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Millennials in the Canadian housing market: An intergenerational comparison

by **Michael Mirdamadi** and **Joshua Gordon**

Overview

Amid rising concern about housing affordability for younger Canadians, this article investigates the housing market outcomes of millennials compared with Gen-Xers and baby boomers at a similar age (25 to 39 years). Using Census of Population data from 1991, 2006 and 2021, this article examines shifts in the housing market outcomes of each generational cohort in relation to moving out of the parental home, forming families and homeownership status.

Key findings

- In 2021, the share of millennials aged 25 to 39 living in a census family with parents (16.3%) was around twice the share of baby boomers of the same age in 1991 (8.2%). This trend has occurred gradually over time and is common to the large cities studied.
- After accounting for those living with their parents, millennials had the lowest rate of homeownership (49.9%), compared with Gen-Xers (56.2%) and baby boomers (55.9%) when they were aged 25 to 39 years.
- Fewer millennials aged 25 to 39 were married with children (26.6%) compared with Gen-Xers (34.5%) and baby boomers (46.6%) when they were the same age—the household type with the highest rate of homeownership historically.
- Millennial homeowners, after accounting for those living with their parents, were less likely to live in single-detached houses relative to earlier generations, especially those living in Toronto and Vancouver.

Introduction

As housing costs have increased in recent years, there has been growing concern about the housing affordability challenges faced by younger Canadians (Royal Bank of Canada, 2025). There is a widespread perception that homeownership is increasingly out of reach for younger generations, including millennials and Gen Zers (Ipsos, 2024). Indeed, as in the United States, the United Kingdom and Australia, Canada has seen homeownership rates decline in recent years (Ronald, 2018; Statistics Canada 2022a). After peaking in the 2011 Census, homeownership rates have decreased across all age groups, particularly among younger Canadians (Statistics Canada 2022a). This has led to concerns about intergenerational inequities in the housing market (Cecco, 2022; Ipsos, 2024), because homeownership is often referred to as aspirational—part of the "Canadian dream"—and as part of the identity of the middle class in Canada (Department of Finance Canada, 2024).

In that context, it is important to understand how different generations have fared in the housing market. This article focuses on the housing characteristics of Canadian millennials.[1] It examines the housing situation of millennials compared with baby boomers and Gen-Xers using data from three census cycles. Specifically, it investigates the housing outcomes of those aged 25 to 39 years in the 1991, 2006 and 2021 censuses, which corresponds with the majority of people part of the baby boomer, Generation X and millennial generations in each of these respective census years.[2] This approach allows for comparisons of the three generations when they were the same age.

1. This study excludes non-permanent residents in the analysis of those aged 25 to 39. Although the share of non-permanent residents among younger adults has grown notably since the 1990s and 2000s, the results of this study are not sensitive to their exclusion.
2. As the baby boomer generation (people born from 1946 to 1964—a 19-year period) makes up a longer period than the Generation X generation (people born from 1965 to 1980—a 16-year period) and millennial generation (people born from 1981 to 1996—a 16-year period), the results based on the 1991 Census of Population do not encompass the housing outcomes of baby boomers quite as comprehensively.

The article follows two recent analyses focused on intergenerational housing outcomes produced by Statistics Canada's Canadian Housing Statistics Program (Mirdamadi and Khalid, 2023; Khalid, Gordon and Mirdamadi, 2024). The research also builds on a large and growing academic literature about millennials in the housing market, in Canada as well as other countries (Lennartz et al., 2016; Green, 2017; Hoolachan et al., 2017; Ronald, 2018; Howard, Hochstenbach and Ronald, 2024). There have been a host of other Statistics Canada studies on the housing outcomes of younger Canadians (Statistics Canada, 2022a; Statistics Canada, 2022b; Gellatly et al., 2024; Gauthier and McCormack, 2024). This article, however, is among the first to explicitly adopt a generational perspective and lens of comparison, analyzing housing outcomes across generational cohorts (Statistics Canada, 2017).

The article contributes to discussions about the housing pathways of young adults and access to homeownership across generations. The first section provides a brief overview of the key perspectives that inform this analysis of housing outcomes. The second section of the article examines the living arrangements of millennials compared with previous generations, particularly the trend of living with parents for longer. Finally, the third section details the different homeownership outcomes of the three generations at the same age: 25 to 39 years.

Perspectives that inform the analysis of housing outcomes

Three broad and interrelated theoretical perspectives are helpful in interpreting the housing outcomes of younger Canadians.

The first is the role of growing affordability challenges in the delayed or deferred housing market outcomes of millennials, such as the purchase of a home (Hochstenbach and Boterman, 2015; Green, 2017; Forrest and Hirayama, 2018; Ronald, 2018; Howard, Hochstenbach; and Ronald, 2024), or moving out of the parental home (Flynn, 2017).[3] In this view, shifts in housing outcomes between generations are generally attributed to financial pressures or challenges. According to some metrics, the housing affordability situation in many Canadian cities was recently at the worst level seen in decades, although a substantial deterioration in affordability occurred after the 2021 Census (Statistics Canada, 2024d; Bank of Canada, 2025; Royal Bank of Canada, 2025; Cabral, 2025; and Dahms and Ducharme, 2025).

A second view considers many housing market shifts among younger Canadians to be part of a broader shift toward delayed household or family formation, or slower life paths (Statistics Canada, 2022b; Statistics Canada, 2024a; Statistics Canada, 2026a). According to this perspective, as societies age, younger generations increasingly engage in "life stretching," taking more time at each typical stage of modern life (e.g., in living with their parents, in completing post-secondary education, in settling on a career, in forming a family and having children, and in reaching retirement). In other words, life course dynamics are stretched, and delayed common milestones have been in part compensated for by longer life expectancies for younger generations (Murray, 2024).[4] To the extent that delayed family formation reflects these dynamics, this will have an important impact on housing outcomes, given the well-documented connection between partnering, marriage and childbearing, on the one hand, and the transition to homeownership, on the other (Statistics Canada, 2011a; Holland, 2011; Thomas and Mulder, 2016).[5]

Finally, the composition of the younger adult population—marked by greater ethnic diversity—may be associated with distinctive generational housing outcomes. A more diverse population could follow different pathways to establishing independent households or homeownership, reflecting the cultural traditions brought to Canada (Milan, 2016; Statistics Canada, 2019; Maroto and Severson, 2020; Stick, Hou, and Schimmele, 2023; Haan et al., 2023; Galbraith and Laflamme, 2025a; Galbraith and Laflamme, 2025b). In 1991, for example, 9.4% of the Canadian population aged 25 to 39 identified as belonging to a racialized group, whereas in 2021 that same figure was 30.1%,

3. A portion of the academic literature covering the changing housing pathways for young people has used the term "generation rent," particularly applying it to countries like the United Kingdom, Denmark and Spain (McKee, 2012; Lennartz et al., 2016). Increases in private rental market participation have occurred broadly in Western European countries, Australia, Japan and the United States; however, an increase in co-residence with parents into adulthood renders the housing pathways of Canadian millennials more varied than generation rent suggests (Howard, 2025).
4. Increased educational attainment and longer labour market careers are part of this process. For example, the share of people aged 25 to 64 with a post-secondary degree rose from 40% in 2000 to 62% in 2021 (Statistics Canada, 2025b). The average retirement age has also increased in recent decades by about two or three years (Statistics Canada, 2026b). Meanwhile, life expectancies in Canada (at birth and adulthood) have increased by several years in recent decades (Statistics Canada, 2024c).
5. Delayed family formation may also be related to affordability pressures, as families face constraints and trade-offs with expenditures on housing versus raising children (Enström Öst, 2012; Kulu and Steele, 2013; Flynn, 2017; Bayrakdar et al. 2018), particularly among renters (Clark, 2012; Atalay, Li, and Whelan, 2021). Decomposing the specific causal effect of each factor—affordability and life stretching—is beyond the scope of this article.

with around two-thirds being immigrants.[6] As a result, the distinctive housing trajectories taken by members of these groups could have a larger potential effect on the housing outcomes of millennials, as compared with earlier generations.

These perspectives—affordability, life stretching and demographic change—inform the analysis of the census data presented below.

Millennials are living with their parents for longer periods than young adults of previous generations

To understand how each generation fared in the Canadian housing market, it is important to first get a better sense of when they have moved out and formed separate households. One concern has been that millennials have been living longer with their parents and thus have had a delayed launch into the housing market (Haan et al., 2023; Maroto and Severson, 2020). This section examines the different types of household living arrangement and census family statuses of millennials in 2021 and documents how these compared with Gen-Xers and baby boomers when they were at the same age (25 to 39 years).

Four broad possibilities are examined for individuals aged 25 to 39 in terms of census family and household living arrangement characteristics:

1. living in a census family with their parent(s) (living with their parent[s] and without a spouse, partner or children)
2. living only with non-relatives or non-parental relatives (not in a census family)
3. living alone (not in a census family)
4. living with a spouse, partner or child (in a census family).

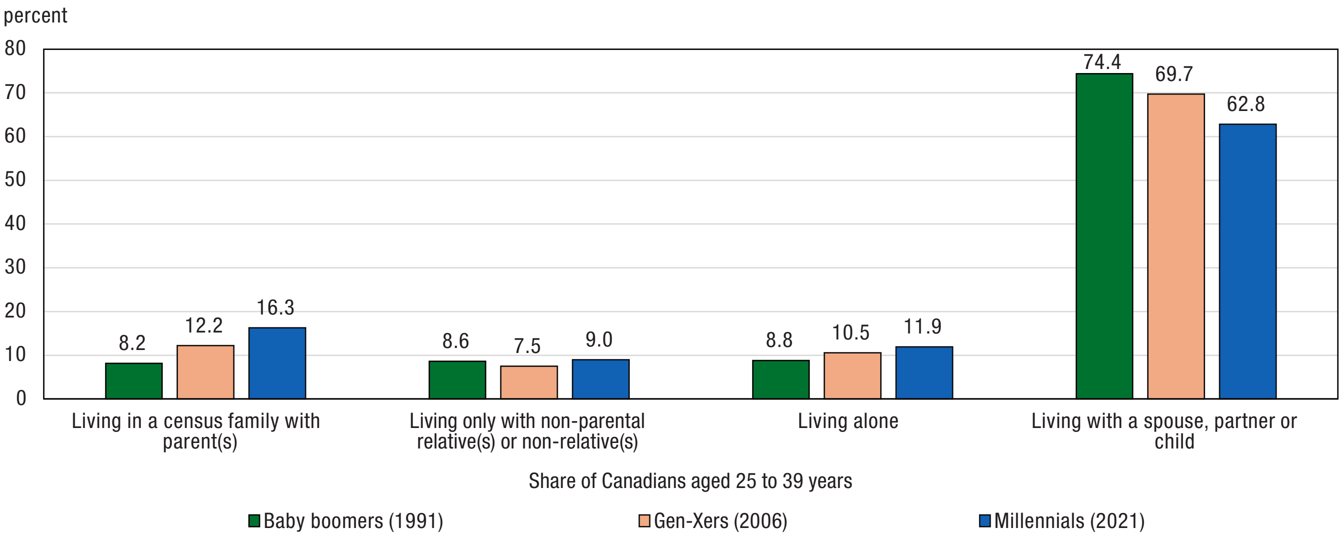
The last three arrangements are considered to represent having moved out of the parental home, although it could include individuals separated from their parental census family and still living in the same house as their parent(s).[7]

The three generations differed in relation to household living arrangements when they were aged 25 to 39 years. The share of those living in a census family with their parents doubled from 8.2% in 1991 to 16.3% in 2021. In 2021, a greater share of 25- to 39-year-olds lived alone or lived with roommates or other relatives, with a modest increase in the prevalence of these types of living arrangements from 1991 to 2021. By contrast, there has been a notable reduction in the share of individuals who are living with a spouse, partner or child. The share of these latter living arrangements decreased from about three in four (74.4%) in 1991 to less than two in three (62.8%) in 2021.

A significant part of these generational differences is explained by the living patterns of those in their late 20s (25 to 29) and early 30s (30 to 34). To illustrate this, Chart 2 further disaggregates the results from Chart 1 into three distinct five-year age categories. The chart provides insight into whether millennials may have delayed forming couple families or not formed them as they age into their late 30s.

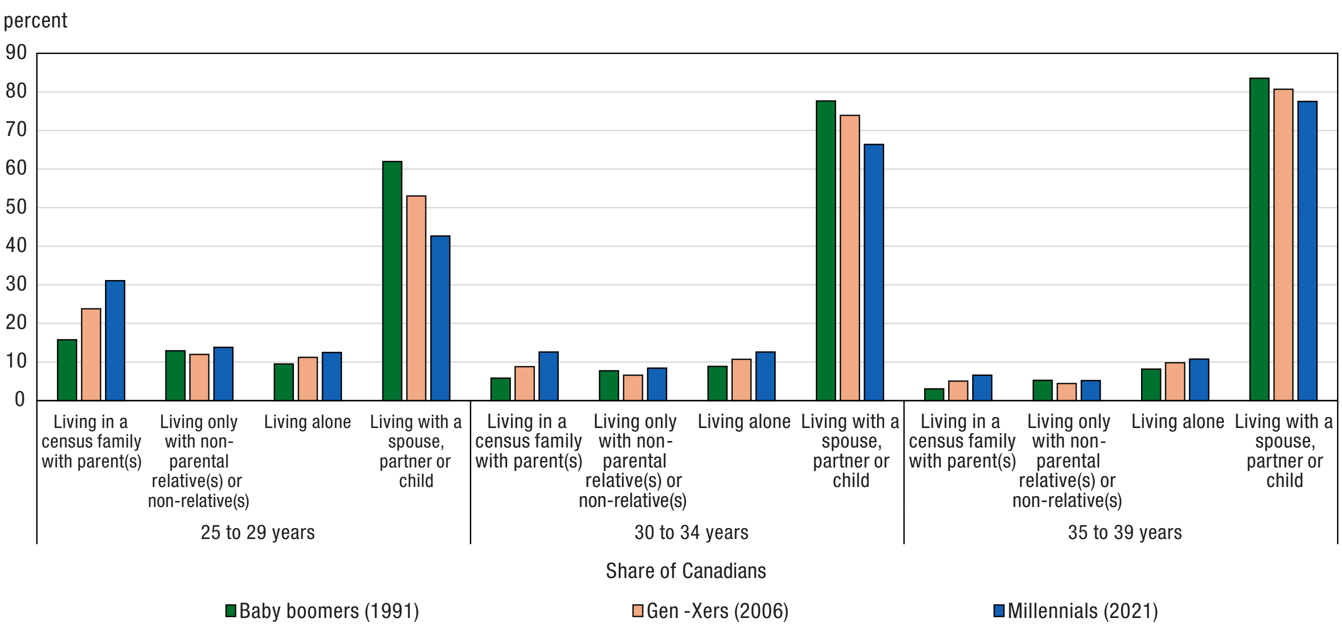
6. The concept of "racialized people" is based on the visible minority variable in the Canadian census. The *Employment Equity Act* defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." The racialized population mainly consists of the following groups: South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean and Japanese.
7. A small proportion of people aged 25 to 39 years lived with a spouse, partner or child, as well as a parent in the same household (3% in 2006 and 2021), which partly includes those in this age group who reside in multigenerational households, multiple census family households, or households with a census family and additional non-census-family individuals. See the Note to readers section for more information.

Chart 1
Family and household living arrangements for individuals aged 25 to 39 in three generations



Source: Census of Population, 1991, 2006 and 2021 (3901).

Chart 2
Family and household living arrangements for individuals aged 25 to 39, by five-year grouping



Source: Census of Population, 1991, 2006 and 2021 (3901).

There is an indication of what may be labelled as "catching up" by the late 30s, in part consistent with the idea of life stretching. In 2021, millennials aged 25 to 29 were 31.0% less likely to live with a spouse, partner or child than similarly aged baby boomers did in 1991. Among millennials aged 35 to 39, however, there was only a 7.2% relative difference in the proportion living with a spouse, partner or child compared with baby boomers in 1991. In addition, while the share of individuals aged 35 to 39 living with their parents was still around double the rate in 2021 compared with 1991, this living arrangement makes up a proportionally smaller share of all cases.

Demographic diversity and living arrangements

The changing demographics of younger Canadians could also be a contributing factor to these shifts. There appear to be persistent differences between various ethnic groups in relation to living with parents in young adulthood, in part connected to different cultural patterns. In 2021, 22.1% of racialized millennials were living with their parents, compared with 13.7% of non-racialized, non-Indigenous millennials. However, a larger proportion of racialized millennials did not have their parents in the country, because they were more likely to be recent immigrants. Taking this into consideration, the difference between the two broad groups was even more pronounced. For example, in 2021, among Canadian-born millennials, racialized people (39.4%) were almost three times as likely to be living with their parents as non-racialized, non-Indigenous people (14.0%).

A significant difference in these two broad groups was found in each of the large census metropolitan areas (CMAs) studied and was largely consistent among different racialized groups.[8] The higher propensity of racialized young adults to live with parents was also present in 1991 and 2006; however, the proportion of the relevant population (aged 25 to 39) that identified as belonging to a racialized population group was substantially higher in 2021. These results are consistent with other findings on the topic (Stick, Hou and Schimmele, 2023; Haan, Cheng and Yu, 2023; Galbraith and Laflamme, 2025a; Galbraith and Laflamme, 2025b).

Living arrangements across large cities

Family and household living arrangements also varied across cities (Table 1). The share of younger adults living with their parents increased across all of the eight large CMAs analyzed from 1991 onward.[9] This was true of Gen-Xers in 2006 and millennials in 2021. In most of the CMAs—and in the country as a whole—the share of younger adults living with their parents and without a spouse, partner or child has increased steadily over time. Analysis of intervening census cycles corroborates that this appears to have been a long-term, gradual process, rather than one associated with a specific period.

Table 1
Family and household living arrangements among those aged 25 to 39 in eight large census metropolitan areas, 1991, 2006 and 2021

	Living with parent(s) in a census family			Living only with relatives or non-relatives			Living alone			Living with a spouse, partner or child		
	1991	2006	2021	1991	2006	2021	1991	2006	2021	1991	2006	2021
	percent											
Halifax	7.3	9.2	10.8	10.4	10.7	12.9	8.6	11.8	13.2	73.7	68.3	63.1
Montréal	9.1	11.7	14.9	8.8	7.9	7.7	11.9	13.7	16.1	70.1	66.7	61.2
Ottawa–Gatineau	7.1	10.3	14.7	10.8	8.1	9.3	10.6	11.7	13.5	71.6	69.8	62.5
Toronto	11.3	18.6	26.1	12.8	7.9	9.7	8.8	9.0	10.4	67.0	64.5	53.8
Winnipeg	7.9	12.2	16.1	9.3	8.5	9.8	10.7	12.3	11.4	72.1	67.0	62.6
Edmonton	6.2	9.9	12.5	10.2	9.9	11.1	10.1	11.7	11.5	73.5	68.5	64.9
Calgary	5.5	8.0	12.8	12.7	12.3	10.8	10.0	11.7	11.7	71.9	68.0	64.7
Vancouver	8.3	15.4	19.3	13.5	9.2	11.3	11.4	12.3	13.1	66.9	63.1	56.3
Canada	8.2	12.2	16.3	8.6	7.5	9.0	8.8	10.5	11.9	74.4	69.7	62.8

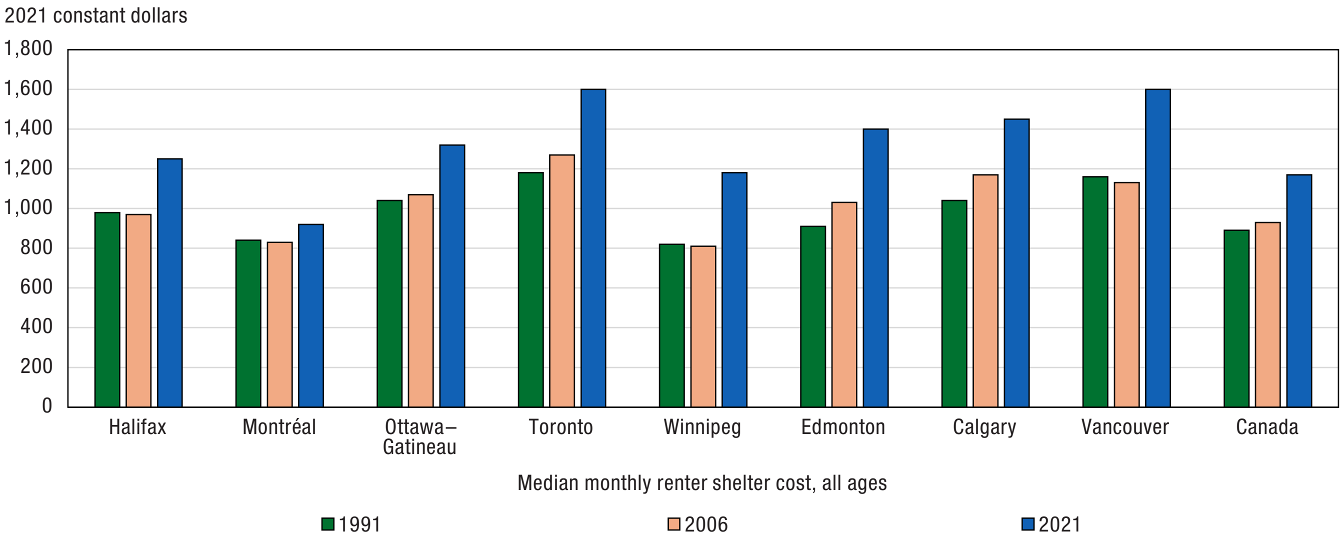
Note: Census geographical boundaries for these census metropolitan areas have expanded across the three census cycles.
Source: Census of Population, 1991, 2006 and 2021 (3901).

Among the largest CMAs, the increase in younger adults living with their parents was most pronounced in Toronto and Vancouver, the two CMAs with the highest rents and house prices (Chart 3; Statistics Canada, 2025a). In most of the other CMAs depicted in Table 1, the share living with their parents roughly doubled from 1991 to 2021, similar to Toronto and Vancouver. The exceptions were Halifax and Montréal, where the share increased by around half, and both cities had relatively low rents among the largest CMAs (Statistics Canada, 2025a).

8. For example, among Canadian-born millennials in 2021, the share living with their parents was 36.6% for those with Chinese backgrounds, 47.4% for South Asians, 39.7% for Filipinos, 44.4% for West Asians, 38.8% for Southeast Asians, 38.0% for Black people, 38.4% for Arabs and 32.6% for Latin Americans. This pattern was not driven merely because millennials from these groups were more likely to live in the largest cities relative to non-racialized, non-Indigenous millennials. These differences also held within the largest CMAs, where both broad groups will have faced similar housing affordability situations.
9. This trend is important to recognize and consider when it comes to measuring rates of homeownership among younger Canadians, as is discussed in the next section.

Notably, though, the share of young adults living with their parents increased between baby boomers (1991) and Gen-Xers (2006), whereas rents had increased in line with inflation across most of the largest CMAs during this period. Therefore, shelter costs may not have driven these changes, and other factors, such as life stretching and demographic change, may have played a role.

Chart 3
Monthly renter shelter cost paid across three generations, 1991, 2006 and 2021, in 2021 constant dollars



Source: Census of Population, 1991, 2006 and 2021 (3901).

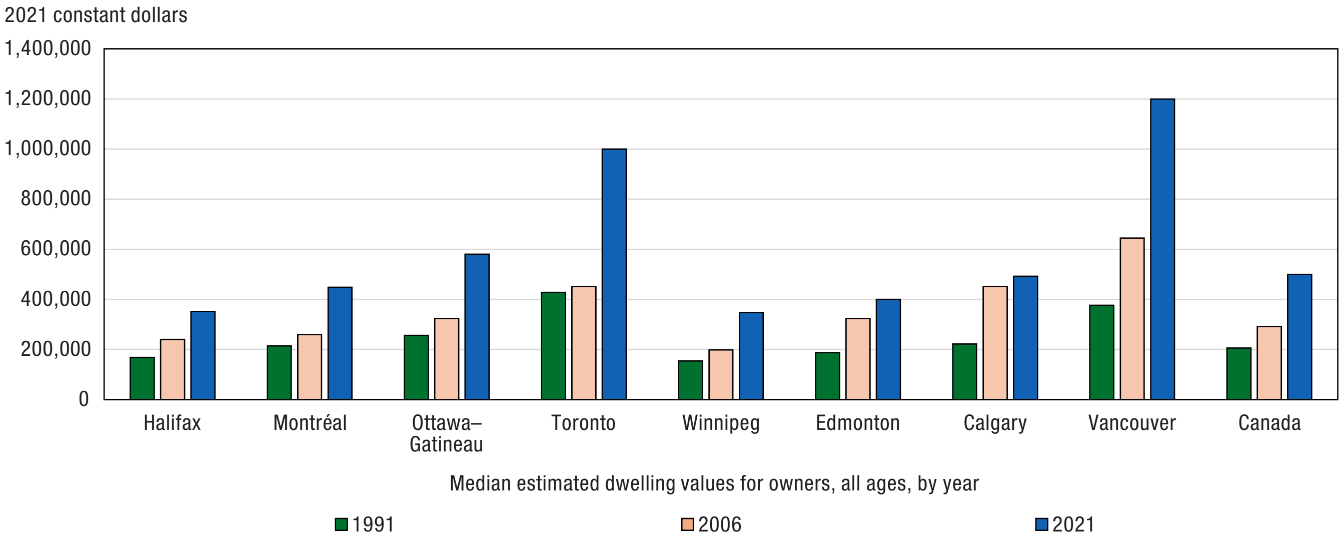
Similar dynamics are shown when dividing each cohort into five-year age groups across CMAs (Appendix A). In the more expensive housing markets of Vancouver and Toronto, almost three-quarters of millennials in their late 30s (aged 35 to 39 years) lived with a spouse, partner or child (74.0% and 74.3%, respectively). This was 4.5% and 6.1% less than for baby boomers of the same age in 1991, respectively, which was similar to other CMAs and the national level. For those in their late 20s, however, living with parents has increased considerably. The rate of living with parents in a census family had doubled for 25- to 29-year-olds nationally, from 15.7% in 1991 to 31.1% in 2021. However, in Vancouver it had increased from 16.7% to 36.9% and in Toronto from 21.8% to 48.6% in the same period, which is above the national rate. These findings may indicate that affordability challenges influence the timing of leaving the parental home, but that there could also be some catching up by the late 30s in terms of family and household formation.

Millennials have a lower rate of homeownership than Gen-Xers and baby boomers

This section examines homeownership outcomes in the context of evolving changes in the housing market, such as rising house prices, delayed moving out and later family formation.

As has been widely noted, house prices have escalated substantially in the past thirty years, even after adjusting for inflation (Chart 4). That trend has generated concerns about housing affordability for millennials and their ability to access homeownership. As increasing prices raise the down payment requirement for mortgage qualification generally, more young buyers are relying on intergenerational wealth transfers to facilitate a purchase (McCormack and Sheridan, 2025). Despite this, interest rates have also declined since the early 1990s and incomes have increased, which improves households' ability to pay larger mortgages (Royal Bank of Canada, 2025). Future research will examine shelter costs relative to household incomes for different generations.

Chart 4
Median owner-estimated dwelling values for owners, in 2021 constant dollars



Source: Census of Population, 1991, 2006 and 2021 (3901).

Adjustments to measuring homeownership among young adults

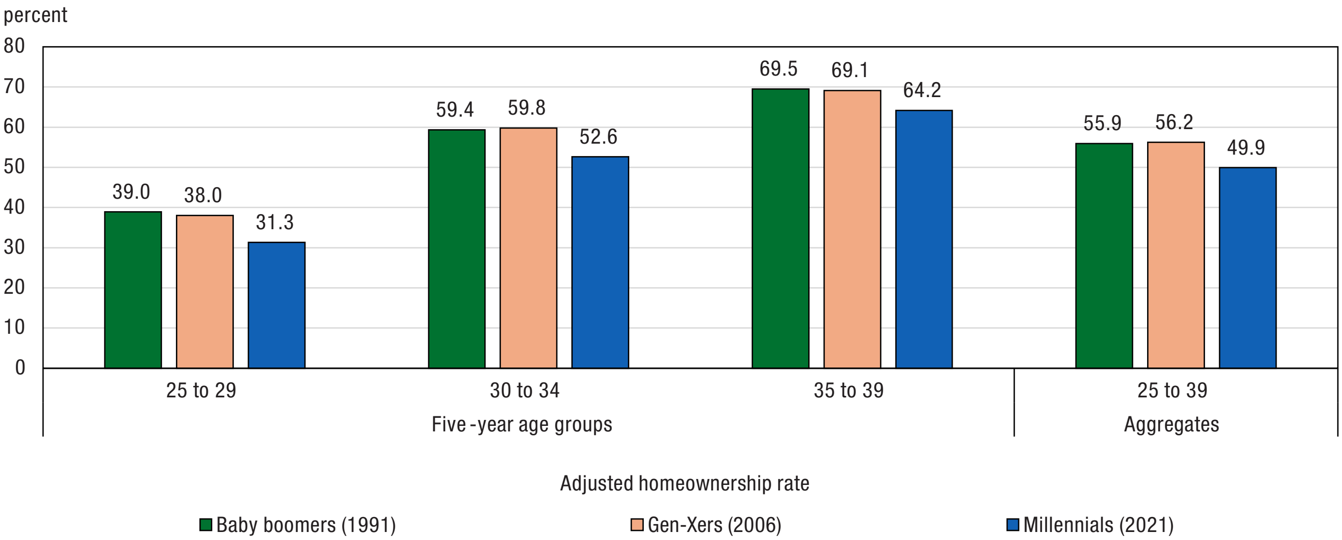
In the census, homeownership is assessed as a function of the tenure status of the household. Since the tenure status is assigned to the household, each household member has the same tenure, regardless of whether they are responsible for paying the rent, mortgage or other related costs, or whether they are registered owners on title. To address this, homeownership rates by age from census data are usually presented in terms of the share of primary household maintainers (PHMs)—defined as the first person identified as paying the rent or mortgage or other associated costs with a dwelling—who are owners. Because adult children are living with parents for longer, however, fewer young adults are becoming PHMs in their 20s and 30s. This makes comparisons between generations based on the status of PHMs less informative about homeownership outcomes for young adult Canadians.[10]

In this study, homeownership outcomes are examined using an adjusted variant of the usual indicator. For the adjusted measure, individuals aged 25 to 39 years are considered homeowners if they live in an owned dwelling and they are not living in a census family with their parents.[11] This creates three broad possible tenure statuses of interest: living with one's parent(s) (living in a census family), an adjusted renter share (living in a rented dwelling and not in a census family with their parents) and adjusted homeownership (living in an owned dwelling and not in a census family with their parents).

Using this approach, millennials have the lowest rate of adjusted homeownership compared with baby boomers and Gen-Xers at the same age (Chart 5). While the millennials' adjusted homeownership rate was 19.7% lower than that of the baby boomers in their late 20s, it was 7.6% lower for those in their late 30s. This indicates a degree of catching up similar to couple and family formation (Chart 2).

10. In 1991, 48.9% of those aged 25 to 39 were PHMs, compared with 47.9% in 2006 and 45.9% in 2021. The adjusted homeownership indicator adopted in this study is informed by the literature on housing outcomes for young adults and attempts to consider the specific challenges of measuring homeownership rates among those in this age group (Lennartz, Arundel, and Ronald, 2015; Green, 2017; Howard, Hochstenbach, and Ronald, 2024).
11. It is important to note that this measure does not refer to whether an individual is on the title of a property. The census does not measure homeownership on the basis of title. See the Note to readers section for more information.

Chart 5
Adjusted homeownership rate for Canadians aged 25 to 39 across three generations

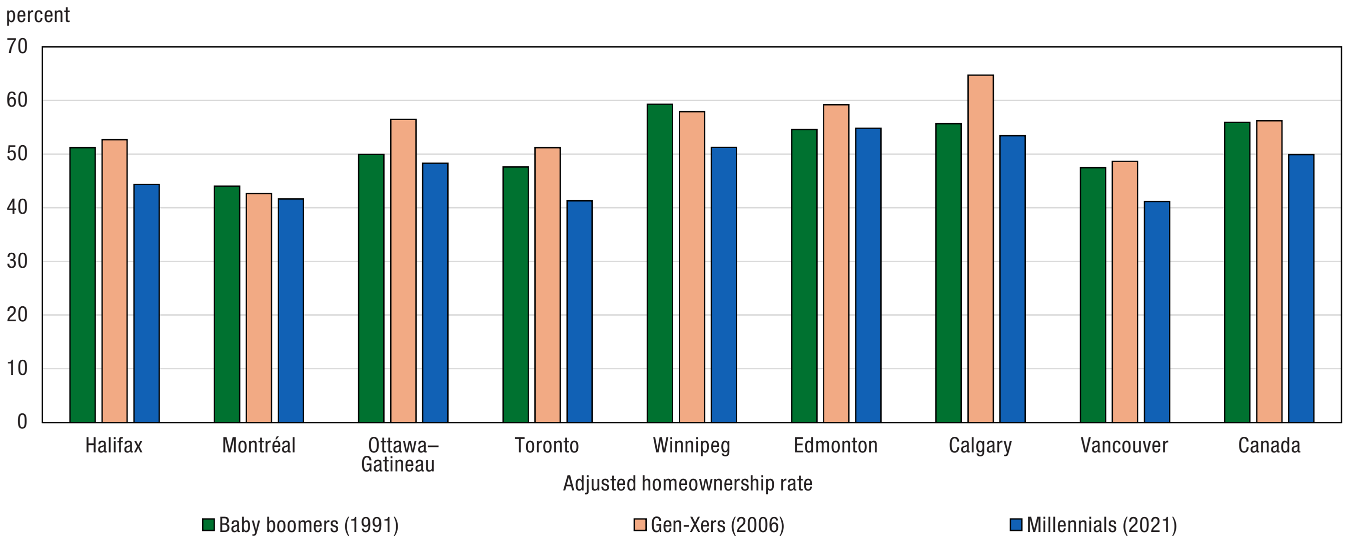


Note: "Adjusted homeownership" measures the proportion of individuals in owned dwellings in an age group, not counting those in an owned dwelling who live in a census family with their parents as owners.
Source: Census of Population, 1991, 2006 and 2021 (3901).

The adjusted homeownership rate among millennials was lower than that of Gen-Xers and baby boomers in all of the largest CMAs. Chart 6 nevertheless shows variation in this overall trajectory. For example, in Montréal, the steady decline in adjusted homeownership across the three generations was smaller than in most other CMAs. In Ottawa–Gatineau and Calgary, the decline between baby boomers in 1991 and millennials in 2021 was also smaller than in most other large CMAs, but there was a significantly higher homeownership rate for Gen-Xers in 2006.

In Toronto and Vancouver, millennial homeownership rates were 13.2% and 13.3%, respectively, lower than those of baby boomers in 1991. This decrease was close to that seen at the national level, where a 10.7% relative decrease was found between baby boomers and millennials from 1991 to 2021. In these two cities, Gen-Xers also had the highest rate of homeownership, but this was less pronounced than in Ottawa–Gatineau or Calgary. It is notable that cities less expensive than Toronto and Vancouver also experienced sizable decreases in homeownership, such as Halifax and Winnipeg.

Chart 6
Adjusted homeownership rate for 25- to 39-year-olds across three generations in select large census metropolitan areas



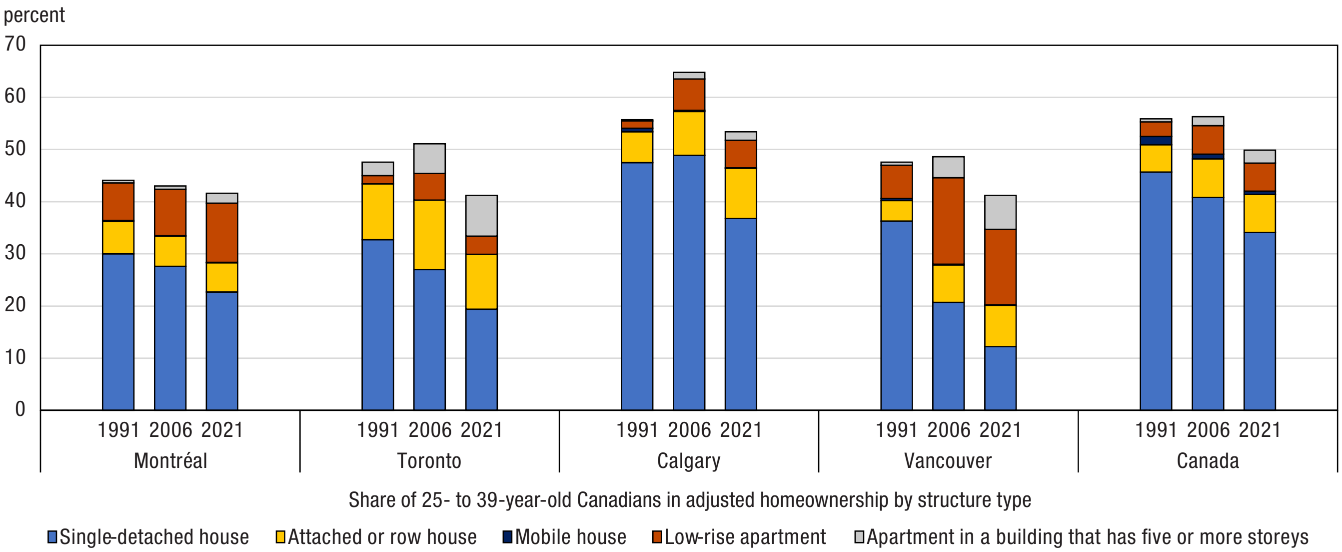
Note: "Adjusted homeownership" measures the proportion of individuals in owned dwellings in an age group, not counting those in an owned dwelling who live in a census family with their parents as owners.
Source: Census of Population, 1991, 2006 and 2021 (3901).

A lower share of millennials own single-detached houses than those of earlier generations

In addition to a lower rate of adjusted homeownership for millennials, there have been notable shifts in the kinds of properties that are owned by young adults. These shifts matter insofar as similar overall homeownership rates may conceal significant differences in the types of properties owned, such as a decline in the ownership of more spacious properties (Chart 7).

The changes in adjusted homeownership by dwelling type are especially large in Toronto and Vancouver. For example, in Vancouver, whereas the share of baby boomers aged 25 to 39 years that owned single-detached homes was 36.3% in 1991, that rate had dropped to 12.2% in 2021 for millennials in the same age cohort. The equivalent figures for Toronto were 32.7% for baby boomers in 1991 and 19.4% for millennials in 2021. In both cities, there was also an increase in the share of young adults owning apartments from 1991 onward, including in buildings five storeys or higher, consistent with trends in what has been built in those cities since the early 1990s.

Chart 7
Adjusted homeownership rate, by structure type, across three generations



Note: "Adjusted homeownership" measures the proportion of individuals in owned dwellings in an age group, not counting those in an owned dwelling who live in a census family with their parents as owners.
Source: Census of Population, 1991, 2006 and 2021 (3901).

These condominium apartments are typically smaller than single-detached, semi-detached and row houses, and they have become progressively smaller in recent decades (Statistics Canada, 2024b). This may provide some insight into the heightened concerns around housing affordability for young adults, since the types of houses that tend to be more spacious (and potentially more family-friendly), including single-detached, semi-detached and row houses, represent a smaller and smaller share of the properties owned by this younger cohort.

Homeownership outcomes and declining family formation

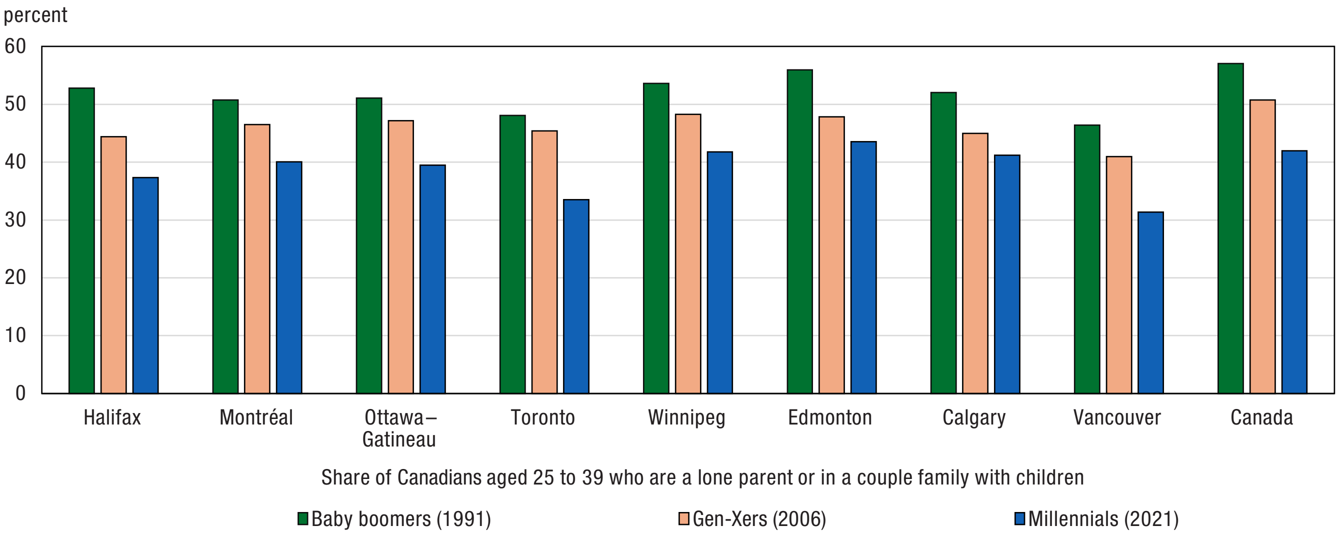
Declining rates of family formation and rates of marriage (or common-law relationships) among young adults may also explain some of the decrease in homeownership rates among millennials.[12] The pattern varies across the CMAs, but the share of people in couple families or one-parent families has declined among those aged 25 to 39 by around 20% or more in each large CMA described in Table 1. In turn, fewer individuals in this age group are parents than those of previous generations, whether as a couple family (married or common-law) or as the head of a one-parent family (Chart 8). Whereas around half of younger adults aged 25 to 39 were parents in 1991 in most of the largest CMAs, the share that are parents is now around 40% or less.

It is notable, in this context, that the homeownership rate among those who are in a common-law relationship or marriage has remained relatively stable, or even increased, across the three generations (Chart 9). This is true of couples with or without children. Indeed, the rate of homeownership among those who are married with children is nearly identical between the baby boomers in 1991 and millennials in 2021. However, the rate of marriage has declined rapidly among young adults between the generations. For example, in 1991, 58.0% of baby boomers aged 25 to 39 were married; however, that rate decreased to 44.4% for Gen-Xers in 2006 and to 35.3% for millennials in 2021 (Appendix B).

For Gen-Xers, the share living with their parents increased and the share of couples also decreased despite higher ownership rates for each household living arrangement compared with baby boomers. Better affordability conditions for homeownership during the late 1990s and early 2000s may account for this difference between Gen-Xers and baby boomers (Bank of Canada, 2025; Dahms and Ducharme, 2025; Royal Bank of Canada, 2025).

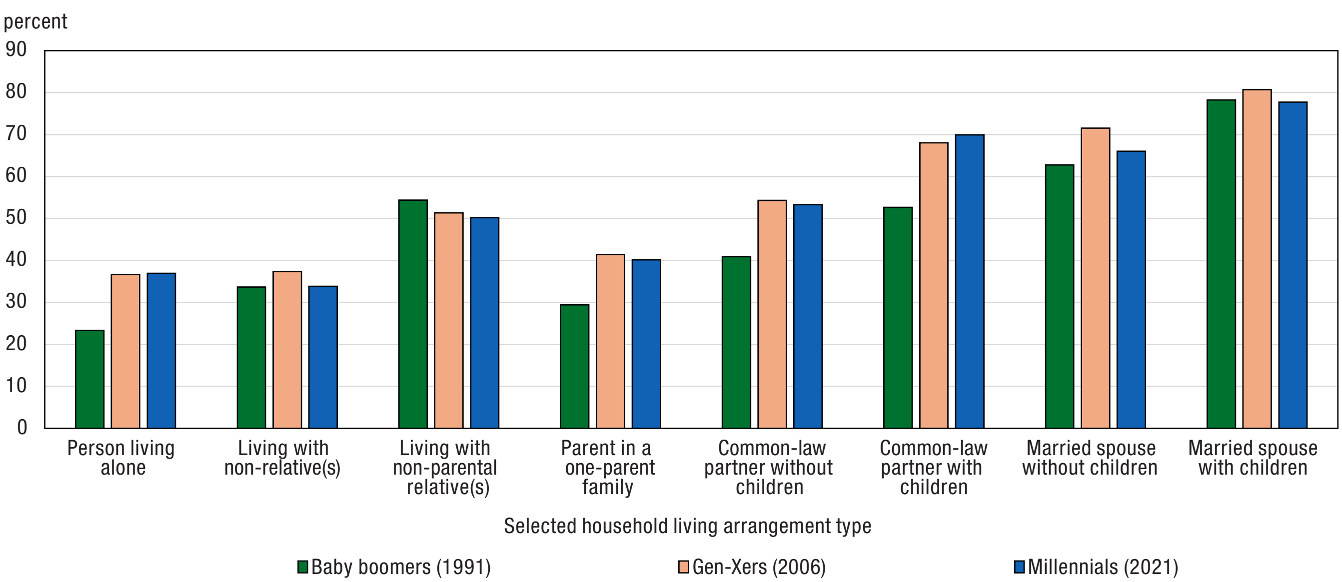
12. Increased educational attainment has also been linked to later family formation (Clark, 2012), in part by delaying workforce participation and thus the accumulation of savings for a down payment.

Chart 8
Proportion of 25- to 39-year-olds who are parents in a census family with children



Source: Census of Population, 1991, 2006 and 2021 (3901).

Chart 9
Proportion of Canadians aged 25 to 39 living in an owned dwelling, by selected household living arrangement type



Source: Census of Population, 1991, 2006 and 2021 (3901).

Conclusion

The living arrangements and homeownership outcomes of young adults in Canada have changed significantly over the past few decades.

One important shift has been that young adults are living with their parents for longer. That shift is longstanding, gradual and common across larger cities. This steady shift cannot simply be attributed to more recent affordability challenges in some of Canada's largest cities. Later family formation and longer educational careers, partly associated with life stretching, have likely played into this phenomenon, as have distinctive cultural patterns across different demographic groups.

The homeownership rate, meanwhile, has decreased among Canadian millennials, compared with Gen-Xers and baby boomers. While this decrease is larger in the most expensive housing markets, such as Toronto and Vancouver, it is not limited to these cities. Here again the causal factors are complex, and a careful causal account is beyond the scope of this article. However, there is evidence that housing affordability conditions and delayed family formation—the latter, which itself has multiple and complex causes—have played a significant role in these varied homeownership outcomes.

Future research will examine the affordability challenges faced by the different generations with an analysis of shelter costs relative to household incomes over time.

Note to readers

This article evaluates differences in living arrangements and homeownership outcomes across three generations: baby boomers, Gen-Xers and millennials. The **target population**, or **population of interest** are those aged 25 to 39 years in the 1991, 2006 and 2021 census years—corresponding broadly with each of the three generations when they were that age. The scope of the analysis includes Canadian citizens and permanent residents (i.e., the population minus non-permanent residents) in privately occupied households, excluding band housing. Additional data from the 1996, 2001 and 2016 censuses of population, as well as the 2011 National Household Survey, were used to verify the longer-term patterns of certain outcomes in a more continuous way.

The variable used to measure living arrangements is based on the census family status and household living arrangements of a person. For more information, see Families, Households and Marital Status Reference Guide, Census of Population, 2021. It is important to note that the definition of living in a census family with a parent was different before the 2006 Census, where the presence of a parent in the household deemed the child of that parent, of any age, of being part of the parent's census family (Statistics Canada, 2011b). For 2006 and onward, if a person lived with a spouse, partner or child, and their own parent lived in the same household, they were not considered part of their parent's census family, but rather as forming a census family with their spouse, partner or child(ren). As such, reported figures of living in a census family with parents for 1991 are slight overestimates.

Statistics related to **homeownership** were based on the tenure variable in the census. This concept applies uniformly across each census cycle used in the analysis. The tenure variable is based on the status of the household. As a result, the statistics reported in this study—which are all at the person level—reflect the tenure of the household a person is part of, rather than whether that individual holds title to the property. It is also possible that those living in a census family with their parent(s) may be the primary household maintainer (PHM) for their household. However, in all census years examined, less than 2% of PHMs aged 25 to 39 years were living in a census family with their parent(s).

Reported statistics on racialized groups are based on the visible minority concept in the census. The Consultative Engagement on the Visible Minority Concept concluded in 2024 and resulted in recommendations on presenting data and categorizing population groups for publications going forward, including the 2026 Census.

Appendix A

Table A.1
Living arrangement and census family status for five-year age groups across eight large census metropolitan areas

	25- to 29-year-olds			30- to 34-year-olds			35- to 39-year-olds		
	1991	2006	2021	1991	2006	2021	1991	2006	2021
	percent								
Halifax									
Living with parent(s) in a census family	12.7	16.6	19.2	5.3	6.5	8.4	3.0	4.6	4.8
Living with relatives or non-relatives only	17.2	19.7	21.6	8.3	8.9	10.6	5.1	4.9	6.5
Living alone	8.5	13.0	14.4	8.8	11.5	13.7	8.9	11.8	11.4
Living with a spouse, partner or child	61.6	50.7	44.7	77.6	73.1	67.3	82.9	78.6	77.4
Montréal									
Living with parent(s) in a census family	17.1	22.1	29.5	6.5	8.5	11.0	3.4	5.0	5.4
Living with relatives or non-relatives only	12.0	12.8	12.1	8.2	6.8	7.2	6.2	4.5	4.2
Living alone	12.2	14.7	16.4	12.1	14.2	17.3	11.6	12.7	14.7
Living with a spouse, partner or child	58.7	50.4	42.0	73.2	70.5	64.5	78.8	77.8	75.7
Ottawa–Gatineau									
Living with parent(s) in a census family	13.4	21.0	27.6	4.9	6.9	11.0	2.6	4.3	6.0
Living with relatives or non-relatives only	17.0	14.2	15.1	8.8	6.9	8.2	6.1	4.4	5.0
Living alone	11.2	13.5	14.8	10.8	12.2	14.3	9.6	10.5	11.4
Living with a spouse, partner or child	58.4	51.4	42.5	75.4	74.0	66.5	81.6	80.7	77.7
Toronto									
Living with parent(s) in a census family	21.8	38.3	48.6	7.6	13.7	20.5	3.5	6.7	10.1
Living with relatives or non-relatives only	18.7	11.7	14.0	11.6	7.5	9.4	7.4	5.1	5.7
Living alone	8.7	8.8	9.7	9.2	9.7	11.7	8.5	8.6	9.9
Living with a spouse, partner or child	50.8	41.3	27.7	71.5	69.1	58.4	80.5	79.6	74.3
Winnipeg									
Living with parent(s) in a census family	14.5	23.1	31.9	5.8	8.5	11.8	3.2	5.1	5.9
Living with relatives or non-relatives only	14.3	13.9	15.5	8.3	7.3	9.3	5.1	4.6	5.2
Living alone	11.7	12.5	11.6	10.5	13.0	12.4	10.0	11.5	10.3
Living with a spouse, partner or child	59.5	50.5	41.1	75.4	71.3	66.5	81.8	78.7	78.6
Edmonton									
Living with parent(s) in a census family	12.5	17.7	25.4	4.1	7.3	9.4	2.1	4.4	4.9
Living with relatives or non-relatives only	15.4	15.3	17.1	9.3	8.4	10.5	5.7	5.6	6.8
Living alone	11.3	12.9	12.7	10.0	11.6	12.2	8.8	10.4	9.8
Living with a spouse, partner or child	60.7	54.2	44.9	76.7	72.7	67.9	83.4	79.6	78.5
Calgary									
Living with parent(s) in a census family	11.0	16.0	28.3	3.8	5.2	9.6	1.9	3.1	4.3
Living with relatives or non-relatives only	19.9	19.9	16.6	11.1	10.4	10.4	7.1	6.8	6.8
Living alone	10.9	12.5	12.9	10.0	11.9	12.4	9.1	10.7	10.1
Living with a spouse, partner or child	58.2	51.6	42.2	75.1	72.4	67.6	81.9	79.4	78.8
Vancouver									
Living with parent(s) in a census family	16.0	31.8	36.9	6.0	10.7	15.0	2.8	5.6	7.6
Living with relatives or non-relatives only	20.1	14.1	17.3	12.5	8.5	10.8	7.9	5.6	6.2
Living alone	11.8	11.9	12.9	11.5	13.4	14.3	10.8	11.7	12.1
Living with a spouse, partner or child	52.1	42.2	32.9	70.0	67.4	59.8	78.5	77.1	74.0

Source: Census of Population, 1991, 2006 and 2021 (3901).

Appendix B

Table B.1
Share of Canadians aged 25 to 39 by household living arrangement type

	Baby boomers (1991)	Gen-Xers (2006)	Millennials (2021)
Household living arrangement	percent		
Living in a census family with parent(s)	8.2	12.3	16.3
Living with non-relatives	5.8	5.7	6.7
Living with non-parental relatives	2.8	1.8	2.3
Living alone	8.8	10.5	11.9
Parent in a one-parent family	5.1	6.1	5.1
Common-law partner without children	6.0	9.1	12.1
Common-law partner with children	5.3	10.2	10.3
Married spouse without children	11.4	9.9	8.8
Married spouse with children	46.6	34.5	26.6

Source: Census of Population, 1991, 2006 and 2021 (3901).

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