5	53.9	34.7	60.6	38.2
1976 to 1980	22.6	19.8	29.0	23.3	52.6	35.9	50.2	38.7
1981 to 1985	23.7	21.5	26.6	22.6	53.2	36.1	51.8	40.9
1986 to 1990	23.8	20.1	24.7	22.7	58.9	34.3	56.1	39.6
1991 to 1995	22.9	17.4	23.0	17.0	52.5	32.6	50.6	35.3
Chinese								
1971 to 1975	17.4	12.2	26.1	24.6	46.4	26.6	59.6	32.7
1976 to 1980	15.5	13.8	24.7	22.1	51.5	29.2	55.6	36.7
1981 to 1985	16.4	14.8	25.6	22.9	47.1	32.2	59.9	39.3
1986 to 1990	18.6	13.9	26.4	21.7	57.8	30.5	63.8	37.3
1991 to 1995	17.7	13.2	28.4	20.2	56.2	30.8	62.9	33.9
South Asian								
1971 to 1975	20.6	16.4	34.3	24.9	41.9	27.7	58.9	37.1
1976 to 1980	19.1	17.3	29.7	20.7	34.2	29.4	55.3	37.5
1981 to 1985	20.1	18.7	25.2	19.5	41.7	30.7	55.6	39.3
1986 to 1990	22.3	17.9	23.2	22.3	48.7	27.9	56.8	37.1
1991 to 1995	22.1	16.7	24.3	17.4	49.0	28.6	57.8	35.3
Filipino								
1971 to 1975	17.6	14.4	26.7	15.6	40.0	27.7	57.9	35.7
1976 to 1980	16.5	13.9	20.4	17.5	48.6	30.4	49.2	31.3
1981 to 1985	15.8	15.3	21.8	18.5	44.2	30.3	52.3	37.3
1986 to 1990	21.0	15.4	21.6	18.0	39.8	27.5	54.9	37.2
1991 to 1995	18.4	14.5	20.4	16.6	44.1	27.4	54.8	33.2
Southeast Asian								
1971 to 1975	x	x	x	x	x	x	63.9	33.8
1976 to 1980	19.4	16.9	29.6	21.2	50.8	39.4	50.6	39.8
1981 to 1985	22.6	19.8	24.2	18.7	46.2	33.7	55.3	35.7
1986 to 1990	22.9	17.5	28.0	19.8	50.1	30.3	53.0	35.9
1991 to 1995	20.2	15.1	23.6	16.9	54.2	31.0	54.5	32.2
Arab and West Asian								
1971 to 1975	24.2	17.4	38.0	24.4	48.4	34.9	62.0	37.7
1976 to 1980	21.8	20.1	30.3	21.3	52.9	31.7	55.1	37.7
1981 to 1985	23.2	18.9	23.8	21.1	41.2	32.7	56.2	42.7
1986 to 1990	23.9	20.3	26.5	25.9	53.3	33.7	59.3	40.9
1991 to 1995	25.4	16.7	26.6	19.2	46.6	28.3	64.4	35.9
Latin American								
1971 to 1975	23.5	19.0	32.1	26.9	x	x	59.2	38.5
1976 to 1980	23.0	18.6	28.0	26.8	40.6	31.8	52.8	36.7
1981 to 1985	21.4	25.1	26.8	23.7	48.0	38.7	49.6	33.8
1986 to 1990	25.3	20.3	25.3	23.0	50.4	31.8	47.7	36.2
1991 to 1995	23.1	17.4	24.0	18.9	49.4	27.8	45.4	31.1
Korean								
1971 to 1975	28.6	21.3	43.4	20.9	x	x	74.5	37.7
1976 to 1980	23.9	20.6	37.6	31.0	x	33.4	68.2	46.9
1981 to 1985	27.5	23.6	39.9	25.9	65.1	34.9	64.4	39.0
1986 to 1990	26.0	22.8	30.8	32.1	73.2	34.1	70.5	46.9
1991 to 1995	25.8	18.5	32.8	28.4	56.3	31.5	70.0	41.1
Japanese								
1971 to 1975	13.3	12.2	27.4	21.1	42.5	26.8	59.0	37.4
1976 to 1980	14.2	11.4	23.0	36.6	48.0	31.0	59.9	38.4
1981 to 1985	13.7	14.3	23.0	32.7	40.1	30.6	54.8	39.8
1986 to 1990	14.7	12.2	28.1	20.0	50.5	28.4	59.0	39.3
1991 to 1995	13.0	11.7	24.6	22.0	47.5	26.3	59.5	36.1

x suppressed to meet the confidentiality requirements of the *Statistics Act*

Sources: Statistics Canada, Census of Population, 1996, 2001, 2006, 2016 and 2021; National Household Survey, 2011.

Conclusion

This study investigated the housing conditions of five birth cohorts of Canadian-born racialized people from their early adulthood through middle age. The results revealed significant disparities in homeownership rates across different racialized groups, with the greatest disparities occurring during young adulthood. These disparities persisted into middle age, when homeownership rates typically peak across the life course. Among the groups studied, Black and Latin American individuals had the lowest homeownership rates, while South Asian and Chinese individuals had the highest rates from their early 20s to early 40s.

The large homeownership disparities observed among different population groups in their 20s were primarily attributed to differences in their tendency to live in the parental home and whether these homes were owned by their families. Black and Latin American individuals were found to be less likely to reside in their parental homes, and, when they did, the homes were less likely to be owned by their families. This lower ownership of their parental homes likely contributed to a lower proportion of them living in parental homes since rented homes generally have less living space than owned homes. Conversely, South Asian and Chinese youth were the most likely to live in their parental home, and when they did, 90% or more of the homes were owned by their families. In addition to the availability of owned parental homes, the high prevalence of co-residence with parents among second-generation South Asian and Chinese youth is also likely related to preference and necessity as these two groups are known for their strong tendency to pursue higher education (Chen & Hou, 2019).

Differences in sociodemographic characteristics, region of residence and family income explained a portion of the disparities in homeownership rates between groups with the lowest rates (Black and Latin American people) and White people, especially among those who were in their 20s and did not reside in their parental home. Even after differences in the selected covariates were controlled for, Black and Latin American people still faced large gaps in ownership relative to White people, particularly among those living in their parental home. Furthermore, the included covariates had minimal explanatory power for the gaps between groups with the highest rates of homeownership (South Asian and Chinese people) and White people.

Young adults who lived in rented non-parental homes spent a significantly greater proportion of their family income on shelter costs compared with their peers who resided in owned parental homes. Since Black and Latin American youth had the lowest proportions of individuals living in owned parental homes and the highest proportion of individuals living in rented non-parental homes, they were at a disadvantage in terms of their family's financial well-being relative to other population groups.

The findings of this study are indicative of an overall trend suggesting that the disparities among different racialized groups in terms of family housing resources during young adulthood are likely to persist into later stages of life. Put differently, housing disadvantages among parents largely pass on to the next generation. Living in owned parental homes in one's early 20s is shown to be a favourable housing arrangement for transition into non-parental and owned homes in middle adulthood. In comparison with White youth and racialized groups with high rates of homeownership, Black and Latin American youth were more likely to leave their parental home earlier and were least likely to own their own homes when starting their households. Furthermore, their gap in homeownership rates extended from young adulthood to middle age.

References

- Boyd, M., & Park, S. Y. (2008). Who lives at home? Ethnic variations among second generation young adults. *Canadian Diversity/Diversité Canadienne*, 6(2), 42–46.
- Britton, M. L. (2013). Race/ethnicity, attitudes, and living with parents during young adulthood. *Journal of Marriage and Family*, 75(4), 995–1013.
- Chen, W. H., & Hou, F. (2019). [Intergenerational education mobility and labour market outcomes: Variation among the second generation of immigrants in Canada](#). Statistics Canada, Analytical Studies Branch Research Paper Series. Catalogue no. 11F0019M – No. 418.
- Choi, K. H., & Ramaj, S. (2022). Ethno-racial and nativity differences in access to affordable housing in Canada. *SocArXiv Papers*. <https://doi.org/10.31235/osf.io/s32x7>.
- CMHC (Canada Mortgage and Housing Corporation). (2021a). [Homeownership Rate Varies Significantly by Race](#). CMHC Research Insights.
- CMHC. (2021b). [Literature Reviews on Housing Needs: Racialized Individuals and Communities, 2019](#). CMHC Research Insights.
- Coulter, R., & van Ham, M. (2019). Housing career. *The Wiley Blackwell Encyclopedia of Urban and Regional Studies*. <https://doi.org/10.1002/9781118568446.eurs0144>.
- Deluca, S., & Rosen, E. (2022). Housing insecurity among the poor today. *Annual Review of Sociology*, 48, 343–371.
- Dilmaghani, M., & Akbari, A. (2022). Ethnoracial disparities in intergenerational co-residence among Canadian millennial. *Population, Space and Place*, 28(7), e2560.
- Haan, M. (2005). The decline of the immigrant homeownership advantage: Life-cycle, declining fortunes and changing housing careers in Montreal, Toronto and Vancouver, 1981-2001. *Urban Studies*, 42(12), 2191–2212.
- Haan, M. (2007). The homeownership hierarchies of Canada and the United States: The housing patterns of white and non-white immigrants of the past thirty years. *International Migration Review*, 41(2), 433–465.
- Haan, M., & Perks, T. (2008). The housing careers of older Canadians: An investigation using Cycle 16 of the General Social Survey. *Canadian Studies in Population*, 35(2), 223–242.
- Haan, M., & Yu, Z. (2015). [Cohort progress toward household formation and homeownership: A comparison of immigrant visible minority groups in Canada and the United States](#). Ottawa: Canada Mortgage and Housing Corporation.
- Haan, M., Yu, Z., & Draghici, E. (2021). [Household formation in Canada and the United States: Insights into differences by race, ethnicity, immigrant populations, and country](#). *Housing Policy Debate*.
- Hou, F. (2010). [Homeownership over the life course of Canadians: Evidence from Canadian censuses of population](#). Analytical Studies Branch Research Paper Series. Statistics Canada, Catalogue no. 11F0019M – No. 325.

Hou, F., Schimmele, C., & Stick, M. (2023). Changing demographics of racial people in Canada. *Economic and Social Reports*. August 23, 2023.

Maroto, M., & Severson, M. (2020). Owning, renting, or living with parents? Changing housing situations among Canadian young adults, 2001 to 2011. *Housing Studies*, 35(4), 679–702.

Mazurik, K., Knudson, S., & Tanaka, Y. (2020). Stuck in the nest? A review of the literature on co-residence in Canada and the United States. *Marriage and Family Review*, 56(6), 491–512.

Milan, A. (2016). [Diversity of young adults living with their parents](#). *Insights on Canadian Society*. Statistics Canada, Catalogue no. 75-006-X.

Randle, J., Hu, Z., & Thurston, Z. (2021a). Housing experiences in Canada: Black people in 2018. <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2021001/article/00006-eng.htm>

Randle, J., Hu, Z., & Thurston, Z. (2021b). Housing experiences in Canada: Chinese people in 2018. <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2021001/article/00007-eng.htm>

Randle, J., Hu, Z., & Thurston, Z. (2021c). Housing experiences in Canada: South Asian people in 2018. <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2021001/article/00008-eng.htm>

Ronald, R., & Lennartz, C. (2018). Housing careers, intergenerational support and family relations. *Housing Studies*, 33(2), 147–159.

Statistics Canada. (2017). [Young adults living with their parents in Canada in 2016](#). *Census in Brief*. Statistics Canada, Catalogue no. 98-200-X2016008.

Statistics Canada. (2022a). [To buy or to rent: The housing market continues to be reshaped by several factors as Canadians search for an affordable place to call home](#). *The Daily*. Statistics Canada, Catalogue no. 11-001-X.

Statistics Canada. (2022b). [Housing challenges remain for vulnerable populations in 2021](#). *The Daily*. Statistics Canada, Catalogue no. 11-001-X.

Statistics Canada. (2023a). [Housing conditions among racialized groups: A brief overview](#). *The Daily*. Statistics Canada, Catalogue no. 11-001-X.

Statistics Canada. (2023b). [Visible Minority and Population Group Reference Guide, Census of Population, 2021](#). Statistics Canada, Catalogue no. 98-500-X, issue 2021006.

Tomaszczyk, A. C., & Worth, N. (2020). Boomeranging home: Understanding why young adults live with parents in Toronto, Canada. *Social and Cultural Geography*, 21(8), 1103–1121.

Worth, N. (2021). Going back to get ahead? Privilege and generational housing wealth. *Geoforum*, 120, 30–37.

Yu, Z., & Haan, M. (2012). Cohort progress toward household formation and homeownership: Young immigrant cohorts in Los Angeles and Toronto compared. *Ethnic and Racial Studies*, 35(7), 1311–1337.

Zavisca, J. R., & Gerber, T. P. (2016). The socioeconomic, demographic, and political effects of housing in comparative perspective. *Annual Review of Sociology*, 42, 347–367.