

Long-term household projections—2011 update

INTRODUCTION

This Research Highlight presents an update of the projections of household growth for Canada reported in the 2009 *Canadian Housing Observer*.¹ As in the 2009 projections, the current set span the period 2007 to 2036 and include projections of households by age-group, household type, dwelling type and tenure. While the previously-published projections were limited to Canada, the present ones include projections for the provinces and the territories.

The results reported in this Research Highlight are clearly not forecasts and should not be interpreted as such. Rather, they are an attempt to offer different scenarios that consider the main drivers of household growth, and their effect on the future pace and composition of household growth.

CMHC produces household projections using a demographics-driven household projection model that generates the number of households by multiplying age-specific household headship rates by corresponding age-specific population data (*see text box Key Terms*).² Within this modelling framework, changes in the size and age-composition of the population tend to be key drivers of household growth.

Headship rate projections were developed at the province and territory level for family and non-family households based on historical trends. The headship rate assumptions, which are used to produce High, Medium and Low headship rate scenarios, are the same as those reported in the previously-published household projections.³

POPULATION PROJECTIONS – CANADA

The model's population inputs are based on Statistics Canada's most recent long-term population projections (2010-2036).⁴ There are eight population projection scenarios for each province and territory but five for Canada since four scenarios, which differ only in terms of their inter-provincial migration assumptions, are virtually identical at the Canada level⁵ (*see Figures 1 and 2*).

HOUSEHOLD PROJECTIONS – CANADA

Each population growth scenario was paired with three headship rate scenarios, resulting in 15 household growth scenarios for Canada.

¹ See "Demographic and Socio-economic Influences on Housing Demand," *Canadian Housing Observer 2009*, (Ottawa: Canada Mortgage and Housing Corporation, 2009) for the preceding household projections and a description of the household projection methodology and assumptions.

² To generate historical estimates of households for each region, census-based headship rates are multiplied by population estimates that have been adjusted for census undercount. Household projections are likewise derived from adjusted base populations. As such, the household estimates and projections are generally higher than those obtained using unadjusted population data from the censuses.

³ The age-specific headship rate assumptions are summarized in Appendix 1 and Appendix 2.

⁴ See *Population Projections for Canada, Provinces and Territories, 2009—2036*, (Ottawa: Statistics Canada, 2010), no. 91-520-X for a detailed description of the population projection assumptions and results.

⁵ This publication uses the term 'Medium growth scenario' to refer to the Medium-growth 1 population projection scenario.

Key Terms

Headship rate. An age-specific headship rate represents the propensity of people in a given age group to form households, and is calculated as the number of primary household maintainers in that age group divided by the total number of people in the same age segment. Statistics Canada defines a primary household maintainer as the person or one of the persons responsible for the major costs—such as rent or mortgage, property taxes, and electricity—in a private household. In this publication, the terms primary household maintainer and household head are used interchangeably.

Family household. A family household contains at least one census family, defined by Statistics Canada as a married or common-law couple living together (i.e., in the same dwelling) with or without children, or a lone parent living with one or more children. ‘Children’ include all unattached biological or adopted children, regardless of age.

Non-family household. According to Statistics Canada, a non-family household can be a person living alone or two or more unrelated persons sharing the same dwelling.

Net household formation. Net household formation, also referred to as household formation in this Research Highlight, is the change in the number of households between two years.

Apartments. The definition of apartments used is taken from the Census. It includes apartments in a building with fewer than five storeys, and apartments in a building with five or more storeys. It does not include apartments or flats in a duplex; these are included in “other” dwellings.

Other dwellings. The “other” category of dwellings is an aggregation of other multiples and movable dwellings. It comprises row houses, semi-detached or double houses, apartments or flats in a detached duplex, other single-attached houses, mobile homes and other movable dwellings.

Household composition rate. The term household composition rate refers to the proportion of households in a given age group belonging to households comprised of couples with children, couples without children, lone parents, multiple families, single persons, and two or more unrelated persons.

Dwelling-type rate. The term dwelling-type rate refers to the proportion of households of a given age group living in single-detached, apartment, and “other” dwellings.

Figure 1 Statistics Canada Population Projection Scenarios

Scenario	Fertility ¹	Life expectancy ²	Immigration ³	Inter-provincial migration ⁴
1% Immigration	Medium	Medium	1% Immigration	1981/82 to 2007/08
High-growth	High	High	High	1981/82 to 2007/08
Replacement fertility	Replacement fertility	Medium	Medium	1981/82 to 2007/08
Medium-growth 1	Medium	Medium	Medium	1981/82 to 2007/08
Medium-growth 2	Medium	Medium	Medium	2006/07 to 2007/08
Medium-growth 3	Medium	Medium	Medium	1988/89 to 1995/96
Medium-growth 4	Medium	Medium	Medium	2001/02 to 2005/06
Low-growth	Low	Low	Low	1981/82 to 2007/08

¹ The Replacement fertility assumption projects a total fertility rate (TFR) of 2.1 children per woman; the TFRs for the High, Medium, and Low assumptions are 1.9, 1.7 and 1.5, respectively.

² The High, Medium and Low life expectancy assumptions pertain to the projected gains in life expectancy over the projection period.

³ The High, Medium and Low immigration assumptions project 9, 7.5 and 6 immigrants per 1000 population, respectively. The 1% Immigration scenario sets yearly immigration equal to 1% of the resident population.

⁴ The inter-provincial migration assumptions are based on the migration trends over the years indicated.

Source: Population Projections for Canada, Provinces and Territories, 2009—2036, (Ottawa: Statistics Canada, 2010), no. 91-520-X.

Figure 2 Population Projection Scenarios – Canada, 2010-2036

Scenario	Average population growth per year (000's)	Average net migration per year (000's)	Average births per year (000's)	Average deaths per year (000's)
High-growth	517	320	484	287
1% immigration	510	366	448	303
High fertility	475	260	516	301
Medium growth	373	252	421	300
Low growth	237	189	362	314

Source: Adapted from Statistics Canada (population projections)

The highest household growth scenario is that obtained from combining the 1% Immigration assumption with the High headship rate assumption and the lowest household growth scenario is obtained from pairing the Low population growth scenario with the Low headship rate assumption. The scenario that reflects the combination of the Medium growth population scenario with the Medium headship rate scenario is termed the ‘medium’ household growth scenario.

Higher household growth likely over the near-term

From an estimated 7.3 million in 1976, the number of private households in Canada grew to about 12.8 million over the three decades to 2006 (see Figure 3). Continued growth is projected to 2036, with the number of private households reaching nearly 20 million in the highest household growth scenario, almost 18 million in the medium scenario and just over 16 million in the lowest scenario.

The number of private households rose by about 5.5 million between 1976 and 2006, or by 182,000 per year, on average (see Figure 4). In the decades to 2036, the number of households rises by 7.1 million under the highest growth scenario, an average yearly gain of about 236,000, significantly stronger than the growth observed in the past. By contrast, in the lowest scenario, the increase is 3.5 million or 118,000 per year, on average. In the medium scenario, there are 5.1 million additional households in 2036, corresponding to an average yearly gain of 171,000.

Figure 3 Number of Households – Canada (millions), 1971-2036

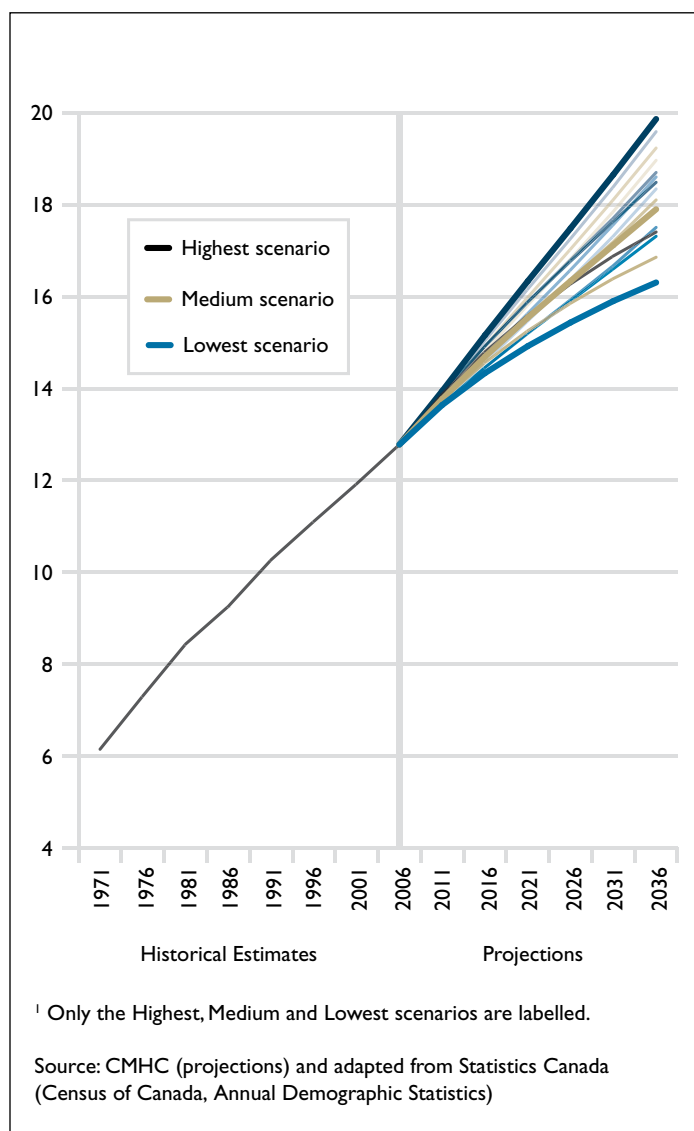


Figure 4 Estimated & Projected Household Growth – Canada, 1976-2036

Scenario	Total change (millions)		Average yearly growth (000's)		Average yearly growth (%)	
	1976-2006	2006-2036	1976-2006	2006-2036	1976-2006	2006-2036
High headship rates						
1% Immigration ¹	5.5	7.1	182	236	1.9	1.5
High growth		6.8		227		1.4
High fertility		5.9		197		1.3
Medium growth		5.7		190		1.2
Low growth		4.6		154		1.0
Medium headship rates						
1% Immigration		6.5		215		1.4
High growth		6.2		206		1.3
High fertility		5.3		177		1.2
Medium growth ²		5.1		171		1.1
Low growth		4.1		136		0.9
Low headship rates						
1% Immigration		5.8		194		1.3
High growth		5.6		185		1.2
High fertility		4.7		157		1.1
Medium growth		4.5		151		1.0
Low growth ³		3.5		118		0.8

¹ This is the highest growth scenario.

² This represents the 'medium' household growth scenario.

³ This is the lowest household growth scenario.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Statistics)

Between 2001 and 2006, net household formation was estimated at about 171,000 per year on average, an increase over the figure of 163,000 per year recorded during the previous five years (see *Figure 5*). The rise in household formation during this period can be partly explained by the combination of strong gains in employment and income, and low interest rates. Growth in the adult population also contributed to the higher levels of household formation. The average yearly growth in the adult population was about 1.3% between 1996 and 2001, and rose to about 1.4% in the subsequent five-year period (see *Figure 6*).

Figure 5 Average Yearly Household Formation – Canada (000s), 1976-2036

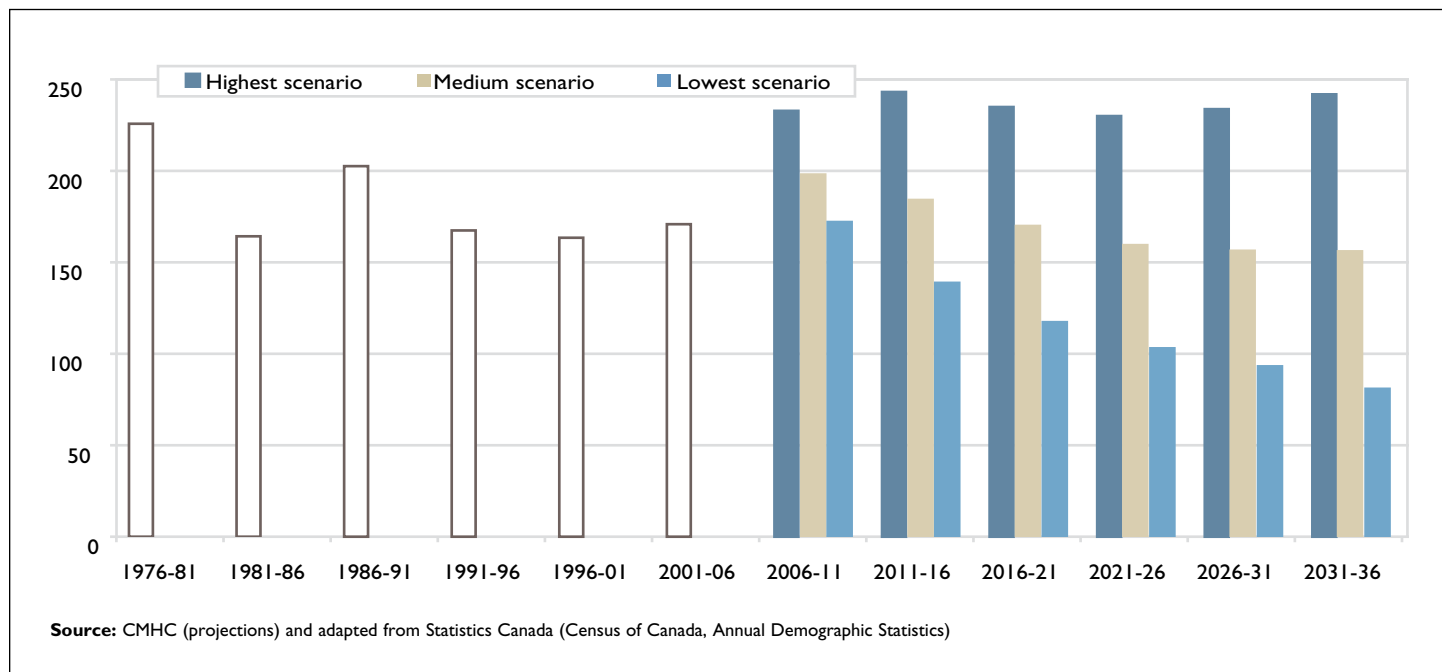
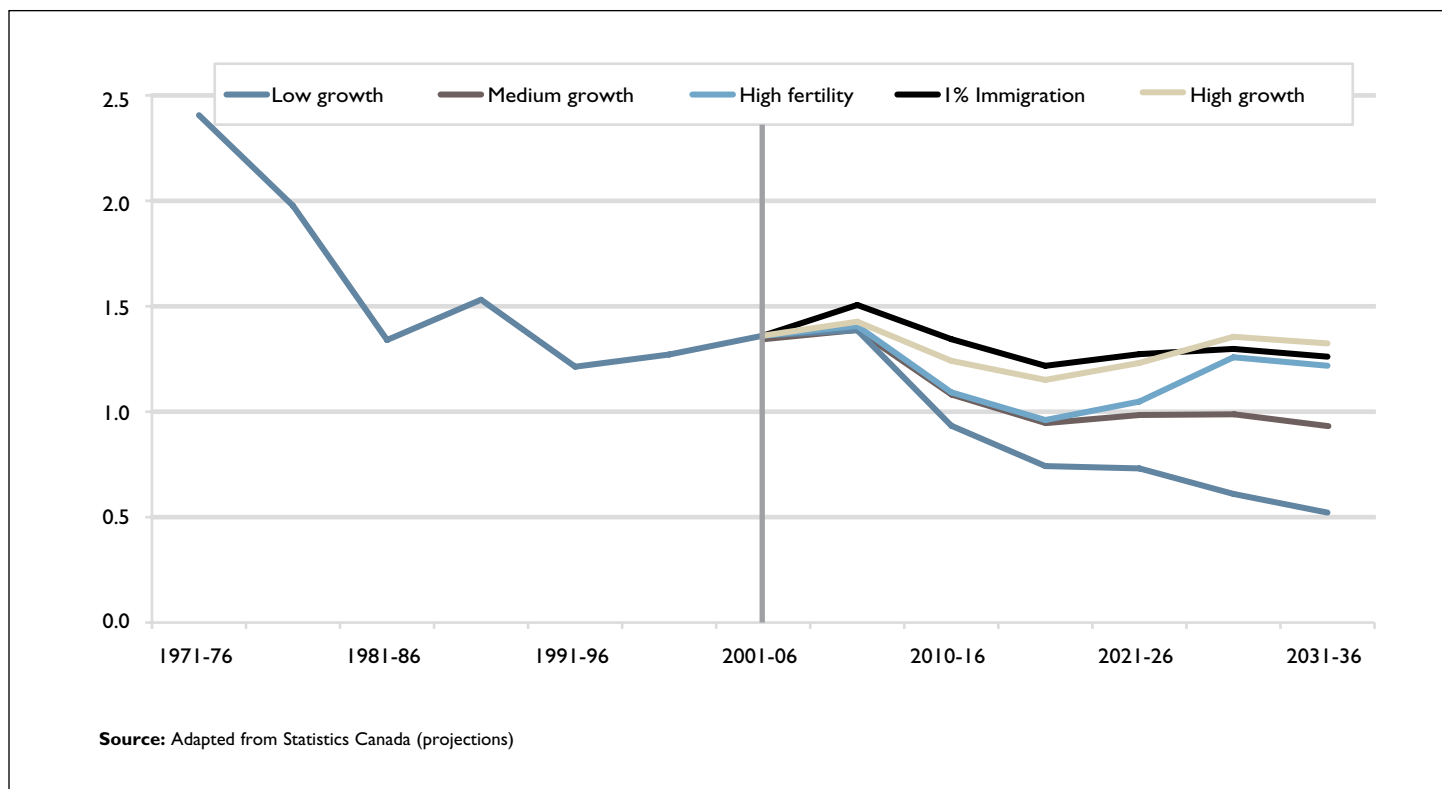


Figure 6 Adult Population Growth – Canada (%), 1971-2036



Research Highlight

Long-term household projections—2011 update

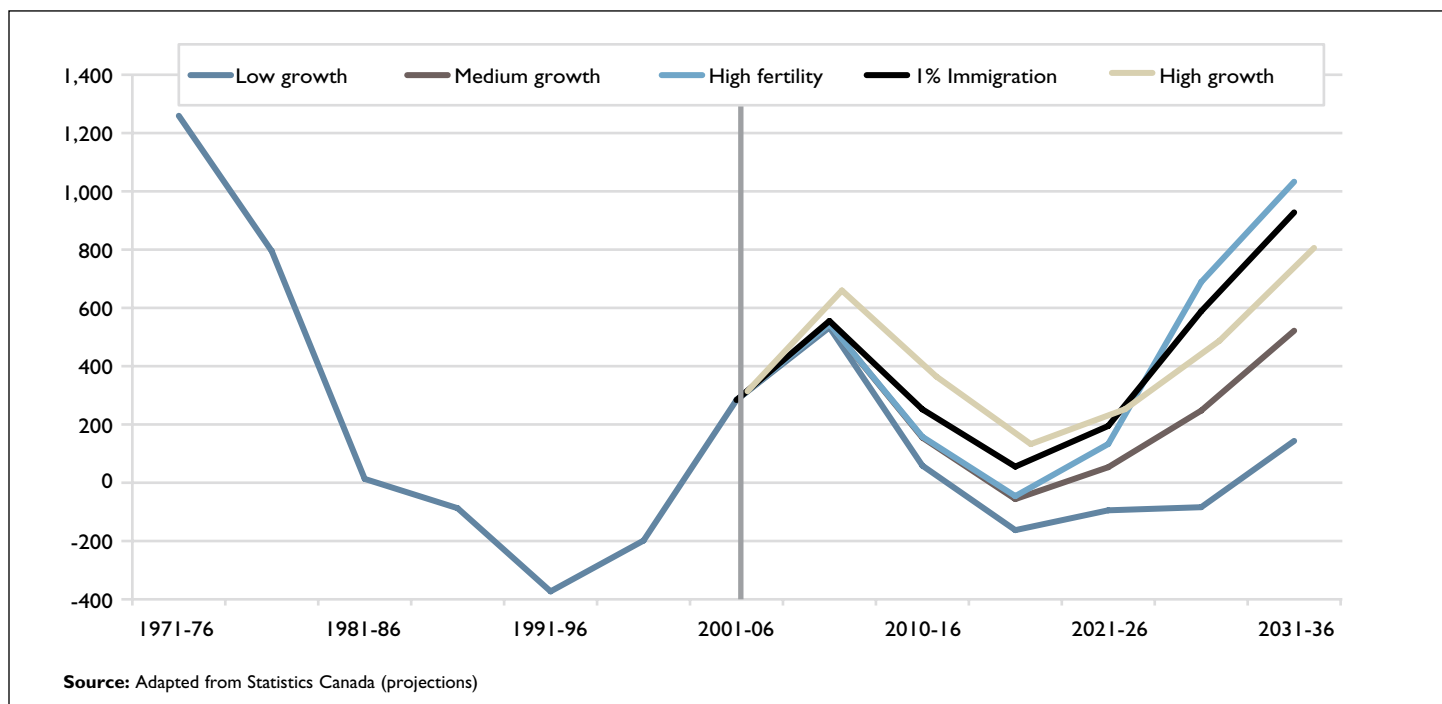
More specifically, it is the youngest segment of the adult population—i.e., the under-35 group—that has historically played the biggest role in household growth (see text box *Cohort Maturation and Household Growth*). Between 1996 and 2001, this group shrank by nearly 200,000 persons, but over the ensuing five years, it swelled by over 280,000 persons (see Figure 8).

Figure 7 Cohort Contribution to Household Growth – Canada (000s), 1996 – 2006

Age of household head	Number of households			Contribution to growth	
	1996	2001	2006	1996-01	2001-06
15+	10,820	11,563	12,437	743	874
15-19	47	46	46	46	46
20-24	390	401	411	354	364
25-29	827	769	793	379	392
30-34	1,218	1,023	989	196	220
35-39	1,354	1,330	1,159	112	136
40-44	1,276	1,418	1,433	64	103
45-49	1,180	1,317	1,478	41	61
50-54	922	1,193	1,351	12	34
55-59	742	920	1,206	-2	13
60-64	693	740	925	-2	5
65-69	678	691	739	-2	-1
70-74	602	634	649	-44	-42
75-79	446	536	570	-67	-64
80-84	283	332	412	-114	-123
85-89	122	161	201	-122	-131
90+	38	54	76	-107	-139

Source: CMHC, adapted from Statistics Canada (Census of Canada)

Figure 8 Young Adult (15-34) Population Growth – Canada (000s), 1971-2036



Cohort Maturation and Household Growth

One way to understand the effect of population aging (or maturation) on household growth is to examine the net number of households added (or subtracted) as birth cohorts age over a period of time. Data from the 1996, 2001 and 2006 censuses are used to illustrate this effect.

The birth cohort whose members were born over the period 1982 to 1986 belonged to the 15-19 age group in 2001, and by the end of 2006, all of its members had reached the 20-24 age group. In 2001 the cohort numbered nearly 2.1 million persons, but only about 46,000 of these young adults headed a household (see Figure 7). Five years later, when the cohort reached age 20-24, the number heading a household soared to 411,000. The difference between the number of households headed by adults aged 20-24 in 2006 and those aged 15-19 in 2001 is 364,000;¹ it represents the net number of households formed with the maturation of this cohort, and can be viewed as the cohort's 'contribution' to household growth over this time period.²

During this same time, the maturation of the cohort five years older (whose members reached age 25-29 in 2006) was associated with a net gain of 392,000 households, while the maturation of the cohort ten years older (who reached age 30-34 in 2006) added 220,000 households. The total contribution from the maturation of these three cohorts was 976,000.

In contrast to the young adult cohorts, the maturation of the oldest birth cohorts is associated with a net subtraction from the total number of households. For example, the maturation of the three oldest groups—who reached the 80-84, 85-89 and 90 and older age groups in 2006—during the same period was associated with a net loss of 393,000 households. These losses result from events such as death, individuals moving from their own households to retirement homes, or seniors moving in with family.

Summing the net additions and losses from the maturation of all cohorts from 2001 to 2006 gives a total of 874,000, the net number of households added over that period. This example demonstrates that, from a demographic standpoint, the young adult population is the most important source of household growth, and the oldest cohorts represent the biggest source of losses. Moreover, it means that as a growing number of Canadians progress into the oldest age groups in the decades to 2036, the size of the losses will grow, putting ever more downward pressure on overall household growth.

¹ Figures have been rounded.

² Immigration adds to the size of the cohort in each period, and thereby contributed to the number of households formed.

In 2009, the under-35 group was comprised of the echo boom generation and the youngest members of the baby bust generation (see text box *Major Demographic Groups*). Over the first five years of the projection period, the size of the under-35 age group is projected to increase further, to between 533,000 and 620,000 persons. This translates into a higher level of household formation in all scenarios. Consequently, compared to 2001-2006, average yearly household growth is projected to rise, reaching 172,000 in the lowest, 198 in the medium and 233,000 in the highest scenario. Another signal of an upturn in household formation is new dwelling completions, which averaged nearly 200,000 per year from 2007 to 2010.⁶

Compared to 2006-2011, household formation is expected to slow in most scenarios during the 2011-2016 period. In the medium and lowest scenarios, growth averages 184,000 per year and 139,000 per year, respectively, but in the highest scenario it averages about 243,000 per year, mainly reflecting the combined effect of very strong immigration

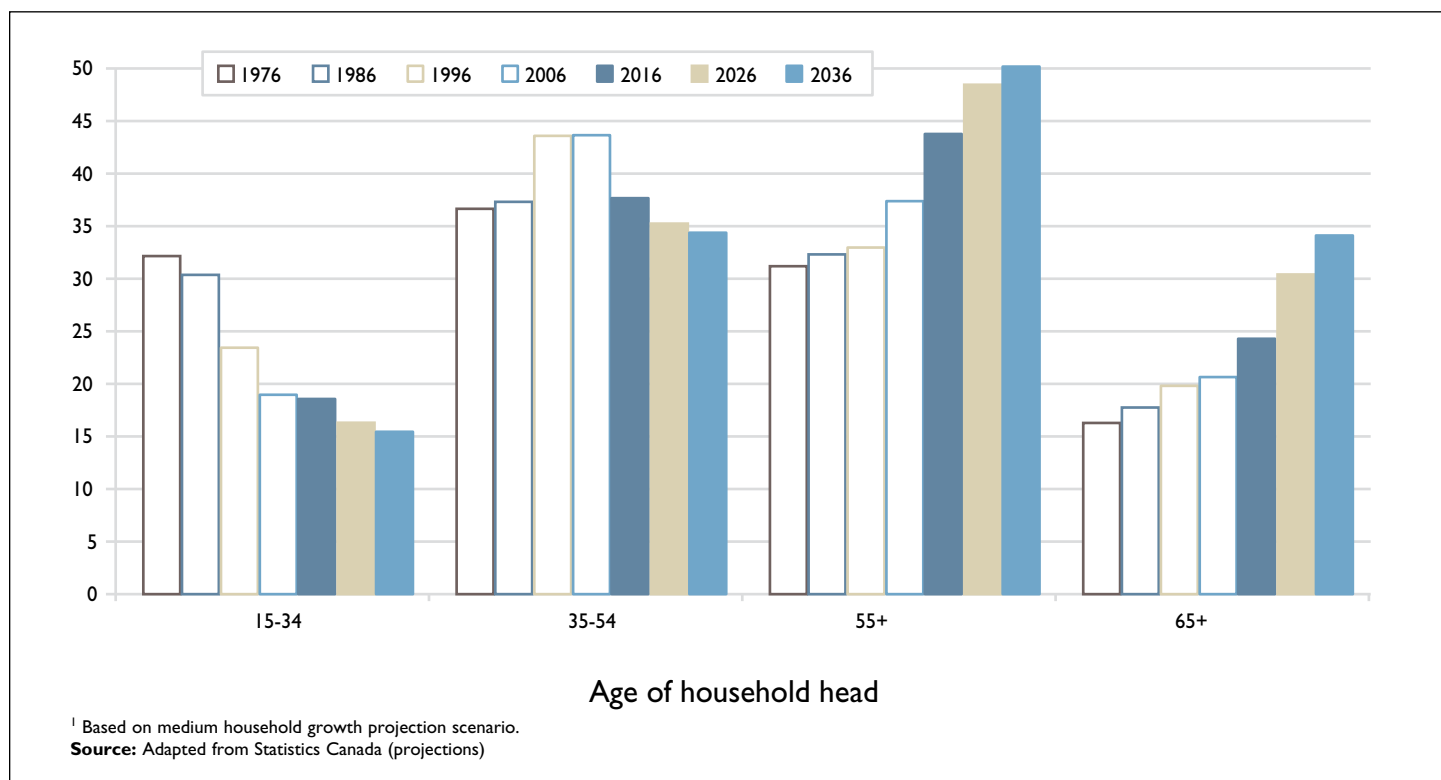
and high headship rates. Whereas 2016 marks the start of a secular decline in household growth for the middle and lowest scenarios, growth remains elevated in the highest scenario, averaging over 230,000 per year for the remainder of the projection horizon.

Population aging and household growth

The rising average age of the population will influence the speed and composition of future household growth.⁷

In the decades to 2036, a rising average age will translate into a rise in the average age of household heads. In 2006, the proportion of households headed by persons aged 55 and older was about 37%; the corresponding share for those aged 65 and over was nearly 21% (see Figure 9). With the baby boomers reaching the ages of 71 to 89 years old in 2036, household heads aged 55 and older are projected, in the medium household growth scenario, to account for about half of all households; the proportion of households headed by seniors (65 and older) is projected to climb to 34%.

Figure 9 Household Age Composition – Canada (%), 1976-2036¹



⁶ New dwelling completions have, in general, tended to move in line with average yearly household formation. See “Demographic and Socio-economic Influences on Housing Demand,” *Canadian Housing Observer 2010*, (Ottawa: Canada Mortgage and Housing Corporation, 2010)

⁷ The main drivers of population aging are low fertility, increasing longevity and the passage of the numerically dominant baby boom generation into the stage of the life course typically associated with retirement.

Major Demographic Groups

Baby boom. According to Statistics Canada, Canada's baby boom occurred from around 1946 to 1965. One year after the end of Canada's baby boom, in 1966, the baby boom cohort comprised about 8.3 million persons aged 1 year to 20 years, and accounted for 42% of the population. As others have pointed out, from a demographic standpoint, the baby boom generation's most important feature is its size relative to the total population. The size of this cohort has been augmented over the years by immigration, bringing it to about 9.7 million in 2009, but its share in the total population has fallen substantially since the mid-1960s, to about 29% in 2009.

Due to its demographic sway, the baby boom generation has played a key role in Canada's housing sector. According to the 2006 Census, it accounted for 5.4 million households or 43% of the total. The cohort was likewise well-represented in the number of family households (48%) and owner households (48%). With a 76% rate of ownership, the typical baby boomer is a homeowner. Moreover, 62% of this group occupied a single-detached dwelling and 6% were condominium owners.

Baby bust. The post-war boom in babies was followed by a baby bust, the result of a trend decline in fertility rates. Known as the baby bust generation, the cohort whose members were born from 1966 to 1979 is small in comparison to the baby boom group. In 1980 its members' ages ranged from 1 year to 14 years and numbered 5.2 million, or 21% of the population. Rising immigration swelled the ranks of the cohort to 6.5 million in 2009, and helped to keep its share in the total population at 19%.

In 2006, the members of the baby bust cohort were aged 27 years to 40 years, and therefore had reached the ages typically associated with household formation. Census data for that year counted 2.9 million household heads from this

group, approximately 23% of all households. As with the cohort that immediately precedes it, most household heads in the bust cohort were owners (61%) and most (60%) lived in single-detached dwellings. There was a slightly larger proportion of the bust generation residing in owned condominiums (8%), but this may just be a reflection of the group's relative youthfulness.

Echo. The group immediately following the bust generation, known as the echo generation, was born during the period 1980 to 1995. Like the members of the bust generation, these individuals were born during a period of low and declining fertility, but unlike their older counterparts, the echo group comes from a very large cohort and are therefore more numerous. In 1996, when they ranged in age from 1 year to 16 years, the echo cohort numbered 6.4 million, or 22% of the total population. In 2009, the group ranged in age from 14 years to 29 years, and, thanks to immigration, their numbers had swollen to 7.3 million, though its percentage share in the total population was unchanged.

The echo generation has just begun its passage into the ages where people typically establish their own households. Most of the household gains between 2006 and 2011 can therefore be expected to come from the echo cohort and the youngest of the bust cohort. In 2009, these two groups accounted for 9.6 million individuals, making them virtually equal in size to the baby boom generation. Moreover, under Statistics Canada's Medium growth population projection scenario, they would outnumber the baby boom generation in 2011. Compared to the baby boomers in the 1970s and 1980s, this echo-bust grouping is expected to show a lower propensity to form households in young adulthood, but even so, its sheer size alone will make it an important source of household and ownership growth between 2006 and 2016.

Population aging affects the pace of household growth because the passage of household heads into the oldest age brackets results in a net loss of households (*see text box Cohort Maturation and Household Growth*). Even with rising longevity, the size of these losses is expected to increase as a growing number of household heads join the ranks of the 75 and older age group. This will restrain the pace of gains in all household growth scenarios over the projection period.

Population aging is projected to affect the (household-type) composition of future household growth since the fastest growing categories of households are those where household heads aged 55 and older are in the majority. The effect of population aging on the composition of future household gains is discussed in the “Household Composition” section.

Household growth trends impact new dwelling construction

As the number of households rises over time, the existing stock of dwellings must likewise increase to accommodate the additional demand. Net household formation has historically been the biggest component of the demand for new housing construction.⁸ New construction trends are therefore expected to follow the future trends in household formation.

Household Type

Population aging projected to raise non-family household share

Of the estimated 12.8 million households in 2006, about 3.9 million were non-family households (i.e., persons living alone or unrelated persons living together), more than twice the number estimated for 1976. Since the 1970s, growth has been declining for both non-family and family households. Still, the pace of gains for non-family households has remained well above that of family households, raising the non-family share of total households from about 21% in 1976 to 30% in 2006 (*see Figure 10*). A number of inter-related developments have contributed to these changes, including shifting attitudes about marriage, a rise in the average age at which young adults form spousal unions, an increase in the number of years spent studying, a rising average age in the population and gender differences in life expectancy.

All household projection scenarios point to a continued but gradual rise in the proportion of non-family households. Most scenarios project a gain of about four percentage points, to around 34% by 2036 (*see Figure 10*), nearly all of which arises from changes in the size and age composition of the population.

Figure 10 Family versus Non-family Households – Canada, 1976-2036¹

	Average yearly household growth (%)					
	1976-86	1986-96	1996-06	2006-16	2016-26	2026-36
Total	2.4	1.8	1.4	1.4	1.1	0.9
Family	1.7	1.5	1.2	1.2	0.9	0.7
Non-family	4.5	2.8	1.9	1.8	1.4	1.3

	Non-family household share						
	1976	1986	1996	2006	2016	2026	2036
% share in total households	21	26	29	30	32	33	34

¹ Based on medium household growth projection scenario.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Statistics)

⁸ New construction is also required to meet the demand for second homes, to replace units lost from the housing stock, and to ensure an adequate supply of vacant units as the housing stock grows. Units can be removed from the housing stock through demolition, abandonment, or conversion to non-residential uses. Conversely, conversion of non-residential structures to residential use increases housing supply, thereby reducing the need for new construction.

Household Composition

Couples with children. Households comprised of married or common-law couples with children present (CWC) have been the predominant household form in Canada. In 1976, this group represented about 46% of all Canadian households. Although this category of households remained the single biggest in 2006, its share of total households had declined by a steep 14 percentage points in three decades, to about 32%. Factors contributing to this change include lower fertility among members of the baby bust cohort, a growing number of householders whose adult children have left home, a rise in the average age at which young adults form spousal unions, and an increase in the number of years spent studying¹.

Couples without children. CNC households are those comprised of married or common-law couples with no children present. This category includes couples who have never had children, couples who have not yet had children, and couples whose children have departed the parental home. CNC households are older than average, with about 58% of household heads in this category belonging to the 55 years and older age group in 2006. Accounting for 26% of all households, it was the third largest category of households in 2006, its share up slightly from 25% in 1976. An event such as the emptying of the parental nest that accompanies passage through the life cycle in households with children tends to add to the size of this group. Gains in longevity, which lead to more couples spending more time together in the empty nest phase of life, is another factor contributing to the growth of these households. Conversely, developments such as the birth or adoption of a child, the death of a spouse, and divorce will transform this category of households into another category.

Lone-parents. Households comprised of single or lone parents (LP) were the fourth largest category of households in 2006, representing about 10% of all households. Growth in the number of LP households was relatively strong between 1976 and 1986 (averaging 5% per year), but has tapered since, averaging less than 2% percent per year between 1996 and 2006.

Multiple families. Multiple-family (MF) households consist of two or more families (with or without additional non-family persons) living under the same roof. With a

proportion of nearly 2% in 2006, this is the smallest category of households. Still, the number of MF households has about doubled since 1991, making it the fastest-growing type of household over this period. The relatively swift gains in this segment may be partly due to the rising number of newcomers to Canada, many of whom are more likely to double up when they form households.

Single persons. Households headed by single persons (SP) made up the vast majority (88%) of non-family households in 2006. With a proportion of 27%, SP households were the second largest category of all households (after CWC households) in 2006, a gain of nearly 10 percentage points in three decades. Households in the traditional age of pre-retirement, those aged 45-64, were the biggest contributors to the growth in this category of households between 1976 and 2006. Over the period 1996 to 2006, many of these households were baby boomers who were living alone (for example, they had remained unattached, experienced divorce or the death of a spouse, or were single-parents whose children had left home). Like households with no children present, SP households are older than average. Seniors (aged 65 and over) accounted for about one-third of SP households and adults aged 55 and older made up over one-half of SP households. The gender profile of this category of households also highlights the effect of differences in longevity on household composition: in 2006 women made up 55% of SP households and about 73% of SP households headed by seniors.

Multiple unrelated persons. Households comprised of multiple unrelated persons (UP) are those with two or more persons who share a private dwelling but do not constitute a family. This category of households is comprised mainly of young people, with household heads under 45 making up two-thirds of the total in 2006. Post-secondary students sharing a dwelling are a good example of the type of households in this category. From 1976 to 1996, the proportion of UP households remained close to 5%, but it fell to just under 4% in 2001 and has remained at this level. Gains in employment and disposable income since the late 1990s, and low interest rates in the early-2000s may have contributed to the decline in the share of UP households. The rising average age of the population may have likewise put downward pressure on the proportion of UP households, since older people tend not to live in these types of arrangements.

¹ For an analysis of some of these trends, see Family Portrait: Continuity and Change in Canadian Families and Households in 2006, 2006 Census, (Ottawa: Statistics Canada, 2007), no. 97-553-XIE.

Household Composition

In this Research Highlight, ‘household composition’ refers to the various ways in which private households are configured. Family households can be divided into households comprised of couples with children (CWC), households comprised of couples without children present (CNC), households led by a lone parent (LP) and households comprised of two or more families (MF). Non-family households include households of one person (SP) and households of two or more unrelated persons (UP) (*see text box Household Composition*).

The projections of household composition were generated by holding age-specific household composition rates at their 2006 values. These rates were then combined with age-specific household projections from the medium household growth scenario.

Couples without children households projected to outnumber those with children

Households headed by baby boomers accounted for nearly 60% of all couples with children households in 2006. As the adult children of the baby boomers continue to empty the parental nest over the first decade of the projection, this will take away from the number of CWC households. As many of those leaving the nest will be doing so to form their own families, the same process will add to the number of CWC households, helping to offset the decline. Family households headed by incoming immigrants will likewise add to the number of CWC households. Household growth for CWC households averaged about 9,000 per year between 2001 and 2006, but is projected to triple to 29,000 per year over the period 2006-2011 in the medium household projection; it then declines to around 22,000 per year in the 2011-2016 period (*see Figure 11*). The projected growth in the number

Figure 11 Household Composition – Canada¹

	Family				Non-family	
	CNC ²	CWC	LP	MF	SP	UP
Number of households (000s)						
2001	2,987	3,994	1,224	210	3,060	452
2006	3,305	4,040	1,315	237	3,402	482
2011	3,667	4,187	1,379	256	3,755	527
2016	4,032	4,299	1,436	273	4,093	556
2021	4,358	4,401	1,492	288	4,426	572
2026	4,613	4,511	1,560	300	4,763	586
2031	4,844	4,616	1,630	311	5,105	610
2036	5,062	4,728	1,697	322	5,447	640
Average yearly growth (000s)						
1996-01	63	6	23	12	75	-16
2001-06	64	9	18	5	68	6
2006-11	72	29	13	4	71	9
2011-16	73	22	11	3	67	6
2016-21	65	20	11	3	67	3
2021-26	51	22	14	2	67	3
2026-31	46	21	14	2	68	5
2031-36	44	22	13	2	68	6
% share in total households						
2006	25.9	31.6	10.3	1.9	26.6	3.8
2036	28.3	26.4	9.5	1.8	30.4	3.6
Average yearly growth (%)						
1976-2006	2.1	0.6	3.1	3.2	3.5	1.2
2006-2036	1.4	0.5	0.9	1.0	1.6	0.9

¹ Based on the medium household growth scenario combined with each of the High ownership, Constant ownership and Low ownership scenarios.

² CNC = couples, no children present; CWC = couples with children; LP = lone parents; MF = multi-family; SP = 1-person; UP = unrelated persons.

Source: CMHC (projections), adapted from Statistics Canada (Census of Canada, Annual Demographic Statistics)

of CWC households then averages just over 20,000 per year over the remainder of the projection horizon. The group's share in the total number of households is expected to continue its long-term downward trend, falling to about 26% by 2036.

The continued aging of the baby boom generation, coupled with the expected gains in male life expectancy can be expected to add to the number of households comprised of couples without children (CNC) over the projection period. Household growth for CNC households averaged 64,000 per year between 2001 and 2006, but is expected to rise to 72,000 per year over the period 2006-2011 in the medium household growth scenario (see *Figure 11*). The average yearly gains are expected to remain near 72,000 over the 2011-2016 period, and then decline gradually over the remainder of the projection horizon, averaging about 44,000 over the last five years. With CNC households projected to grow at a faster pace than CWC households, CNC households would start outnumbering those with children by around 2026.

By 2036, household heads aged 55 and older are projected to account for about 70% of CNC households, up from 58% in 2006; the proportion of these households headed by seniors is projected to reach 48%, up from 32% in 2006.

Between 1991 and 1996, the number of lone parent households rose by about 36,000 per year, on average, up from about 20,000 per year in the 1986-1991 period. This development, which occurred after a period of decline in the growth for this category of households, was partly the result of the maturation of the numerically dominant baby boom generation, whose coming of age coincided with changing attitudes about single-parenthood. The yearly additions to the number of LP households have declined since then, averaging about 18,000 per year between 2001 and 2006 (see *Figure 11*). The continued aging of the baby boomers over the projection period is expected to help slow the growth in LP households. One reason why this is expected to happen is that as the average age of household heads rise, so does the likelihood of their adult children leaving home. Growth is expected to decline further over the projection period, averaging about 12,000 per year in the period 2006 to 2016. The yearly additions remain at about this level for the remainder of the projection horizon, averaging about 13,000 per year between 2031 and 2036.

Though relatively small, the number of households comprising two or more families more than doubled between 1976 and 2006, thanks to a rising pace of growth over most of this period. About 12,000 households were added each year, on average, during 1996-2001 (see *Figure 11*), about twice the yearly gain recorded over the previous five years. In the ensuing period, 2001 to 2006, the gains fell by over one-half, to an average of about 5,000 per year. Despite the slowing in growth, MF households remained the fastest growing segment of households. The growth in this category of households is projected to slow to an average yearly pace of 3,700 per year projected for the first five years of the projection, and to about 2,000 per year in the last five years. In addition to changes in the population's size and age structure, other factors, such as future economic conditions and changes in immigrant source countries will influence the degree to which this projected trend is borne out.

Single-persons projected to become most common household type

From an average of 68,000 per year for 2001-2006, growth in the number of single-person households is projected, under the medium household growth scenario, to rise to 71,000 per year over the 2006-2011 period (see *Figure 11*). It is then expected to decline slightly, to about 67,000 per year, in 2011-2016, and then to remain near this level. SP households are projected to become the single largest category of households by around 2021, accounting for just over 28% of all households. The proportion of SP households is projected to rise by about three percentage points over the projection period, reaching about 30% by 2036.

As the bulge of baby boomers move further across the life course over the projection horizon, the number of very old adults will soar. Since women are expected to continue outliving men, this is expected to contribute to a growing number of SP households. Social trends, such as the rising number of adults living alone, will also add to the number of SP households. From about one-third in 2006, the proportion of senior SP households is projected to reach 48% by the end of the projection period. The proportion of household heads aged 55 years and older is expected to reach 63%.

Between 1996 and 2001, the number of households with two or more unrelated persons shrank by an almost 16,000 per year, on average (see Figure 11). Household growth rose over the subsequent five-year period, averaging nearly 6,000 per year and partly reversing the decline. A continued rebound is projected for 2006-2011, with growth of almost 9,000 households per year, on average. Household formation is expected to slow between 2011 and 2026, reflecting a slowing in the growth of the young adult population. With growth in the number of young adults projected to rise after 2026, the growth in UP households is expected to rise modestly, moving back towards the levels observed during 2001-2006.

Household Tenure

Canada recorded large gains in the number of owner households in the decade to 2006, reflecting favourable economic and financial conditions. The gains in ownership were spread across young, middle-aged and older households. A rising average age in the decades to 2036 means that there will be ever larger numbers of adults in the age groups

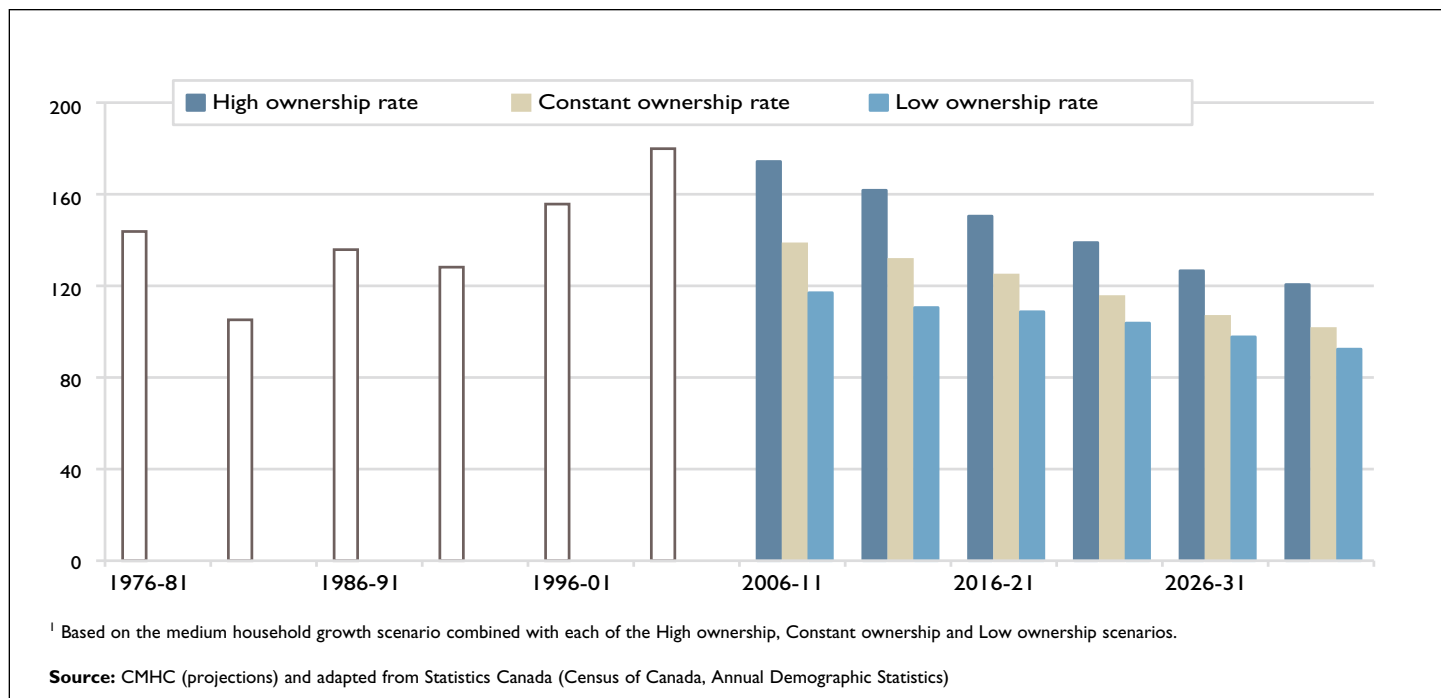
historically associated with high rates of home ownership, which would put upward pressure on the overall rate of ownership. At the same time, the fastest-growing segment of the population is projected to be those aged 75 and older, an age group historically associated with declines in ownership.

The tenure distribution of the household projections for Canada is based on three ownership rate scenarios⁹:

- the “High ownership rate” scenario, assumes that the pattern of rising age-specific ownership rates observed from 1996 to 2006 persists, though with less strength, over the projection period;
- the “Constant ownership rate” scenario holds age-specific ownership rates at their 2006 values;
- the “Low ownership rate” scenario assumes declining age-specific ownership rates over the projection horizon.

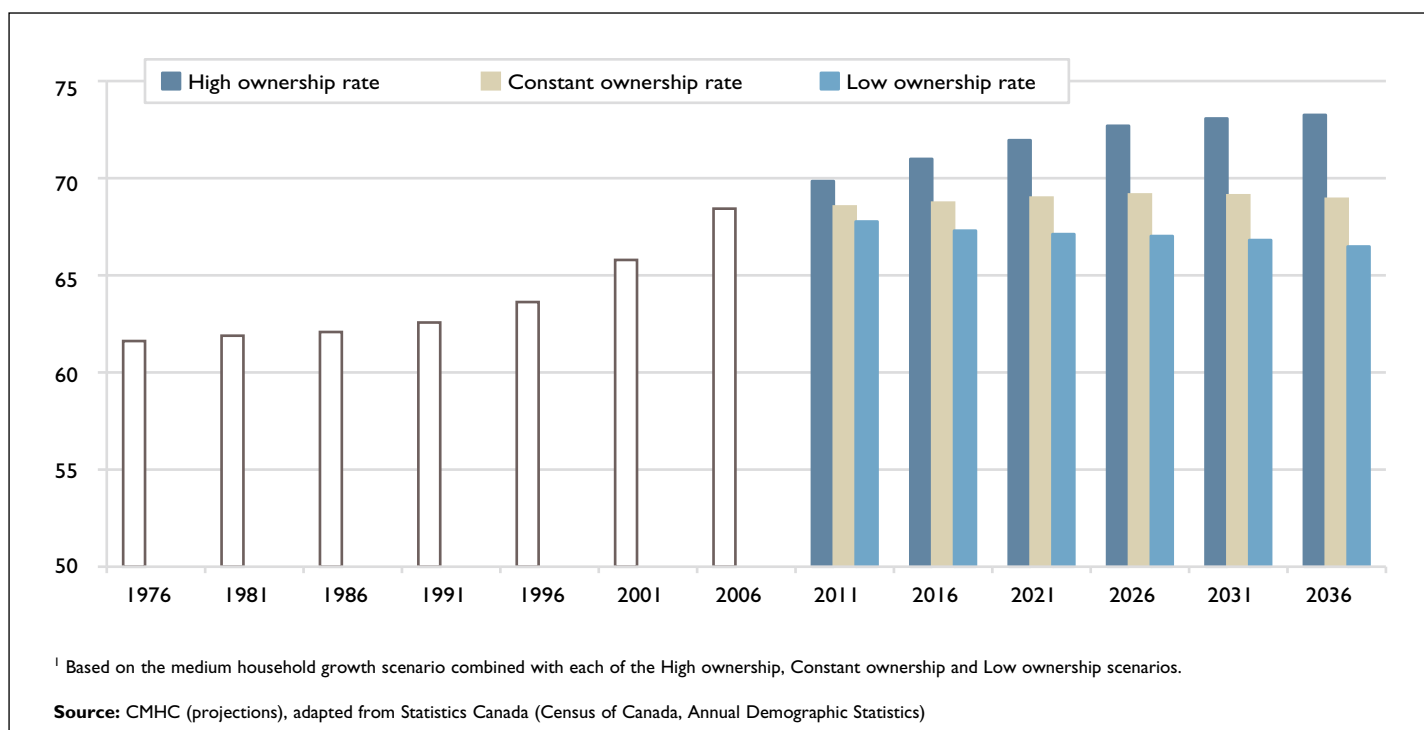
The tenure scenarios discussed in this publication reflect the pairing of the medium household growth scenario with each of the three ownership rate scenarios.

Figure 12 Average Yearly Owner Household Growth – Canada (000s), 1976-2036¹



⁹ The age-specific ownership rate assumptions are summarized in Appendix 3.

Figure 13 Aggregate Ownership Rate – Canada (%), 1976-2036¹



Population aging projected to raise the ownership rate

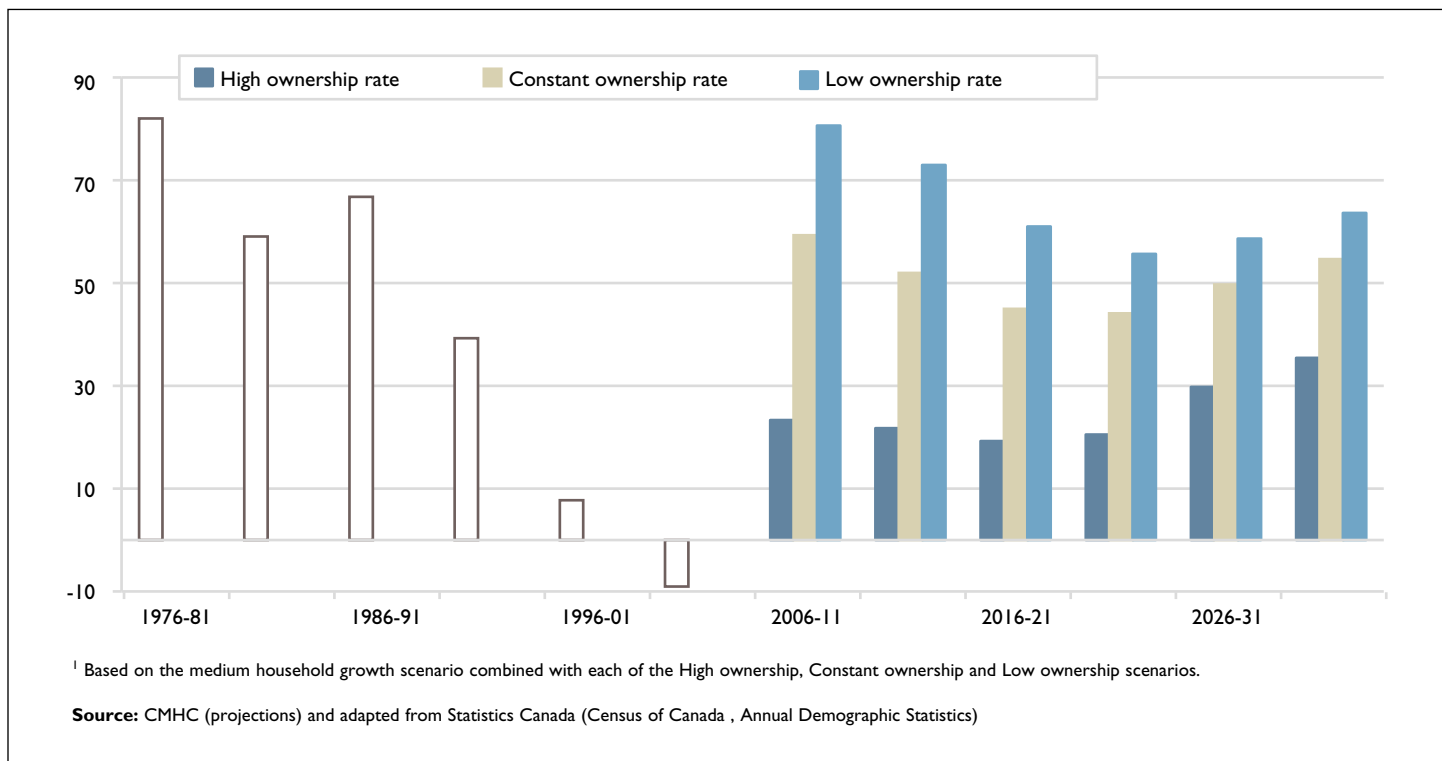
Compared to the 2001-2006 period, owner household growth is projected to decline in each of the three ownership scenarios over the projection period (see Figure 12). From an average yearly addition of about 180,000 households between 2001 and 2006, the projected gains in the number of owners fall to about 117,000 in the Low ownership rate scenario and to 174,000 in the High ownership rate scenario. With growth continuing to slow over remainder of the projection horizon, by 2031-2036 it averages 92,000 per year in the lowest ownership scenario and 121,000 per year in the highest.

The aggregate ownership rate was 68.4% in 2006, up 2.6 percentage points from 2001. The projections suggest that this pace of increase is unlikely to be repeated in the ensuing five-year period: under the High ownership rate scenario the ownership rate climbs by 1.4 percentage points, reaching nearly 70%; it rises marginally in the constant ownership rate scenario, and falls by 0.7 percentage points in the Low one (see Figure 13). By 2036, the overall rate of ownership ranges from 66.5% to 73.5%. The rising average age of the Canadian population is expected to raise the aggregate rate of ownership by about 0.9 percentage points by 2036.

Projected rebound in renter household growth

The number of households headed by renters was estimated at just over 4 million in 2006, down from nearly 4.1 million in 2001. Although growth in renter households had been declining since the 1991-1996 intercensal period, this was the first time that it turned negative, shrinking by about 9,000 per year, on average. This is projected to be reversed over the 2006-2011 period; on an average yearly basis, the pace of increase is projected to range from 23,000 in the High ownership scenario to 81,000 in the Low ownership scenario (see Figure 14). Renter household growth is then expected to decline until about 2026 in the lowest ownership scenario, after which it begins to rise modestly, averaging about 64,000 per year between 2031 and 2036. In the scenario reflecting rising ownership rates, renter household growth eases until about 2021, after which it begins to rise, with the pace of increase reaching 34,000 per year, on average, during the 2031-2036 period. One factor contributing to the gains in the number of renters in the last 15 years of the projection is the projected growth in the young adult population during this period.

Figure 14 Average Yearly Renter Household Growth – Canada (000s), 1976-2036¹



Dwelling Type

The dwelling-type distribution of the household projections for Canada was obtained by assuming that future age-specific household dwelling-type rates would resemble those of 2006. To generate projections of households by type of dwelling, these rates were then combined with corresponding projections of households by tenure. The tenure projections were obtained by combining the High, Constant and Low ownership scenarios with the medium household growth projection scenario. Projections were generated for three categories of privately occupied structures: single-detached dwellings, apartments and other dwellings (see text box *Key Terms*).

There is a strong historical relationship between type of dwelling and tenure, with owner households residing primarily in single-detached dwellings and renters residing mainly in apartments.

Single-detached dwellings projected to remain most common

The number of occupied single-detached dwellings was estimated at just over 7 million in 2006, about twice the number apartments and over three times the number of other dwellings (see Figure 15). Single-detached dwellings have long remained the dwelling form preferred by most Canadians, accounting for over half of all occupied dwellings since the 1970s. Despite rising levels of ownership from 2001 to 2006, the proportion of households residing in these types of dwellings declined from an estimated 57% to 55%¹⁰ (see Figure 16).

¹⁰ Changes in Statistics Canada’s method of determining the structural type of a dwelling played a role. Compared to the 2001 Census, the changes contributed to a drop in the percentage share of single-detached dwellings in the 2006 Census. See Statistics Canada. 2008. *Housing and Dwelling Characteristics Reference Guide, 2006 Census*. Statistics Canada Catalogue no. 97-554-GWE2006003. Ottawa. <http://www.statcan.gc.ca/bsolc/olc-cel/olc-cel?catno=97-554-GWE&lang=eng> (accessed March 17, 2011).

Figure 15 Households by Type of Dwelling – Canada, 1986-2036¹

	Single-detached			Apartments			Other dwellings		
	High	Constant	Low	High	Constant	Low	High	Constant	Low
Number of households (000s)									
1986	5,298			2,645			1,318		
1991	5,824			2,871			1,578		
1996	6,264			3,101			1,746		
2001	6,810			3,255			1,863		
2006	7,037			3,520			2,226		
2011	7,670	7,572	7,516	3,717	3,808	3,863	2,384	2,391	2,392
2016	8,260	8,077	7,966	3,906	4,075	4,184	2,522	2,536	2,538
2021	8,813	8,555	8,401	4,082	4,318	4,467	2,642	2,664	2,669
2026	9,326	8,999	8,811	4,259	4,558	4,738	2,749	2,776	2,784
2031	9,799	9,414	9,200	4,461	4,813	5,018	2,856	2,888	2,898
2036	10,248	9,807	9,567	4,671	5,076	5,305	2,977	3,013	3,024
Average yearly household growth (000s)									
1986-91	105			45			52		
1991-96	88			46			34		
1996-01	109			31			23		
2001-06	45			53			73		
2006-11	127	107	96	39	58	69	31	33	33
2011-16	118	101	90	38	53	64	28	29	29
2016-21	110	96	87	35	49	57	24	25	26
2021-26	103	89	82	35	48	54	21	23	23
2026-31	95	83	78	40	51	56	21	22	23
2031-36	90	79	73	42	52	57	24	25	25

¹ Based on the medium household growth scenario combined with each of the High ownership, Constant ownership and Low ownership scenarios.

Source: CMHC (projections), adapted from Statistics Canada (Census of Canada, Annual Demographic Statistics)

The number of households occupying single-detached dwellings increased by about 45,000 per year, on average, between 2001 and 2006 (*see Figure 15*). This was less than half the pace of increase in the preceding five-year period and well below the average of about 101,000 per year for 1986-2001. The yearly gains were also well below dwelling completions for single-detached homes, which averaged 119,000 per year over 2001-2006.¹¹

There were gains in both apartments, which recorded growth of 53,000 dwellings per year, and the other dwellings segment, which added about 73,000 per year, on average, in 2001-2006. The increases observed for each of these categories of dwellings were above those of previous periods (*see Figure 15*).

All three scenarios point to a recovery in the growth of occupied single-detached dwellings during the 2006-2011 period, with the average yearly gain projected to reach 127,000 per year in the High ownership scenario and 96,000 in the Low ownership scenario (*see Figure 15*). Another sign of a likely rebound is the number of single-detached completions from 2007 to 2010, which averaged 100,000 per year. Growth in apartments is projected to range from 39,000 per year in the High ownership scenario to 69,000 per year in the Low ownership scenario. Apartment dwelling completions averaged about 67,000 from 2007 to 2010, suggesting that the higher growth scenario is more likely. As for other dwellings, the above-average average yearly gains recorded for 2001-2006 are expected to be

¹¹ This divergence may be partly due to the changes in Statistics Canada's census data collection methods noted above.

Research Highlight

Long-term household projections—2011 update

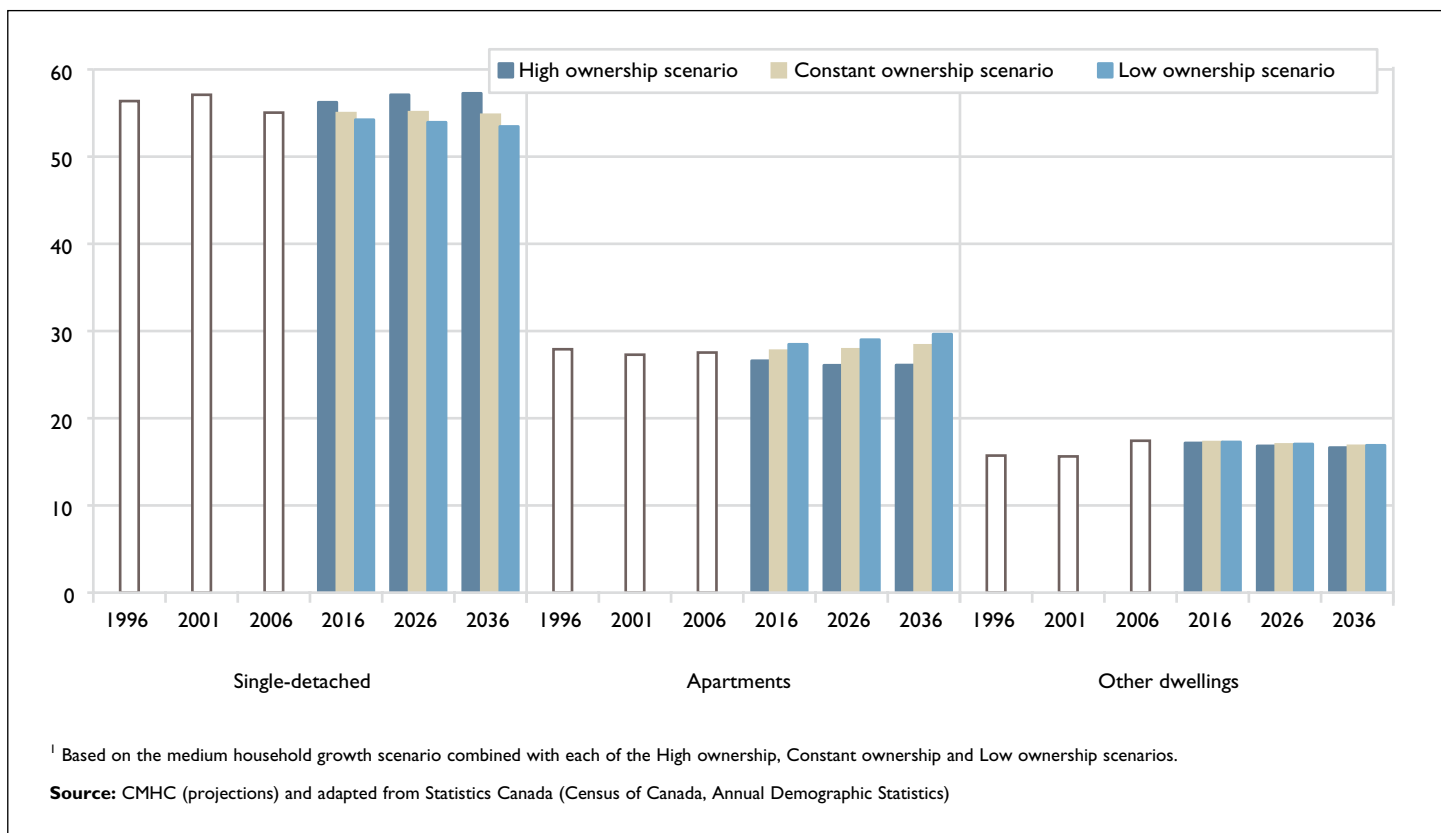
reversed; all three scenarios project growth of just over 30,000 per year in 2006-2011. Completions of row and semi-detached homes,¹² which averaged 32,000 from 2007 to 2010, likewise suggest slower growth.

Beyond 2011, all three types of occupied structures are expected to record slower growth. For single detached dwellings, average yearly growth in the 2031-2036 period is projected to range from 90,000 households in the High ownership scenario to 73,000 households in the Low ownership scenario. The average yearly gains in the number of occupied apartment dwellings are expected to decline modestly from 2011 to 2026, and then post a slight increase in the final decade of the projection. By 2031-2036, they range from 42,000 per year (High ownership scenario) to 57,000 per year (Low ownership scenario). A similar pattern is projected for households occupying other dwellings, with growth easing until

2026 and then rising modestly thereafter, averaging close to 25,000 per year in all three ownership scenarios in 2031-2036. The increase in growth near the end of the projection period can be partly explained by the rising number of young adults during this time.

The projections suggest that a rise or decline in age-specific ownership rates over the projection period would cause a modest shift in the mix of future dwellings (see Figure 16).¹³ The proportion of households occupying single-detached dwellings rises by just over 2 percentage points, to 57.3%, under the High ownership scenario, but falls by 1.6 percentage points in the Low ownership scenario. Despite an increase in the proportion of owner-occupied apartments over the projection period, the proportion of households residing in apartments falls from 28% to 26% in the High ownership scenario; it rises to nearly 30% in the Low ownership scenario.

Figure 16 Share of All Households by Dwelling Type – Canada (%), 1996-2036¹



¹² In the 2006 census, households residing in row and semi-detached homes accounted for close to two-thirds of the other households category.

¹³ This result is partly due to the assumption of constant dwelling-type shares. A growing number of single-person and two-person households could influence the type (and size) of dwellings demanded in the future.

The proportion of household living in other dwellings declines marginally in all three scenarios, from just over 17% to slightly below 17%. This decline is partly explained by the fact that other dwellings are primarily occupied by individuals aged 35-64 years; the dwelling-type rates for this form of dwelling is very low among individuals aged 65 years and over. The projected shift in the population age structure in favour of seniors therefore takes away from the gains in this category of dwellings.

HOUSEHOLD PROJECTIONS – PROVINCES AND TERRITORIES

Population and Household Growth Assumptions

Each population growth scenario was paired with the High, Medium and Low headship rate scenario.¹⁴ This means that there is a set of three household growth projections associated with each population projection scenario, for a total of 24 household growth scenarios. The highest and lowest household growth scenario for each province and territory is discussed in this publication. Additional household projections, as well as projections of household composition, dwelling-type and tenure are available on the CMHC website (www.cmhc.ca/en/inpr/rehi/rehi_027.cfm).

Highest household growth projected for Alberta

Compared to 2006, each province and territory is projected to experience an overall increase in its household count over the projection period (see *Figure 17*). Due to the strong immigration assumptions underlying Statistics Canada’s population growth projections, jurisdictions like Saskatchewan and Manitoba are projected to experience relatively elevated levels of household formation in their lowest household growth scenarios (see *Figure 18*).

In the three decades to 2006, household growth was lowest in Saskatchewan and Manitoba, both of which recorded growth of about 1% per year on average (see *Figure 19*). Alberta, British Columbia and Yukon were at the other end of the household growth spectrum, recording average yearly gains of 2.7%, 2.3% and 2.3%, respectively. Growth in Ontario averaged 1.9% per year, and 1.7% in Quebec.

Figure 17 Number of Households – Provinces & Territories (000s), 1996-2036

Scenario	Year	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
	1996	188	48	351	277	2868	4044	427	384	1008	1483	12	20	
	2001	192	51	370	292	3044	4381	444	388	1135	1598	12	14	
	2006	199	54	386	302	3223	4731	462	396	1305	1690	13	15	8
Highest	2011	208	59	404	317	3,452	5,173	497	428	1,510	1,880	15	16	9
	2016	217	63	427	334	3,684	5,690	537	459	1,691	2,093	16	18	10
	2021	225	68	447	350	3,890	6,211	576	489	1,860	2,301	17	19	11
	2026	231	72	466	364	4,073	6,734	617	520	2,024	2,509	18	21	11
	2031	235	76	484	376	4,252	7,268	659	552	2,191	2,719	19	22	12
	2036	237	80	501	388	4,435	7,823	704	586	2,363	2,934	20	23	12
Lowest	2011	201	56	391	307	3,393	5,064	482	414	1,461	1,827	14	15	9
	2016	202	58	396	313	3,515	5,364	503	422	1,554	1,942	14	16	10
	2021	203	60	400	319	3,599	5,630	523	430	1,630	2,047	15	17	11
	2026	204	61	404	322	3,657	5,870	542	439	1,701	2,147	15	17	12
	2031	203	63	408	325	3,703	6,084	561	449	1,770	2,243	15	18	12
	2036	202	63	410	325	3,735	6,277	577	461	1,832	2,332	15	18	13

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Statistics)

¹⁴ Due to limited data, there is only one headship rate scenario for Nunavut, and this scenario holds age-specific headship rates fixed at the values for 2006.

Research Highlight

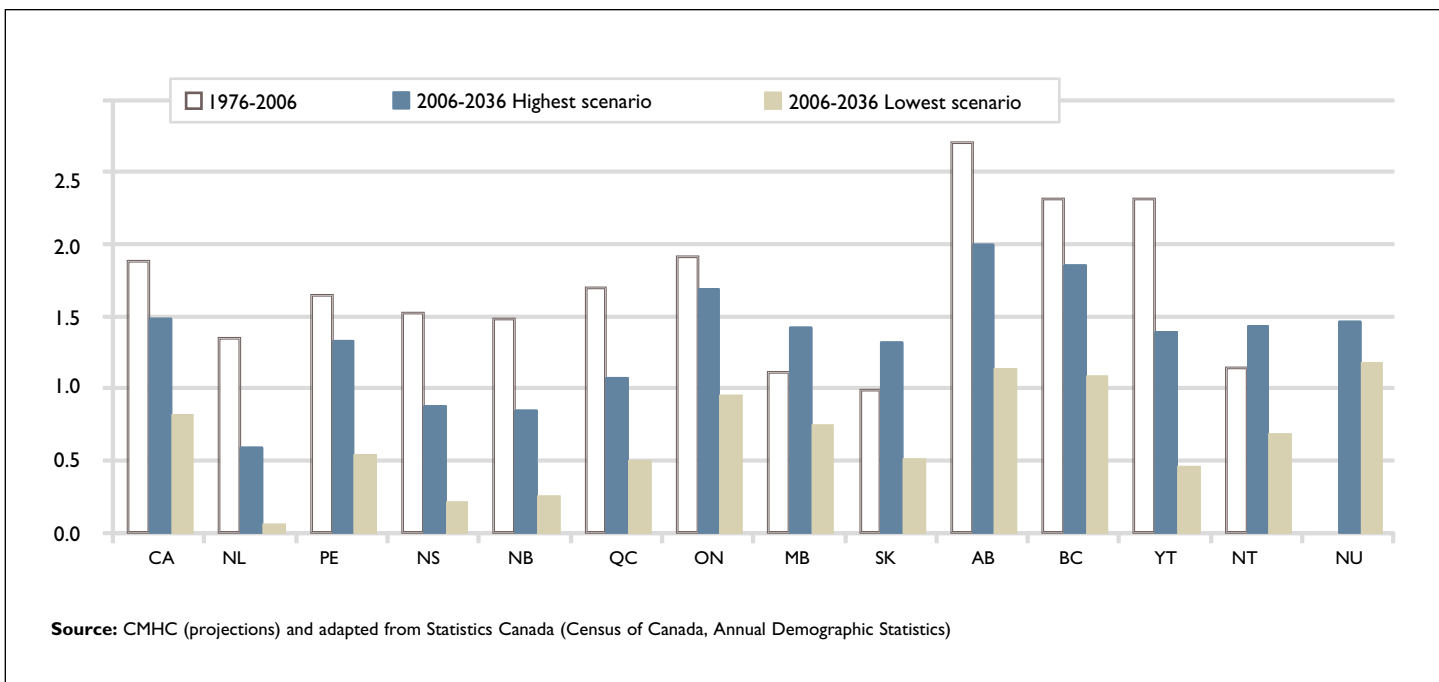
Long-term household projections—2011 update

Figure 18 Net Household Formation – Provinces & Territories (000s), 1996-2036

Scenario	Years	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
	1991-96	2.09	0.74	4.27	3.22	34.11	58.41	3.19	3.07	16.32	41.17	0.28	0.58	
	1996-01	0.76	0.60	3.74	2.97	35.17	67.26	3.35	0.79	25.47	22.97	0.06	-1.23	
	2001-06	1.27	0.51	3.18	2.00	35.78	70.00	3.56	1.59	33.93	18.39	0.27	0.23	0.13
Highest	2006-11	1.83	0.92	3.62	3.01	45.87	88.53	6.94	6.47	40.98	38.09	0.31	0.25	0.23
	2011-16	1.89	0.97	4.55	3.41	46.36	103.33	8.02	6.27	36.22	42.51	0.26	0.36	0.17
	2016-21	1.55	0.93	4.16	3.21	41.28	104.26	7.89	6.00	33.73	41.69	0.23	0.29	0.16
	2021-26	1.14	0.83	3.74	2.81	36.61	104.64	8.08	6.11	32.76	41.47	0.21	0.25	0.13
	2026-31	0.77	0.83	3.47	2.49	35.83	106.62	8.52	6.50	33.53	42.05	0.19	0.23	0.11
	2031-36	0.43	0.76	3.49	2.36	36.51	111.01	9.02	6.73	34.40	42.93	0.17	0.21	0.10
Lowest	2006-11	0.38	0.48	0.95	1.09	33.99	66.71	4.09	3.62	31.24	27.30	0.14	0.10	0.22
	2011-16	0.30	0.39	1.07	1.24	24.41	60.00	4.21	1.66	18.45	23.13	0.07	0.18	0.14
	2016-21	0.29	0.36	0.92	1.05	16.89	53.10	3.93	1.57	15.28	20.97	0.07	0.13	0.12
	2021-26	0.10	0.25	0.74	0.72	11.50	48.05	3.82	1.79	14.17	19.91	0.05	0.10	0.09
	2026-31	-0.13	0.24	0.69	0.44	9.31	42.81	3.70	2.13	13.78	19.32	0.03	0.09	0.07
	2031-36	-0.31	0.16	0.55	0.11	6.40	38.63	3.32	2.28	12.47	17.78	0.02	0.08	0.05

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Statistics)

Figure 19 Average Yearly Household Growth – Canada Provinces & Territories (%), 1976-2036



Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Statistics)

For most provinces and territories, the projected household growth for the period 2006 to 2036 is slower compared to that observed between 1976 and 2006. Alberta is projected to remain the province with the fastest pace of household increase, its average yearly gains ranging from 2% in the highest household growth scenario to 1.1% in the lowest, well above the corresponding range for Canada (1.5% to 0.8%). Household growth in British Columbia and Ontario is likewise projected to be above average, ranging from 1.9% per year to 1.1% per year and 1.7% per year to 0.9% per year, respectively. The slowest pace of increase is projected for Newfoundland and Labrador, where the range for average yearly growth is 0.6% to 0.1%.

SUMMARY

Most household growth scenarios for Canada project that, on average, yearly household growth will start to slow after 2011. The main driver of this is the rising average age of the Canadian population. The proportion of non-family households rose strongly in the three decades to 2006, but is expected to increase at a modest pace in the decades to 2036. Due largely to demographic change, single-person households, which account for the overwhelming majority of non-family households, are projected to become the single biggest category of households. The projections of the household dwelling-type mix indicate that rising rates of home ownership would cause a modest rise in the proportion of single-detached dwellings while reducing the percentage share of apartments and other dwellings. The projections of household tenure suggest that population aging will put some upward pressure on the aggregate rate of home ownership.

Household growth scenarios for the provinces and territories project that Alberta and British Columbia will remain the provinces with the quickest pace of household growth for 2006-2036. Newfoundland and Labrador, the province with the highest median age, is projected to post the slowest pace of household growth.

Appendix Table I Family Household Headship Rate Scenarios—Canada (%), 1996-2036

Headship rate scenario	Headship rate by age group							
	15+	15-24	25-34	35-44	45-54	55-64	65-74	75+
High								
1996	13.6	5.6	13.0	10.4	11.4	15.4	24.2	35.5
2001	14.0	5.9	13.4	10.8	12.2	16.0	22.8	34.4
2006	14.4	6.1	14.1	11.1	12.8	16.8	22.0	33.1
2011	15.0	6.4	14.6	11.4	13.3	17.3	21.8	32.6
2016	15.6	6.6	14.8	11.7	13.6	17.7	22.0	32.3
2021	16.2	6.5	15.0	11.9	13.7	17.9	22.2	32.1
2026	16.6	6.3	15.0	12.0	13.9	18.2	22.3	31.9
2031	16.9	6.4	15.1	12.1	14.0	18.3	22.4	31.8
2036	17.3	6.5	15.2	12.2	14.1	18.5	22.5	31.7
Medium								
2011	14.8	6.2	14.3	11.2	13.1	17.1	21.6	32.4
2016	15.3	6.4	14.4	11.3	13.2	17.3	21.5	31.8
2021	15.6	6.2	14.4	11.4	13.2	17.4	21.5	31.4
2026	15.9	6.0	14.3	11.4	13.3	17.5	21.5	31.2
2031	16.2	6.1	14.3	11.4	13.4	17.6	21.5	31.0
2036	16.5	6.1	14.4	11.4	13.4	17.7	21.5	30.8
Low								
2011	14.6	6.1	14.1	11.0	12.9	16.9	21.4	32.1
2016	14.9	6.1	13.9	10.9	12.9	16.9	21.0	31.3
2021	15.1	5.9	13.7	10.9	12.7	16.9	20.8	30.8
2026	15.3	5.6	13.6	10.8	12.7	16.9	20.7	30.4
2031	15.5	5.7	13.6	10.7	12.7	16.8	20.6	30.2
2036	15.7	5.7	13.6	10.7	12.6	16.9	20.4	30.0
Source: CMHC (projections), adapted from Statistics Canada (Census of Canada)								

Appendix Table 2 Non-family Household Headship Rate Scenarios—Canada (%), 1996-2036

Headship rate scenario	Headship rate by age group							
	15+	15-24	25-34	35-44	45-54	55-64	65-74	75+
High								
1996	33.4	5.8	32.4	43.7	45.2	42.2	37.9	25.1
2001	33.4	5.4	31.4	43.0	44.6	41.9	39.1	27.6
2006	33.0	4.9	30.3	42.7	44.0	41.2	38.7	28.4
2011	33.1	5.0	30.0	42.6	43.9	41.0	38.6	28.9
2016	33.3	5.2	29.9	42.5	43.8	40.9	38.4	28.9
2021	33.5	5.0	30.0	42.4	43.8	40.8	38.3	28.9
2026	33.4	4.9	30.1	42.4	43.8	40.8	38.2	28.9
2031	33.1	4.9	29.8	42.4	43.8	40.8	38.2	28.9
2036	32.8	5.0	29.5	42.4	43.7	40.8	38.1	28.9
Medium								
2011	32.9	4.9	29.7	42.4	43.7	40.8	38.4	28.7
2016	32.9	5.0	29.4	42.0	43.4	40.5	38.0	28.6
2021	33.0	4.8	29.2	41.8	43.2	40.3	37.8	28.4
2026	32.7	4.5	29.3	41.6	43.1	40.1	37.6	28.3
2031	32.3	4.5	28.9	41.5	42.9	40.0	37.4	28.1
2036	32.0	4.6	28.6	41.5	42.8	39.9	37.2	28.1
Low								
2011	32.7	4.8	29.4	42.1	43.5	40.6	38.2	28.5
2016	32.6	4.8	28.8	41.6	43.0	40.1	37.7	28.3
2021	32.5	4.5	28.5	41.2	42.7	39.8	37.2	28.0
2026	32.1	4.2	28.5	40.8	42.4	39.4	36.9	27.7
2031	31.6	4.2	28.1	40.7	42.1	39.2	36.6	27.4
2036	31.2	4.1	27.8	40.6	41.9	39.0	36.4	27.2
Source: CMHC (projections), adapted from Statistics Canada (Census of Canada)								

Appendix Table 3 Ownership Rate Scenarios—Canada (%), 1996-2036

Ownership rate scenario	Ownership rate by age group							
	15+	15-24	25-34	35-44	45-54	55-64	65-74	75+
High								
1996	63.6	14.3	46.0	66.5	74.2	76.5	73.3	62.3
2001	65.8	16.1	47.0	67.4	74.7	77.2	75.5	66.3
2006	68.4	21.4	51.6	69.7	75.8	78.0	76.4	68.1
2011	69.8	24.6	52.7	70.6	76.3	78.2	76.7	68.5
2016	71.0	24.2	54.1	71.1	76.8	78.3	76.7	68.5
2021	72.0	23.9	54.8	71.3	77.3	78.6	76.7	68.5
2026	72.7	23.5	55.1	71.8	77.7	78.9	77.0	68.6
2031	73.1	23.3	54.7	72.1	78.0	79.3	77.2	68.7
2036	73.3	23.2	54.2	72.1	78.3	79.8	77.3	69.0
Medium								
2011	68.5	21.2	51.4	69.5	75.7	77.8	76.5	68.3
2016	68.7	21.2	51.4	69.3	75.7	77.6	76.4	68.4
2021	69.0	21.2	51.5	69.3	75.6	77.6	76.4	68.4
2026	69.2	21.1	51.8	69.2	75.5	77.5	76.3	68.4
2031	69.1	21.1	51.5	69.3	75.4	77.5	76.3	68.4
2036	68.9	21.1	51.1	69.3	75.4	77.4	76.3	68.4
Low								
2011	67.8	19.0	50.2	69.3	75.7	77.9	76.7	68.2
2016	67.3	17.0	49.3	68.8	75.7	77.8	77.0	68.5
2021	67.1	17.1	48.6	68.7	75.6	77.8	77.2	68.6
2026	67.0	17.1	48.7	68.8	75.4	77.7	77.2	68.7
2031	66.8	17.2	48.5	68.9	75.3	77.8	77.2	68.6
2036	66.5	17.3	48.2	69.1	75.4	77.7	77.2	68.6
Source: CMHC (projections), adapted from Statistics Canada (Census of Canada)								

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