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## Housing Statistics in Canada

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# Households with multiple maintainers and the impact on homeownership rates

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## Highlights

- Almost half of households (48.9%, or 7,319,240) had multiple maintainers. A household maintainer is a person who contributes financially to housing costs.
- In about 70% of multiple-maintainer households, maintainers were similar in age (i.e., a difference of five years or less).
- In 7% of multiple-maintainer households, all maintainers were of the same gender.
- In multiple-maintainer households with immigrant or Indigenous maintainers, there were often other maintainers with a different immigrant status or Indigenous identity.
- Compared with the household homeownership rates based on the age of the primary household maintainer, the rates were similar when based on different methods of age selection. Specifically, using the age of the oldest maintainer or the primary maintainer's spouse produced similar age-specific household homeownership rates.

## Introduction

In the 2021 Census of Population, a change was made to better capture household members who contribute to housing costs (also referred to as household maintainers). Specifically, the change was made to better capture households with multiple maintainers than in past censuses.<sup>1</sup>

The household maintainer variable is often used to select one person to represent a household when examining housing topics. This approach is often used to examine household statistics that are disaggregated by characteristics of the occupants. For example, when examining housing demand, it is preferable to use household statistics because each household occupies one usual residence, but it is also desirable to disaggregate by individual characteristics, such as age, because housing needs vary at different stages of life.

The primary household maintainer is often used to represent the household when it includes multiple people.<sup>2</sup> The primary maintainer is the first household maintainer reported in the census. However, using the characteristics of a different maintainer could lead to different household statistics.

This paper examines households with multiple maintainers, with the goal of informing the robustness of household statistics derived from the characteristics of the primary household maintainer versus other maintainers. First, it examines the overall prevalence of multiple-maintainer households. Then, it examines the differences between maintainers in a household. Lastly, because homeownership rates by age are common household statistics, the robustness of those results is explored through simulations using the age of different household maintainers.

1. See [Housing Characteristics Reference Guide, Census of Population, 2021](#) for the full definition of "household maintainer" and a description of the changes that occurred in the 2021 Census.  
2. Examples of research that uses the characteristics of the primary household maintainer to calculate household statistics include the *Daily* article "[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](#)," which looked at household homeownership rates by age based on the 2021 Census, and the Canada Mortgage and Housing Corporation's [Housing Market Insight – CMHC Household Projections – National and Provincial Analysis, 2020](#), which uses the primary maintainer to calculate headship rates.

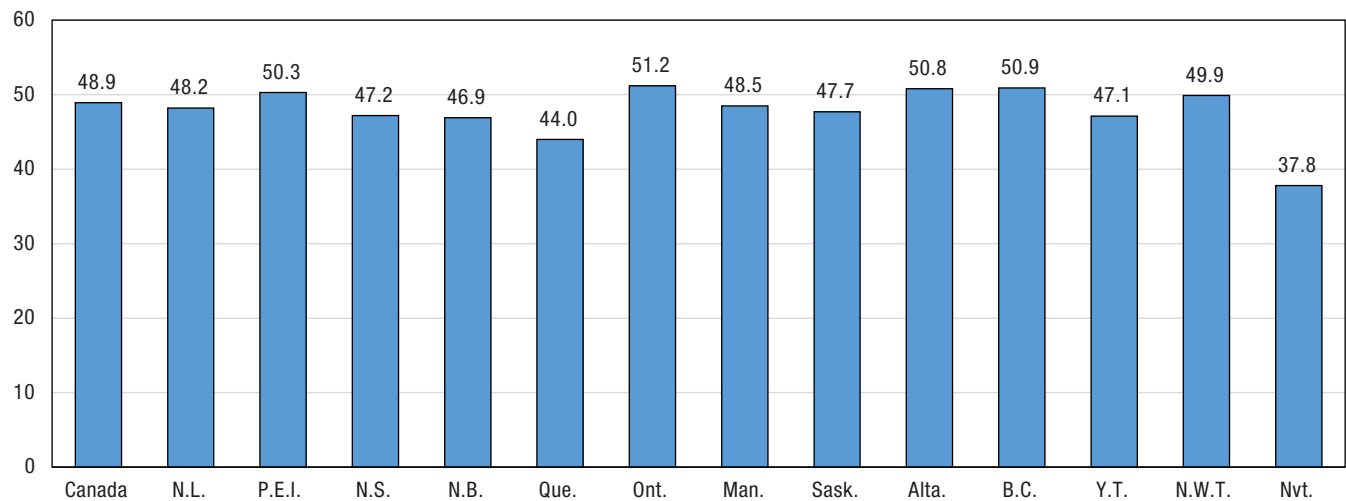
## In almost half (48.9%) of households across Canada, multiple people contributed to housing costs

The 2021 Census showed that in almost half of households (48.9%, or 7.3 million out of 15.0 million) in Canada, multiple people contributed to regular monthly housing costs. Chart 1 shows that the rates of multiple-maintainer households were highest in Ontario (51.2%), British Columbia (50.9%) and Alberta (50.8%) and lowest in Nunavut (37.8%) and Quebec (44.0%).

### Chart 1

#### Percentage of multiple-maintainer households among private households, Canada, provinces and territories

multiple-maintainer households (percent)



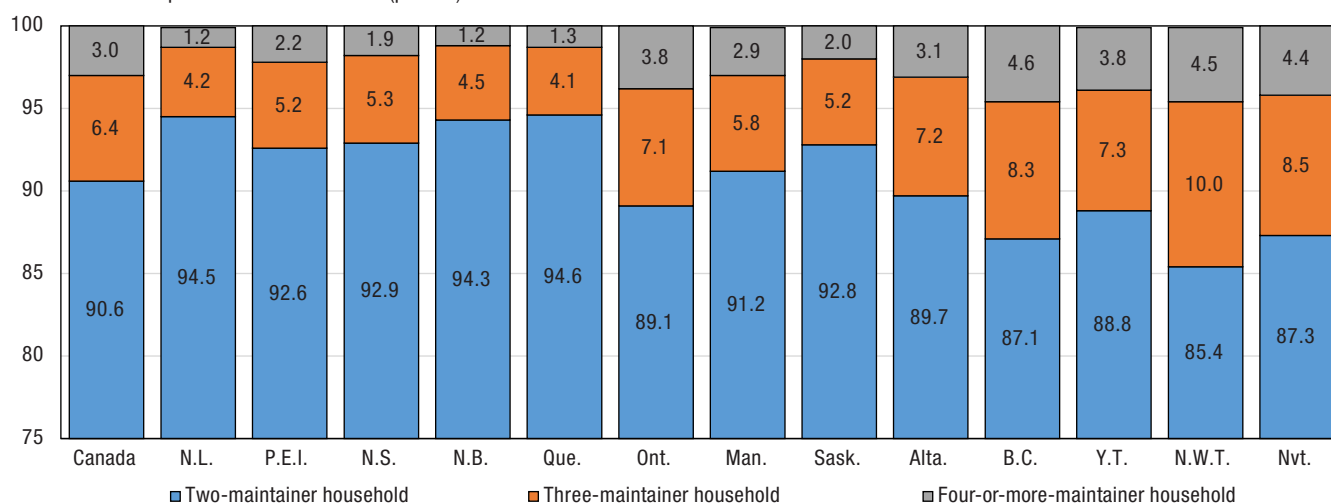
Source: Statistics Canada, Census of Population, 2021.

In Canada, over 90% of multiple-maintainer households had two maintainers, 6.4% had three maintainers and 3.0% had four or more maintainers. Chart 2 shows that this pattern was similar across the provinces and territories, with two-maintainer households always representing at least 85% of all multiple-maintainer households. Ontario, British Columbia, the Northwest Territories and Yukon had among the highest proportions of households with three or more maintainers. These provinces and territories also had the highest proportions of people in multigenerational and multiple-family households.<sup>3</sup>

3. See the following table for statistics on people in multigenerational and multiple-family households: [Table 98-10-0134-01 Census family status and household living arrangements, household type of person, age group and gender: Canada, provinces and territories, census metropolitan areas and census agglomerations.](#)

**Chart 2**  
**Distribution of multiple-maintainer households, Canada, provinces and territories**

distribution of multiple-maintainer households (percent)



Source: Statistics Canada, Census of Population, 2021.

## Maintainers within a household are often of a similar age but different in gender and income

Because multiple-maintainer households represented a large proportion of households, using the characteristics of the primary maintainer (versus those of other maintainers) can affect household statistics if maintainers within the household had different characteristics.

Age was one characteristic that was often similar among maintainers in a household. For about 70% of multiple-maintainer households, there was an age difference among the maintainers of five years or less. This was consistent with multiple-maintainer households largely consisting of couples, who were often of a similar age.

Gender, by contrast, was often different among maintainers in a household. In 7.0% of multiple-maintainer households, all maintainers were of the same gender. This was again consistent with multiple-maintainer households largely consisting of couples, who were often of different genders.

Total income was also different among maintainers within a household. In over three-quarters (77.1%) of multiple-maintainer households, there was a difference in income of more than \$10,000 among the maintainers.

**Table 1**  
**Age, gender and income differences for households with multiple maintainers, Canada, 2021**

Characteristic among the maintainers in a household	All maintainers in the household share the characteristic		Not all maintainers in the household share the characteristic	
	number of households	percent of households	number of households	percent of households
Age difference is five years or less	5,029,300	68.7	2,289,940	31.3
Gender group <sup>1</sup> is the same	515,880	7.0	6,803,360	93.0
Total income difference is \$10,000 or less	1,678,630	22.9	5,640,610	77.1

1. Gender group refers to the category women+ (which includes women and girls, as well as some non-binary people) and men+ (which includes men and boys, as well as some non-binary people).

Source: Statistics Canada, Census of Population, 2021.

## In multiple-maintainer households with immigrant or Indigenous maintainers, there were often other maintainers with a different immigrant status or Indigenous identity

Immigrant status and Indigenous identity are other characteristics that are often examined in the context of household statistics (for example, immigrant household ownership rates). Among multiple-maintainer households with at least one immigrant maintainer, there was often another maintainer who was not an immigrant. Similarly, among multiple-maintainer households with a maintainer who was First Nations, Métis or Inuk, there was often another maintainer who was non-Indigenous or reported a different Indigenous identity.

In about 2.5 million households, there were multiple maintainers and at least one of them was an immigrant. Among these households, just under two-thirds (58.7%) had maintainers who were all immigrants.

Among most multiple-maintainer households with a First Nations, Métis or Inuk maintainer, there were other maintainers who were either non-Indigenous or of a different Indigenous identity. Among multiple-maintainer households with at least one First Nations maintainer, just over one-quarter (28.7%) had maintainers who were all of the same Indigenous identity. Among multiple-maintainer households with at least one Métis maintainer, the equivalent proportion was lower, at 11.8%, while for multiple-maintainer households with at least one Inuk maintainer, the proportion was 42.9%.

**Table 2**  
**Immigrant status and Indigenous identity for households with multiple maintainers, Canada, 2021**

Characteristic of the maintainers	At least one maintainer has the characteristic	All maintainers have the characteristic
	number of households	
Immigrant	2,537,020	1,489,525
First Nations	231,015	66,250
Métis	207,645	24,440
Inuk	12,380	5,310

Source: Statistics Canada, Census of Population, 2021.

## Household homeownership rates by age group were similar when based on different methods to associate an age to the household

Among the characteristics examined above, age was the most consistent among household maintainers. Household homeownership rates by age of primary household maintainer are common statistics used to describe topics such as access to homeownership for young adults. However, there were 2.3 million households with maintainers who had an age difference of over five years, and this could affect age-specific household-level homeownership rates.

This section simulates age-specific homeownership rates<sup>4</sup> using different methods of attributing the age characteristic to the household. Three simulations are explored: (1) age based on the youngest maintainer; (2) age based on the oldest maintainer; and (3) age based on the spouse of the primary maintainer, where applicable.<sup>5</sup> Age-specific homeownership rates based on the typical method of using the age of the primary household maintainer are also included for comparison.

Age-specific household homeownership rates based on the age of the oldest maintainer, as well as those based on the age of the spouse, were similar to the rates based on the age of the primary household maintainer. Chart 3 shows that the ownership rates for each of the age groups were usually within one percentage point of the others, with the largest difference being three percentage points for the age group of 25 to 29 years.

Age-specific household homeownership rates based on the age of the youngest maintainer were higher for younger age groups, compared with the rates based on the age of the primary household maintainer. Chart 3 shows that, for all age groups younger than 65 years, the age-specific household homeownership rate based on the age of the youngest maintainer was higher. For the age group of 20 to 24 years, the homeownership rate based on the age of the youngest maintainer was 30.7%, compared with 19.0% when based on the primary maintainer.

4. The homeownership rate is calculated as a percentage of owner and tenant households. Dwellings provided by the local government, First Nation or Indian band are not included.

5. Age of the spouse is included to explore the impact of gender roles when selecting the primary household maintainer.

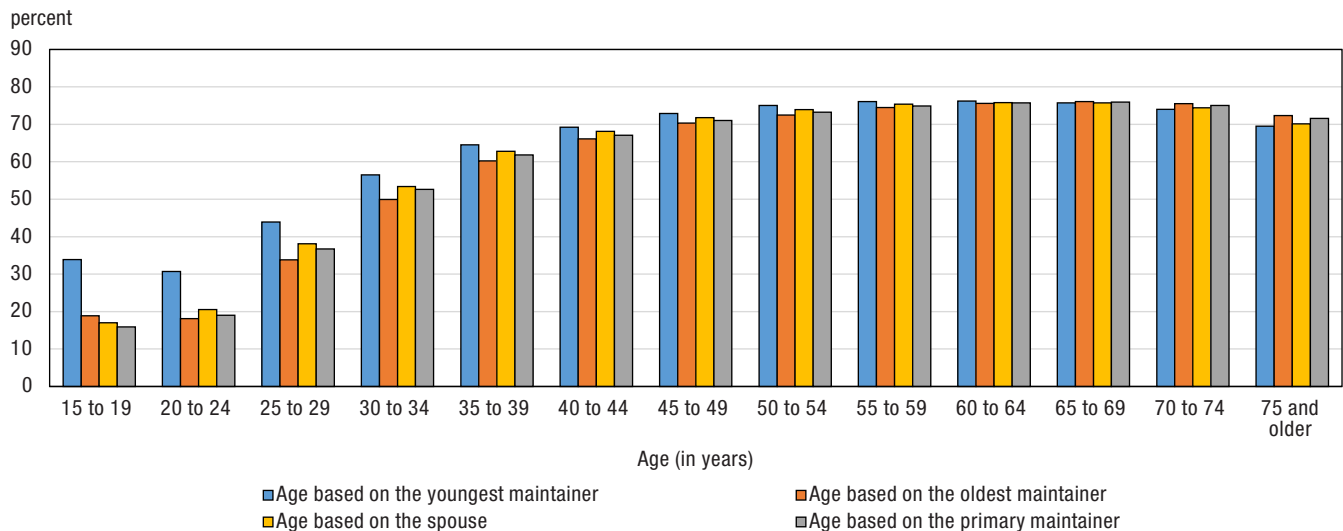
The number of households included in the younger age groups was also larger when based on the youngest maintainer, compared with the primary maintainer. Chart 4 shows that, when based on the youngest maintainer, there were 634,000 households within the 20- to 24-year-old group. This compares with 386,000 households when based on the primary maintainer.

A primary source of this difference is associated with households where adult children and parents live together and both contribute to housing costs. In the simulation for defining the primary maintainer by using the youngest maintainer, the number of primary maintainers who are a child in a census family was about 632,000. This compares with about 60,000 when based on the usual definition for the primary household maintainer.

In owner households where young adult children live with their parents, it is often the parents who own the dwelling. Therefore, basing age-specific homeownership rates on the youngest maintainer may overrepresent the extent to which these young adults own their homes.

Overall, when looking at age-specific household homeownership rates, the rates were similar when using different methods to associate an age to the household. One exception among the scenarios explored was when the age of the youngest maintainer was used. However, rates based on the youngest adult may overrepresent homeownership among young adults because of the inclusion of those who live with parents who own the home. Regardless of the method used to select age, the homeownership rate among young adults was always lower, compared with that among older adults.

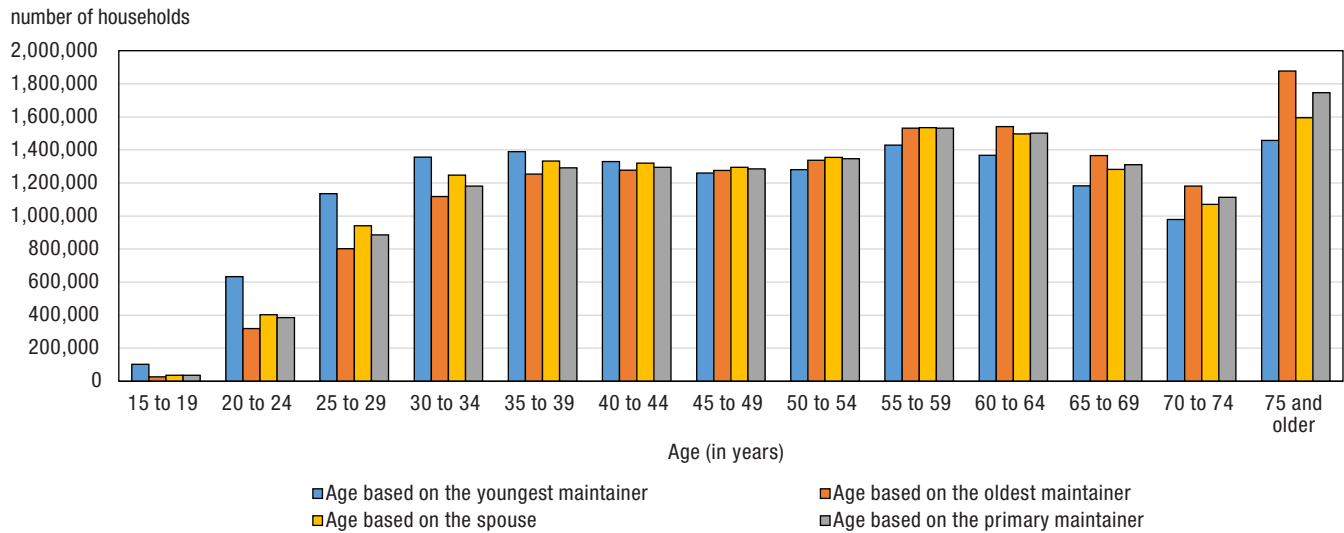
**Chart 3**  
**Homeownership rate by age, Canada, 2021**



**Note:** Dwellings provided by a local government, First Nation or Indian band are not included.

**Source:** Statistics Canada, Census of Population, 2021.

**Chart 4**  
**Number of households by age, Canada, 2021**



**Note:** Dwellings provided by a local government, First Nation or Indian band are not included.  
**Source:** Statistics Canada, Census of Population, 2021.

## Conclusion

Using the 2021 Census of Population, this study examined the number and characteristics of households with multiple maintainers. Specifically, it looked at the extent to which maintainers within a household had different or similar characteristics, with a focus on age, gender, income, immigrant status and Indigenous identity.

Just under half (48.9%) of households had multiple maintainers, and household maintainers often had different characteristics. Age was the characteristic that was most similar among household maintainers—in just under 70% of multiple-maintainer households, maintainers had an age difference of five years or less.

This analysis shows that, while there are reasons to look at household statistics that are disaggregated by person-level characteristics such as age, it is necessary to consider and understand the differences among household members and how these can affect household statistics.